

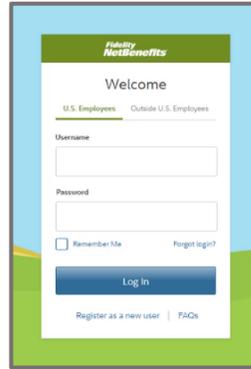
How to Make Changes to Your Union 401(k)

Note You only have **31 days** after enrollment to make changes.

REGISTER YOUR NEW USER ACCOUNT

1

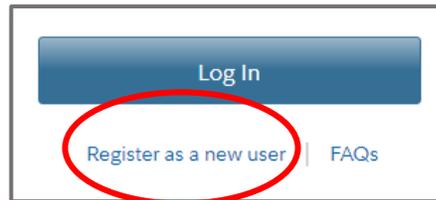
Go to www.Netbenefits.com



The screenshot shows the Netbenefits.com login page. At the top, it says "Family Netbenefits". Below that is a "Welcome" message and a navigation bar for "U.S. Employees" and "Outside U.S. Employees". There are input fields for "Username" and "Password". Below these are checkboxes for "Remember Me" and a link for "Forgot login?". A blue "Log In" button is centered. At the bottom, there are links for "Register as a new user" and "FAQs".

2

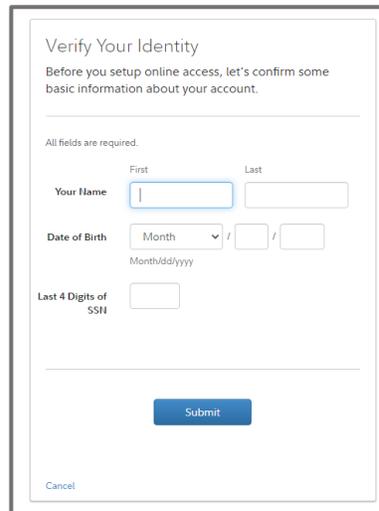
Click "*Register as a new user*".



This is a close-up of the bottom of the login page. The "Log In" button is at the top. Below it, the "Register as a new user" link is circled in red, and the "FAQs" link is to its right.

3

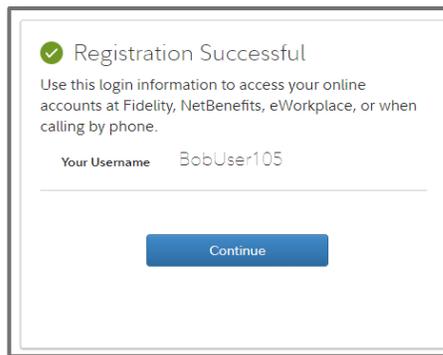
Enter your personal information and answer the next set of questions to create a username, password, and security question.



The screenshot shows the "Verify Your Identity" page. It asks the user to confirm basic information before setting up online access. It states "All fields are required." and includes input fields for "Your Name" (split into "First" and "Last"), "Date of Birth" (with a "Month" dropdown and two boxes for day and year), and "Last 4 Digits of SSN". A blue "Submit" button is at the bottom, and a "Cancel" link is at the very bottom left.

