

Before beginning, be sure to have the following information on hand:

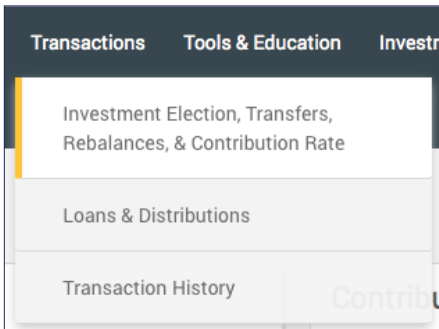
- Participant Username and Password

These instructions take you step by step through each screen. If you feel you've made an error, you can always click on the "back" button to go to the previous screen.

You can reach Saturna's Employer Services Department directly by calling **833-STC-401K** (833-782-4015) or via email at **401k@saturna.com** if you have any questions.

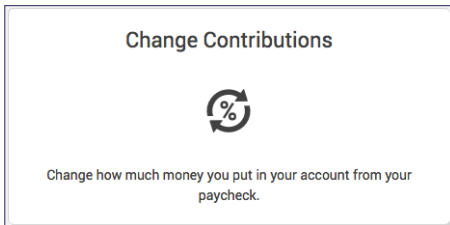
Step 1

Once you have logged in to your account on www.accountplanaccess.net/saturna/ you can find all of the transaction options under the "Transactions" drop down menu. To change your contribution rate, select "Investment Election, Transfers, Rebalances, & Contribution Rate".



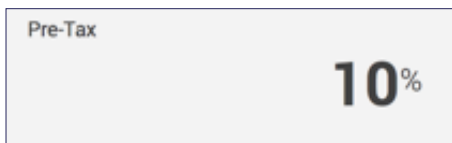
Step 2

Select the "Change Contributions" button.



Step 3

The first screen you will see a review of your current contribution rate or the amount of a recent contribution.



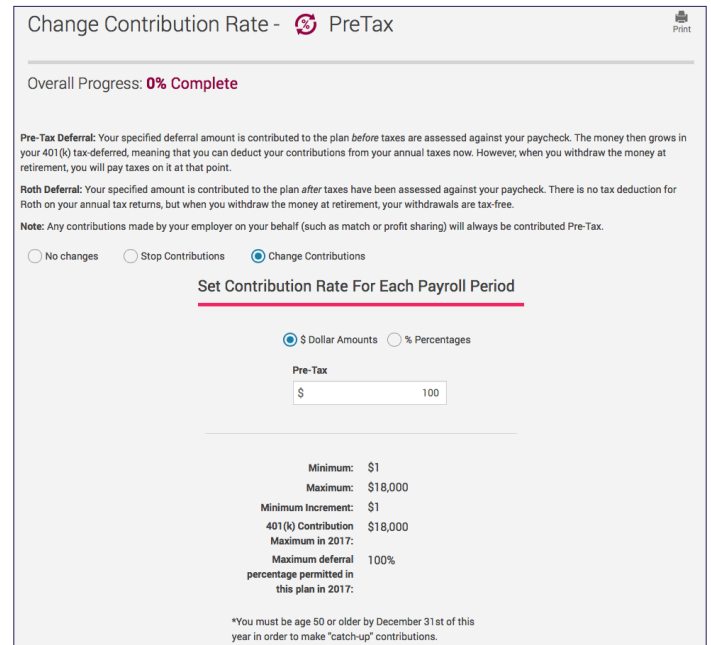
Step 4

If you decide to proceed with the change then select "Edit Pre-Tax" or "Edit Roth".



Step 5

After selecting "Edit Pre-Tax" the following page will load. On this page you can make "No changes" to the amount you are contributing, "Stop Contributions" to discontinue making any future contributions, or "Change Contributions" to modify the existing rate.



In this example, the participant is changing from their previous 10% per pay period to \$100 per pay period. Once you are satisfied with your changes click "Next" in the bottom right-hand corner.

Step 6

If your plan allows for Roth deferrals, you will next be prompted to also review/update your Roth deferral amount. If you don't want to make a change to this then simply leave the default option "No changes" selected. After you are satisfied with your selection click "Next" in the bottom right-hand corner.

Change Contribution Rate - Roth

Overall Progress: **33% Complete**

Pre-Tax Deferral: Your specified deferral amount is contributed to the plan *before* taxes are assessed against your paycheck. The money then grows in your 401(k) tax-deferred, meaning that you can deduct your contributions from your annual taxes now. However, when you withdraw the money at retirement, you will pay taxes on it at that point.

Roth Deferral: Your specified amount is contributed to the plan *after* taxes have been assessed against your paycheck. There is no tax deduction for Roth on your annual tax returns, but when you withdraw the money at retirement, your withdrawals are tax-free.

Note: Any contributions made by your employer on your behalf (such as match or profit sharing) will always be contributed Pre-Tax.

No changes Stop Contributions Change Contributions

Set Contribution Rate For Each Payroll Period

\$ Dollar Amounts % Percentages

Roth

0 %

Step 7

The final step is a review screen on which you can see your current elections and change them if so desired. If all the changes are accurate then please click the "Submit" button. A notification will be sent to you and your employer no later than the next business day.

Change Contribution Rate - Confirm & Submit

Overall Progress: **67% Complete**

Pre-Tax [MODIFY PRE-TAX](#) Roth [MODIFY ROTH](#)

\$100
Deferral

Step 8

A confirmation page affirms the completion of the process.

Change Contribution Rate - Confirmation

Overall Progress: **100% Complete**

Confirmation Number 1985. Requests, while processed into the database, may not take effect immediately. Some requests may still need to be approved before they will take effect.

Pre-Tax **\$100** Roth **\$100**

Deferral



Further questions?

If you have any further questions, please contact us by calling **833-STC-401K** or via email at **401k@saturna.com**