

### ***Changing your voluntary contribution percentage – Now available online!***

Have you been thinking about changing the percentage of your voluntary contribution to the 403(b) retirement plan? Good news! You can now request to change the percentage of your voluntary contribution through your online account. Log in to your account through **smithcollege.beready2retire.com**. If you do not have a user ID and password, your initial user ID will be your social security number and your initial password will be your 2 digit month and 2 digit year of birth (mmyy). You will then be required to create your own personalized user ID and password to access your account going forward.

Once you have logged in to your account, you will be prompted by Voya's myOrangeMoney™ tool with the choice of entering your salary and a response to how you feel when you think about your retirement. This information is used to show you your future retirement income potential based on your current account balance, growth of future voluntary and College contributions, and social security.

Located under The amount of pay I can save now, you can now change your contribution percentage using the slider bar on the right hand side of your screen. Once you have selected the percentage that you would like your voluntary contribution to be, click Make Change Now. Review the changes that you have requested and click submit. Contribution changes submitted through your online account will take effect the following pay period.

It's that easy! As a reminder, it is important to update your salary so that the per pay period amount displayed below the slider bar in the myOrangeMoney™ tool reflects the correct amount as a percentage of your salary.

We encourage you to consider increasing the percentage of your voluntary contribution to the retirement plan and to use the myOrangeMoney™ tool to see if you're on track for retirement or if you have some catching up to do.

Have more questions? Our Voya Representative, Mary Ellen Gordon, is available to help answer your questions. You may call her office at 877-645-5206 to schedule an appointment or you may schedule an appointment through the website, **smithcollege.beready2retire.com**.