ONLINE DEFERRAL CHANGES



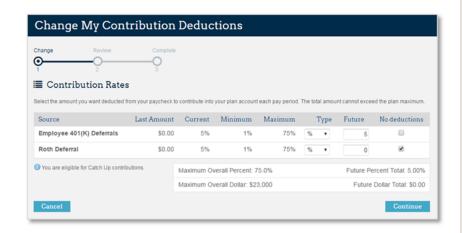
EMPLOYEE DEFERRALS

Employee deferrals are the dollars you elect to contribute into your retirement plan. The maximum dollar amount you can contribute to your plan changes annually, is determined by the IRS, and does not include any employer contributions. Each year, you can contribute a percentage of your annual salary until you reach the IRS dollar maximum. Check with your Human Resources representative for the current limits. The range of your contribution is determined by your company's plan document and if you are age 50 or over, you may be eligible to contribute an additional catch—up contribution to the plan.

Always read a fund's prospectus before investing. Prospectuses are available on the participant website or by calling a client service representative at **800.433.1685**.

To change your deferral rate:

- Go to alerusrb.com and log in to your participant account. If you need help logging in, contact the Alerus Client Service Center at 800.433.1685.
 Note: To reach your retirement account from the MY ALERUS dashboard, select your plan under Accounts and click any of the Quick Links.
- 2. Select **Change my Contributions** from the side menu.
- 3. For each Source listed, select the Type of contribution and enter your desired future deferral amount or check the box in the No deductions column if you do not wish to defer. You must make an election for EACH money source listed. If you do not want to contribute to a source, you must check the No deductions box for that source, even if you wish to contribute to another source.



- 4. Click **Continue**. If the **Continue** button is inactive, you have not made all necessary elections.
- 5. View a summary of your changes, if everything is correct, click **Finish**. Your transaction is not complete until you click the **Finish** button and receive a confirmation.
- 6. Check your next pay stub. It is your responsibility to ensure your changes were implemented. If you don't see the deferral change on your next pay stub, contact the Alerus Client Service Center.

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