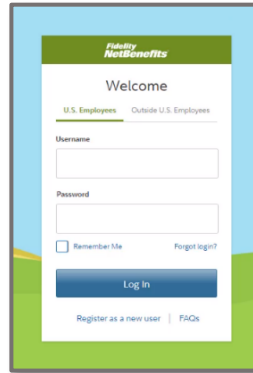


Registering a Fidelity 401(k) Account & Changing Investments

REGISTER YOUR NEW USER ACCOUNT

1

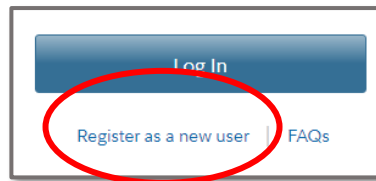
Go to www.Netbenefits.com



The screenshot shows the Fidelity NetBenefits login page. At the top, it says "Welcome" and has tabs for "U.S. Employees" and "Outside U.S. Employees". Below that are fields for "Username" and "Password". There are checkboxes for "Remember Me" and "Forgot login?". A "Log In" button is at the bottom. At the very bottom, there are links for "Register as a new user" and "FAQs".

2

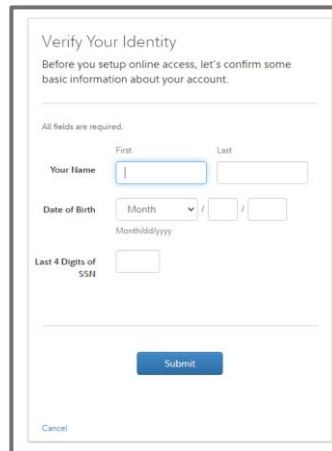
Click "Register as a new user".



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

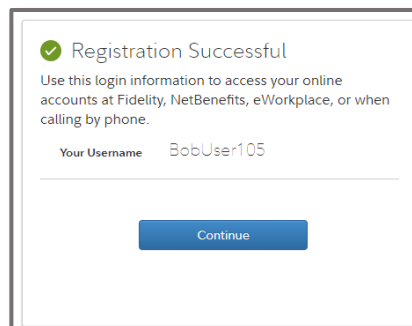
Enter your personal information and answer the next set of questions to create a username, password, and security question.



The screenshot shows the "Verify Your Identity" form. It asks for "Your Name" (with "First" and "Last" sub-fields), "Date of Birth" (with a "Month" dropdown and "Year" dropdown), and "Last 4 Digits of SSN". A "Submit" button is at the bottom. There is a "Cancel" link at the bottom left.

4

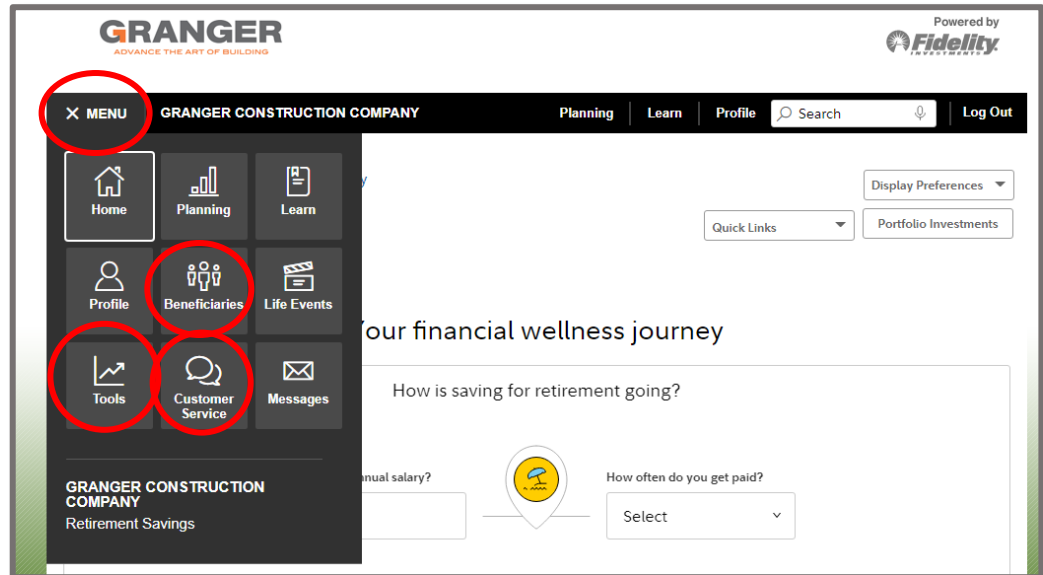
User registration is complete!



The screenshot shows the "Registration Successful" confirmation page. It has a green checkmark icon and the text "Registration Successful". Below that, it says "Use this login information to access your online accounts at Fidelity, NetBenefits, eWorkplace, or when calling by phone." The "Your Username" is displayed as "BobUser105". A "Continue" button is at the bottom.

