

Enrolling in your 401(k) Retirement Plan

Choose a savings approach that suits you today—and adjust it anytime to fit your changing needs.

Step 1) Go to 401k.com and click **Register as a New User**, then fill in the required fields to verify your identity. If you have a preexisting Fidelity account, use the same username and password.

USERNAME	PASSWORD	<input type="text"/>	<input type="text"/>	<input type="button" value="Log In"/>	<input type="checkbox"/> REMEMBER ME	FORGOT LOGIN?	<input type="button" value="REGISTER AS A NEW USER"/>	FAQS
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**Fidelity
NetBenefits**

Verify your identity

Let's confirm some basic information about your account.

Your name

First name

Last name

Date of birth

Month

 ▼

Day

Year

Month/dd/yyyy

Last 4 of SSN



Step 2) Click **Enroll** and choose from EasyEnroll or Standard Enrollment.

Two Ways to Enroll - It's Your Choice

PLAN INFORMATION AND DOCUMENTS: View plan and fee information, along with details about your investment options. [Required Disclosure Information](#)

EasyEnroll

In less than a minute, start saving in your workplace savings plan the quick and easy way - with EasyEnroll. You'll simply:

1. Choose a Starter Package selected by your employer to enroll.
2. Afterward, log in to NetBenefits at any time to modify details.

[Start EasyEnroll](#)

Standard Enrollment

The longer enrollment process lets you customize your choices, including savings rate and investment options, before enrolling.

[Start Standard Enrollment](#)

EasyEnroll Option

Pre-set Starter Packages Made Up of Three Parts

- 8%, 10%, or 12% contribution/savings rate
- Annual increase
- Plan's default fund based on your age

Estimate Paycheck Impact

Use the Take Home Pay Calculator to see an estimate of your paycheck impact for each package

Select a Starter Package

In 60 seconds or less, enroll in your workplace savings plan by selecting a Starter Package below.

Remember, you can modify any details later.

% Percent

\$ Dollars

8%

SELECT >

CONTRIBUTED PER PAYCHECK, PRE-TAX
1% Annual Increase

Invested in: Target Date Fund

10%

SELECT >

CONTRIBUTED PER PAYCHECK, PRE-TAX
1% Annual Increase

Invested in: Target Date Fund

12%

SELECT >

CONTRIBUTED PER PAYCHECK, PRE-TAX
1% Annual Increase

Invested in: Target Date Fund

[Change Annual Increase](#)

[About Starter Packages](#)

[Investment Information](#)

[Employer Contribution](#)

[Other Enrollment Options](#)

[Enroll Later](#)

Change Annual Increase

Change amount of annual increase if desired

Standard Enrollment Option

Standard Enrollment involves the same three parts, however with Standard Enrollment, you go through them one at a time.

Let's get started

We'll guide you through each step to help you make the most of every paycheck and prepare you for retirement. You'll be able to change your elections at any time after you are enrolled in the plan.

STEP 1 - Set Contributions

Decide how much you'd like to contribute from each paycheck. Our tools and calculators can help.

STEP 2 - Choose Investments

We'll help you understand your options and provide the information you need.

STEP 3 - Consolidate Retirement Savings



Simplify your retirement savings by consolidating accounts from former employers.

Begin

Enter your contribution per pay period

Consider saving at least 15% of your income each year for retirement. This includes all retirement savings across different accounts plus any employer contributions.

1

Contribution Type	Desired Contribution per Pay Period
PRE-TAX  0% to 50% in increments of 1%	<input type="text" value="10"/> %
ROTH  0% to 50% in increments of 1%	<input type="text" value="0"/> %
Contribution Amount Total	10 %

2

Increase Your Contribution Every Year

Automatically increase my contribution amount by

every year on

I don't want to enroll in the Annual Increase Program at this time.

3

Choose how to invest your money

Enroll in a managed account

We'll select investments according to the information we have and/or that you provide, and we'll make adjustments to stay aligned to your retirement goals. An advisory fee applies.

Select managed account

Go with a target date fund

Target date funds help take the guesswork out of investing by automatically rebalancing your investments as you get closer to retirement.

Select target date fund

Choose your own investments

Build your own portfolio by reviewing all of your choices and deciding how you'd like to invest and allocate your money. Then monitor your portfolio regularly so it stays aligned with your financial goals.

Select investments

Final Enrollment Tips



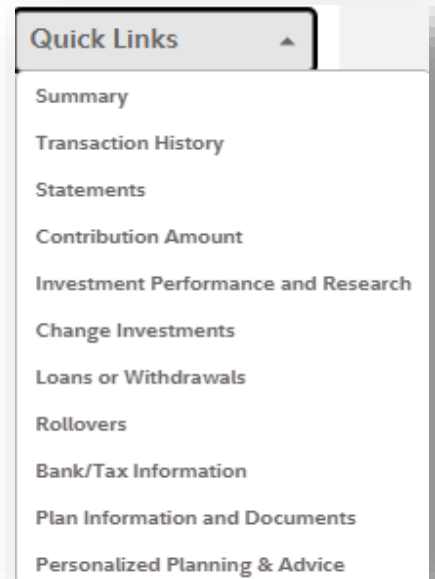
Complete the below items within the **Profile & Settings** section located in the upper-right corner.

- Update your beneficiaries.** In the event of your death, benefits would be paid according to plan rules, which might be different from the designation you would choose.
- Add your email address and phone number.** Save time, stay informed, and increase security by adding your personal contact information.
- Go paperless.** Enable eDelivery for your preferred communications.
- Refresh log in credentials.** Update username and password as needed.

Election Changes

You can make changes to your account elections at any time by using the **Quick Links** drop-down located on the home page.

For assistance, contact a Fidelity representative at 800-835-5091.



Investing involves risk, including risk of loss.

All screenshots are for illustrative purposes.

The plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

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