

# Participant access through Vanguard

How to enroll

September 2017

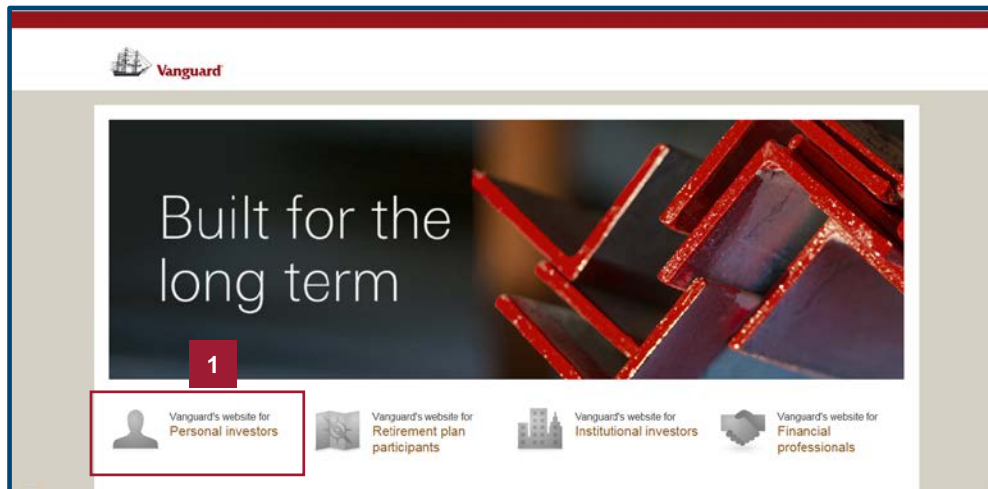


# How to enroll

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

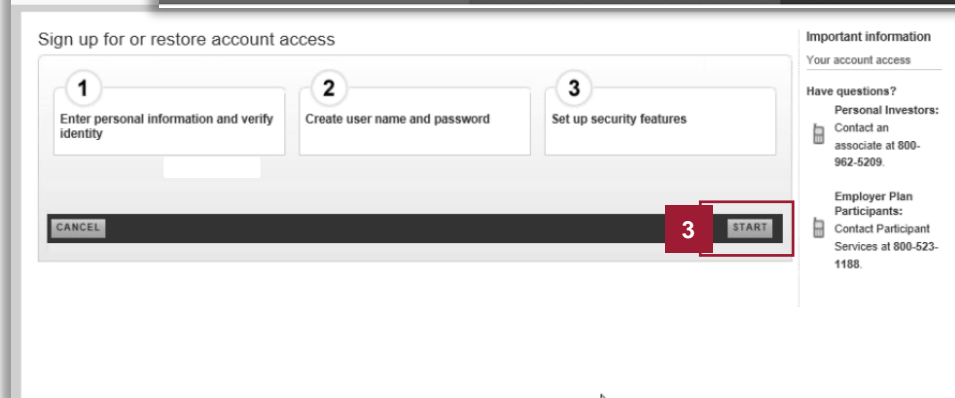
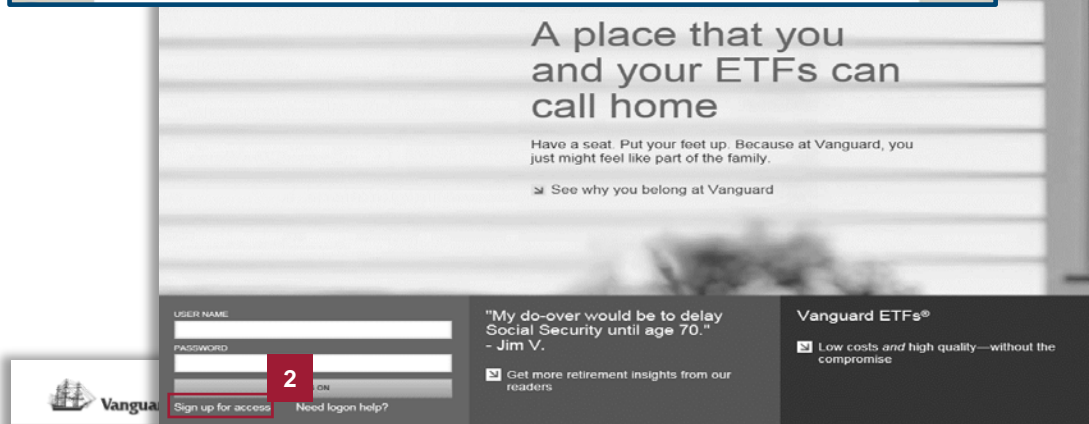
This guide is designed to be an automated presentation with each page appearing for a predefined length of time. If you wish to manually control moving forward or backward through the presentation, you can either use the **Page Up** and **Page Down** keys or the up and down arrow **↑↓** keys on your 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

