# Participant access

## through Vanguard

How to enroll

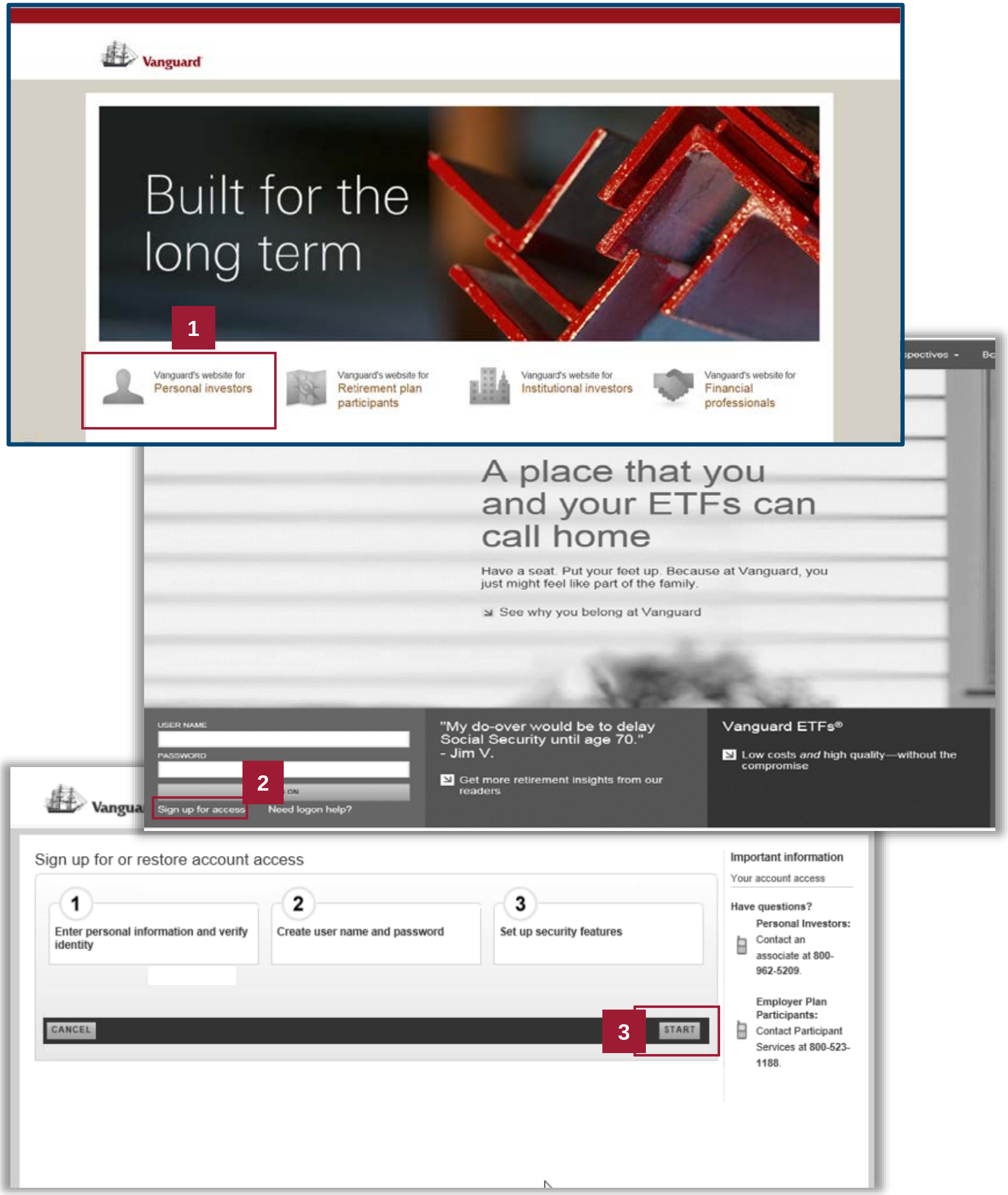
September 2017

# 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

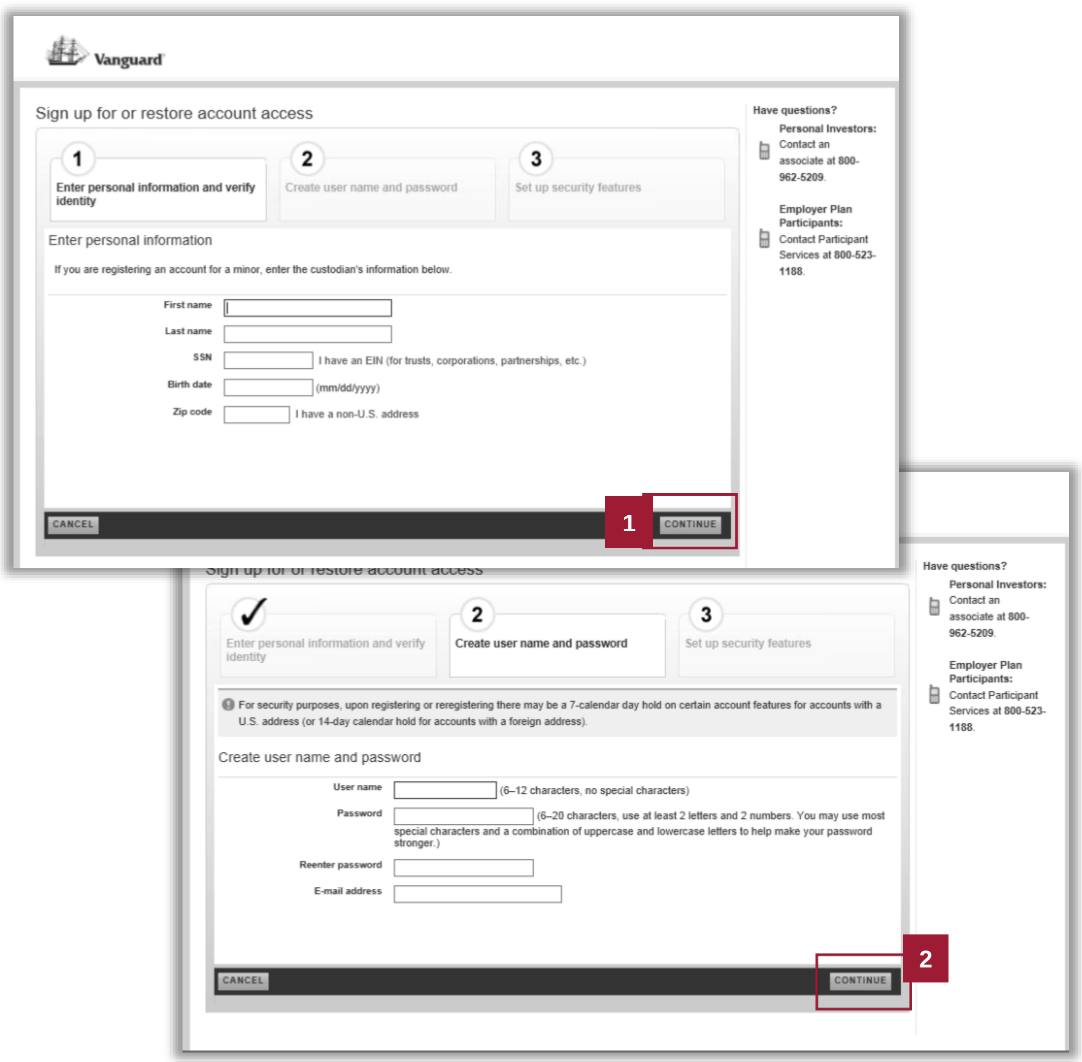
*If you are an existing account holder with Vanguard, skip ahead to page 6.*

