

401(k) Opt-Out Process

HOW TO CONTRIBUTE OR OPT-OUT OF YOUR 401(K) DEFERRALS FOR BONUS

The **Fidelity Net Benefits** Portal allows employees to contribute or opt-out of your 401(k) bonus.

Follow the steps below when necessary to change your.

Note: To meet certain deadlines, we ensure that any changes to your 401(k) contributions performed up to 10 business days prior to payday will be processed with the upcoming payroll; otherwise, the change may be processed with the next payroll.

1. Log in to Fidelity Net Benefits

Fidelity NetBenefits®

Welcome

U.S. Employees Outside U.S. Employees

Username

[Use a saved username](#)

Password

☐ Remember Me

[Forgot login?](#)

Log In

[Register as a new user](#) | [FAQs](#)

2. If you have forgotten your username or password, click the “Forgot login?” on the bottom right-hand side and follow the process outlined by Fidelity.

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Welcome

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[Use a saved username](#)

Password

☐ Remember Me

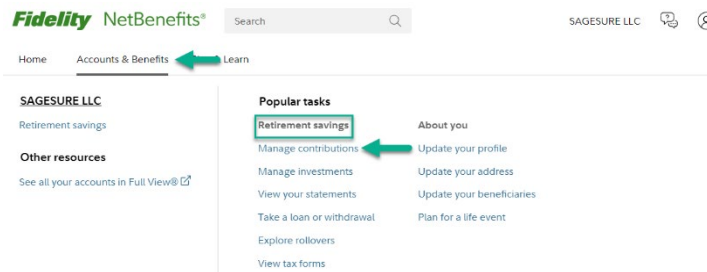
[Forgot login?](#)

Log In

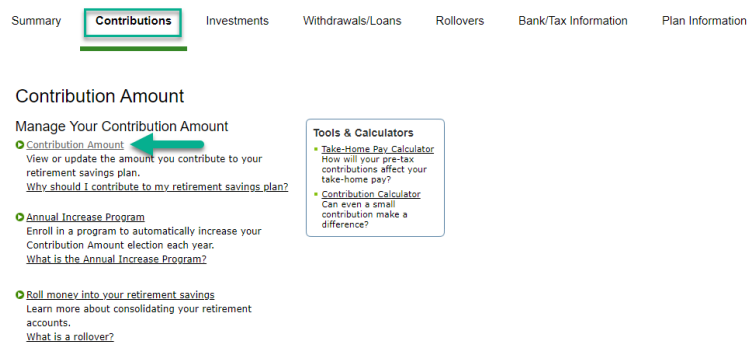
[Register as a new user](#) | [FAQs](#)



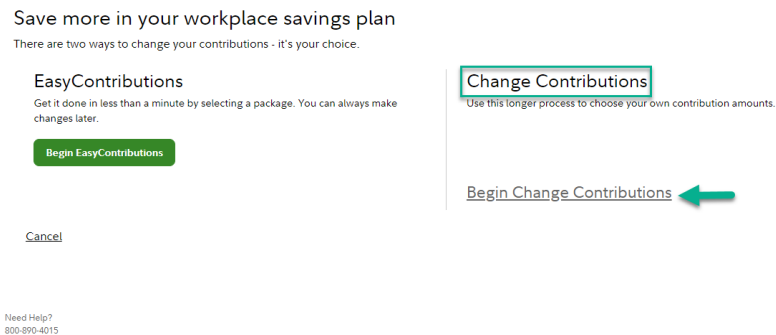
3. Upon logging into Net Benefits, choose “Accounts & Benefits, under “Retirement Savings” and click “Manager contributions”.



4. Upon entering the Contributions page, click the “Contribution Amount” link.



5. Once on the “Contribution Amount” page, under the Change Contribution section, click “Begin Change Contributions.”



6. At the “Contribution Amount per Pay Period,” you can make your elections for your 401(k) or 401(k) Bonus deferrals. You have the Pre-Tax or Roth option. Please note that SageSure matches up to 4% of your eligible compensation that you elect as Pre-Tax or Roth contributions. SageSure matches are always Pre-Tax.

Contribution Amount per Pay Period

Consider This...

- Your employer matches up to 4% of your eligible compensation that you elect as Pre-tax or Roth contributions.

Have a retirement account from a former employer?

[Simplify your finances by rolling it over now.](#)

Tools & Calculators

[Learn about your Contribution Amount](#)

- Take-Home Pay Calculator**
How will your pre-tax contributions affect your take-home pay?
- Contributions Calculator**
Can even a small contribution make a difference?
- Roth Contribution Modeler**
Find out if after-tax Roth contributions may be right for you.

Contribution Amount	
PRE-TAX	
Current Election	4 %
Desired Election	<input type="text" value="0 %"/>
(0% to 90% in increments of 1%)	
PRE-TAX BONUS	
Current Election	4 %
Desired Election	<input type="text" value="0 %"/>
(0% to 90% in increments of 1%)	
ROTH	
Current Election	0 %
Desired Election	<input type="text" value="0 %"/>
(0% to 90% in increments of 1%)	
ROTH BONUS	
Current Election	0 %
Desired Election	<input type="text" value="0 %"/>
(0% to 90% in increments of 1%)	

Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.

[Change Contribution Amount](#)

Questions? Call (800) 890-4015

7. Once you finish your selections, click the “Change Contribution Amount” button at the bottom.

Contribution Amount	
PRE-TAX	
Current Election	4 %
Desired Election	<input type="text" value="4 %"/>
(0% to 90% in increments of 1%)	
PRE-TAX BONUS	
Current Election	4 %
Desired Election	<input type="text" value="4 %"/>
(0% to 90% in increments of 1%)	
ROTH	
Current Election	0 %
Desired Election	<input type="text" value="0 %"/>
(0% to 90% in increments of 1%)	
ROTH BONUS	
Current Election	0 %
Desired Election	<input type="text" value="0 %"/>
(0% to 90% in increments of 1%)	

Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.

[Change Contribution Amount](#)

8. You will be taken to a “Review and Submit Contribution Amount” page. Click “Submit”.

Review and Submit Contribution Amount

Your changes appear below. To complete your transaction, click Submit. To change your contribution amount, click Previous.

Your Contribution Amount per Pay Period


Contributions	Current	Desired
Contribution Amount		
PRE-TAX	4%	4%
PRE-TAX BONUS	4%	4%
ROTH	0%	0%
ROTH BONUS	0%	0%

When you click Submit, a confirmation page will be displayed, which you may print and save for your records.

[Previous](#)

[Submit](#)



 [Cancel Changes to Contribution Amount](#)

9. Once submitted, you will receive a confirmation page of your changes.

Contribution Amount Confirmation

On [REDACTED] your Contribution Amount elections were updated. Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.

Please print and save this confirmation for your records before leaving this page.

Your confirmation number is [REDACTED]

