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Fidelity Online Enrollment Instructions

You are just a few easy steps away from enrolling in your Employer's Retirement Plan.

This process should only take approximately 15 minutes.

1 Obtain Your Plan ID: 52563

2 Visit: www.netbenefits.com/ready2enroll and click the *Enroll* box.

3 Account Setup: Provide us with your personal information and custodial consent.

4 User Registration: Select a User Name and Password to access your account online and/or Log On.

5 Enroll In Plan: Make decisions about contribution amounts and investments.

- Contact Fidelity to obtain an Enrollment form kit, available as an alternative method to online enrollment.
- Contact your Employer to obtain a Salary Reduction Agreement form to begin contributions once your account is established. You may be asked to provide confirmation of your new account.
- Contact Fidelity, your employer, or your tax advisor to determine your maximum allowable contribution.
- Questions? Call Fidelity Investments at 1-800-343-0860, Monday through Friday, from 8:00 a.m. to Midnight ET, excluding holidays that the New York Stock Exchange is closed, or visit us at **www.netbenefits.com/atwork**.

Investing involves risk, including risk of loss.

The Plan is intended to be a participant-directed plan as described in Section 404c 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.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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