

# CSM Corporation 401(k) Retirement Plan Quick Start Guide



CSM

PROMOTING HEALTHY FINANCIAL OUTCOMES

# Welcome to the CSM Corporation 401(k) Retirement Plan!

Your company's retirement plan provides convenient payroll deduction, multiple investment options and access to online financial tools. Once enrolled, you have the flexibility to change your contribution amount or investment elections at any time. Read on to get all of the details.

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## Plan Facts

### ELIGIBILITY

As an employee of CSM Corporation, you will be eligible to participate in the CSM Corporation 401(k) Retirement Plan on the first day of the month coinciding with or next following the completion of one month of service and attainment of age 21.

You will become eligible to receive any CSM Corporation contributions on the first of the month coinciding with or next following the completion of 90 days of service and attainment of age 21.

### YOUR CONTRIBUTIONS

You may save from 0% up to 75% of total pay (subject to IRS limits that are not plan-specific). You may elect to save in one or a combination of the following ways:

- **Pre-tax 401(k) contributions**, which are deducted from your paycheck before income taxes are withheld. You pay taxes on these contributions and earnings when you withdraw the money from the plan.
- **Roth after-tax 401(k) contributions**, which are deducted from your paycheck after income taxes are withheld. You will not pay taxes again on these contributions or on the earnings if you receive the money as a qualified distribution.

### CSM CORPORATION CONTRIBUTIONS

CSM Corporation may make a discretionary matching contribution on both pre-tax and Roth after-tax contributions. This contribution is discretionary and may change from year to year. In some years, a contribution may not be made. CSM Corporation may match \$1.00 for

every \$1.00 you save up to 3% of your pay and \$0.50 for every \$1.00 you save on the next 2% of pay. Save at least 5% in order to take advantage of the entire matching contribution!

### ROLLOVER CONTRIBUTIONS

If you have an existing retirement plan account with a prior employer, you may transfer, or roll over, all or some of that account into your account. By doing so, you combine your retirement savings in one place and your account can continue to grow.

### VESTING

Vesting means gaining ownership. You are always 100% vested in your entire account balance.

### LOANS

You may borrow up to 50% of your vested account balance up to \$50,000. You are allowed one outstanding loan at any time. To model or request a loan, log on to **MillimanBenefits.com**.

## Get Your RISE Score™ at MillimanBenefits.com

Your Retirement Income Security Evaluation Score (RISE Score) measures how prepared you are for financial risks in retirement.

Your score is expressed as a single number, like a credit score, that helps you assess how well you are doing. The higher your score, the more likely you'll be able to achieve a healthy financial outcome.





## YOUR INVESTMENT OPTIONS

The plan offers different approaches to investing. You may choose your investment strategy at any time by going to **MillimanBenefits.com**.

- **InvestMap.** Your accounts will be invested automatically in InvestMap™, the plan's default investment, unless you make a change. Made up of existing funds within the plan, InvestMap creates a portfolio for you. With InvestMap, your investments become more conservative as you approach your retirement, so you take on less and less investment risk. At younger ages, these adjustments will be slight, but they'll become greater as your age increases. InvestMap lets you personalize your election to be more conservative or more aggressive. Your contributions will automatically rebalance every quarter and reallocate along the InvestMap glide path each year following your birthday.
- **Model Portfolios.** Model Portfolios are designed by experts to meet different investing styles. The portfolios are created from the investment funds available in the plan. The Model Portfolio that works best for you depends on the amount of time you have until retirement and how you feel about investment risk.
- **Custom Investment Portfolio.** You design your own asset allocation. You may choose to invest in any combination of the plan's investment options, which represent a broad range of risk and return characteristics within various asset classes.

## IN-SERVICE AND HARDSHIP WITHDRAWALS

The plan provides for in-service and hardship withdrawals, which means you may be able to take money from the plan while you are still employed. Details are provided in the Summary Plan Description or on **MillimanBenefits.com**.

## DISTRIBUTIONS

Should you leave employment:

- If your vested account balance is less than \$1,000, you will automatically receive a lump sum distribution.
- If your vested account balance is at least \$1,000 but less than \$5,000, you can leave your money in the plan or request a lump sum distribution.
- If your vested account balance is \$5,000 or more (including rollover contribution amounts), you can:
  - Request a lump sum distribution.
  - Set up installments over a period of not more than your assumed life expectancy.
  - Leave your money in the plan.

Consider your distribution options carefully as taxes and penalties may apply. Contact the Milliman Benefits Service Center for assistance.

## Read. Watch. Learn.

Take advantage of the free resources on **MillimanBenefits.com**. You'll find articles, calculators and videos to help you make the most of your plan. Learn saving basics, explore age-based checklists and use the tools to run your numbers. To access these resources, click on Financial Wellness at the top of the page.

# Stay in the Know

Get the latest information about your account. From **MillimanBenefits.com**, enter your email address and cell phone number in the Personal Information section (found under the Profile icon located at the top right of the screen). In the Milliman Mobile Benefits app, look for the Personal Profile section and select Personal Data. You can request electronic confirmations and notices, including text messages. Plus, you'll need this information on file to access your account if you forget your username or password.



## Simple Steps To Get Started

### ❑ REGISTER YOUR ACCOUNT

Visit **MillimanBenefits.com** (choose English or Spanish), select Create an Account and follow the prompts to register. Registering is the No. 1 step you can take to protect your retirement money and avoid delays when trying to access your account or withdraw funds.

### ❑ DECIDE HOW MUCH TO SAVE

Save from 0% up to 75% of total pay on a pre-tax and/or Roth after-tax basis, up to IRS limits.

### ❑ CHOOSE YOUR INVESTMENTS

Specify how to invest your contributions among the investment options.

### ❑ NAME A BENEFICIARY

Designate who you want to receive your account balance in the event of your death. Make sure to have your beneficiary's Social Security number and birth date handy.

### NEED HELP?

Call the Benefits Service Center at 1.866.767.1212 or use Web Chat on **MillimanBenefits.com**. Representatives are available Monday through Friday from 7 a.m. to 7 p.m. Central time.

## Security Tips

Follow these simple tips to safeguard your account information.

- Create a username that's easy for you to remember but difficult for others to guess.
- Change your password on a regular basis.
- Don't use simple words or personal information for your username or password.

## Withdrawal Lock

Withdrawal Lock is a security feature that "locks down" your account to prevent unauthorized withdrawals. This feature is automatically applied to your account when you register. You'll get a special code in the mail, which you'll need to unlock your account when you're ready to withdraw funds. Keep this code in a safe place! If you lose the code, you'll experience delays when trying to withdraw your money.

## Your Quarterly Account Statement

Milliman will provide your quarterly retirement plan statement through **MillimanBenefits.com**. You can expect your electronic statements to be available approximately 3 weeks following the end of each calendar quarter. If you register your account on **MillimanBenefits.com**, you will automatically receive an email reminder when your statement is available for viewing.

At any time, you have the right to request and obtain a free paper version of your statement. To do this, log in to your account and go to the Profile icon located at the top right of the screen. Then, choose Personal Information. You may also request a paper statement and/or opt out of electronic delivery by contacting the Milliman Benefits Service Center.



This brochure is intended to provide a brief review of certain key aspects of the Plan. If there are any discrepancies between the contents of this brochure and the Plan Document, the terms of the Plan shall govern.