

Participant access through Vanguard

How to enroll

September 2017

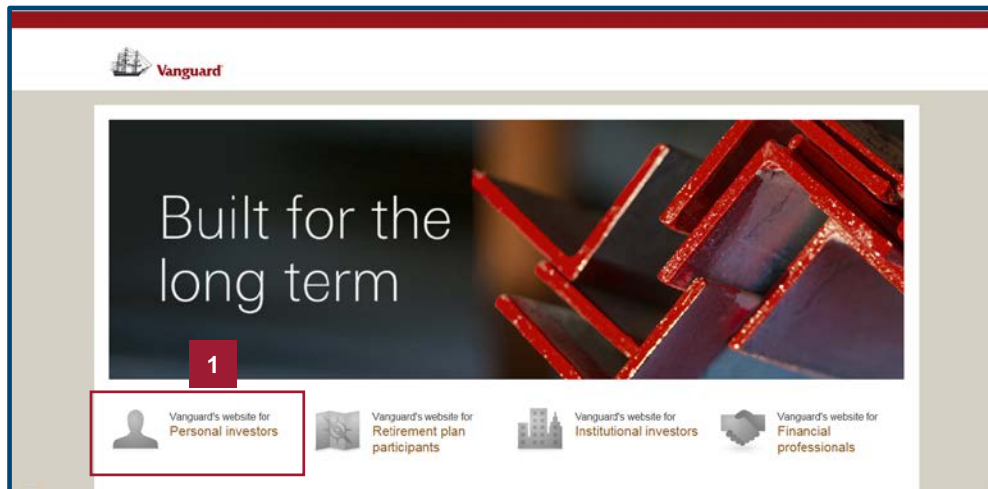


How to enroll

Participant access through Vanguard offers powerful tools to help you maximize your qualified retirement program. This guide explains the enrollment process for your 403(b) plan. All or some of the features outlined in this demonstration may not be available under your plan. Please contact your plan administrator for further information.

How to use this guide

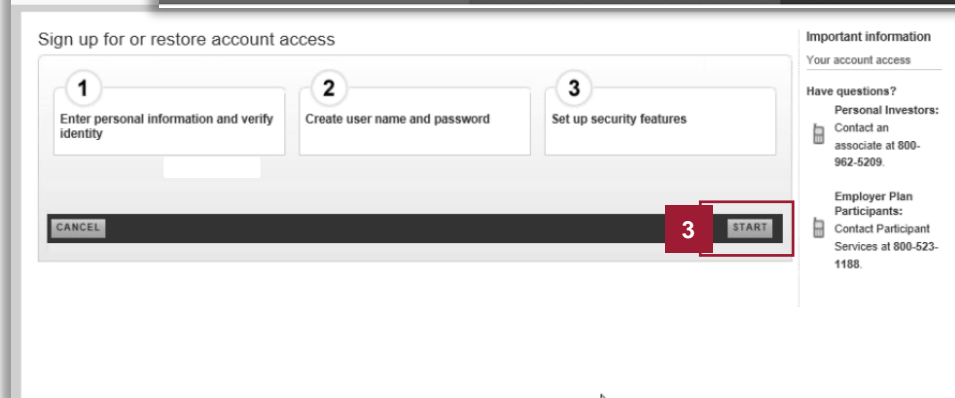
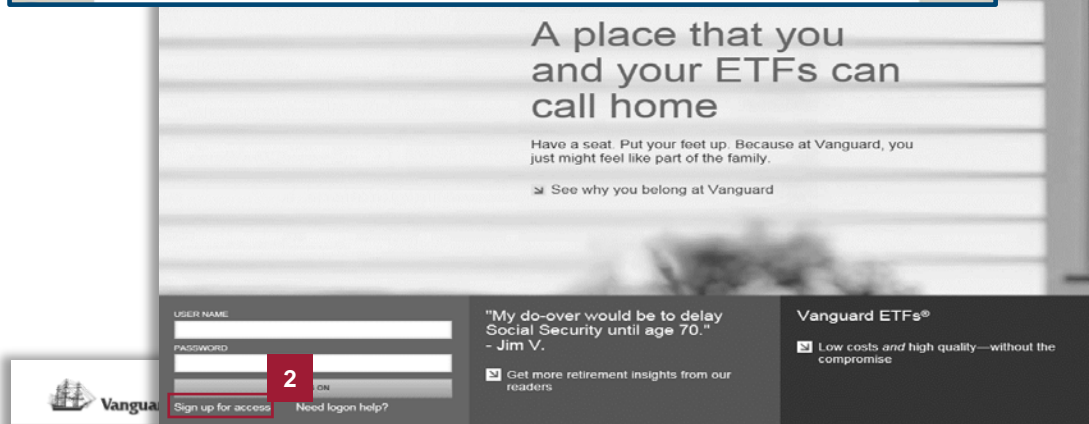
This guide is designed to be an automated presentation with each page appearing for a predefined length of time. If you wish to manually control moving forward or backward through the presentation, you can either use the **Page Up** and **Page Down** keys or the up and down arrow **↑↓** keys on your keyboard to navigate. If you wish to print the presentation, you can simultaneously press the **Ctrl** and **P** keys (**Command** and **P** for Mac OS) to launch the print window.




vanguard.com

If you are an existing account holder with Vanguard, skip ahead to page 6.

- 1 Navigate to the Vanguard 403(b) Services website by entering **vanguard.com** in your internet browser. From the **vanguard.com** home page, select **Personal investors** from the menu bar.
- 2 To register for an account with Vanguard, click **Sign up for access** and following these instructions to establish an account.
- 3 Select **START** to begin the registration process.



Sign up for access



Sign up for or restore account access

1 Enter personal information and verify identity

2 Create user name and password

3 Set up security features

Enter personal information

If you are registering an account for a minor, enter the custodian's information below.

First name

Last name

SSN I have an EIN (for trusts, corporations, partnerships, etc.)

Birth date (mm/dd/yyyy)

Zip code I have a non-U.S. address

Sign up for or restore account access

1 ☒ Enter personal information and verify identity

2 Create user name and password

3 Set up security features

i For security purposes, upon registering or reregistering there may be a 7-calendar day hold on certain account features for accounts with a U.S. address (or 14-day calendar hold for accounts with a foreign address).

Create user name and password

User name (6–12 characters, no special characters)

Password (6–20 characters, use at least 2 letters and 2 numbers. You may use most special characters and a combination of uppercase and lowercase letters to help make your password stronger.)

Reenter password

E-mail address

vanguard.com

- 1 After accepting the **Terms & Conditions**, enter your personal information and verify your identity. When ready, press **CONTINUE** to proceed.
- 2 Create a personalized **User name** and **Password** to use to access your account. Press **CONTINUE** to move to the next step.

Sign up for access

vanguard.com

- 1 The next step in the registration process is to select and answer three security questions. Once you are satisfied with your selections, press **CONTINUE**.
- 2 Press the **SIGN UP** button to enable receiving security codes and proceed to the next screen. If elected, you will be prompted to **accept the Security Code Service Terms and Conditions** before you are able to press **CONTINUE** to move forward in the registration process.
- 3 Alternatively, you can select **NO, THANK YOU** to move forward in the registration process.