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!



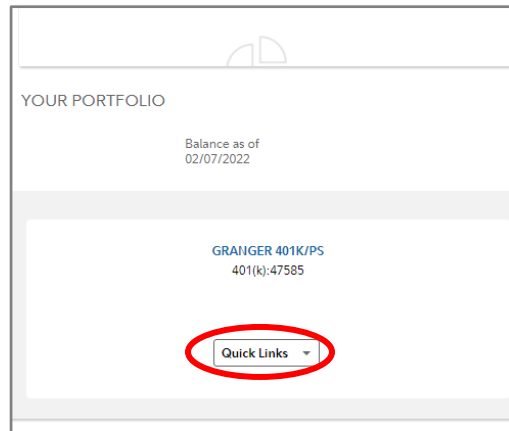
CHANGING YOUR INVESTMENTS

As a new participant in the Granger Union 401(k) program, you will be automatically enrolled in an investment account that is based off of your estimated retirement year. At any time, you have the opportunity to update your investment options within your Fidelity 401(k) account. Please see instructions below.

1

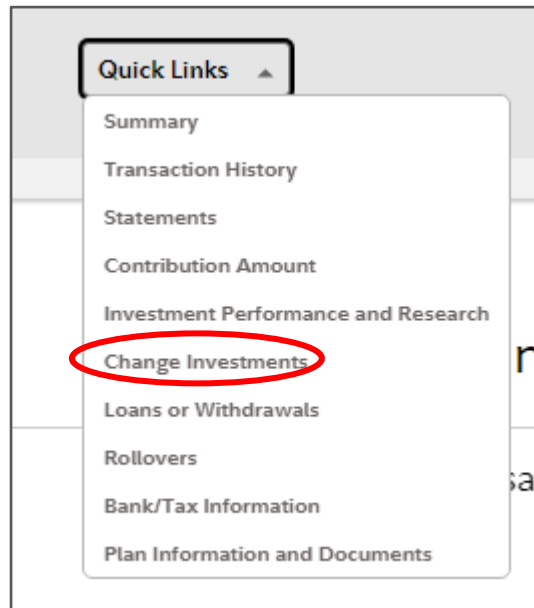
Changing your investments is optional. At initial enrollment, you are automatically enrolled in a *Target Date Fund* based on your age and estimated retirement year.

If you wish to change and customize your investments, Click "*Quick Links*" on your home page.



2

Select "*Change Investments*".



3

Click "*Change Investment Elections*".



4

Click "Select Funds".

Your Current Investment Elections

For any future contributions that you make, your money will be invested in your current elections, shown in the table below. Your contribution sources are all invested the same way, with the same fund choices and percentages applied to each of the following:

- Source Group 1

Current Investment Elections

Asset Class	Subclass	Fund Name	Current %
Blended Investment	--	FID FREEDOM 2055 K6	100%
			Total: 100%

Change Your Investment Elections

If you would like your future contributions to be invested differently, choose one of the options available below.

Help me manage my investments

Target Date Fund
Over time, Target Date Funds automatically invest more conservatively as you approach your retirement date and beyond. Keep in mind, the value of your investment will fluctuate over time, and you may gain or lose money.
[View available target date funds](#)

I'll manage on my own

Choose your own investments
Take control of your portfolio and choose your investments from a list of available funds. These investments will fluctuate over time and you may gain or lose money.
[View list of funds](#)

5

Select "Change investment elections for this source".

Click "Go".

Choose Your Investment Elections

Source: Source Group 1
Includes: EMPLOYEE DEFERRAL, EMPLOYER MATCH, EMPLOYER DISCRETIONARY, QUALIFIED DISCRETIONARY, QUALIFIED MATCHING, ROLLOVER, AFTER TAX, COMPANY ACCOUNT, AFTER TAX ROLLOVER

Change your investment elections for this source:

Change investment elections for this source
 Change investment elections for this source

Asset Class	Subclass	Fund Name	Current %
Blended Investment	--	FID FREEDOM 2055 K6	100%
			Total: 100%

6

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.

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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 = Average Annual Returns					AAR As of	Desired %
	AAR 1 Yr	AAR 3 Yr	AAR 5 Yr	AAR 10 Yr	AAR Life		
FID 500 INDEX	29.99%	15.98%	16.88%	16.62%	10.96%	09/30/2021	50%
FID GROWTH CO K6	32.12%	N/A	N/A	N/A	41.66%	09/30/2021	0%
JH DISCPL VALUE R6	41.63%	8.6%	11.69%	13.63%	9.01%	09/30/2021	25%

TOTAL Desired % (must equal 100%)

7

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

Click “*Submit*”.

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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

8

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.