

# How to enroll in the Marshfield Clinic Salary Reduction 401(k) Plan

It is our pleasure to offer you the opportunity to enroll in the Marshfield Clinic Salary Reduction 401(k) Plan (the “401(k) Plan”). To begin participating in the 401(k) Plan effective July 1, please follow the steps below. To take full advantage of the employer matching contributions, it is suggested that you contribute at least 6% to the 401(k) Plan (The employer match is 50 cents for each dollar you contribute on the first 6% of your salary).

If you do not enroll in the 401(k) Plan within 60 days of July 1, you will be automatically enrolled at a 6% pretax contribution level. This will ensure you get the full employer match. **Please note that if you wait for the automatic enrollment, you will be giving up 60 days of employer matching contributions.** With automatic enrollment, your contributions will be invested in the 401(k) Plan’s designated default investment option. If you do not wish to enroll in the 401(k) Plan and receive the employer match, you must go online within 60 days of July 1 and change your contribution rate to 0%.

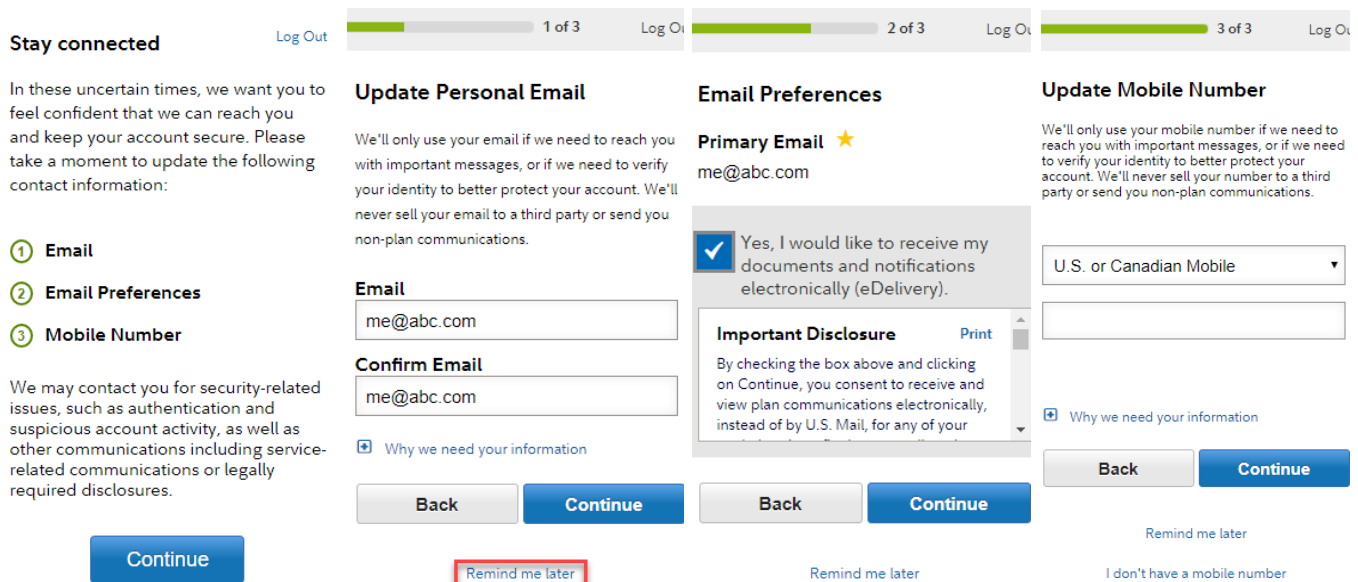
## Step 1: Log in to Fidelity NetBenefits® at [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork).

- If you are a **current Fidelity customer or already have a NetBenefits® username and password**, you can use them to log on and enroll. At the top of the page, enter your information and select **Log In**.
- If you are a **current Fidelity customer and you have forgotten your username or password**, you will need to reset them in order to log on and enroll. At the top of the page, select **Forgot Login?** and follow the prompts.
- If you are a **new user**, you will need to establish a username and password in order to log on and enroll. At the top of the page, select **Register As A New User** and follow the prompts. You will need to provide your name, date of birth, and the last four digits of your Social Security Number.



Screenshots are for illustrative purposes only.

If you are a **new user**, once your registration is complete, you’ll be asked to provide your personal email address, email preferences, and mobile phone number. You can provide this information now or ask to be reminded later. If you are a **current Fidelity customer**, please go to your **Profile** to ensure your contact information is accurate.