**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

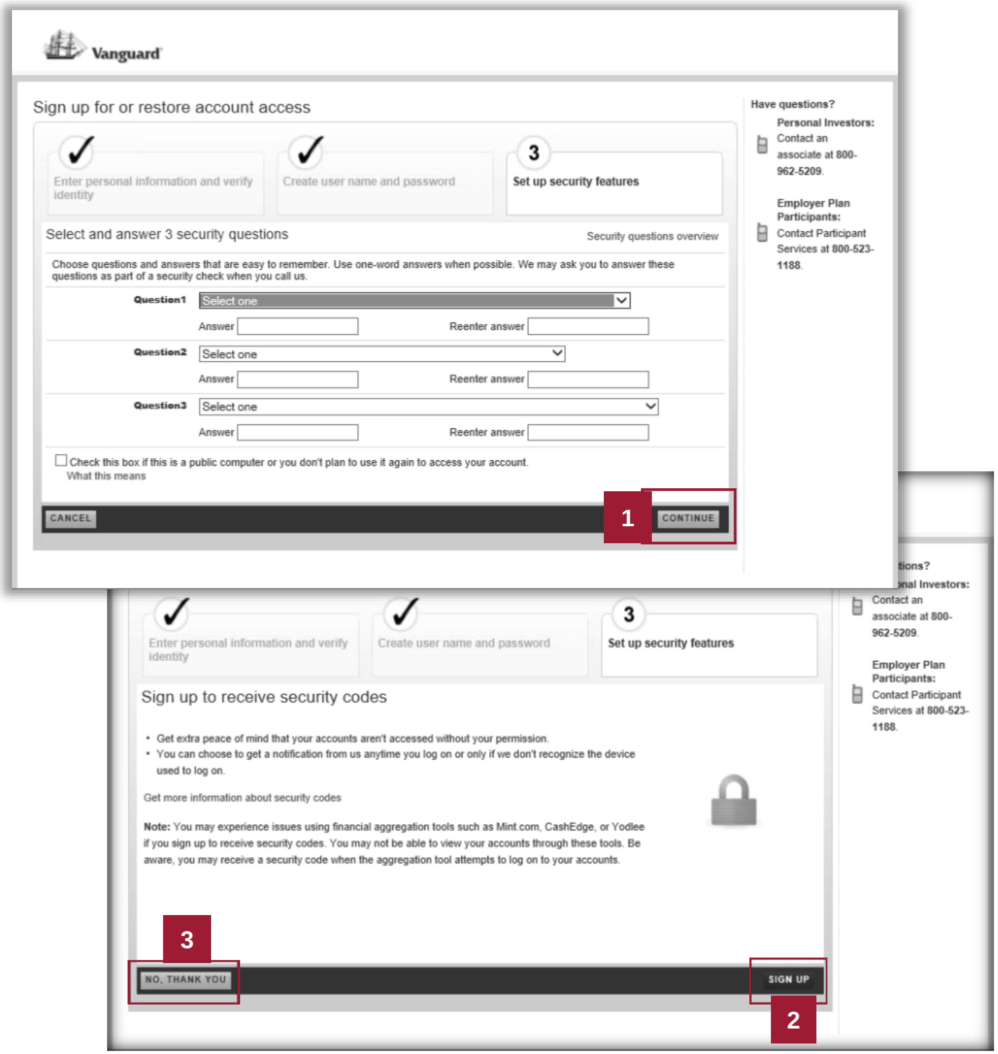



**vanguard.com**

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



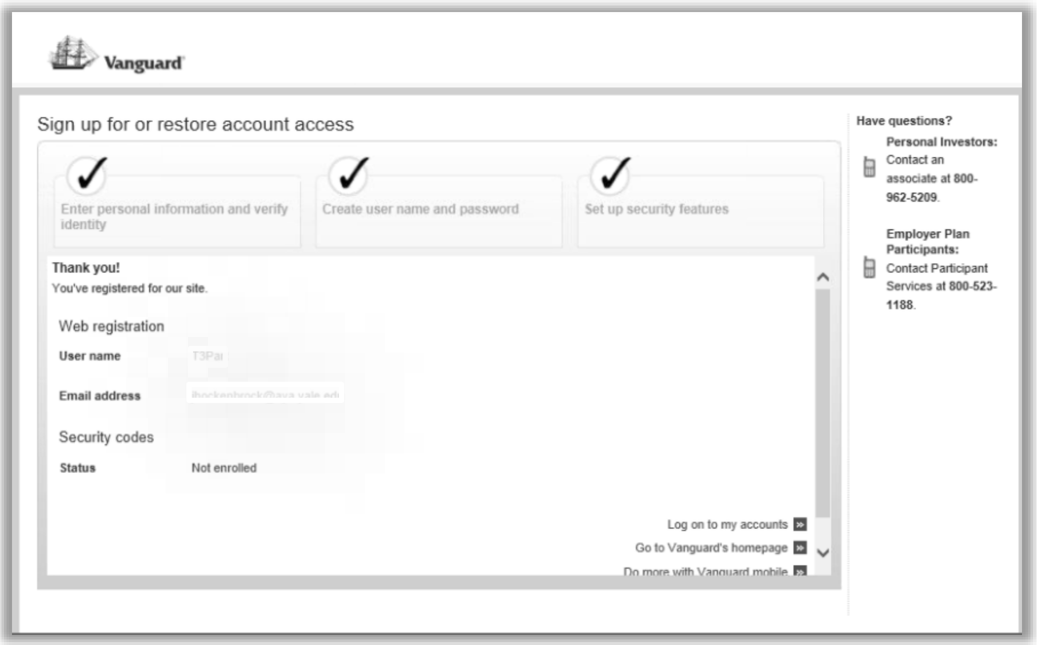

**vanguard.com**

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.

