



Deferred Compensation

Invest in you.

Save More Tomorrow - SMarT Plan

Would you like to invest more for your retirement?

Take advantage of the SMarT Automatic Increase Plan. When you enroll in the SMarT Plan, payroll contributions to your account will automatically increase each year in the month you choose by the amount you choose (not to exceed the annual limit allowed by law).



You can enroll by clicking “Enroll Now” in the “SMarT Automatic Increase Plan” section in the “Contributions” tab of your online account, completing the [SMarT Plan form](#), or calling our Service Center at 877-644-6457.

Not using SMarT vs. an annual \$20 SMarT increase on a current balance of \$0 with 6% compounding interest over 30 years