4

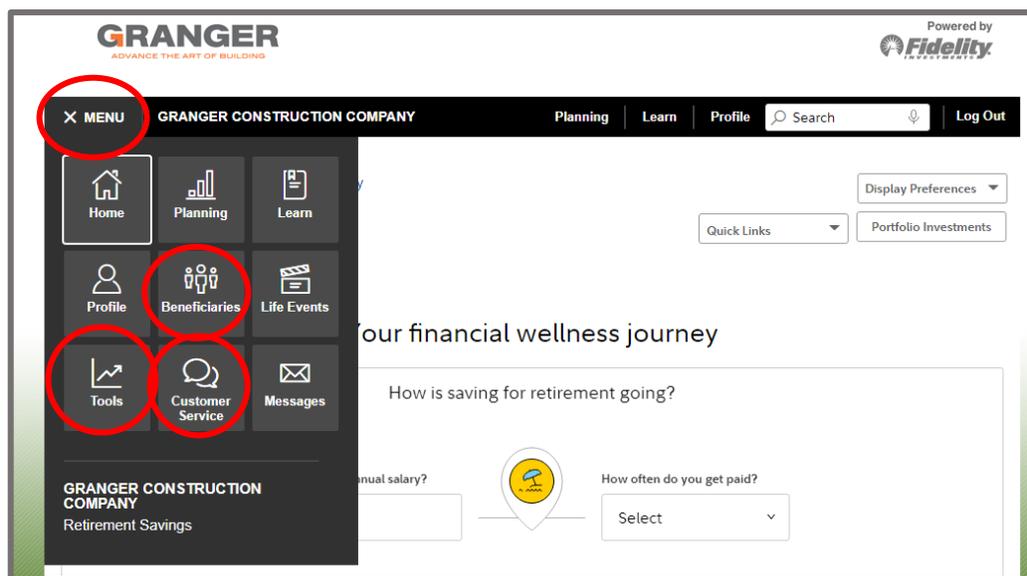
User registration is complete!



YOUR 401(K) FIDELITY HOME PAGE

Your Fidelity Union 401(k) Home Page provides many tools and resources to assist with managing your funds. Under the *Menu*, you have access to planning calculators, manuals, templates, beneficiaries, and more!

5

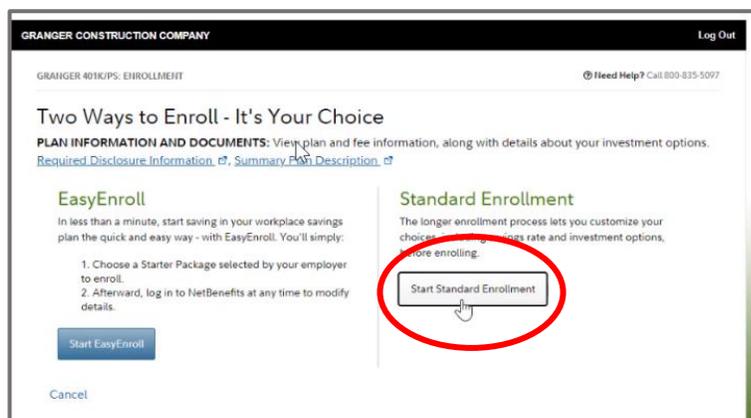


CHANGING YOUR DEFERRAL CONTRIBUTION PERCENTAGE

6

To change your deferral percentage and/or investment funds, select "*Standard Enrollment*".

This is the best option because you can customize your deferral percentage and/or investment funds.



7

Click “Begin”.

GRANGER CONSTRUCTION COMPANY

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

8

Enter your new *Deferral Contribution Percentage* in the box provided.

A *Deferral Contribution Percentage* is the percentage deducted from your weekly gross income and then deposited into your Fidelity 401(k) account.

GRANGER
ADVANCE THE ART OF BUILDING

GRANGER CONSTRUCTION COMPANY

➤ Set Contributions | Choose Investments | Consolidate Retirement Savings

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.

Contribution Type	Desired Contribution per Pay Period
PRE-TAX 0.00% to 75.00% in increments of 0.50%	<input type="text" value="10.00"/> %
Contribution Amount Total	10.00 %

Your contribution elections will take effect in 1 - 2 pay periods.
Remember, you can always change this amount later.

Continue

9

You are welcome to select an automatic increase in your deferral percentage; however, we recommend selecting “*I don't want to enroll in the Amount Increase Program at this time.*”

You will have the opportunity to change your *Deferral Contribution Percentage* each year on January 1 and July 1.

GRANGER
ADVANCE THE ART OF BUILDING

GRANGER CONSTRUCTION COMPANY

➤ Set Contributions | Choose Investments | Consolidate Retirement Savings

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.

