

Easy access to your account

Access to your retirement plan is getting even better!

Think of this special website as the first step for anything you want to know about your retirement plan. Use it to sign in to your account, find information about your retirement plan benefits, and learn more about saving for your future.

You can sign in to the main menu as outlined in the call-out box to your left, or choose "Quick Links" for quick, easy access to those transactions participants use most often, like "Join Your Plan" and "Check Your Balance."

my.trsrretire.com



Once you have signed in, you can review the current status of your account, make changes, and access tools to help you personalize your retirement strategy. From the main menu, scroll over the five tabs—**Home**, **Review**, **Manage**, **My Profile**, and **Resource Center**—and select the action you want to take from the drop-down lists.

Here are some of the key features you may want to use:

Review account details

- From the main menu, select **Review**.
- Then select the information you want:

Fund and Fee Information—View investment fund performance and fee information for all of the funds offered in your plan.

Activity Summary—View a summary of your account, including a personalized rate of return, within a time period that you select.

Loan Details—Review the status of a current loan and get payoff details (if applicable).

Manage your account

- From the main menu, select **Manage**.
- Then select the transaction you want:

Contributions—Elect or change your contribution amount.

Current Allocations—Change your current investment mix by transferring assets between investment options.

Please note that transferring current allocations does not change how your future contributions will be invested.

Future Allocations—Elect or change how your future contributions will be invested. If you are a new plan participant, this is where you will establish your investment mix.

Please note that this allocation change impacts only your future contributions.

Customer service

- From the top right on any page, select **Help**.

When you enter a change, a confirmation will be sent the following business day. Changes that are completed prior to 4 p.m. ET will be valued using the market closing unit values for that day. Changes completed after 4 p.m. ET will be valued using the market closing unit values for the following business day.

First-Time Users

- Select "New User? Get started now."
- Follow the instructions to establish a customer ID and password.

Frequent Users

- Sign in to your account by entering your customer ID and password.
- Click on the name of the account you want to access.



Easy access to your account

Call 800-755-5801



First-Time Callers

- Call 800-755-5801.
- Enter your Social Security number.
- Follow the prompts for creating your Personal Identification Number (PIN).

Frequent Users

- Call 800-755-5801.
- Enter or say your Social Security number.
- Choose the account you wish to access.
- Enter or say your PIN.

Review Investment Performance

- Say "Hear account information."
- Say "Fund information," then "Performance."

Check Account Balance

- Account balance automatically offered.
- For account balance by fund, say "Account information," then "Balances."

Get Loan Details

- Say "Get loan information."
- Choose to either get information about a new loan or your personal loan history.

Change Contribution Amount

- Say "Change my account."
- Say "Contribution amount."
- Provide updates to contribution amount.

Confirmation sent the following business day.

Transfer Between Investment Options (current assets)

- Say "Change my account."
- Say "Transfer current assets."
- Provide transfer information.

Confirmation sent the following business day.

Please note that changing current allocations does not change how your future contributions will be invested.

Change Future Investment Allocations (new contributions)

- Say "Change my account."
- Say "Future allocation."
- Provide updates to investment allocation.

Confirmation sent the following business day.

Please note that this allocation change impacts only your future contributions.

Customer Service

- Say "Speak to a counselor."

The cost of waiting

Think it's best to put off saving for retirement? Think again.

Later may be better than never. But when it comes to your financial future, the sooner you start saving, the better off you'll be.

It doesn't pay to delay!

Over 40 years, Maria contributes **\$54,362** and ends up with **\$187,602**



Over 30 years, Alex contributes **\$72,482** but ends up with **\$121,764**



Maria saves **\$65,838** more!

Consider Maria and Alex, two hypothetical retirement savers. Both contribute 3% of their pretax salaries to their retirement accounts, average 2% pay increases each year, earn 6% a year on their investments, and are in the 25% federal tax bracket.

The difference: Maria starts saving at age 25; when she earns \$30,000 a year. Alex holds off until age 35, when he's making \$40,000.

The result: Check out the chart! Maria's strategy bears far more fruit—at a lot less cost—than Alex's. Better late? *Never!*

Think ahead. Take action now.

- ✓ **Get going.** Enroll in your plan today at my.trsrretire.com, or call **800-755-5801**.
- ✓ **Start small.** Even a little can add up in the end.
- ✓ **Then save more.** Consider raising your contribution rate by an easy 1% a year.
- ✓ **Don't stop.** Quitting in midstream could soak your nest egg even more than starting late might.

This hypothetical illustration does not represent the performance of any particular investment fund or product. Past performance does not guarantee future results.

