We are pleased to announce Newport, an industry leader in retirement plan management, will now be a key component of your benefit package. Starting **August 24, 2020**, you can begin accessing your retirement plan at newportgroup.com. Newport's intuitive website will help you better manage your retirement account and offers a wide variety of financial tools and resources. Below you will find important information to help you get started with your new experience.

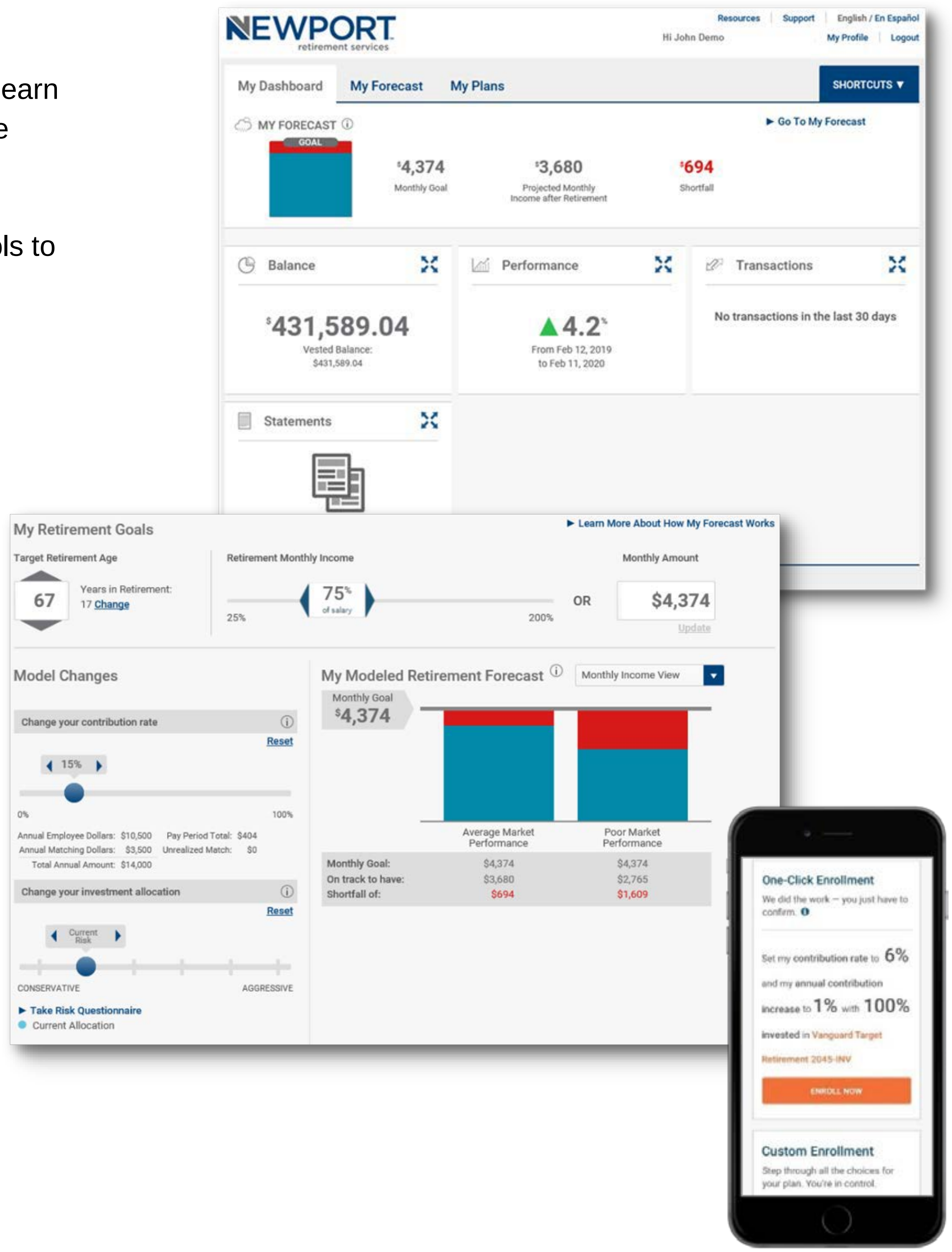
LOGIN INSTRUCTIONS

Please view the attached bulletin to learn how to log into your account effective Monday, August 24, 2020.

The website contains a variety of tools to help you manage your account and become retirement ready.

- Quick enrollment process
- My Forecast
- Mobile application
- Customized alerts and messaging

We are excited about these enhancements to your retirement plan experience. If you have any questions, please contact Newport's Participant Service Center at 844-749-9981.