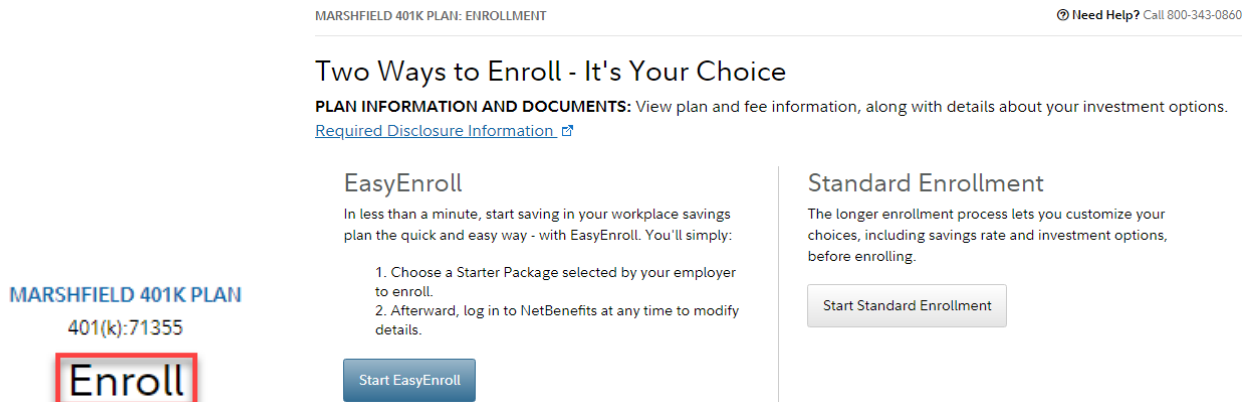


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*Fidelity uses the contact information you provide to send you important communications about your benefits, as well as timely service-related and legal notifications, including messages about educational and new service offerings. Please be assured that this information is used only to communicate with you regarding your benefits with Fidelity and will not be shared with any other parties. Fidelity Investments has always been committed to maintaining the confidentiality, integrity, and security of personal information entrusted to us by current and prospective customers.*

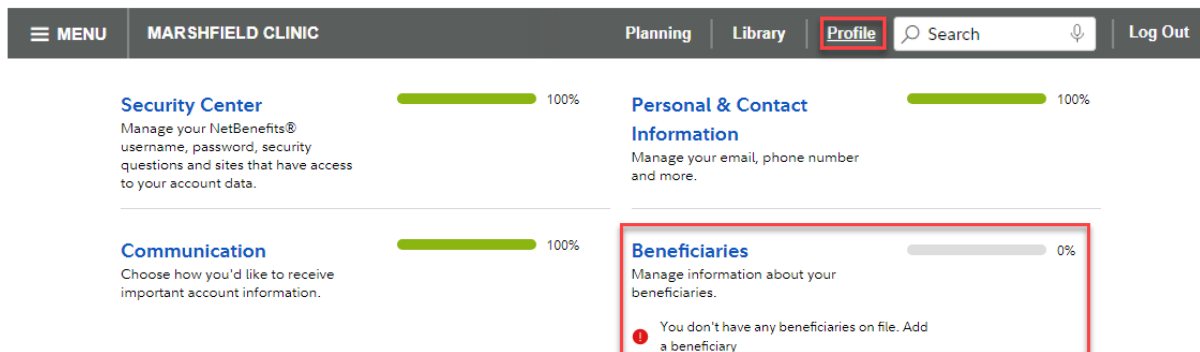
**Step 2:** Select **Enroll** next to the Marshfield 401(k) Plan. There are two ways to enroll in the 401(k) Plan:

- With **EasyEnroll**, you will be enrolled in the 401(k) Plan in less than a minute. You can choose to contribute either 6%, 9%, or 12% of your eligible pay on a pretax basis, up to the annual IRS dollar limits. Your contribution rate will increase by 1% each year (unless you elect to opt out or stop it) and contributions will be invested in the 401(k) Plan's designated default investment option. You can change your contribution rate, including the annual increase amount, or your investment options at any time. **Your enrollment is not complete until you receive a confirmation.**
- With **Standard Enrollment**, the enrollment process will take a bit longer. The website will walk you through selecting your contribution rate (between 1% and 100% of your eligible pay on a pretax or Roth 401(k) basis, up to the annual IRS dollar limits) and choosing your investments from all of the options available in the 401(k) Plan. Complete descriptions of the 401(k) Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online. **Your enrollment is not complete until you receive a confirmation.**



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**Step 3:** Designate your beneficiary by returning to the Fidelity NetBenefits homepage and selecting **Profile** then **Beneficiaries**. You will need to provide the date of birth and address of your beneficiaries.



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In July, you will be able to roll existing retirement plan balances into the 401(k) Plan at Fidelity. Please be on the lookout for more information.

If you have any questions about the 401(k) Plan, you can call Fidelity at **800-343-0860** or the Marshfield Clinic Retirement Plans Department at **715-387-5711**. You can also have your questions answered by setting up a virtual appointment with a Fidelity Retirement Planner at <http://getguidance.fidelity.com>. After entering the required information, select "Main Institution" as your location and then "Talk on the Phone With a Consultant." Select your desired date and time and submit until a confirmation number is received.

*Investing involves risk, including risk of loss.*

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.