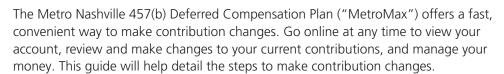


Making contribution changes to your MetroMax account is simple.





To start, visit metromax.beready2retire.com.

If you've never accessed your account online, click *Register Now* on the **metromax.beready2retire.com** homepage to start the registration process. The account username and password you create can be used to log into your account on the **metromax.beready2retire.com** site and the Voya Retire mobile app. If you need help registering your account, call Voya at **(800) 584-6001**.

Access your account

After you've logged in, go to the Snapshot of Your Accounts section in the upper left corner of the homepage, click the link for MetroMax, and then click *Go To Account > Contributions & Savings > Manage Contributions*.

Manage your contributions

You'll see a few options to choose from:

Change Contributions

This section allows you to make contribution changes upon your submission of the request.

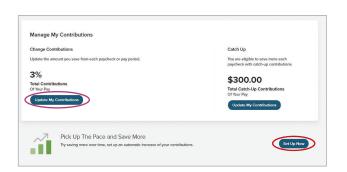
Catch Up (if eligible)

If you are eligible, this section allows you to make catch-up contributions in addition to your regular contributions.

Rate escalator

Click Set Up Now to make contribution changes at a specific time or at regular intervals. You can determine the rate at which the amounts are increased to "set it and forget it."





Change Contributions

Step 1: Select your contribution type

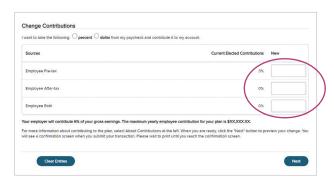
You will see each of the contribution types that you are able to make to the Plan. Be sure to enter "0" for the value of any of the contribution types you don't wish to utilize or re-enter the Current Elected Contribution percentage if you wish to keep it the same.

Step 2: Enter your new rate or amount to contribute

Next to your current rate or amount, you'll see a New column to type in your desired new rate or amount. This number represents the percentage or amount of your pay you will contribute to MetroMax each paycheck. Your total contributions cannot exceed the annual limit established by the IRS.

Step 3: Review and submit your changes

Review the information shown for accuracy. If correct, click *Submit* to begin processing or click *Cancel* to start over.



Screen shots are for illustrative purposes only; actual screen experience may vary.

Would you like to discuss your retirement saving strategy before making a contribution change?

You have local, dedicated representatives who are committed to helping make your retirement planning as simple as possible. To schedule an appointment to review your retirement planning and saving strategy, please contact one of your local MetroMax representatives today:

Seth Crosby¹ Whit Gorham²
(615) 627-5938 (615) 627-5935
seth.crosby@voyafa.com whit.gorham@voyafa.com

² Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).



Mutual funds within the retirement program are considered long-term investments designed for retirement purposes. Money distributed will be taxed as ordinary income in the year the money is received. Account values fluctuate with market conditions and, when surrendered, the principal may be worth more or less than its original amount invested.

Not FDIC/NCUA/NCUSIF Insured I Not a Deposit of a Bank/Credit Union I May Lose Value I Not Bank/Credit Union Guaranteed I Not Insured by Any Federal Government Agency

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