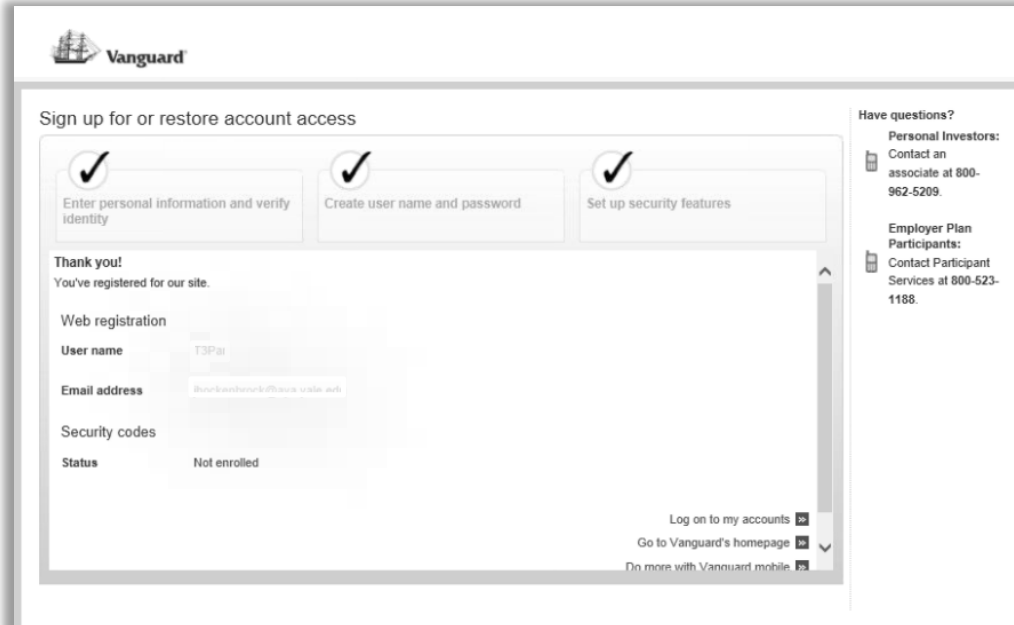
The top screenshot shows the Vanguard registration process at the 'Set up security features' step. It includes three security questions with dropdown menus for selection and text boxes for answers. A checkbox is present for public computer usage. The 'CONTINUE' button is highlighted with a red box and a red '1'.

The bottom screenshot shows the 'Sign up to receive security codes' step. It includes a note about security codes and a 'SIGN UP' button highlighted with a red box and a red '2'. A 'NO, THANK YOU' button is also highlighted with a red box and a red '3'.

Sign up for access

vanguard.com

Your registration is now complete. Proceed to the next page for detailed instructions regarding the logon process.



The image shows a screenshot of the Vanguard website's registration completion page. At the top left is the Vanguard logo. The main heading is "Sign up for or restore account access". Below this, three steps are listed with checkmarks: "Enter personal information and verify identity", "Create user name and password", and "Set up security features". A "Thank you!" message states "You've registered for our site." Below this, a "Web registration" section displays the user's details: "User name" as "T3Pai", "Email address" as "Burt.bachman@fidelity.com", "Security codes" as a masked field, and "Status" as "Not enrolled". At the bottom right, there are three links: "Log on to my accounts", "Go to Vanguard's homepage", and "Do more with Vanguard mobile". On the right side of the page, under "Have questions?", there are two sections: "Personal Investors" with contact info at 800-962-5209, and "Employer Plan Participants" with contact info at 800-523-1188.

Vanguard

Sign up for or restore account access

✓ Enter personal information and verify identity

✓ Create user name and password

✓ Set up security features

Thank you!
You've registered for our site.

Web registration

User name T3Pai

Email address Burt.bachman@fidelity.com

Security codes [Masked]

Status Not enrolled

Log on to my accounts

Go to Vanguard's homepage

Do more with Vanguard mobile

Have questions?

Personal Investors:
Contact an associate at 800-962-5209.

Employer Plan Participants:
Contact Participant Services at 800-523-1188.

Participant logon

Vanguard

Our long-term strategy? Put clients first

1 Vanguard's website for Personal investors

Vanguard's website for Retirement plan participants

Vanguard's website for Institutional investors

Vanguard's website for Financial advisors

2

USER NAME

PASSWORD

LOG ON

Sign up for access Need login help?

"My do-over would be to delay Social Security until age 70."
- Jim V.

3

Enroll now

Vanguard ETFs®

Low costs and high quality—without the compromise

Get more retirement insights from our readers

Balances Balances over time Asset mix Personal performance

Value

Traditional IRA \$0.00

Brokerage—10245159* \$0.00

403(b) \$0.00

Total assets \$0.00

Balances and holdings →

Recent transactions All accounts

This chart doesn't include your 403(b) plan information.

Current mix Target All accounts

Data Unavailable

This suggested target is for people in your age group. Set a new target

The illustration and tools on this page are educational only, and do not take into consideration your personal circumstances or other factors that may be important in making investment decisions.

vanguard.com

- 1 Navigate to the Vanguard 403(b) Services website by entering **vanguard.com** in your internet browser. From the **vanguard.com** home page, select **Personal investors** from the menu bar.
- 2 If you are an existing account holder with Vanguard, enter your **User name** and **Password**. Then press **Log On**.

To register for an account with Vanguard, click **Sign up for access** and follow the instructions on pages 2 through 5 to establish an account.
- 3 From the Participant homepage, select the **Enroll now** link next the 403(b) account to launch the enrollment wizard.

Participant logon

Terms & conditions acknowledgement

Once you log on to participant access, the **Terms & Conditions Acknowledgment** page appears.

You must **ACCEPT** the terms and conditions before you can proceed to the website.

If you **Decline** the terms and conditions, you are returned to the **Plan Participants Log On** page.

Terms & Conditions Acknowledgement

Please review the terms and conditions below, as well as the privacy and security policy of this website.

[Click here to scroll to the bottom.](#) You will be shown the terms and conditions in its entirety. If you prefer, you can manually scroll to the bottom of the page.

Terms and Conditions

THE FOLLOWING TERMS AND CONDITIONS GOVERN YOUR USE OF THIS WEBSITE AND ANY OTHER SITES MAINTAINED BY OR ITS AFFILIATES. USE OF THIS WEBSITE CONSTITUTES YOUR CONTINUED ACCEPTANCE OF THESE TERMS AND CONDITIONS. IF YOU DO NOT AGREE TO THESE TERMS, PLEASE IMMEDIATELY DISCONTINUE USE OF THE WEBSITE AND CONTACT US SO THAT WE MAY TERMINATE YOUR ACCESS TO THE WEBSITE.

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This website is accessible by computers linked directly to the internet, as well as through a variety of mobile devices (smartphones, personal digital assistants, tablet computers, etc.) that are connected through wireless internet service. A more limited version of the site has been developed to enable mobile device users to more easily navigate the site and view account and other information. Financial and other transactions are not supported in the mobile version of the site at this time. Because the mobile site supports only encrypted wireless transmissions not all mobile devices may be compatible or capable of using the mobile version of this site.

