

YOUR KIEWIT 401(K) ACCOUNT

Follow the steps below to register and **opt out** of automatic enrollment into your 401(k)



SET UP YOUR NETBENEFITS® ACCOUNT

NetBenefits® is the site where you can manage your workplace savings account. If you already have Fidelity accounts, you can use your login information to access NetBenefits®. If you need to set up a username and password:

- Visit www.netbenefits.com
- Follow the instructions to *Register as a New User*
- Add your preferred email address, and select *eDelivery*



ESTABLISH YOUR COMMUNICATION PREFERENCES WITH FIDELITY

It's important to add your communication preferences so you can receive any important notices on your account, even though you may not be contributing.

- Go to your *Profile*
- Click *Email Settings* to provide your email address if you haven't already
- Click *Mail Preferences* to provide consent for any required disclosures



ENROLL OR OPT OUT OF THE 401(K)

If you don't complete the enrollment process within 30 days of becoming eligible, you will be automatically enrolled in the plan with the default options.

- Click *Get Started*, select *EasyEnroll* or *Standard Enrollment*
- Choose your contribution percentage or enter "0" if you wish to opt out of contributing to the 401(k)
- Select the fund(s) you want to direct employee or employer contributions to (even if you are opting out)
- If you have been automatically enrolled, you may still opt out of contributing to the 401(k). Go to *Contributions* from the *Quick Links* menu and click on *Contribution Amount*. Change your EMPLOYEE PRE-TAX election to "0" and select *Change Contribution Amount* at the bottom of the page. Review and submit your changes by clicking *Next* and then *Submit*

Have Questions? Fidelity is here to help!

Call 800-835-5095 to speak with a Fidelity representative Monday through Friday, 8:30 a.m. to 8:30 p.m. ET (excluding most holidays). You can also use the automated voice response system, virtually 24 hours a day, 7 days a week.

Investing involves risk, including risk of loss.

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