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.

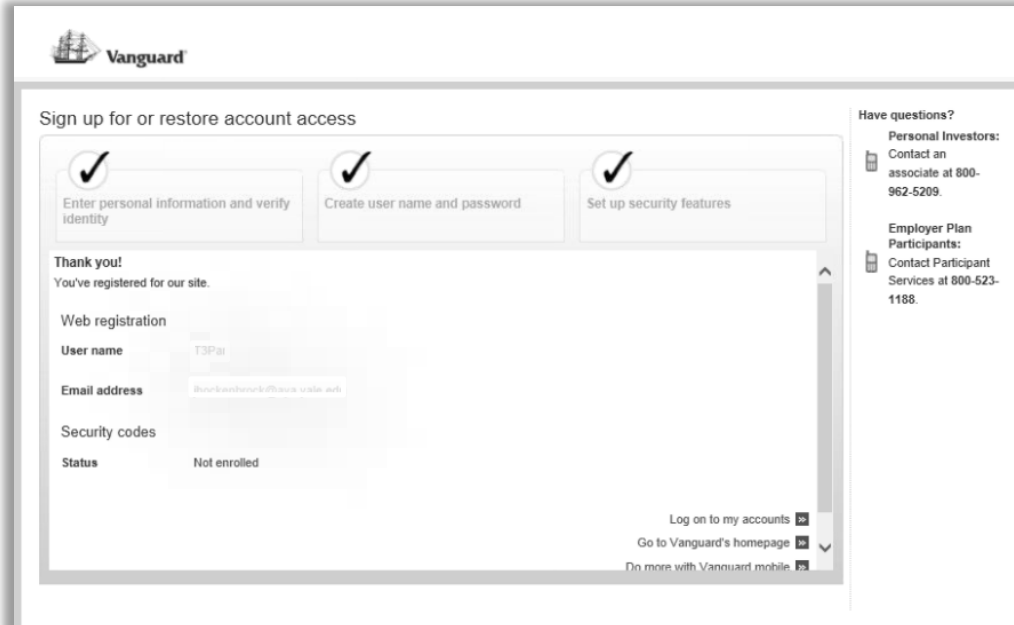
The top screenshot shows the Vanguard registration process at the 'Set up security features' step. It includes three security questions with dropdown menus for selection and text boxes for answers. A checkbox is present for public computer usage. The 'CONTINUE' button is highlighted with a red box and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

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



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@vanguard.com

**Security codes**

**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?

3

Enroll now

## 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.

This website presents information and content that is the property of and its affiliates When used in these Terms and Conditions, "we" and "our" mean The Newport Group, Inc.

#### USE OF WIRELESS SERVICES AND MOBILE DEVICES

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.

regulation or that would subject Newport Group to any registration requirement within such jurisdiction or country. Persons who access this website do so on their own initiative, and are responsible for compliance with applicable local laws and regulations. If any part of these terms and conditions is unlawful, void or unenforceable, that part will be deemed severable and will not affect the validity and enforceability of any remaining provisions. The terms and conditions may be reformed by a court of law as necessary to give them full effect without violating any applicable public policy.