If you choose to access this website using wireless internet service, site access as well as speed of data transmission will be subject to the strength of your wireless service and the geographical coverage of your wireless service provider, factors over which Newport Group has no control. Wireless transmissions are likely to be slower than service through the Internet, and account transactions may not be received as quickly as they would if placed through your computer or other access channels. It is also possible that a wireless connection can be interrupted when attempting to process a transaction. For these reasons, consider using alternative means to initiate transactions that are time-sensitive.

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MISCELLANEOUS PROVISIONS

You agree that the provisions contained in these Terms and Conditions are reasonable and supported by adequate consideration, the receipt of which is acknowledged by you. No delay or failure by Newport Group to exercise any right we have under this agreement shall be treated as a waiver of any other rights we may have under the agreement or law.

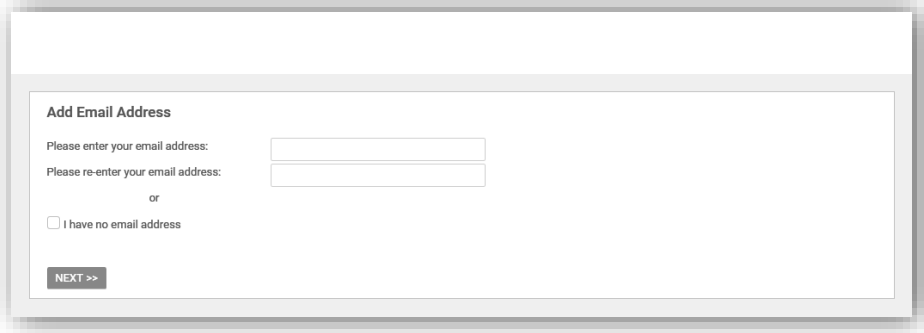
Revised 04/01/2016

By clicking the "Accept" button, you agree to, and will be bound by, the terms and conditions, privacy policy and security policy of this website.

Decline

ACCEPT

Participant logon



The screenshot shows a web form titled "Add Email Address". It contains two text input fields for email address entry, with labels "Please enter your email address:" and "Please re-enter your email address:". Below these fields is a small "or" text and a checkbox labeled "I have no email address". At the bottom left of the form is a button labeled "NEXT >>".

Add email address

After accepting the **Terms & Conditions Acknowledgement**, a screen will appear prompting you to enter an email address. Since your email address is used for plan communications including confirmation of various transactions, we encourage you to enter an email address on this page.

If you already have an email in the system, the email address fields will be pre-populated. You can change these values if desired.

Click **NEXT** to continue.

Enrollment

The screenshot shows the Enrollment page with the following elements and callouts:

- 1**: Enrollment tab in the top navigation bar.
- 2**: A row of five icons representing the enrollment steps: 1. Getting Started, 3. My Contributions, 4. My Investment Choices, 5. About Me, and 6. Summary.
- 3**: "Welcome to Your Plan" section, which includes a welcome message, a "Please take a few minutes to enroll." prompt, and a "View Plan Information" link.
- 4**: "SELECT & CONTINUE" button in the "STANDARD ENROLLMENT" section.
- 5**: "Select & Continue" button in the "DO NOT ENROLL" section.

The page also features a top navigation bar with "My Dashboard", "My Enrollment", and "My Plans" tabs, a "SHORTCUTS" dropdown, and a footer with links for "Terms & Conditions", "Privacy Information", "Security", "Copyright Information", and "Smartphone Version".

Getting started

- 1 After taking action on the **Add Email Address** screen, Participant Access launches and displays the **Enrollment** page. **Getting Started** is the first step in the enrollment process.
- 2 The pages that display in the enrollment process can vary based on plan options selected.
- 3 The messages and links to additional information that display in the **Welcome to Your Plan** section may be customized for your plan.
- 4 If you wish to continue your enrollment in the plan, click **SELECT & CONTINUE** in the **STANDARD ENROLLMENT** section.
- 5 If you wish to decline enrolling in the plan, click **Select & Continue** in the **DO NOT ENROLL** section.

You can enroll in the future by clicking the enrollment link in the **Alerts** module on **My Dashboard** or by navigating to **My Enrollment**.

Enrollment

The screenshot shows the 'Enrollment' page in a web application. At the top, there are links for 'Resources', 'Support', 'My Profile', and 'Logout', along with the 'Last Login' date. Below this is a navigation bar with 'My Dashboard', 'My Enrollment', and 'My Plans'. The 'Enrollment' section is active, showing a progress bar with steps: 1. Getting Started, 3. My Contributions, 4. My Investment Choices, 5. About Me, and 6. Summary. A red arrow points to the '1. Getting Started' step. The main content area is titled 'How much do you want to contribute each pay period?' and includes instructions. Below this is the 'Plan Contributions' section, which has a radio button for '\$' or '%' (callout 1), a slider for 'Pre-Tax' (callout 2), a slider for 'Roth' (callout 2), and a 'Total Percent' field. At the bottom, there are 'BACK' (callout 3) and 'CONTINUE TO MY INVESTMENT CHOICES' (callout 4) buttons.

My contributions

The My Contribution page is the next step in the Enrollment process and will only be presented if your plan allows for online deferral rate changes.

Click any of the orange links on the page, such as **WHAT IS THIS?**, to display additional information that can assist you with your enrollment decisions.

- 1 Depending on your plan's settings, you may either elect to contribute a percentage of each paycheck or a specific dollar amount but you cannot exceed the maximum allowed by your plan. Click the radio button next to the \$ or % symbol to display the maximums allowed.
- 2 You can define how much you want to contribute as either Pre-Tax or Roth contributions, or both as permitted by your plan. Either move the slider bar to define a value or enter a value in the fields.
- 3 At any step of the enrollment process, you can either click **BACK** to return to the previous step or click the icon for any of the steps you previously completed.
- 4 Click **CONTINUE TO MY INVESTMENT CHOICES** to move to the next step.

Enrollment

The screenshot shows the 'Enrollment' page with a progress bar at the top: 1. Getting Started, 2. My Contributions, 3. My Investment Choices, 4. About Me, 5. Summary. A 'RESEARCH INVESTMENT OPTIONS' button is highlighted with a red box and a '2' callout. The main content area is titled 'Tell us how you would like to invest.' and contains two radio button options: 'Automatic Investing' (selected) and 'My Own Investment Choices'. A '3' callout points to the 'Automatic Investing' option. A '4' callout points to the 'My Own Investment Choices' option. A '5' callout points to the 'CONTINUE' button. A '1' callout points to the first step in the progress bar. A '2' callout points to the 'RESEARCH INVESTMENT OPTIONS' button. A '3' callout points to the 'Automatic Investing' option. A '4' callout points to the 'My Own Investment Choices' option. A '5' callout points to the 'CONTINUE' button.