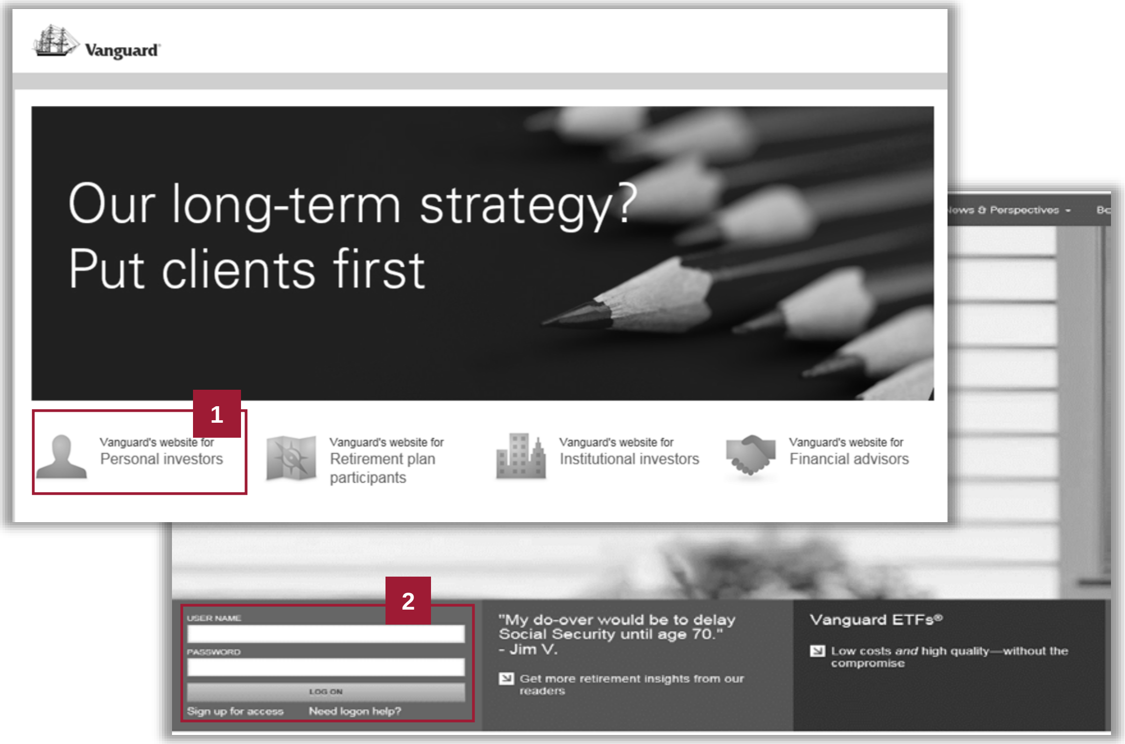
# Sign up for access

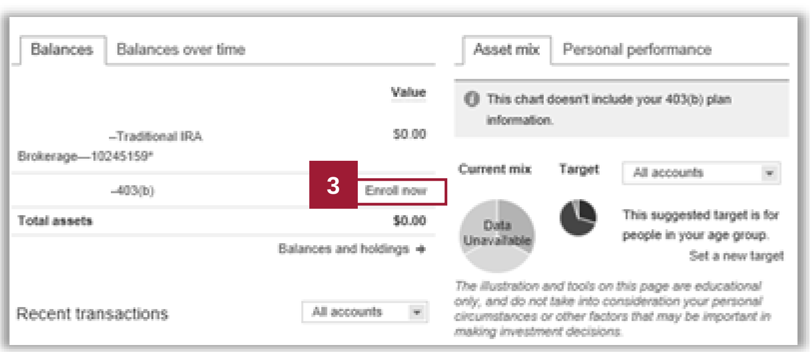



**vanguard.com**

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

# Participant logon




## vanguard.com

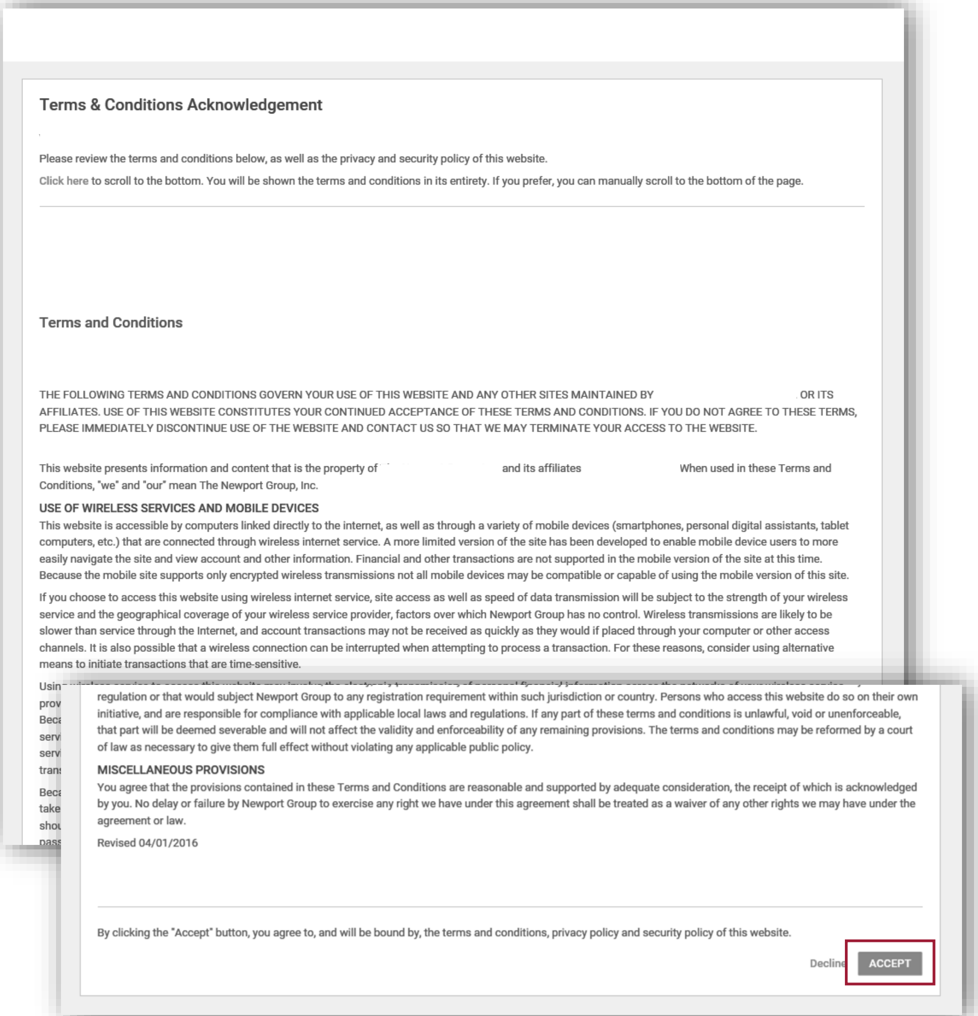
**1** Navigate to the Vanguard 403(b) Services website by entering **vanguard.com** in your internet browser. From the **vanguard.com** home page, select **Personal investors** from the menu bar.

**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

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

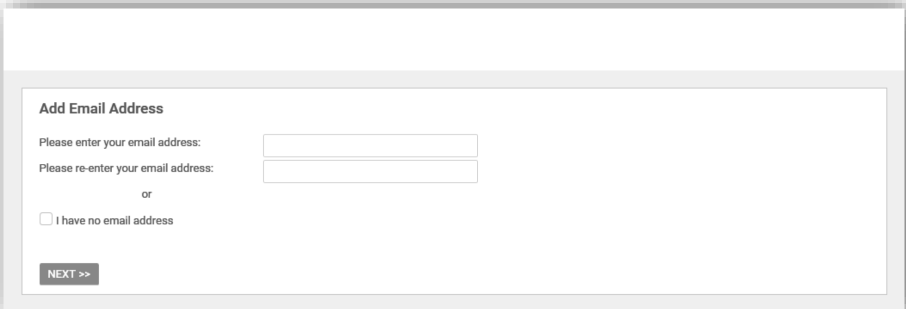
**Terms & conditions acknowledgement**

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.

# Participant logon



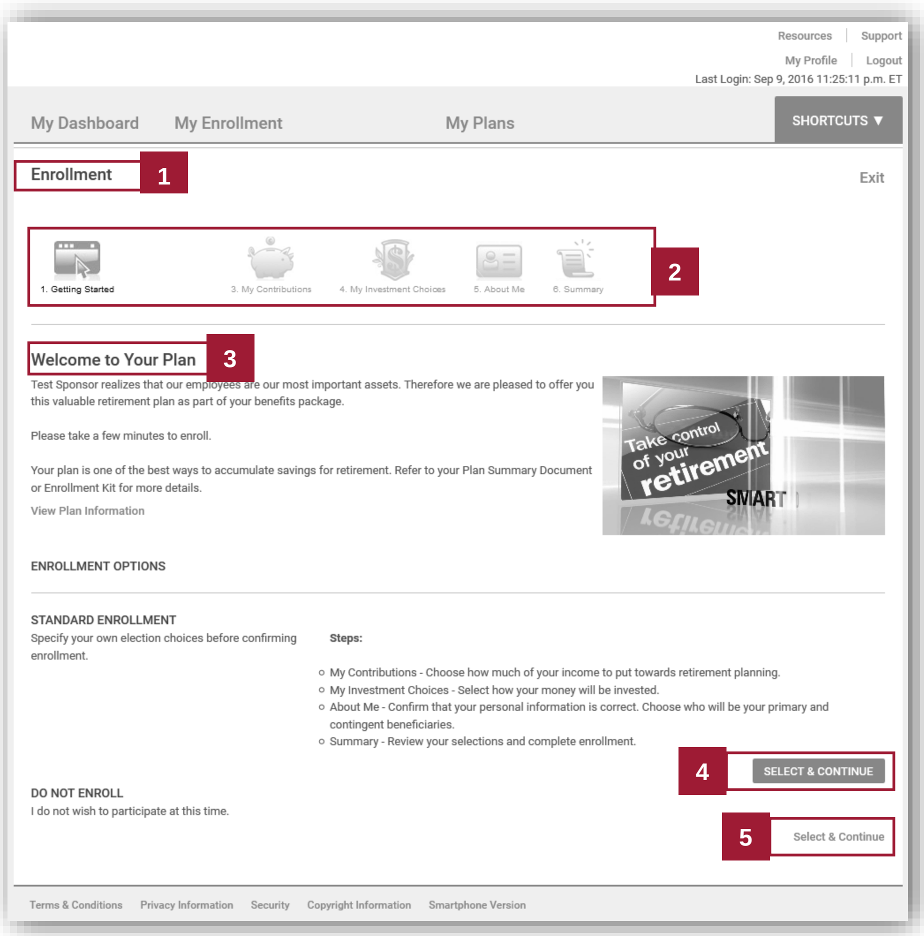

**Add email address**

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




## 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.

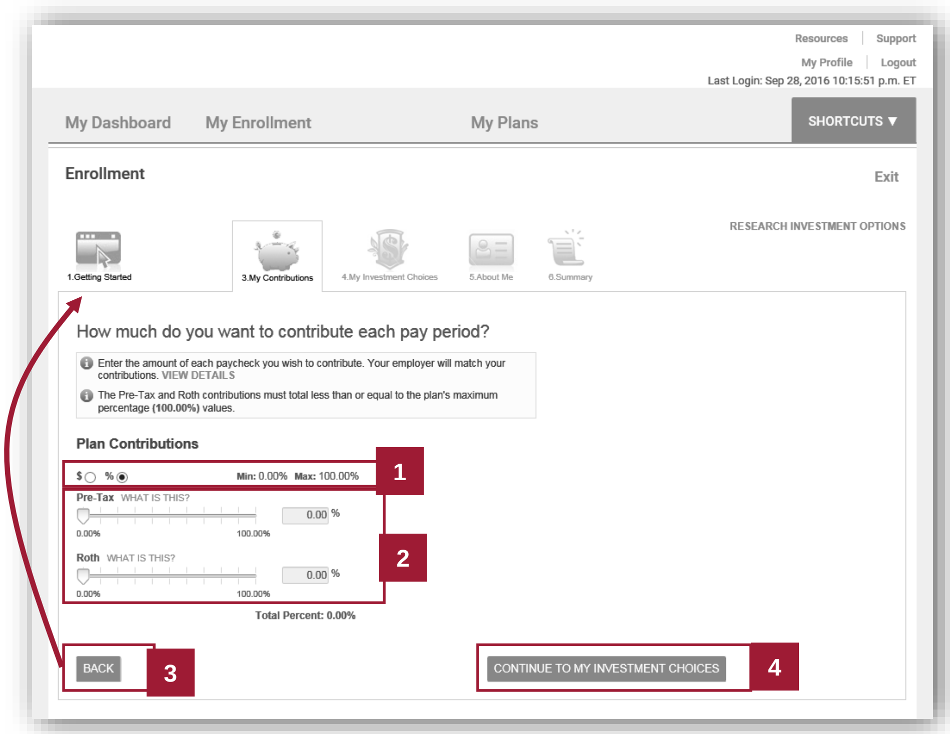
**3** The messages and links to additional information that display in the **Welcome to Your Plan** section may be customized for your plan.

