



## What You Need to Know

### About Automatic Enrollment in the Barry-Wehmiller 401(k) Retirement Savings Plan

#### Step 1

When you are hired by Barry-Wehmiller, you will be provided with this document, "Important Information on Automatic Enrollment in the Barry-Wehmiller 401(k) Retirement Savings Plan." Please review its contents.

#### Step 2

Information to establish a 401(k) account for you is transmitted to Transamerica Retirement Solutions after your first payroll is processed. NOTE: This information will be sent to Transamerica two times per month.

#### Step 3

An account is established at Transamerica for you and you will be automatically enrolled in the Barry-Wehmiller 401(k) Retirement Savings Plan at 6% of your eligible compensation. If you do not make an investment election, your contributions will be defaulted into the *PortfolioXpress*<sup>®</sup> service.\*

#### Step 4

An Automatic Enrollment Newsletter, which includes a legally required 30-day "opt-out" notice, will be mailed by Transamerica to your home shortly after you are enrolled in the plan.

#### Step 5

If you take no action, contributions from your paycheck will begin "as soon as administratively feasible" after 45 days from receipt of the mailed Automatic Enrollment Newsletter. If you wish to contact Transamerica within this 45-day time period and update your contribution amount (either increase, decrease, or stop it all together), those updates will be reported back to Barry-Wehmiller by Transamerica on a weekly basis.

#### Step 6

To contact Transamerica to change your contribution amount or your investment election, select your beneficiary, or simply to access the host of tools and calculators available to you for retirement planning, you can do so in one of two ways: either contact Transamerica online or by phone. Please see the exact steps you need to take on the back.

*NOTE: In the event that you wish to "opt out" of the plan but deductions from your paycheck began prior to doing so, you have the ability to contact Transamerica within 90 days from your first deduction and have that money refunded to you.*

*\*PortfolioXpress<sup>®</sup> is a registered service mark of Transamerica Retirement Solutions Corporation. This service presents a series of asset allocation models based on a designated retirement year. The participant is solely responsible for selecting the retirement year. In implementing the service, the participant agrees to each of the asset allocation mixes and automated rebalancing transactions that will take place over time within the account. For participants who do not designate a retirement year, Barry-Wehmiller will set their target retirement year as the year in which they attain age 65. Participants can change their target retirement year, or turn PortfolioXpress off, at any time. Although the PortfolioXpress service is offered at no additional cost, the participant will continue to bear the fees of the underlying funds in which the account is invested. Retirement date portfolios are subject to the same risks as the underlying asset classes in which they invest. The higher the portfolio's allocation to stocks, the greater the risk. The principal value of the portfolio is not guaranteed at any time, including at and after the target date.*

*Barry-Wehmiller has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between the two organizations.*



<p><b>Visit Transamerica Online</b></p> <ul style="list-style-type: none"> <li>• Go to <a href="http://bw.trretire.com">http://bw.trretire.com</a></li> <li>• First-time users: Select <b>"New user? Get started now."</b> Follow the instructions to establish a customer ID and password.</li> <li>• Frequent users: Sign in to your account by entering your customer ID and password.</li> </ul>	<p><b>Contact Transamerica by Phone</b></p> <ul style="list-style-type: none"> <li>• Call <b>800-755-5801</b></li> <li>• Enter your Social Security number</li> <li>• Follow the prompts for creating your Personal Identification Number (PIN)</li> </ul>
<p><b>Change Your Contribution Amount</b></p> <ul style="list-style-type: none"> <li>• From the main menu, select <b>"Manage"</b></li> <li>• Select <b>"Contributions"</b></li> <li>• Enter updates <i>(A confirmation will be sent the following business day.)</i></li> </ul>	<p><b>Change Your Contribution Amount</b></p> <ul style="list-style-type: none"> <li>• Say <b>"Change my account"</b></li> <li>• Say <b>"Contribution amount"</b></li> <li>• Provide updates to contribution amount <i>(A confirmation will be sent the following business day.)</i></li> </ul>
<p><b>Change Investment Allocation</b> <i>(new contributions)</i></p> <ul style="list-style-type: none"> <li>• From the main menu, select <b>"Manage"</b></li> <li>• Select <b>"Future Allocations"</b></li> <li>• Enter updates <i>(A confirmation will be sent the following business day.)</i></li> </ul>	<p><b>Change Investment Allocation</b> <i>(new contributions)</i></p> <ul style="list-style-type: none"> <li>• Say <b>"Change my account"</b></li> <li>• Say <b>"Future allocation"</b></li> <li>• Provide updates to investment allocation <i>(A confirmation will be sent the following business day.)</i></li> </ul>
<p><b>Designate a Beneficiary</b></p> <ul style="list-style-type: none"> <li>• From the main menu, select <b>"Home"</b></li> <li>• Select <b>"Beneficiaries"</b></li> <li>• Complete the form and click "Submit" <i>(A confirmation will be sent the following business day.)</i></li> </ul>	<p><b>Designate a Beneficiary</b></p> <ul style="list-style-type: none"> <li>• Say <b>"Speak to a counselor"</b></li> <li>• Update your information with a counselor</li> </ul>

*NOTE: If you are married and elect a beneficiary other than your spouse, Transamerica will mail out to you a paper form to complete and return, which will require your spouse's notarized signature.*

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