Available Investment Options

INVESTMENT OPTIONS

View By: INVESTMENT

Filter/Show Details: ☒ Monthly Performance ☒ Quarterly Performance

Select investments to compare ☐ Only show investments I own

Month-end as of 09/30/2016

Investment	Price	1 Mo	3 Mo	1 YR	3 YR	5 YR
International Stock						
<input type="checkbox"/> American Funds EuroPacific Growth						
Ticker: BERGX	\$43.05	Without Fees	1.31	4.80	3.49	5.25
Bond						
<input type="checkbox"/> Baird Core Plus Bond						
Ticker: BCOXX	\$11.43	Without Fees	0.15	2.01	6.97	5.14
International Stock						
<input type="checkbox"/> DFA International Small Company						
Ticker: DFISX	\$15.30	Without Fees	-0.06	1.56	6.79	6.35

My investment choices

Tell us how you would like to invest.

The My Investment Choices page in the next step in the enrollment process. The options available to you will be based on the terms of your plan.

- 1 The first step is to **Tell us how you would like to invest.**
- 2 Click **RESEARCH INVESTMENT OPTIONS** to display in a separate window detailed cost and performance information for each of the investments available for selection in your plan.
- 3 The **Automatic Investing** option is selected by default. If you choose this option, you are automatically invested in a default fund selected by your plan.
- 4 However, if you wish to select your own choices from among the investment options offered by your plan, click the **My Own Investment Choices** option.
- 5 Click **CONTINUE** to move to the next step of My Investment Choices.

Enrollment

The screenshot displays the 'Enrollment' page of a financial system. At the top, there are navigation links: 'My Dashboard', 'My Enrollment', 'My Plans', and 'SHORTCUTS'. The 'Enrollment' section is active, showing a progress bar with six steps: 1. Getting Started, 2. My Contributions, 3. My Investment Choices, 4. About Me, and 5. Summary. Step 3 is highlighted with a red box and a red arrow pointing to it from the bottom. Below the progress bar, there is a section titled 'Here's what you decided to change.' which contains information about the 'Automated Investment' model and the next rebalance date (07/01/2017). A red box labeled '1' highlights the 'Verify and submit your changes.' step in the progress bar. Another red box labeled '2' highlights the 'I accept these Terms and Conditions.' checkbox. A red arrow points from this box to the 'SUBMIT CHANGES' button. At the bottom, a red box labeled '3' highlights the 'SUBMIT CHANGES' button. The page also includes a 'BACK' button and a 'SUBMIT CHANGES' button.

Resources | Support
My Profile | Logout
Last Login: Sep 28, 2016 10:15:51 p.m. ET

My Dashboard My Enrollment My Plans SHORTCUTS

Enrollment Exit

1. Getting Started 2. My Contributions 3. My Investment Choices 4. About Me 5. Summary

RESEARCH INVESTMENT OPTIONS

1 Tell us how you would like to invest.
2 Select your investments.
3 Verify and submit your changes.

Here's what you decided to change.

1 You are currently participating in a **Automated Investment** model. This model is designed to apply designated allocations to rebalancing your account **Annually**. The next rebalance date is **07/01/2017**. By changing your investments, you will be moved out of your current model.
2 Your investment elections are set to a default appropriate for your age when you authorize Automatic Investing.

Action: Change Investments
Affecting: Current Balances & Future Contributions
New Investments: Automatic Investing

If you elect Automatic Investing, your portfolio will be reallocated on **09/29/2016** and all future contributions will be invested as follows:
100.00% Vanguard Trgt Retirement 2040 Inv

☐ I accept these Terms and Conditions.
Terms and Conditions:

By accepting the Terms & Conditions and clicking Submit Changes you have consented to participate in Automatic Investing.

BACK SUBMIT CHANGES

1 2 3

Terms & Conditions Privacy Information

BACK SUBMIT CHANGES

My investment choices

Verify and submit your changes.

- 1 If you selected the **Automatic Investing** option, you bypass the **Select your investments** step of **My Investment Choices** and proceed to the **Verify and submit your changes** step.

This page displays information about:

- The type of action you selected.
- Contribution types affected.
- The fund in which you are automatically invested.

- 2 You must click the box to acknowledge that I **accept these Terms and Conditions** before the **SUBMIT CHANGES** button becomes accessible.

- 3 Click **BACK** to return to the **Tell us how you would like to invest** step of **My Investment Choices** to select a different investment method, or click **SUBMIT CHANGES** to continue to the **About Me** step of the enrollment process.

Enrollment

Resources | Support
My Profile | Logout
Last Login: Sep 28, 2016 10:15:51 p.m. ET

My Dashboard My Enrollment My Plans SHORTCUTS ▼

Enrollment Exit

1 Getting Started 3 My Contributions 4 My Investment Choices 5 About Me 6 Summary

RESEARCH INVESTMENT OPTIONS

1 Tell us how you would like to invest.
2 Select your investments.
3 Verify and submit your changes.

Now, allocate your money into your new investments.
Apply to: All Employer Contribution and Employee Contribution **

3 Your investment elections are set to the plan default investment elections.

You've invested: 100.00% You need to invest: 100%

PRINT TABLE

Investments	Asset Class	Current Balance	Current Units	Current Allocations	New Investment Allocations
Vanguard Trgt Retirement 2040 Inv Ticker: VFORX	Target Date	\$4,178.10	136.139	100.00 %	100.00%
American Funds EuroPacific Growth Ticker: RERGX	International Stock	\$0.00	0.000	0.00 %	0.00%
Baird Core Plus Bond Ticker: BCDX	Bond	\$0.00	0.000	0.00 %	0.00%
DFA International Small Company Ticker: DFISX	International Stock	\$0.00	0.000	0.00 %	0.00%
DFA US Targeted Value Ticker: DFFVX	U.S. Stock	\$0.00	0.000	0.00 %	0.00%
Harbor Capital Appreciation Ticker: HACAX	U.S. Stock	\$0.00	0.000	0.00 %	0.00%
JP Morgan Mid Cap Value Ticker: FLMVX	U.S. Stock	\$0.00	0.000	0.00 %	0.00%
Loomis Sayles Global Bond Ticker: LSGNX	Bond	\$0.00	0.000	0.00 %	0.00%
MFS International New Discovery Ticker: MIDLX	International Stock	\$0.00	0.000	0.00 %	0.00%
Mutual Stable Value 25053 Class 0 Ticker: MF447D	Other	\$0.00	0.000	0.00 %	0.00%
Oppenheimer Developing Markets Ticker: ODVIX	International Stock	\$0.00	0.000	0.00 %	0.00%
Prudential Jernison Small Company Ticker: VTWIX	U.S. Stock	\$0.00	0.000	0.00 %	0.00%
Vanguard Trgt Retirement 2020 Inv Ticker: VTRGX	Target Date	\$0.00	0.000	0.00 %	0.00%
Vanguard Trgt Retirement 2030 Inv Ticker: VTRGX	Target Date	\$0.00	0.000	0.00 %	0.00%
Vanguard Trgt Retirement 2050 Inv Ticker: VTRGX	Target Date	\$0.00	0.000	0.00 %	0.00%
Vanguard Trgt Retirement 2060 Inv Ticker: VTRGX	Target Date	\$0.00	0.000	0.00 %	0.00%

BACK CONTINUE

My investment choices

Select your investments.

