

## Managing Your 401(k) On NetBenefits

Manage your 401(k) and 401(k) Roth deferral amounts using your mobile device (e.g. smartphone, tablet), personal computer, or work computer.

### **Accessing Fidelity NetBenefits**

From web browser on computer/mobile device (New and Existing Users)

- 1. Visit www.401k.com
- Click Register to register a new user. Use Login Help to recover forgotten Username or Password.



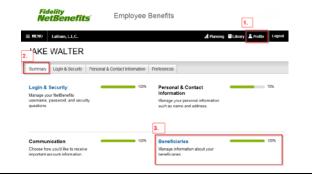
3. Download the **Fidelity NetBenefits App** from your mobile device's App Store.

### **401(k) Enrollment Timeline**

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When	What You Can Do
Following Your	Register at 401k.com
Date of Hire	<ul> <li>Designate beneficiaries</li> </ul>
	Review investment options
	Use 401k calculators/planning tools
	Begin rollovers from former
	employer 401k accounts
Beginning 60 days	Elect your deferral rate
before 401(k)	
effective date	
Beginning 30-35 days before 401(k) effective date	<ul> <li>If you have not already elected your deferral rate, Fidelity will automatically enroll you at a 4% Pre-Tax election</li> <li>Fidelity will send a reminder to your physical mailing address.</li> </ul>
1st of month	Deferral elections effective.
following 90 days	<ul> <li>Payroll deductions begin.</li> </ul>

### **Managing Beneficiaries**

You may add, review, or update your beneficiaries after you make a change to your deferral rate or by going to your **Profile > Summary Tab > Beneficiaries**.



### **Auto Enroll Program**

The **Auto Enroll Program** automatically enrolls any newly eligible employee who does not enroll themselves. You will be automatically enrolled at a 4% Pre-Tax election 30 days prior to your 401(k) start date.

If you do not wish to contribute to your 401(k), or wish to contribute **less than 4%**, you must actively enroll. Please review the 2<sup>nd</sup> page of these instructions.

### **Auto Increase Program**

The **Auto Increase Program** allows you to automatically increase your contribution a set % each year. Newly Eligible employees are automatically enrolled in the **Auto Increase Program** with a 1% Pre-Tax increase each March if you

- 1. do not take action to enroll yourself, or
- 2. enroll at a 1-3% election and do not actively optout/modify your participation in auto-increase.

To Opt-Out or modify your participation:

1. Click View Summary then the Contribution tab.

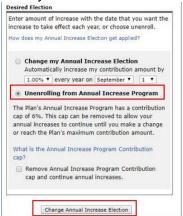


2. On the Contribution tab, click:

● Annual Increase Program

Enroll in a program to automatically increase your
Contribution Amount election each year.

 Click Unenrolling from Annual Increase Program to Opt-Out, or Change my Annual Increase Election to modify.



4. Verify your desired changes and click Submit.

What if I am a new user or need help with my Username & Password?

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## **Enrolling and Changing Deferrals**

# Option 1: Take Less Time (EasyEnroll)

1. Select a pre-defined 401(k) "Starter Package" and click **Enroll Now**.

Reminder: You cannot use EasyEnroll to select Roth 401(k)



2. Review and Print your confirmation statement.

# Option 2: Take More Time (Standard Enroll)

 Make more detailed decisions about your 401(k) deferrals or to enroll in Roth (Post-Tax) 401(k). 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
Choose
Investments

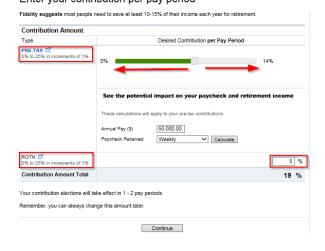
STEP 2
Choose
Investments

We'll help you understand your options and calculators can help.

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

SImplify your retirement savings by consolidating accounts from former employers.

- Select your contribution per pay period (Pre-Tax and/or Post-Tax)
- b. Determine whether you wish to participate in **Auto Increase**
- c. Choose your Investments
- d. Review Your Elections & Submit Enter your contribution per pay period



### **Changing Your Deferral Elections**

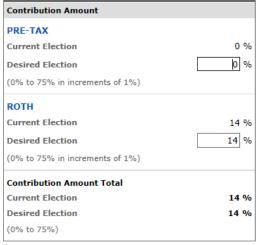
1. Click on **View Summary** to view your current 401(k) balances and elections then click the **Contribution** tab to manage the items indicated below.



Options	When to Use It
Contribution	Change your Pre-Tax 401(k) or Roth
Amount	(Post-Tax) deferral percentage.
Annual Increase	Change the % that your deferral rate will
	automatically increase each year (if any).
Roll Over from	Roll an old 401(k) into your Laitram
Old 401(k)	401(k).

#### **Contribution Amount**

 Enter your Desired Election for either Pre-Tax, Roth, or a combination of both then click Change Contribution Amount.



Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.

Change Contribution Amount

Important note: Deferral changes must be submitted online no later than Thursday at 5:00 pm CST one week prior to the desired pay date to be reflected. Deferral changes made after the deadline will reflect on the next available paycheck.

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