#### 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

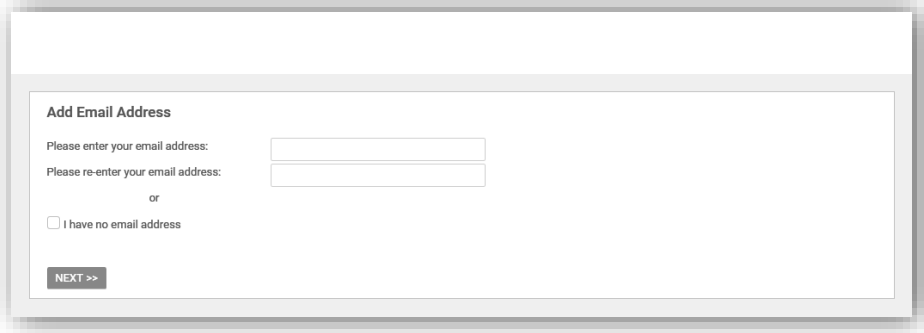
By clicking the "Accept" button, you agree to, and will be bound by, the terms and conditions, privacy policy and security policy of this website.

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 link in the top navigation bar.
- 2**: A row of 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 link to View Plan Information, and the ENROLLMENT OPTIONS section.
- 4**: SELECT & CONTINUE button in the STANDARD ENROLLMENT section.
- 5**: Select & Continue button in the DO NOT ENROLL section.

The page also includes a top navigation bar with links to Resources, Support, My Profile, and Logout, and a last login timestamp of Sep 9, 2016 11:25:11 p.m. ET. The bottom of the page features a footer with links to 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 of a financial system. 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: 'Enter the amount of each paycheck you wish to contribute. Your employer will match your contributions. VIEW DETAILS' and 'The Pre-Tax and Roth contributions must total less than or equal to the plan's maximum percentage (100.00%) values.' Below this is the 'Plan Contributions' section, which has a radio button to select between '\$' and '%'. The 'Pre-Tax' section has a slider bar and a text input field, with a red box and number 1 highlighting the input field. The 'Roth' section also has a slider bar and a text input field, with a red box and number 2 highlighting the input field. At the bottom, there are two buttons: 'BACK' (with a red box and number 3) and 'CONTINUE TO MY INVESTMENT CHOICES' (with a red box and number 4).

## 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 'BACK' button is at the bottom left and a 'CONTINUE' button is at the bottom right, both highlighted with red boxes and '3' and '5' callouts respectively. A red box with a '1' callout highlights the first step in the progress bar. A red box with a '4' callout highlights the 'My Own Investment Choices' option.

**1** Tell us how you would like to invest.

**2** RESEARCH INVESTMENT OPTIONS

**3** Automatic Investing  
Automatic Investing - Your account is invested in an asset allocation fund selected by your Plan. This investment option is a target date retirement fund.

**4** My Own Investment Choices  
My Own Investment Choices - Your account is invested in an investment allocation of your choosing from among the menu of investment choices that are offered in your plan. Click Here for an asset allocation and risk tolerance calculator.

**5** CONTINUE

**2** Available Investment Options

Investment	Price	1 Mo	3 Mo	1 YR	3 YR	5 YR
<b>International Stock</b>						
American Funds EuroPacific Growth						
Ticker: BERGX	\$43.05	Without Fees	1.31	4.80	3.49	5.25
						6.30
<b>Bond</b>						
Baird Core Plus Bond						
Ticker: BCOXX	\$11.43	Without Fees	0.15	2.01	6.97	5.14
						4.44
<b>International Stock</b>						
DFA International Small Company						
Ticker: DFISX	\$15.30	Without Fees	-0.06	1.56	6.79	6.35
						7.88

## 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 a 'SHORTCUTS' dropdown. 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, including the next rebalance date of 07/01/2017 and the current investment allocation of 100.00% in Vanguard Trgt Retirement 2040 Inv. 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, which is currently unchecked. A red arrow points from this box to the 'SUBMIT CHANGES' button. A third red box labeled '3' highlights the 'SUBMIT CHANGES' button. Below the main form, there is a smaller form with the same 'I accept these Terms and Conditions.' checkbox, which is now checked. This form also has 'BACK' and 'SUBMIT CHANGES' buttons. At the bottom of the page, there are links for 'Terms & Conditions' and 'Privacy Information'.