- 1 If you selected the **My Own Investment Choices** option, you progress to the **Select your investments** step of **My Investment Choices**.
- 2 First, you must allocate your money into your new investments. All investment options contained in the plan display on the page. You must enter the percentage you wish to allocate to each investment in the **New Investment Allocation** field.
- 3 The **CONTINUE** button is not accessible until both the **You're invested** field and the **You need to invest** fields display 100%.
- 4 Once you are satisfied with your investment elections, click **CONTINUE** to move to the next step of **Select your investments**.

Enrollment

The enrollment process consists of several steps: 1. Getting Started, 2. My Contributions, 3. My Investment Choices, 4. About Me, and 5. Summary. The 'Rebalance My Portfolio' step is highlighted in the screenshots.

Step 1: Tell us how you would like to invest. Would you like to set up automatic rebalancing for your new portfolio?

Step 2: Select your investments. ☒ Yes ☐ No

Step 3: What is Automatic Future Elections? What are Automatic Future Elections? Automatic future elections enable you to specify the frequency at which to rebalance your asset.

Step 4: How often would you like to rebalance? ☒ Yes ☐ No

Step 5: Monthly

Step 6: Next Available Business Day

Step 7: BACK CONTINUE

My investment choices

Select your investments.

- 1 Next, you will determine whether you want to have your portfolio automatically rebalanced periodically.
- 2 Accept the **No** option if you want to manually rebalance your portfolio if and when you feel it is appropriate to do so.
- 3 Click the **Yes** option if you do want to set up an automatic rebalance schedule.
- 4 Choose one of the following rebalance frequencies:
 - Monthly
 - Quarterly
 - Semiannually
 - Annually
- 5 Choose one of the following options to define when you want the rebalance to occur:
 - Next Available Business Day
 - Next plan date
 - Specify a date
- 6 Click **CONTINUE** to move to the next step of My Investment Choices.

Enrollment

The screenshot shows the 'Enrollment' page with a progress bar at the top indicating the current step is '4. My Investment Choices'. The page is titled 'Enrollment' and includes an 'Exit' link. Below the title, there are five icons representing the steps: 1. Getting Started, 2. My Contributions, 3. My Investment Choices (highlighted), 4. About Me, and 5. Summary. The main content area is titled 'Here's what you decided to change.' and contains the following information:

Action: Future Investment Elections
Affecting: Current Balances & Future Contributions
New Investments: Vanguard Tgt Retirement 2040 Inv 100.00%
Ticker: VFORX
Total: 100.00%
Auto Rebalancing: Monthly
Next Rebalance Date: Next Available Business Day

A note at the bottom states: 'If the selected date does not fall on a valid business day, the rebalance will occur on the next available business day.'

At the bottom of the page, there are two buttons: 'BACK' and 'SUBMIT CHANGES'.

1

2

My investment choices

Verify and submit your changes.

- 1 The last step of **My Investment Choices** is to **Verify and submit your changes**.

The page displays information about:

- When your account will be rebalanced next.
- Contribution types affected.
- Investment elections you selected.
- The frequency and date of your rebalance schedule.

- 2 Click **BACK** to make any changes or click **SUBMIT CHANGES** to continue to the **About Me** step of the enrollment process.

Enrollment

The screenshot shows the 'Enrollment' page with a navigation bar at the top containing 'My Dashboard', 'My Enrollment', 'My Plans', and 'SHORTCUTS'. The 'Enrollment' section has a progress bar with six steps: 1. Getting Started, 2. My Contributions, 3. My Investment Choices, 4. About Me, 5. Summary, and 6. Summary. The 'About Me' step is highlighted with a red box and a red '1' in the top left corner. The 'About Me' section is divided into two columns: 'Personal Information' and 'Address & Contact Information'. The 'Personal Information' column contains fields for Name, Date of Birth (03/15/1981), Date of Hire (03/01/2015), and Marital Status (Unknown). The 'Address & Contact Information' column contains fields for Mailing Address (1350 TREAT BLVD, WALNUT CREEK, CALIFORNIA 94597-2133) and Contact Information (Phone, Mobile, Email). A red box highlights the 'CONTINUE' button in the bottom right corner, with a red '2' in the top right corner. A 'BACK' button is located in the bottom left corner.

1 Confirm that your information is correct.

2 Who would you like to name as your beneficiary?

3 How and when would you like us to contact you?

Personal Information

Name:

Date of Birth: 03/15/1981

Date of Hire: 03/01/2015

Marital Status: Unknown

Address & Contact Information

Mailing Address

1350 TREAT BLVD

WALNUT CREEK, CALIFORNIA 94597-2133

Contact Information

Phone:

Mobile:

Email:

BACK

CONTINUE

About me

Confirm that your information is correct.

- 1 Confirm the pre-populated demographic information **About Me** is correct.

If your personal information is not accurate, please contact your plan administrator. You may be required to complete a form in order to update your address and contact information.

- 2 Click **CONTINUE** to move to the next step of **About Me**.

Enrollment

The top screenshot shows the 'About Me' step of the enrollment process. It includes a progress bar with steps 1 through 6. Step 5, 'About Me', is the current step. A red box highlights the 'SKIP ADD BENEFICIARIES' button. A red number 1 points to the 'Who would you like to name as your beneficiary?' question. A red number 2 points to the 'How and when would you like us to contact you?' question. A red number 3 points to the 'CONFIRM' and 'UPDATE' buttons.

The bottom screenshot shows the same step after clicking the 'SKIP ADD BENEFICIARIES' button. It displays sections for 'Primary Beneficiaries' and 'Contingent Beneficiaries'. A red box highlights the '+ADD/UPDATE' button. A red number 4 points to this button. The 'Primary Beneficiaries' section states 'Beneficiaries do not currently exist.' The 'Contingent Beneficiaries' section also states 'Beneficiaries do not currently exist.' and includes a 'WHAT IS THIS?' link.

About me

Who would you like to name as your beneficiary?

- 1 The next step of the **About Me** step of the enrollment process is to provide beneficiary information. You can designate a single or multiple beneficiaries.
 - 2 You can also elect to **SKIP ADD BENEFICIARIES** if you wish to add them later. You will still be able to complete the rest of the enrollment process if you choose this option.
 - 3 If you wish to add beneficiaries during enrollment, you must first **CONFIRM** or **UPDATE** your **Marital Status**.
- The page redisplayes with the **Primary Beneficiaries** and **Contingent Beneficiaries** sections.
- You must first add at least one Primary Beneficiary before you can add any Contingent Beneficiaries.
- 4 Click **+ADD/UPDATE** to add a Primary Beneficiary.

Enrollment

The enrollment process consists of four steps:

- 1** The **Add/Update Primary Beneficiaries** pop-up window displays. Select an option in the **Add a Primary Beneficiary** field to add either a **Person** or **Entity** as your primary beneficiary and click **ADD**.
- 2** If you selected **Married** as your **Marital Status**, notification displays that you must select your spouse as your 100% Primary Beneficiary, unless you first submit a signed Spousal Consent form to your Plan Administrator.
- 3** When you click **ADD**, the page redisplay fields you can use to provide information about your primary beneficiary.
- 4** Add your beneficiary information and click **SUBMIT CHANGES**.

About me

Who would you like to name as your beneficiary?