**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



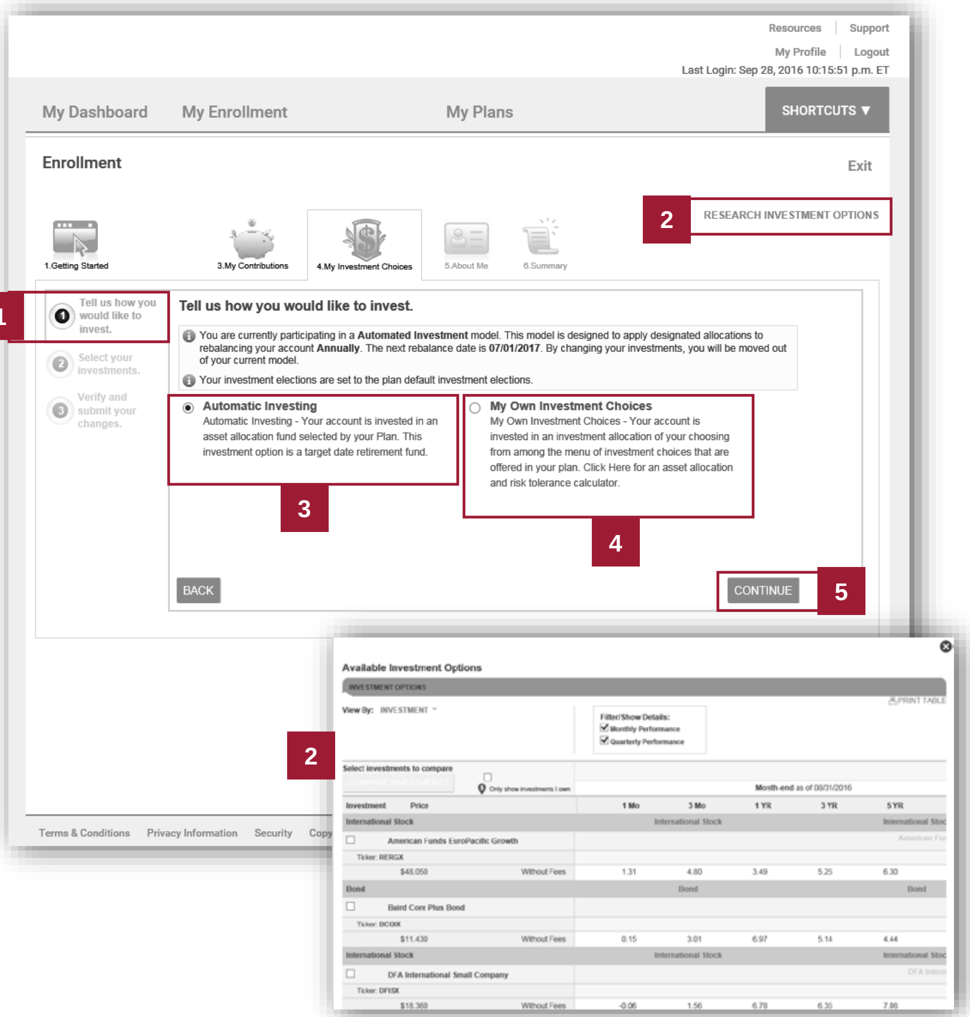

## My contributions

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




## 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.**

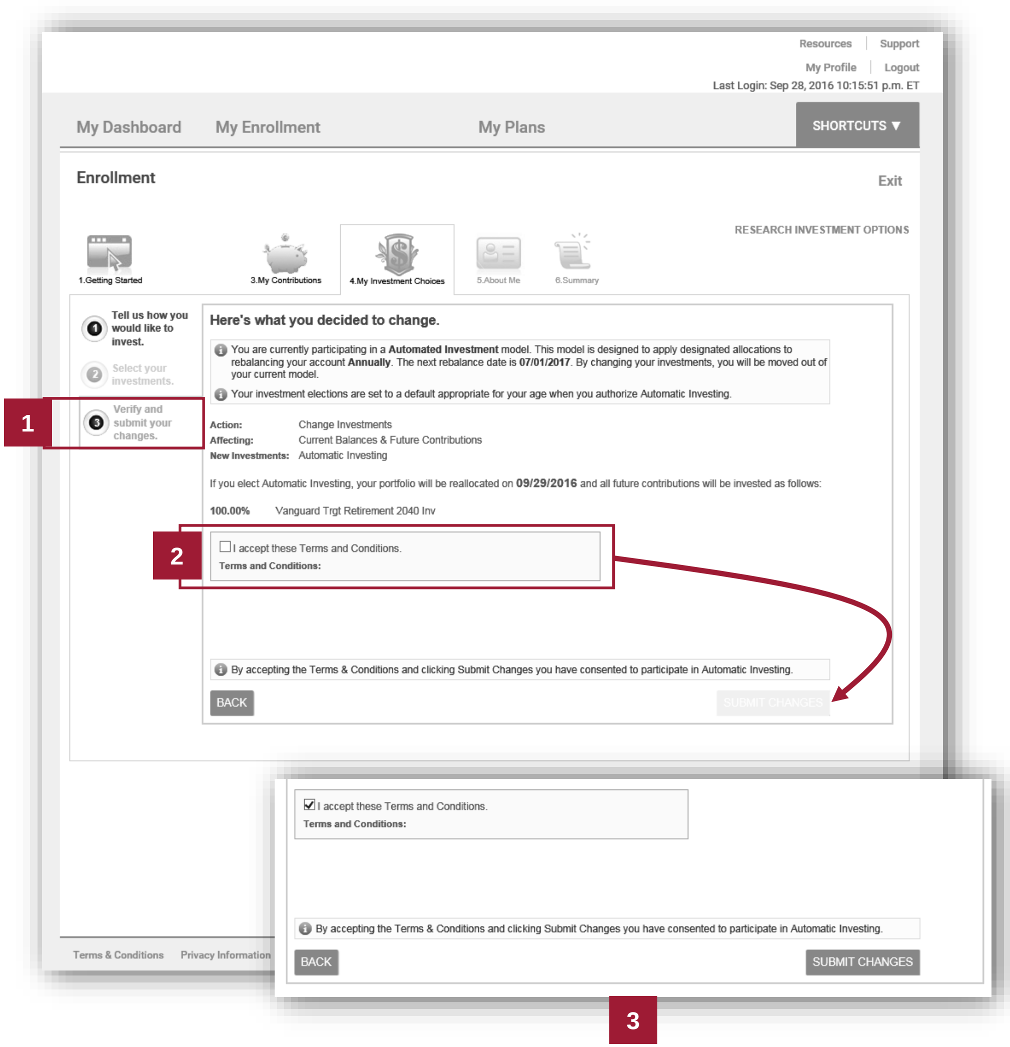
**2** Click **RESEARCH INVESTMENT OPTIONS** to display in a separate window detailed cost and performance information for each of the investments available for selection in your plan.

**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




## My investment choices

*Verify and submit your changes.*

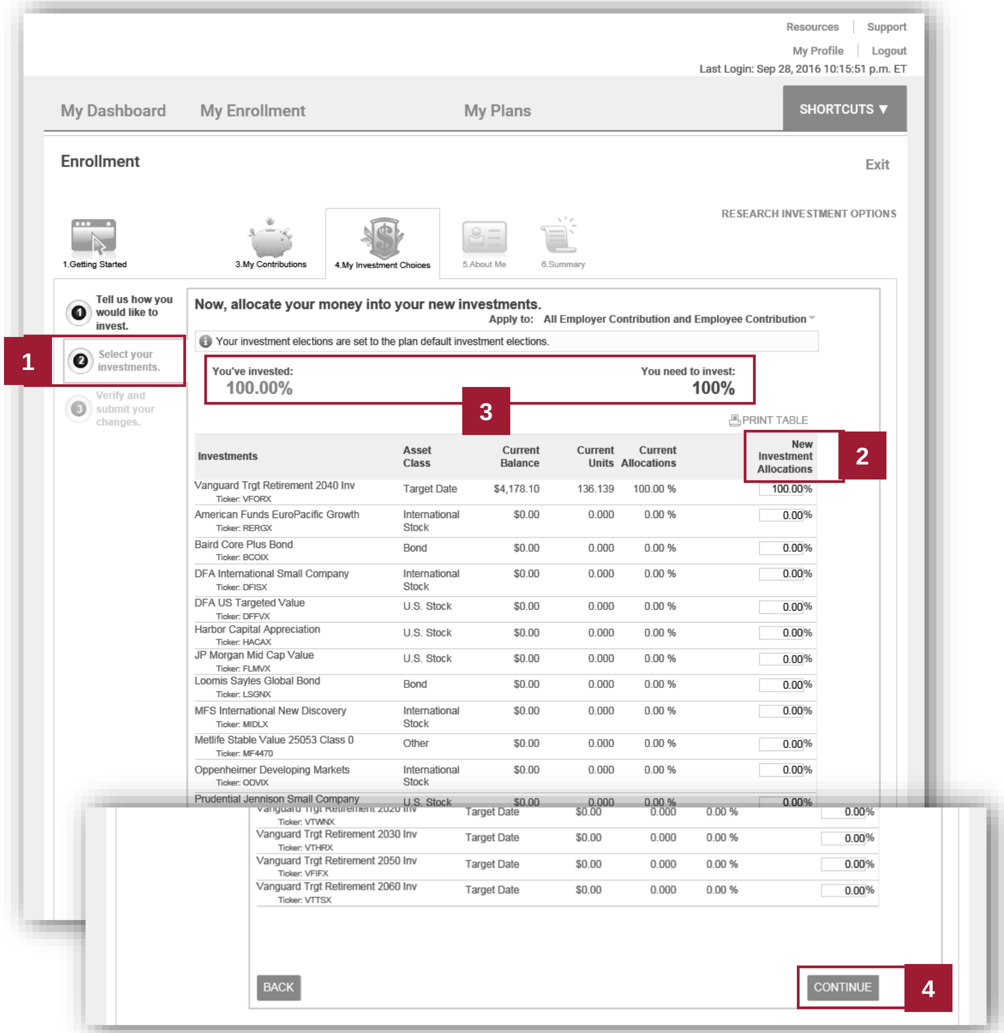
1. If you selected the **Automatic Investing** option, you bypass the **Select your investments** step of **My Investment Choices** and proceed to the **Verify and submit your changes** step.