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

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

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

BACK SUBMIT CHANGES

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

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

BACK SUBMIT CHANGES

Terms & Conditions Privacy Information

## 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 \*\*

1 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%
Mutlife 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: VTWIX	Target Date	\$0.00	0.000	0.00 %	0.00%
Vanguard Trgt Retirement 2030 Inv Ticker: VTRIX	Target Date	\$0.00	0.000	0.00 %	0.00%
Vanguard Trgt Retirement 2050 Inv Ticker: VTRIX	Target Date	\$0.00	0.000	0.00 %	0.00%
Vanguard Trgt Retirement 2060 Inv Ticker: VTTIX	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 has 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 a 'SHORTCUTS' dropdown. The 'Enrollment' section has a progress bar with six steps: 1. Getting Started, 2. My Contributions, 3. My Investment Choices, 4. About Me (highlighted), 5. About Me, and 6. Summary. The 'About Me' step is expanded, showing a form with the following sections:

- 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:

At the bottom of the form are 'BACK' and 'CONTINUE' buttons. A red box highlights the 'CONTINUE' button, and a red box highlights the first step in the progress bar.

## 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 the '+ADD/UPDATE' button.

## 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 a 'RESEARCH INVESTMENT OPTIONS' section. 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 contains 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 header with 'My Dashboard', 'My Enrollment', 'My Plans', and a 'SHORTCUTS' dropdown. The main content area is titled 'Enrollment' and includes an 'Exit' link. A progress bar shows six steps: 1. Getting Started, 2. My Contributions, 3. My Investment Choices, 4. About Me, 5. About Me, and 6. Summary. The current step is 'About Me', which is highlighted with a red box and a red '1' in the left margin. The 'About Me' step is divided into three sub-sections: 'Paperless Communications', 'Alerts', and 'Communication Disclaimer'. The 'Alerts' section is highlighted with a red box and a red '2' in the left margin. It contains a 'Sign me up to receive the following communications electronically' checkbox, with 'Quarterly Statements' selected. Below this is a 'Communication Disclaimer' section, which is highlighted with a red box and a red '3' in the left margin. It contains a 'NOTE' about the website's information and a 'I agree' checkbox, which is also highlighted with a red box and a red '3' in the left margin. The 'I agree' checkbox is checked. At the bottom of the 'About Me' section, there are 'BACK' and 'CONTINUE' buttons. The 'CONTINUE' button is highlighted with a red box and a red '3' in the left margin.

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. About Me | 6. Summary

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

**2** ☐ I agree.

**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, it says '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 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). The 'Beneficiaries' section has a red box around the 'MAKE CHANGES' link with a red '2'. At the bottom, there are two buttons: 'BACK' with a red '2' and 'COMPLETE ENROLLMENT' with 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 'You will be eligible for...' with the following dates: 'EE Deferrals: 01/01/2017', 'Profit Sharing: 01/01/2017', 'Match: 01/01/2017', 'Roth Deferral: 01/01/2017', and 'Stake 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

1. Getting Started

You're Here

About My Plan

Personal Information

Name: \_\_\_\_\_  
Date Of Birth: \_\_\_\_\_  
Date Of Hire: \_\_\_\_\_  
Marital Status: \_\_\_\_\_

My Contributions

Pre-Tax: \_\_\_\_\_  
Roth: \_\_\_\_\_

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: 09/30/2016

BACK | COMPLETE ENROLLMENT

You will be eligible for...