- 1** The **Add/Update Primary Beneficiaries** pop-up window displays. Select an option in the **Add a Primary Beneficiary** field to add either a **Person** or **Entity** as your primary beneficiary and click **ADD**.
- 2** If you selected **Married** as your **Marital Status**, notification displays that you must select your spouse as your 100% Primary Beneficiary, unless you first submit a signed Spousal Consent form to your Plan Administrator.
- 3** When you click **ADD**, the page redisplay fields you can use to provide information about your primary beneficiary.

If you elect a person as your primary beneficiary, the following fields must be completed before the **SUBMIT CHANGES** button becomes accessible:
 - Percentage
 - Last Name
 - Relationship
 - Date of Birth
- 4** Add your beneficiary information and click **SUBMIT CHANGES**.

Enrollment

The screenshot shows the 'Enrollment' section of a web application. At the top, there are navigation links for 'Resources', 'Support', 'My Profile', and 'Logout', along with the 'Last Login' timestamp. Below this is a dashboard with tabs for 'My Dashboard', 'My Enrollment', and 'My Plans'. The 'Enrollment' tab is active, showing a progress bar with steps: 1. Getting Started, 3. My Contributions, 4. My Investment Choices, 5. About Me, and 6. Summary. The main content area is titled 'Enrollment' and includes an 'Exit' link. A success message at the top states: 'Success. Beneficiary updates have been completed. Confirmation #: 6713431'. Below this, there are sections for 'Primary Beneficiaries' and 'Contingent Beneficiaries'. The 'Primary Beneficiaries' section has a table with one entry: 'Non-Spouse' with a 'Percentage' of '100.00%'. The 'Contingent Beneficiaries' section is currently empty. Numbered callouts (1-5) highlight specific elements: 1 points to the success message; 2 points to the 'Who would you like to name as your beneficiary?' section; 3 points to the '+ADD/UPDATE' link in the 'Primary Beneficiaries' section; 4 points to the '+ADD/UPDATE' link in the 'Contingent Beneficiaries' section; and 5 points to the 'CONTINUE' button at the bottom right.

Resources | Support
My Profile | Logout
Last Login: Sep 28, 2016 10:15:51 p.m. ET

My Dashboard My Enrollment My Plans SHORTCUTS ▼

Enrollment Exit

1. Getting Started 3. My Contributions 4. My Investment Choices 5. About Me 6. Summary

RESEARCH INVESTMENT OPTIONS

1 Confirm that your information is correct. 2 Who would you like to name as your beneficiary? 3 How and when would you like us to contact you?

Success. Beneficiary updates have been completed. Confirmation #: 6713431

Please confirm or update your marital status before adding primary beneficiary information.
Marital Status:
CONFIRM UPDATE

Last modified on: 09/28/2016

Primary Beneficiaries | +ADD/UPDATE

Name	Relationship	Percentage
	Non-Spouse	100.00%

Contingent Beneficiaries | WHAT IS THIS? +ADD/UPDATE

Beneficiaries do not currently exist.

BACK SKIP ADD BENEFICIARIES CONTINUE

About me

Who would you like to name as your beneficiary?

- 1 The **Who would you like to name as your beneficiary?** step reappears and displays notification that you have successfully added a beneficiary.
- 2 A summary of the beneficiary you just added also displays in the **Primary Beneficiaries** section.
- 3 Click **+ADD/UPDATE** in the **Primary Beneficiaries** section to add additional primary beneficiaries or to modify existing beneficiary information.
- 4 The **+ADD/UPDATE** link now also displays in the **Contingent Beneficiaries** section. Click the link to add a Contingent Beneficiary using the same steps as when you added the Primary Beneficiary.
- 5 Once you have added all appropriate beneficiary designations, click **CONTINUE**.

Enrollment

The screenshot displays the 'Enrollment' section of a web application. At the top, there are navigation links for 'Resources', 'Support', 'My Profile', and 'Logout', along with the 'Last Login' timestamp. Below this is a dashboard with tabs for 'My Dashboard', 'My Enrollment', and 'My Plans'. The 'Enrollment' tab is active, showing a progress bar with steps: 1. Getting Started, 2. My Contributions, 3. My Investment Choices, 4. About Me, and 5. Summary. The 'About Me' step is highlighted with a red box and a red number '1'. Below the progress bar, there are sections for 'Paperless Communications' and 'Alerts'. The 'Alerts' section has a red box and a red number '2' next to the 'How and when would you like us to contact you?' question. Below this, there is a 'Communication Disclaimer' section with a red box and a red number '3' next to the 'I agree.' checkbox. The 'I agree.' checkbox is checked, and the 'CONTINUE' button is highlighted with a red box.

Resources | Support
My Profile | Logout
Last Login: Sep 28, 2016 10:15:51 p.m. ET

My Dashboard | My Enrollment | My Plans | SHORTCUTS ▼

Enrollment Exit

1. Getting Started 2. My Contributions 3. My Investment Choices 4. About Me 5. Summary

Paperless Communications
Paperless communications enable you to view account information online. It is easy, convenient, safe, and free.

Sign me up to receive the following communications electronically.
☐ Quarterly Statements

1 How and when would you like us to contact you?

Alerts
Email
Verify Email

Communication Disclaimer
NOTE: ACCESSING OR REQUESTING ACCOUNT INFORMATION OF TRANSACTIONS THROUGH THIS SITE CONSTITUTES AND SHALL BE DEEMED TO BE AN ACCEPTANCE BY THE USER OF THE TERMS AND CONDITIONS THAT FOLLOW. TRANSACTIONS ARE NOT DEEMED TO BE ACCEPTED UNTIL THEY ARE REFLECTED IN THE ACCOUNT. FOR FUND INFORMATION, INCLUDING FEES, CHARGES AND EXPENSES, PLEASE REFER TO THE APPLICABLE PROSPECTUS.
The information available on this website is from sources believed to be reliable and is not a guarantee of positions owned or of the value of positions shown. Positions displayed on this website may differ from the values shown in account statements provided by the custodian. Information obtained from this site should not be relied upon for tax or legal purposes.

2 ☐ I agree.

BACK CONTINUE

3 ☒ I agree.

BACK CONTINUE

About me

How and when would you like us to contact you?

- 1 In the last step of **About Me** you can elect to:
 - Receive Quarterly Statements electronically.
 - Provide an Email address where Alerts should be sent.
 - Acknowledge the Communication Disclaimer.
- 2 At a minimum, you must click the **I agree** checkbox to acknowledge that you have read and agree to the Communication Disclaimer before the **CONTINUE** button becomes accessible.
- 3 Click **CONTINUE** to complete the **About Me** step of the enrollment process.

Enrollment

The screenshot shows the 'Enrollment' summary page. At the top, there are navigation links: 'Resources', 'Support', 'My Profile', and 'Logout'. Below these is a status bar showing 'Last Login: Sep 28, 2016 10:15:51 p.m. ET'. The main navigation bar includes 'My Dashboard', 'My Enrollment', 'My Plans', and a 'SHORTCUTS' dropdown. The 'Enrollment' section has a progress bar with icons for steps 1 through 6. Step 6, 'Summary', is highlighted with a red box and a red '1'. Below the progress bar, a message says 'You're just about finished! Please review your choices, and then click **Complete Enrollment**.' The page is divided into several sections: 'About Me' (Personal Information, Address & Contact Information, Beneficiaries), 'My Contributions' (Pre-Tax, Roth), 'My Investments' (Apply To, Investments, Auto Rebalance, Frequency, Next Rebalance Date), and 'Communications & Alerts' (Electronic Communications, Quarterly Statements). A 'PRINT' button is located next to the 'Beneficiaries' section. At the bottom, there are two buttons: 'BACK' (highlighted with a red box and a red '2') and 'COMPLETE ENROLLMENT' (highlighted with a red box and a red '3').