   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




## My investment choices

*Select your investments.*

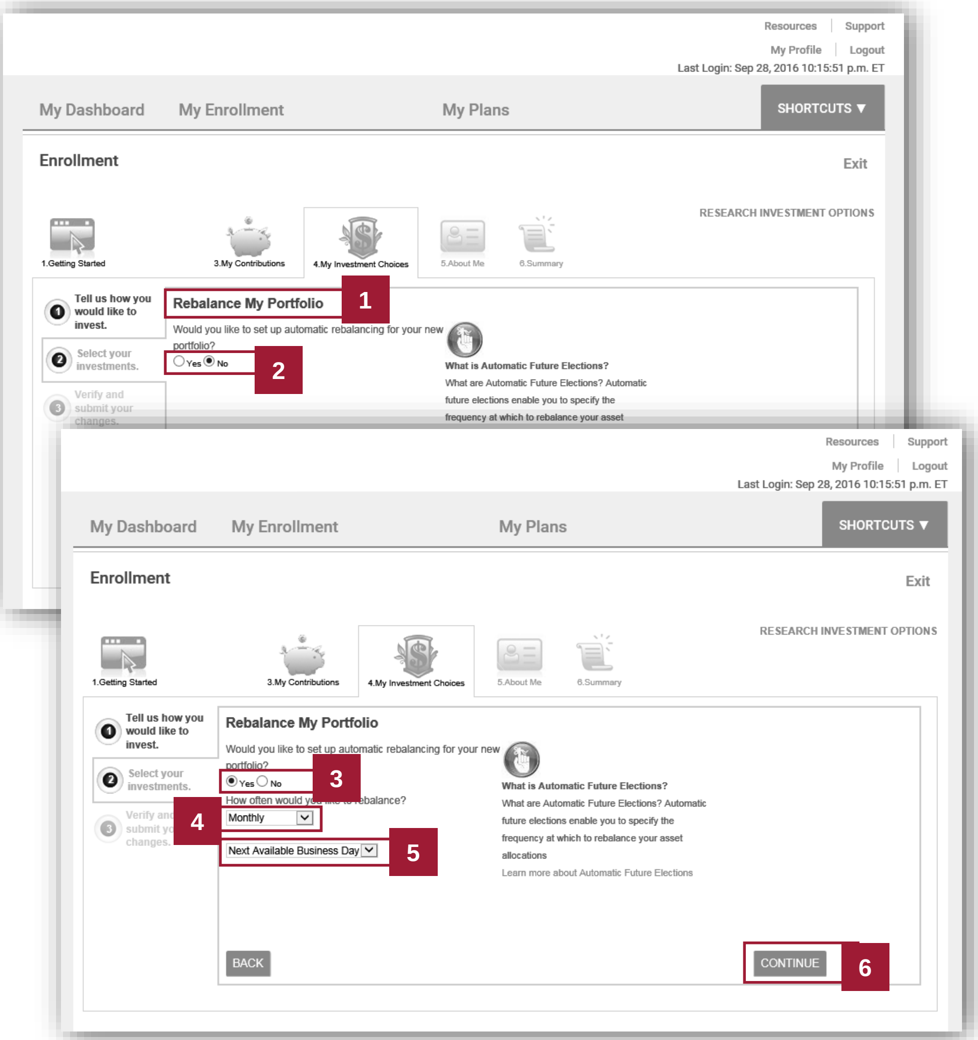
**1** If you selected the **My Own Investment Choices** option, you progress to the **Select your investments** step of **My Investment Choices**.

**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




## 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:

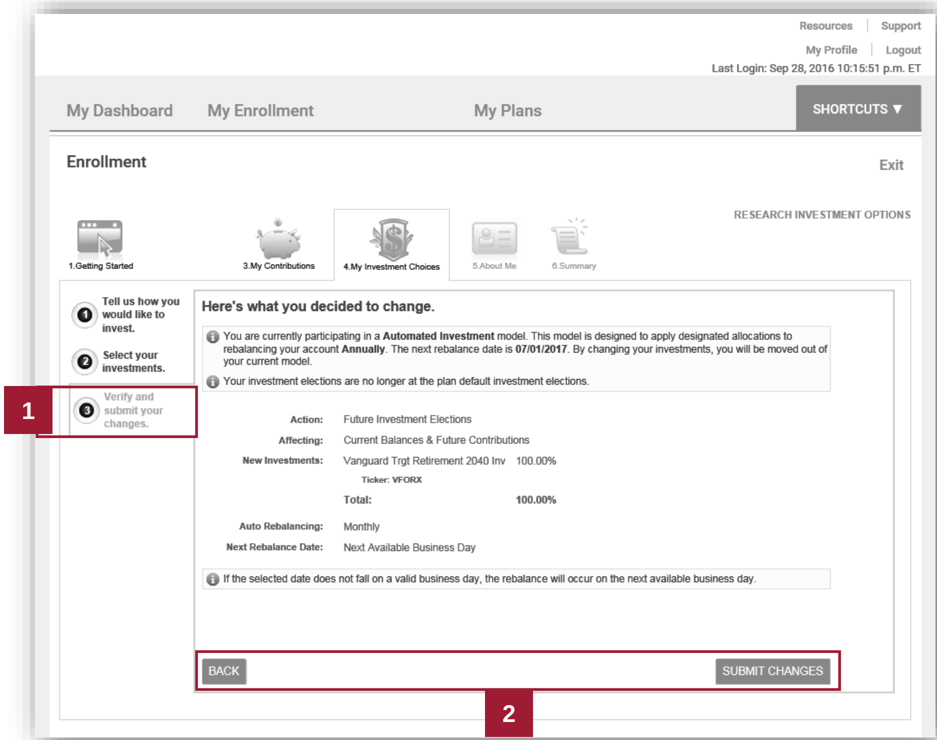
- Monthly
- Quarterly
- Semiannually
- Annually

**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




## My investment choices

*Verify and submit your changes.*

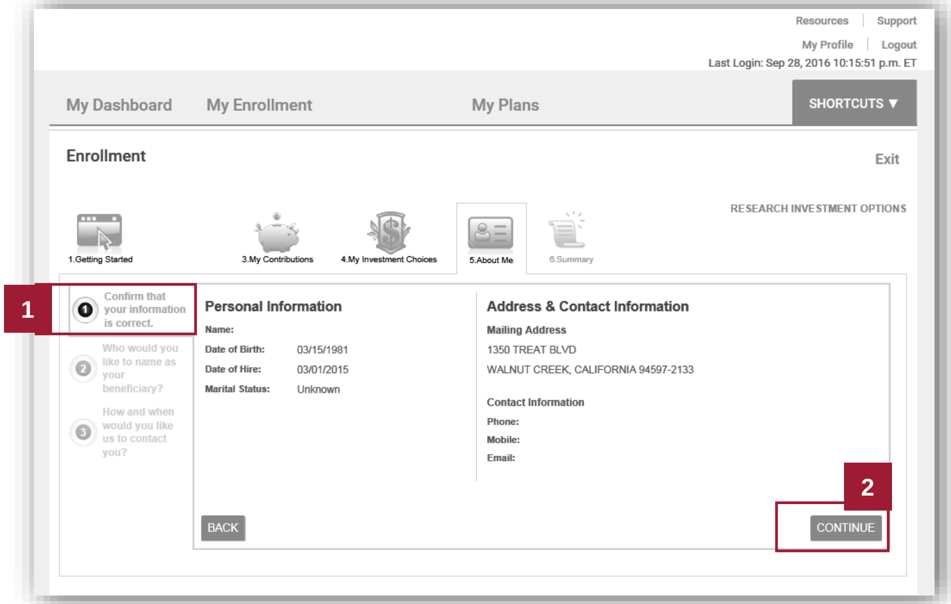
**1** The last step of **My Investment Choices** is to **Verify and submit your changes**.

