

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
2. 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

When	What You Can Do
Following Your Date of Hire	<ul style="list-style-type: none"> • Register at 401k.com • Designate beneficiaries • Review investment options • Use 401k calculators/planning tools • Begin rollovers from former employer 401k accounts
Beginning 60 days before 401(k) effective date	<ul style="list-style-type: none"> • Elect your deferral rate
Beginning 30-35 days before 401(k) effective date	<ul style="list-style-type: none"> • If you have not already elected your deferral rate, Fidelity will automatically enroll you at a 4% Pre-Tax election • Fidelity will send a reminder to your physical mailing address.
1 st of month following 90 days of service	<ul style="list-style-type: none"> • Deferral elections effective. • Payroll deductions begin.

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 2nd 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 opt-out/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.

3. 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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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)

1. 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 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.



- a. 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

Fidelity suggests most people need to save at least 10-15% of their income each year for retirement.

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

Contribution Amount

1. 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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