Resources | Support
My Profile | Logout
Last Login: Sep 28, 2016 10:15:51 p.m. ET

My Dashboard My Enrollment My Plans SHORTCUTS ▼

Enrollment Exit

1. Getting Started 3. My Contributions 4. My Investment Choices 5. About Me 6. Summary 1

RESEARCH INVESTMENT OPTIONS

You're just about finished! Please review your choices, and then click **Complete Enrollment**.

About Me

Personal Information

Name: Date Of Birth: 03/15/1981 Date Of Hire: 03/01/2015 Marital Status: Single

Address & Contact Information

Mailing Address: 1350 TREAT BLVD
WALNUT CREEK, CALIFORNIA
94597-2133

Phone: Mobile: Email:

Beneficiaries | MAKE CHANGES 2

Primary: Annie Thompson 100.00%

My Contributions | MAKE CHANGES

Pre-Tax: 6.00% Roth: 3.00%

My Investments | MAKE CHANGES

Apply To: All Employer Contribution and Employee Contribution

Investments: Vanguard Trgt Retirement 2040 Inv 100.00% Total: 100%

Auto Rebalance: YES Frequency: Monthly Next Rebalance Date: 09/29/2016

Communications & Alerts | MAKE CHANGES

Electronic Communications Quarterly Statements: On

BACK 2 COMPLETE ENROLLMENT 3

Summary

- 1 The **Summary** page is the final step in the enrollment process. Review the information that displays on the page and use any of the following methods to make any required changes:
- 2 On this page, you may:
 - Click **MAKE CHANGES** for the appropriate topic.
 - Click **BACK** to return to the previous page.
 - Click any of the step icons to return to the associated step of the process.
- 3 Once you are satisfied with all your enrollment choices, click **COMPLETE ENROLLMENT**.

Enrollment

The screenshot shows a web application interface for enrollment. At the top, there are links for 'Resources', 'Support', 'My Profile', and 'Logout'. Below these, a navigation bar includes 'My Dashboard', 'My Enrollment', 'My Plans', and a 'SHORTCUTS' dropdown. The main content area is titled 'Enrollment' and features a sidebar with links like '1. Getting Started', 'You're Here', 'About My Plan', 'Personal Information', 'My Contributions', and 'My Investments'. The central panel displays 'RESEARCH INVESTMENT OPTIONS' and a list of eligibility dates: 'EE Deferrals: 01/01/2017', 'Profit Sharing: 01/01/2017', 'Match: 01/01/2017', 'Roth Deferral: 01/01/2017', and 'Stale Dated Check At: 01/01/2017'. A red box highlights the 'CONTINUE TO MY DASHBOARD' button. At the bottom, there are 'BACK' and 'COMPLETE ENROLLMENT' buttons.

Resources | Support
My Profile | Logout
Last Login: Sep 29, 2016 3:13:21 p.m. ET

My Dashboard | My Enrollment | My Plans | SHORTCUTS ▼

Enrollment | Exit

RESEARCH INVESTMENT OPTIONS

You will be eligible for...

EE Deferrals: 01/01/2017

Profit Sharing: 01/01/2017

Match: 01/01/2017

Roth Deferral: 01/01/2017

Stale Dated Check At: 01/01/2017

CONTINUE TO MY DASHBOARD

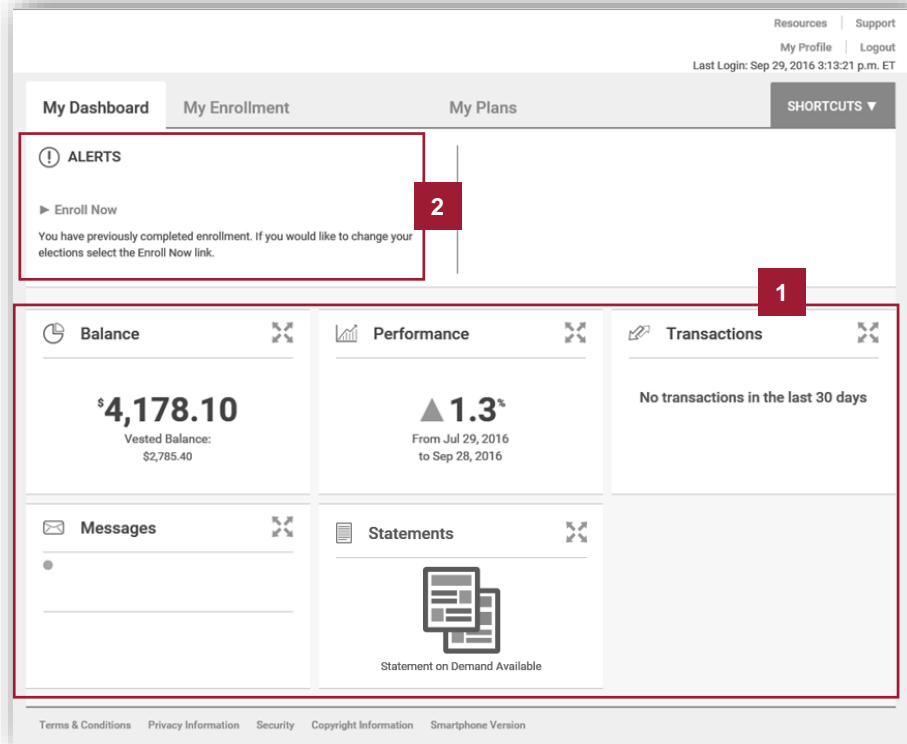
BACK | COMPLETE ENROLLMENT

Summary

After you click **COMPLETE ENROLLMENT**, the popup window displays with a synopsis of your eligibility dates.

Click **CONTINUE TO MY DASHBOARD** to leave the enrollment process.

