

Automatic Enrollment

You will be automatically enrolled in the Carroll Hospital Center Retirement Savings Plan.

How does automatic enrollment work?

You will be enrolled in the plan as soon as you become eligible to contribute to your account. Enrollment is automatic—there are no forms to complete. Unless you choose otherwise, each pay period 2% of your pay will be deducted from your paycheck before taxes and contributed to your account automatically.

Can I contribute more - or less?

Yes, you can contribute up to the maximum allowed by law, though IRS and plan limits may apply. For example, for 2013 the regular IRS limit on contributions is \$17,500. (\$17,500 for 2014). Also, if you are at least age 50 or will be during the year, you can make up to \$5,500 in additional "catch-up" contributions to your account in 2013. (\$5,500 for 2014). You can also choose to contribute less than the automatic 2%, or not at all.

How are my contributions invested?

Your contribution will automatically be invested in the plan's default fund unless you make an investment election. More information about all the funds in the plan can be found in the pages that follow.

How do I make changes to my contributions and/or my investments?

To change your contribution amount, or to opt out of automatic contributions, go online at **my.trsuretire.com**, sign in to your account, and make any needed updates.

You may want to establish a more personalized investing strategy for your retirement account. You can transfer out of the automatic investment fund, change how future contributions are invested, or choose a different strategy by signing in to your account online at **my.trsuretire.com**.