

# **New Retirement Savings Plan (RSP) Reminder: Timeline for Changing Contributions effective January 1, 2016**

In September, American Greetings announced that it will implement a new Retirement Savings Plan (RSP) effective January 1, 2016. This new plan includes several significant improvements from the current retirement plan, including increased 401(k) Company matching contributions made with each pay throughout the year.

With this new plan, the Company will match 100% of the first 6% of your pay that you contribute. To maximize your Company match you may want to adjust the percentage you contribute to the plan.

To review the timing to make plan contribution changes to be effective January 1, 2016, [click here](#) (PDF) for the letter that was mailed to eligible associates.

**Please note: If you are currently contributing 0% as of November 20, you will be automatically enrolled at a rate of 3% of your base pay, effective with your first pay in January, unless you elect a different contribution percentage (including a 0% contribution) within the time frames listed above.**