EE Deferrals: 01/01/2017

Profit Sharing: 01/01/2017

Match: 01/01/2017

Roth Deferral: 01/01/2017

Stake Dated Check At: 01/01/2017

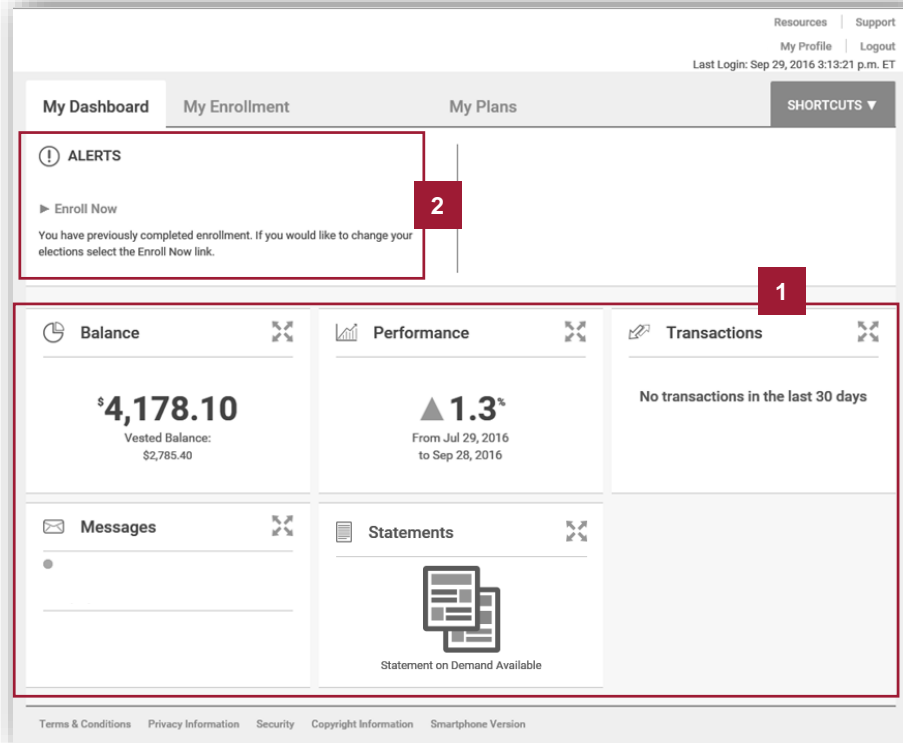
CONTINUE TO MY DASHBOARD

## 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.

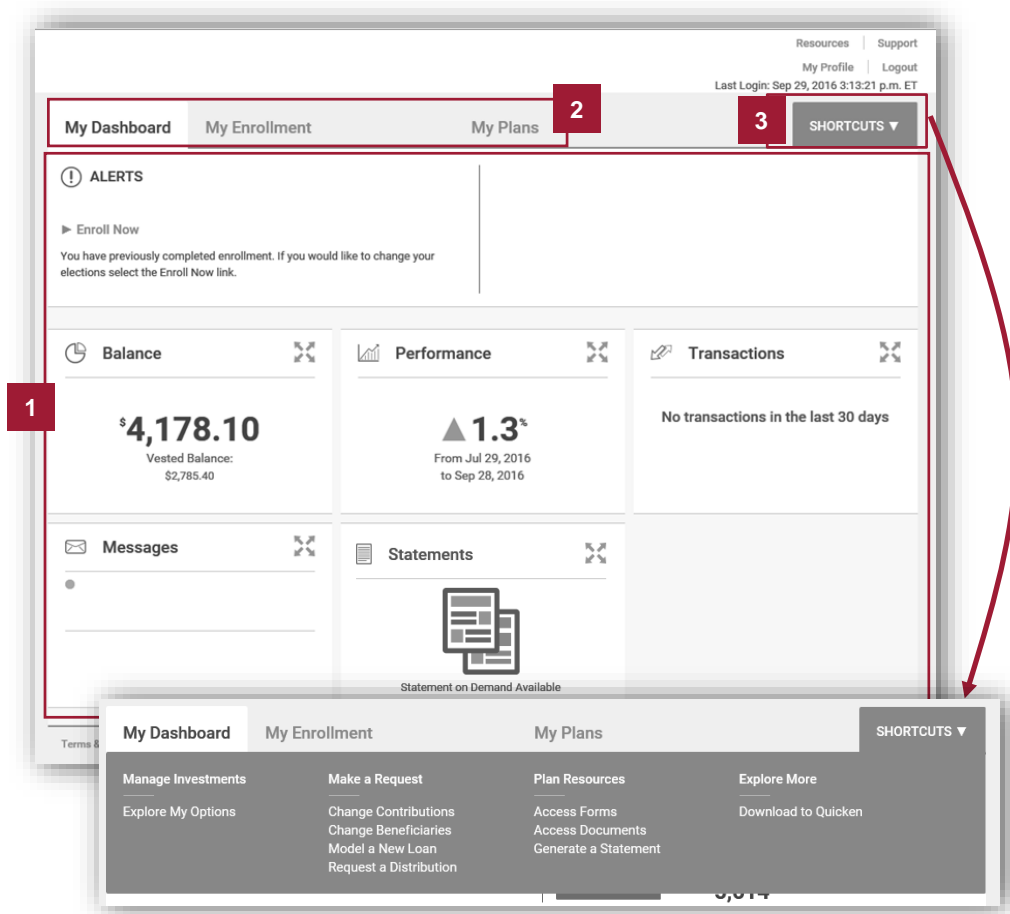
- 1 Groups of information, known as modules, comprise **My Dashboard**.
  - Each module represents a feature or function that is enabled for one or more of your plans.
  - The modules display high-level summary information for the selected topic, aggregated across your plans.