My dashboard



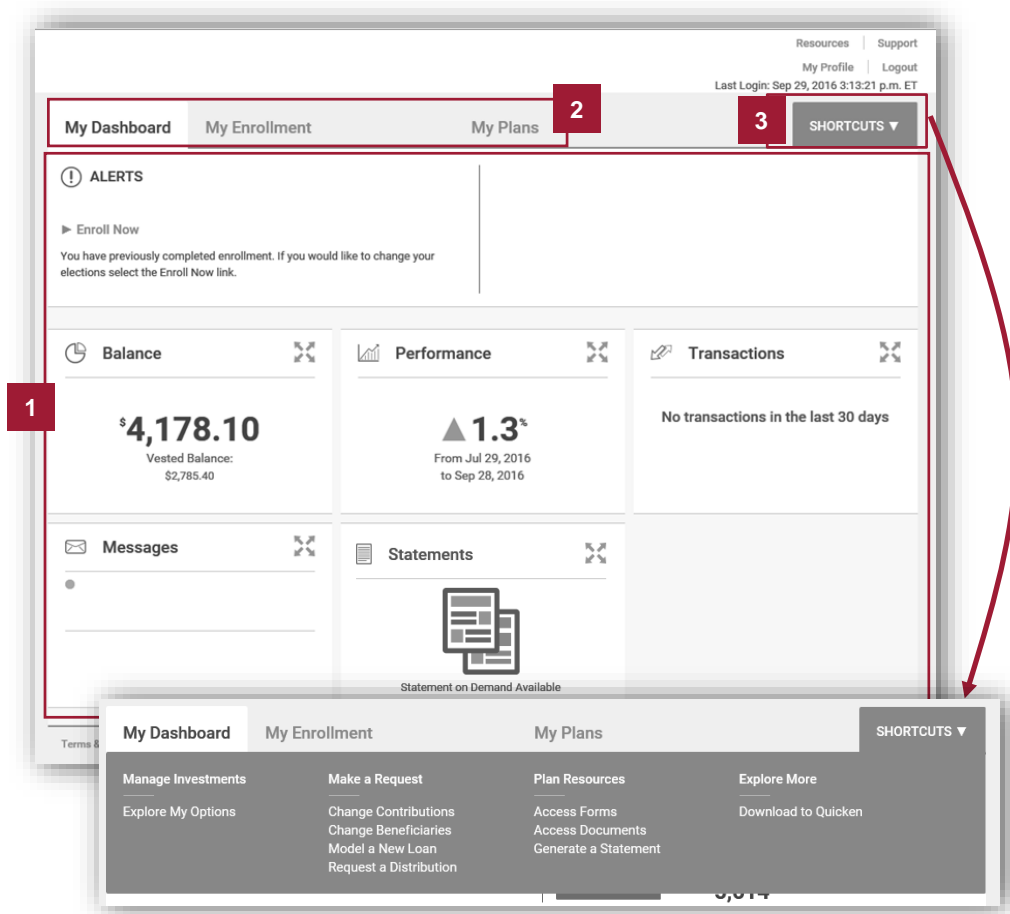
After you complete the plan enrollment process, **My Dashboard** displays.

- 1 Groups of information, known as modules, comprise **My Dashboard**.
 - Each module represents a feature or function that is enabled for one or more of your plans.
 - The modules display high-level summary information for the selected topic, aggregated across your plans.

Alerts

- 2 A message displays in the **Alerts** module confirming enrollment completion. If you wish to modify any of your previous enrollment choices, click **Enroll Now** to start the enrollment process again at the **Getting Started** step.

My dashboard



Intuitive navigation

- 1 Click any of the **My Dashboard** modules to launch carousel views of each module.
- 2 You can also click any of the primary navigation options to navigate directly to specific functions.

Shortcuts

- 3 Links to frequently accessed topics are conveniently displayed in the **Shortcuts** menu to minimize menu navigation.

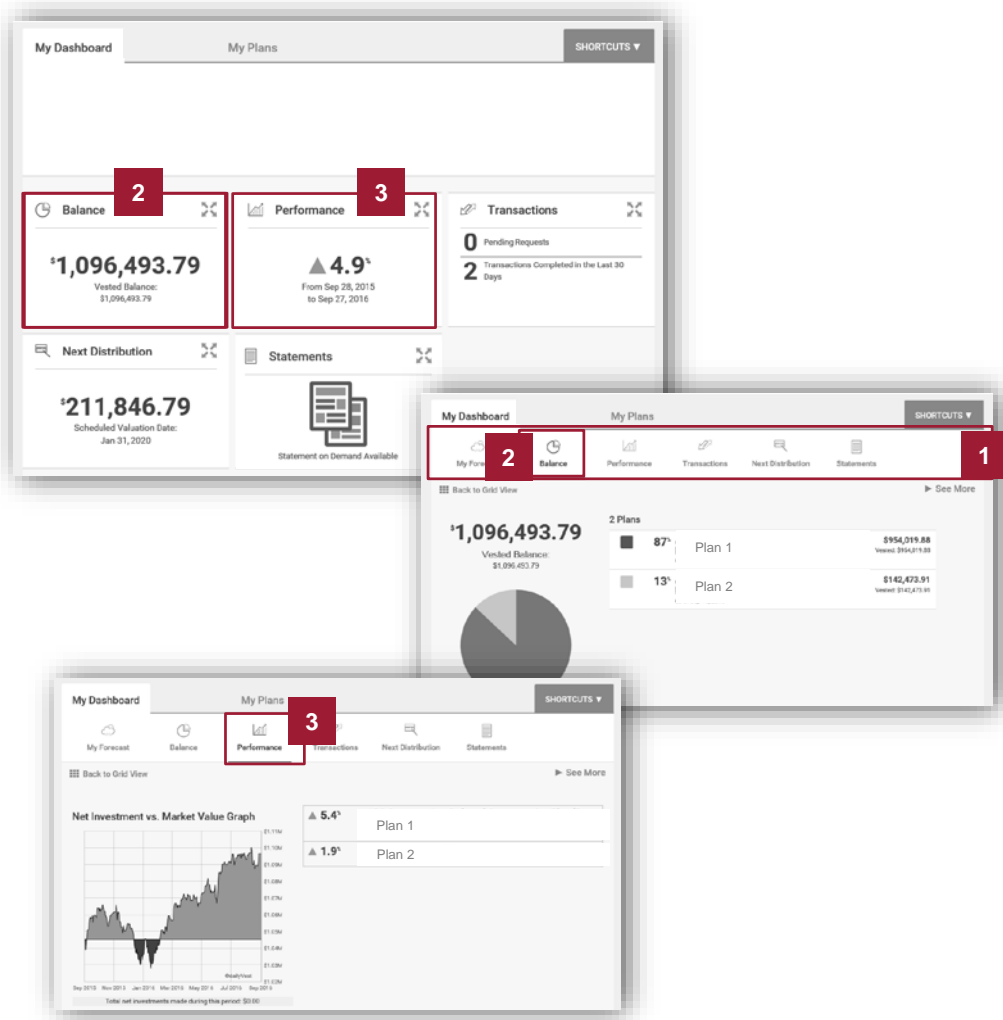
Data aggregation

Data is aggregated across all of your plans, aligning the website with your personal financial viewpoint. Graphs, charts and visualizations enhance the information that displays.

Progressive disclosure

The website uses the progressive disclosure methodology to display the highest level view of information on **My Dashboard**. Increasingly detailed information displays as you select options at each level to navigate to the next level of detail.

My dashboard



Carousel view

Click anywhere within the module's graphic square to launch the carousel view of the selected module. Each module has an associated carousel view that displays progressively more detailed information.

- 1 The carousel menu displays at the top of the page.
- 2 When you click on the **Balance** module on **My Dashboard**, for instance, the carousel view of the **Balance** dashboard module displays. Balance information for each of your plans displays.
- 3 Likewise, when you click on the **Performance** module on **My Dashboard**, the carousel view displays performance per plan for the specified time period, in addition to a graphic display of aggregated performance.

Click any of the hyperlinks that display in each carousel view to launch pages that display additional detail.