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




### About me

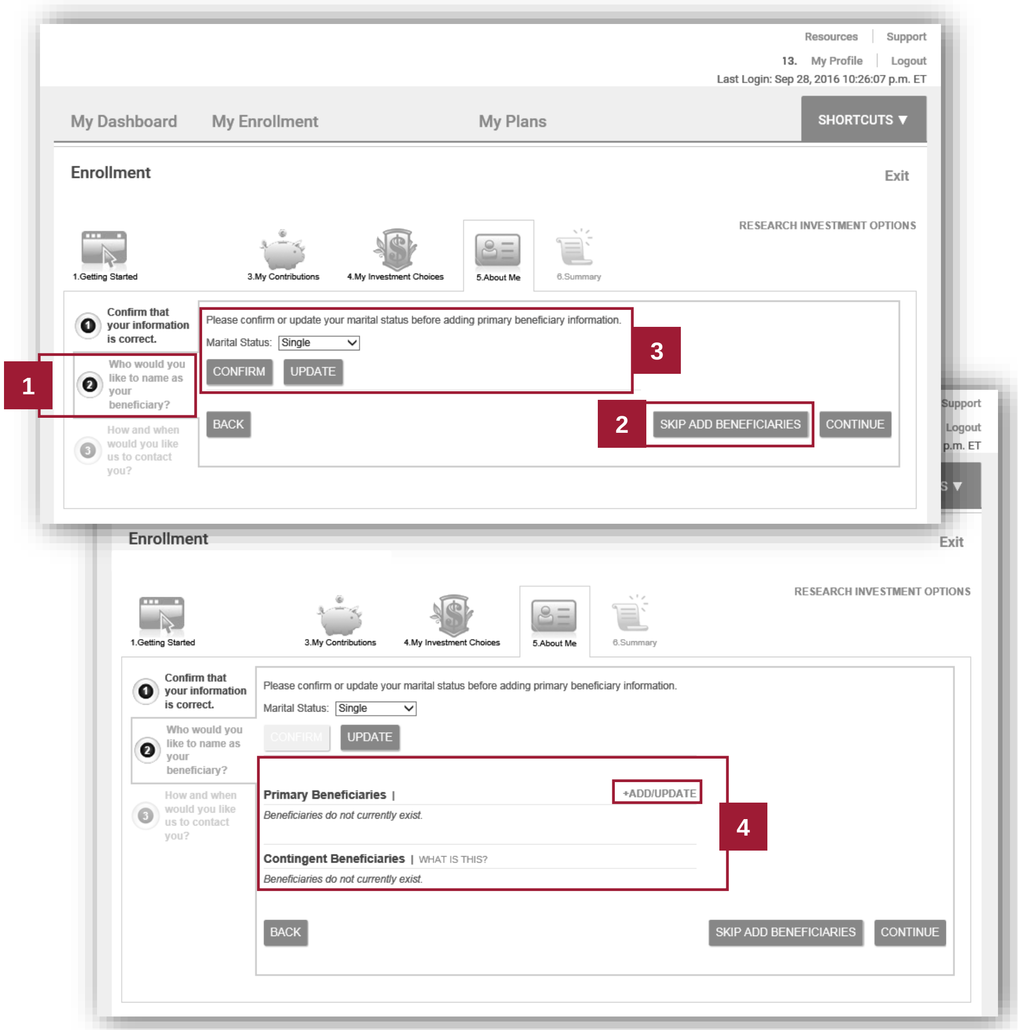
*Confirm that your information is correct.*

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




## 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.

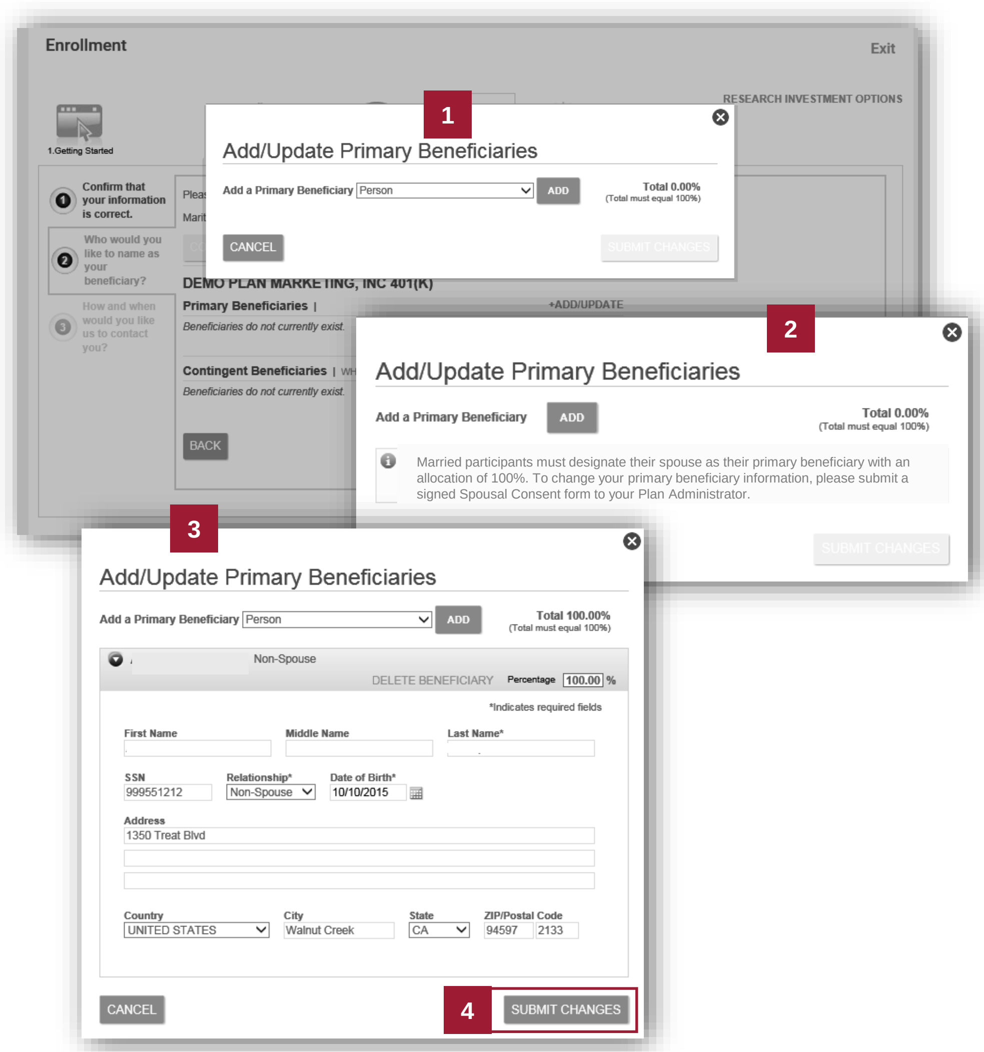
**3** If you wish to add beneficiaries during enrollment, you must first **CONFIRM** or **UPDATE** your **Marital Status**.

The page redisplays 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




## 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.

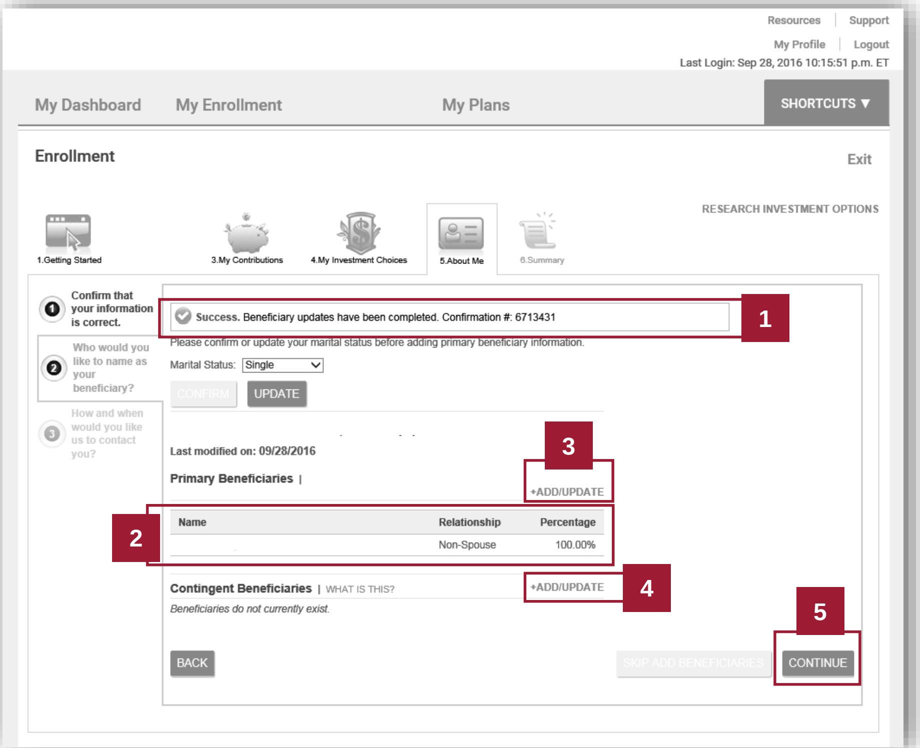
**3** When you click **ADD**, the page redisplays fields you can use to provide information about your primary beneficiary.