## 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.

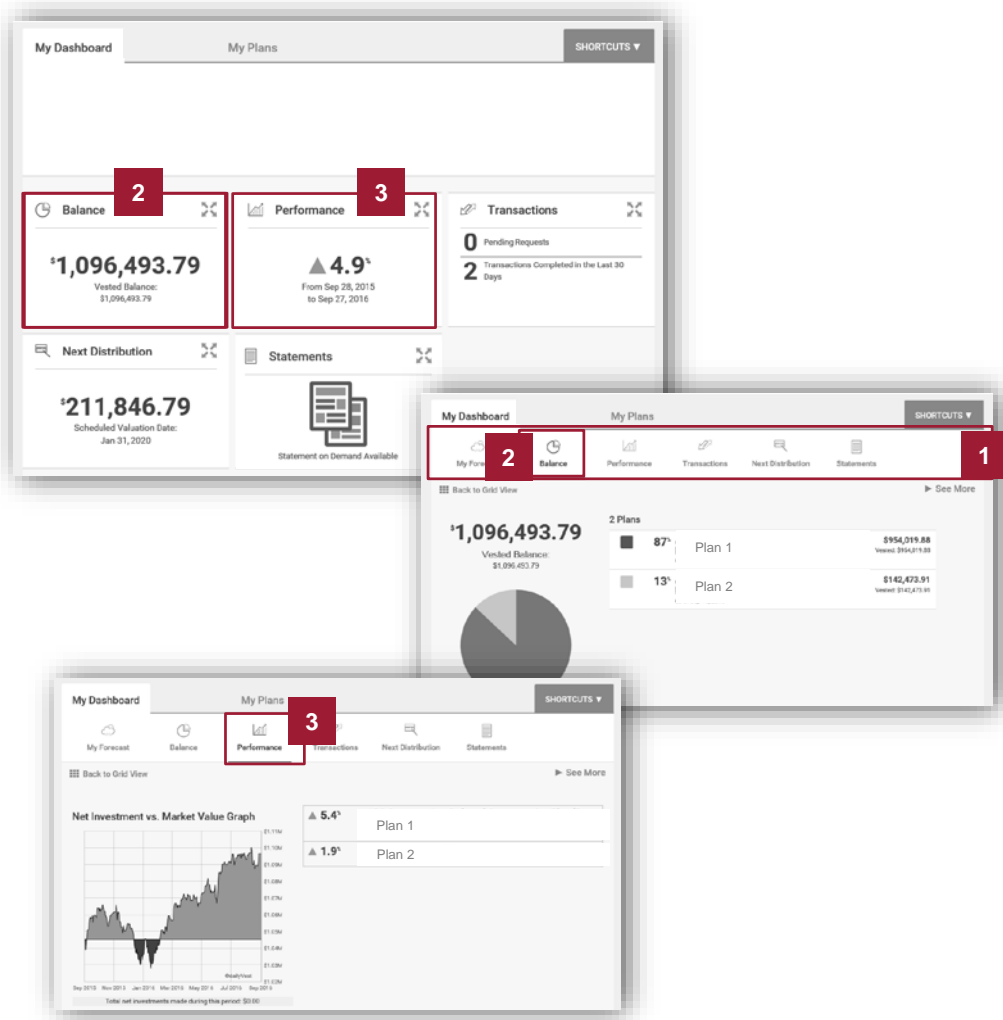
## Data aggregation

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.