Continue

[Cancel without saving](#)

CHANGING YOUR INVESTMENTS

10

Changing your investments is optional. At initial enrollment, you are automatically enrolled in a *Target Date Fund* based on your age and estimated retirement year.

If you wish to change and customize your investments, click “*Select Investments*”.

GRANGER
ADVANCE THE ART OF BUILDING

GRANGER CONSTRUCTION COMPANY

✓ Set Contributions | Choose Investments | Consolidate Retirement Savings

Choose how to invest your money

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

11

Select your investment options and enter the desired percent of your *Deferral Contribution Percentage*.

Ensure the total amount of your percentage equals *100%* and then click “*Continue*”.

TIP You can click on the title of each investment fund and view the history and performance.

GRANGER
ADVANCE THE ART OF BUILDING

GRANGER CONSTRUCTION COMPANY

✓ Set Contributions | Choose Investments | Consolidate Retirement Savings

Select your investments

You can invest your contributions in these mutual funds available for your plan. If your plan has multiple sources (such as pre-tax or aftertax), your selections will apply to all of them.

- Click on an investment name to view quarter-end returns, fees, and expenses.
- Enter percentages next to your preferred investments.
- Make sure your entries total 100% and select Continue.

Note: If your plan offers target date funds, you'll see them listed under Blended Fund Investments. To choose one, enter 100% next to the fund name that contains the year closest to when you hope to retire.

Investment	AAR 1 Yr	AAR 3 Yr	AAR 5 Yr	AAR 10 Yr	AAR Life	AAR As of	Desired %
FID 500 INDEX	29.99%	15.98%	16.88%	16.62%	10.96%	09/30/2021	50%
FID GROWTH CO K6 Inception Date 06/13/2019	32.12%	N/A	N/A	N/A	41.66%	09/30/2021	0%
JH DISCPL VALUE R6 Inception Date 01/02/1997	41.63%	8.6%	11.69%	13.63%	9.01%	09/30/2021	25%

TOTAL Desired % (must equal 100%) 100%

Back Continue

12

Select “*I’ve reviewed the prospectuses within the last 30 days*”.

Then click “*Continue*”.

GRANGER
ADVANCE THE ART OF BUILDING

GRANGER CONSTRUCTION COMPANY

✓ Set Contributions | Choose Investments | Consolidate Retirement Savings

Get Prospectuses for Your Investments

We are required to provide you with a prospectus for each of the funds you've chosen. Please select an option for each fund in the table below.

Fund Prospectus	I've reviewed the prospectus within the last 30 days	View prospectus now
FID 500 INDEX	<input checked="" type="radio"/>	<input type="radio"/> Not available online. Send by U.S. Mail.
FID EXTD MKT IDX	<input checked="" type="radio"/>	<input type="radio"/> Not available online. Send by U.S. Mail.
JH DISCPL VALUE R6	<input checked="" type="radio"/>	<input type="radio"/> Not available online. Send by U.S. Mail.

Continue

13

Review your new elected *Deferral Contribution Percentage* and/or *Investment(s)*.

Click “*Submit*”.

GRANGER
ADVANCE THE ART OF BUILDING

GRANGER CONSTRUCTION COMPANY

Review Your Elections

Please review your elections before submitting. If you would like to make any changes, click Edit. When you are satisfied with your elections, click Submit. Remember, you can change your elections any time.

Contribution

Contribution Type	Desired Contribution	Action
Contributions per Pay Period		
PRE-TAX	2%	Edit
Annual Increase Program Election		
	Not participating	Edit

Investments

Investment	Desired Percentage	Action
Source Group 1		
FID 500 INDEX	50%	Edit
JH DISCPL VALUE R6	25%	Edit
FID EXTD MKT IDX	25%	Edit

14

Lastly, you will receive a confirmation number when your new elections are complete!

You are now enrolled in: GRANGER 401K/PS

Your Fidelity confirmation number is **212801602W602**

[View and print your confirmation](#)

Please print and save this confirmation for your records before leaving this page.

Thank you!

Contact Granger Human Resources with any questions.