



Enroll in the Peter Kiewit Sons', Inc. Retirement Savings Plan today

As a valued employee, you're eligible to participate in the Peter Kiewit Sons', Inc. Retirement Savings Plan!

To start, you'll need to:

- **Register your account if you're new to Fidelity Investments:** Verify your information, including date of birth and the last four digits of your Social Security number.
- **If you've had a Fidelity account before, login** using your existing username and password to see your Peter Kiewit Sons', Inc. Retirement Savings Plan account.
- **Choose your savings rate:** Contributions can be automatically deducted from your paycheck, and you can make changes at any time.
- **Select your investments:** Your investments can potentially grow, and you keep the money saved – even if you change jobs.
- **Add beneficiary designations:** [Click the Profile link](#), then select Beneficiaries and follow the online instructions.
- **Not sure what to do?** Call 800-603-4015 to talk with a planning consultant or [schedule an appointment](#) to connect 1 on 1.

Enroll Today!

Three ways to enroll:

- Scan the code to the right
- Go to NetBenefits.com/Enroll
- Or text Start to 343-898



Message and data rates may apply. Get details at Digital.FidelityInvestments.com/smsee.

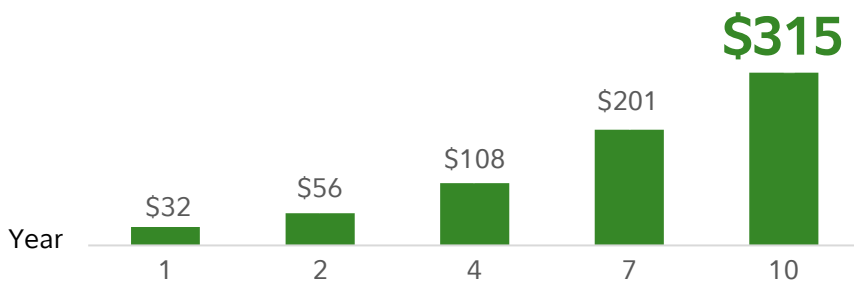
Questions about your plan?

Review the [Plan Highlights](#) by logging into Netbenefits.com, select the savings plan, then Plan Information and Documents.

The Power of Small Amounts

The earlier you start saving, the more time your money has the potential to grow. Your workplace savings plan offers compound growth on your savings. That means your money could grow faster, because your interest can earn even more interest if it stays invested. Think of it like a snowball getting bigger as it rolls.

The effect of \$20 over 10 years*



Try out our interactive experience and see for yourself!



Prefer a mobile experience?

The NetBenefits app gives you more ways to access and manage your employee benefits. Download now!

Compatible with Apple® and Android®

Investing involves risk, including risk of loss

*For illustration purposes only. This hypothetical example assumes the following: (1) a beginning plan account balance of \$10; (2) pretax contributions of \$20 annually at the beginning of the period for 1 through 10 years; (3) An annual rate of return of 7%. (4) The ending values do not reflect taxes, fees, or inflation. If they did, amount would be lower. Earnings and pretax contributions are subject to taxes when withdrawn. Distributions made before age 59½ may also be subject to a 10% penalty. Contribution amounts are subject to IRS and Plan limits. Systematic investing does not ensure a profit or guarantee against a loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any security. Consider your current and anticipated investment horizon when making an investment decision. The assumed rate of return used in the example is not guaranteed. Investments that have potential for a 7% annual rate of return also come with risk of loss.

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

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