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




## 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.

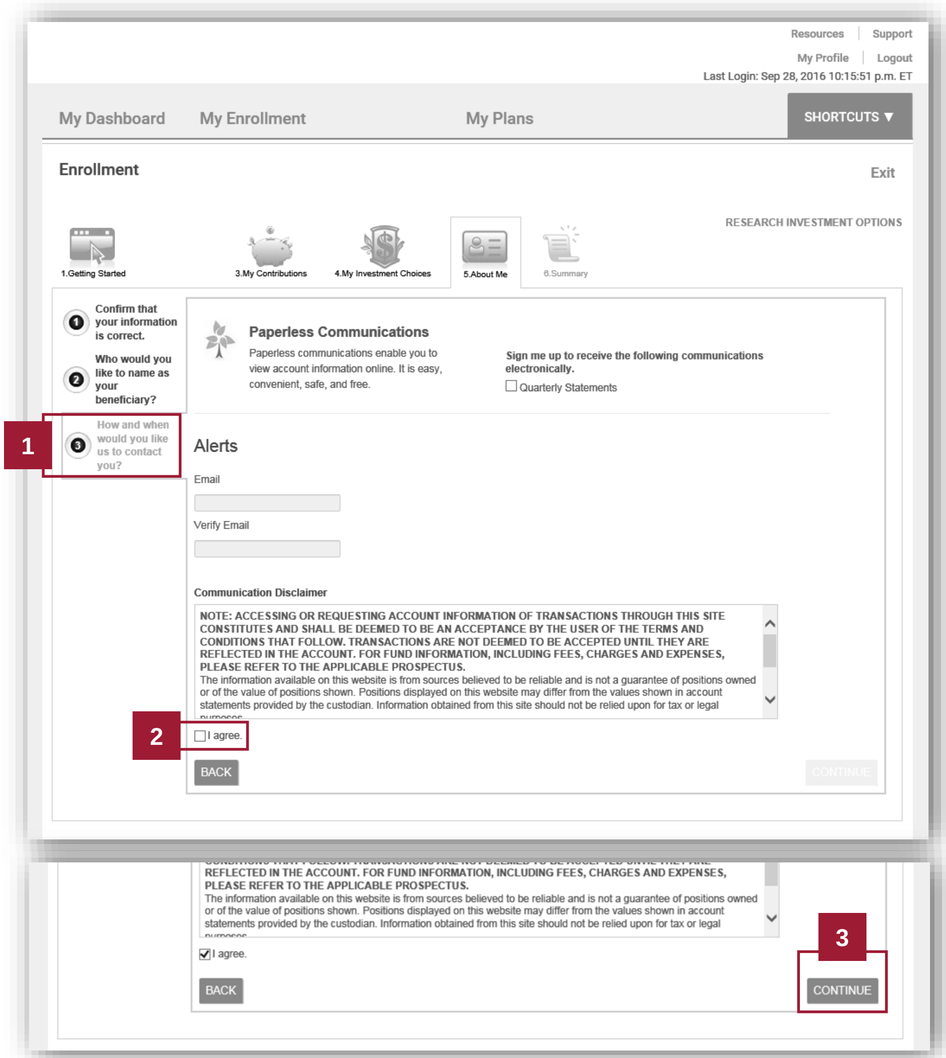
2. A summary of the beneficiary you just added also displays in the **Primary Beneficiaries** section.

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




## About me

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

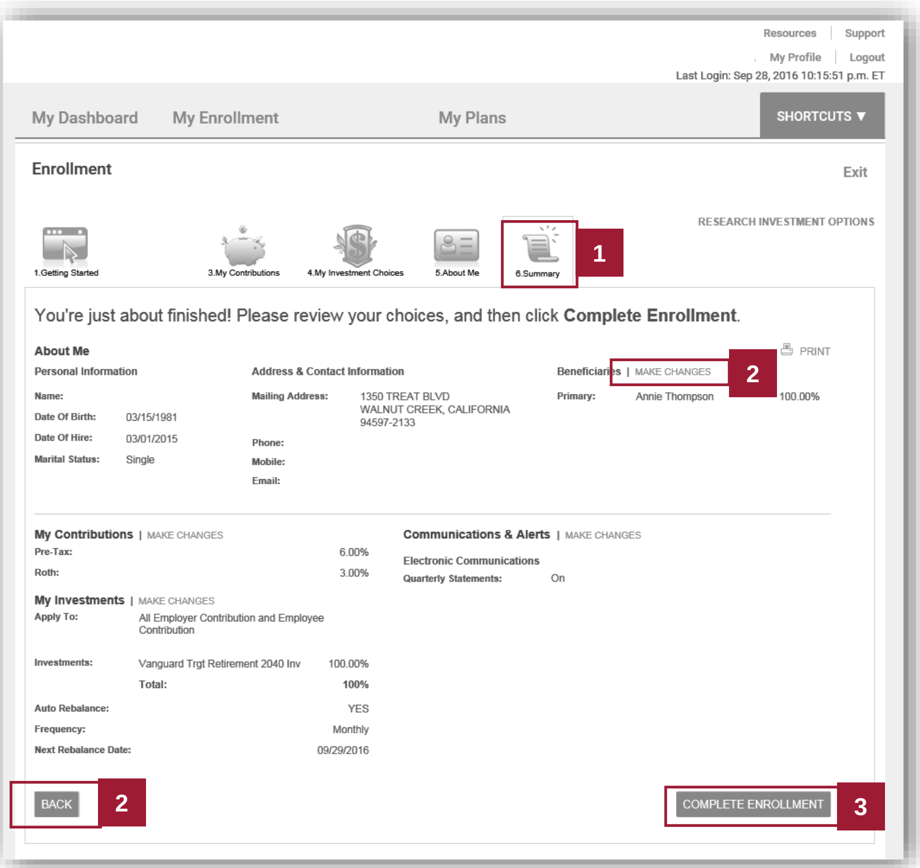
**1** In the last step of **About Me** you can elect to:

- 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




## Summary

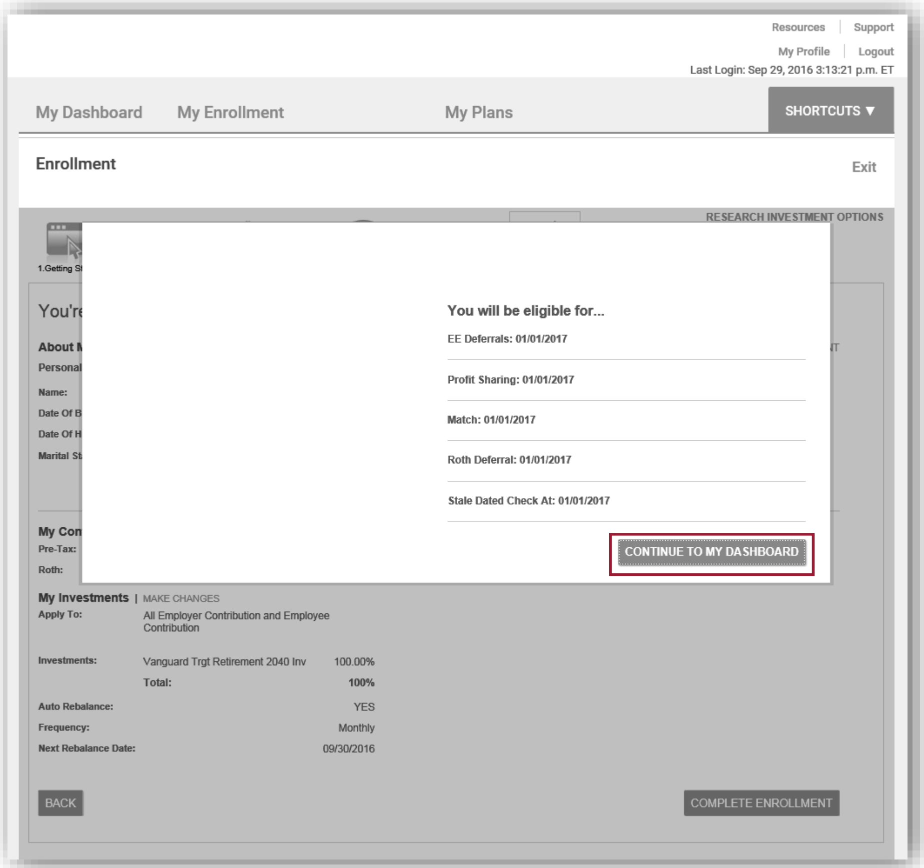
**1** The **Summary** page is the final step in the enrollment process. Review the information that displays on the page and use any of the following methods to make any required changes:

**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

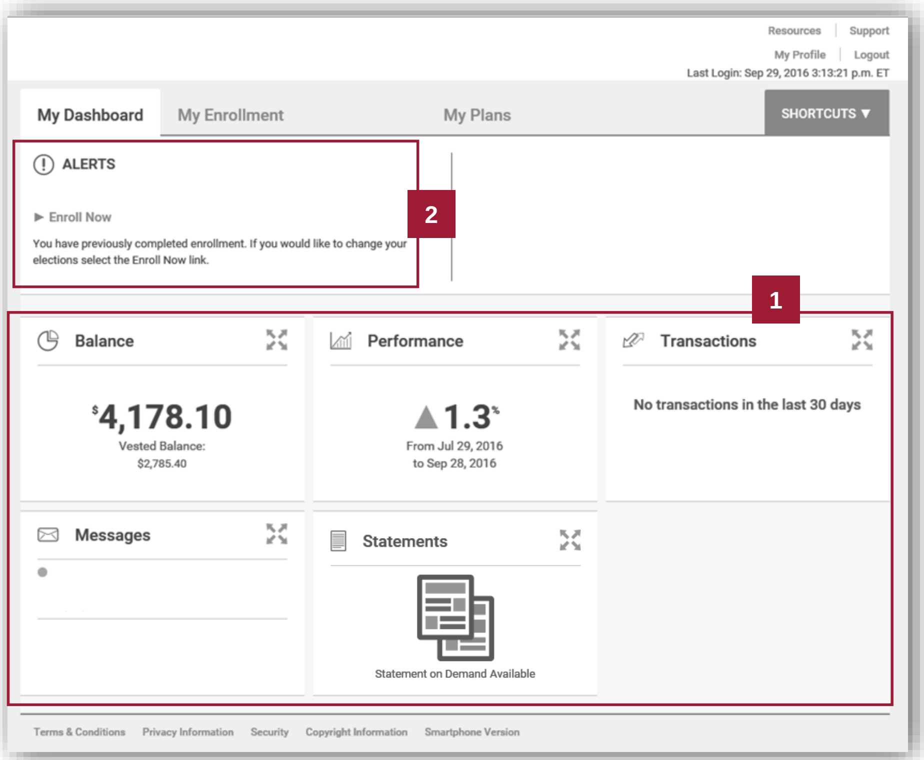



## Summary

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.

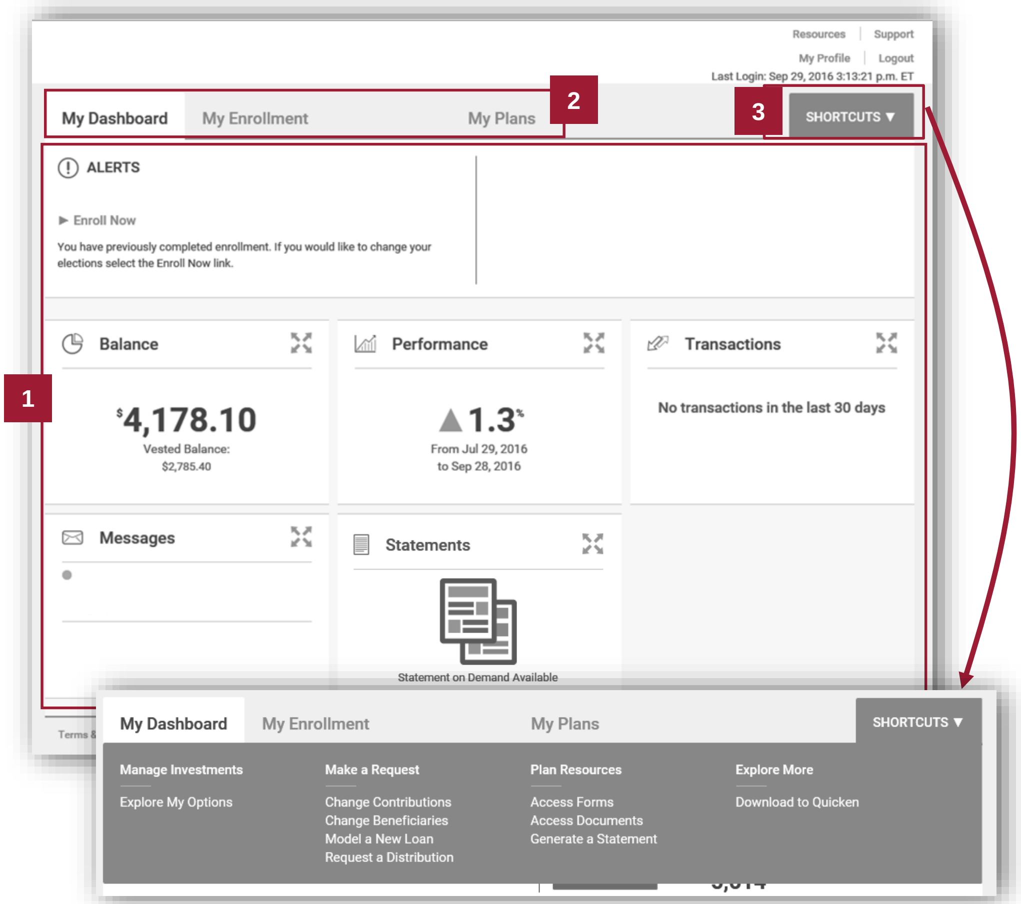
**1** Groups of information, known as modules, comprise **My Dashboard**.

- 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.

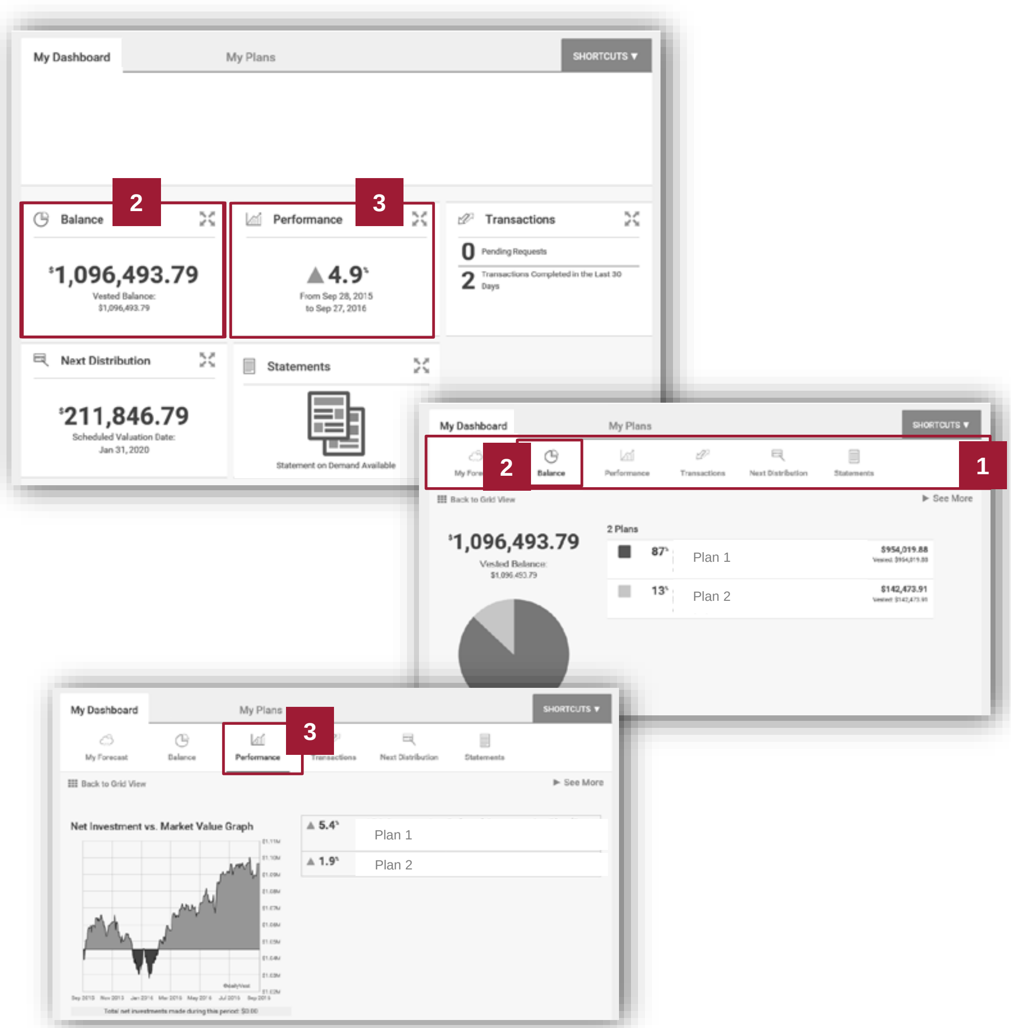
## Data aggregation

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.