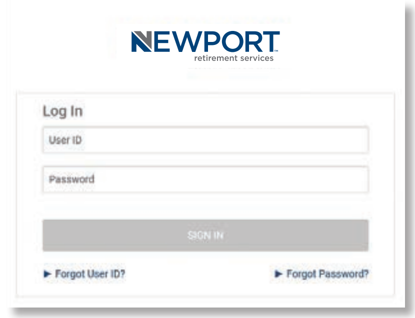


Please see reverse side for additional information

Participant Web Access

LOGIN WITH YOUR DEFAULT PASSWORD

For participants with an existing **User ID** on retirementdirections.com, your **User ID** will remain the same on newportgroup.com. For security purposes, you will be required to customize your **Password**. The default Password will be your birthday in MMDDYYYY format.



For new participants accessing your account for the first time your default **User ID** will be your Social Security Number in 123456789 format and the default **Password** will be your birthday in MMDDYYYY format. For example, a birthday of June 4, 1982, will be 06041982. We strongly encourage participants to customize their User ID and Password, to help secure their account.

{Additionally, the Voice Response Unit (VRU) Password by phone will be reset to your birthday in the MMDDYYYY format. Please access the VRU at 844-749-9981 to update your Password.}

TWO-FACTOR AUTHENTICATION

When you enter your user ID and password, you'll be prompted to select "text message" or "phone call" to receive a one-time verification code. Make your selection and click "send."

STEP 1: ENTER YOUR PASSWORD

When you enter your User ID and password, you'll be prompted to enter your phone number and then select "text message" or "phone call" to receive a one-time verification code. Make your selection and click "next."

STEP 2: GET YOUR CODE

Depending on your selection, you will either receive a text message or phone call with your verification code. Enter the code in the window provided, select remember this device, and click "submit."

STEP 3: LOGIN SECURELY

Upon submitting your code, you will be logged into the site as usual. This should be a one-time only process, unless you change your phone number, login via a new device, or delete the cookies from your browser.

We are excited about these updates to your retirement plan experience. If you have any questions, please contact our Participant Service Center at **844-749-9981**.

1350 TREAT BOULEVARD, SUITE 300, WALNUT CREEK, CA 94597

VISIT **NEWPORTGROUP.COM**

Mobile Account Access for Plan Participants

NEWPORT retirement services

After you have enrolled in your retirement plan, stay connected to your future with our Mobile Access app. It lets busy participants like you quickly view your retirement account while you're on the go. This free app is available for iPhone® and Android™ phones through their respective app stores.

FEATURES AVAILABLE

- Easily access your account
- View real time balance information
- Browse recent account activity
- View performance and returns
- View contributions and election information

DOWNLOAD THE APP

Download the free app today by visiting:

Available on the App Store | ANDROID APP ON Google play

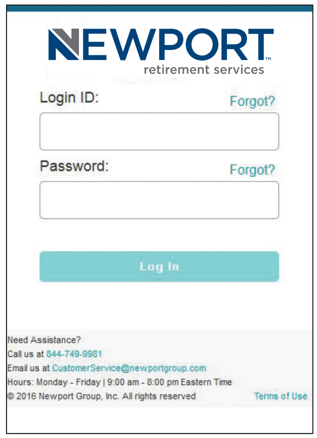
HAVE A QUESTION ABOUT YOUR ACCOUNT?

Contact our Participant Service Center:

Phone: 844-749-9981

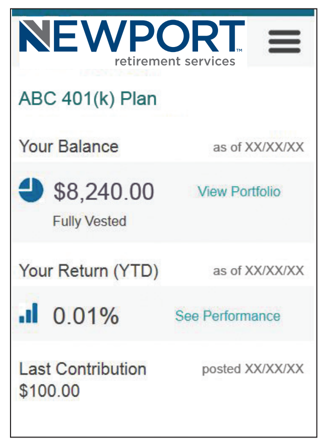
newportgroup.com

INSIDE THE EXPERIENCE



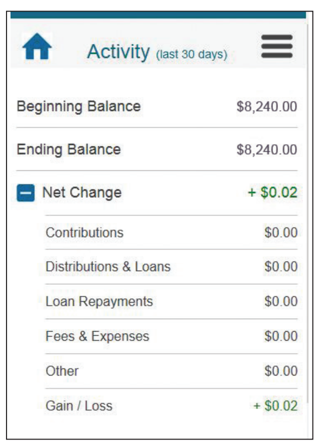
Participant Login

Quick and simple access using the *User ID* and *Password* you established on the participant website



Home Page

Easily view your account balance and performance



Account Activity

Browse recent account activity

The screenshots are for illustrative purposes only.

1350 TREAT BOULEVARD, SUITE 300, WALNUT CREEK, CA 94597

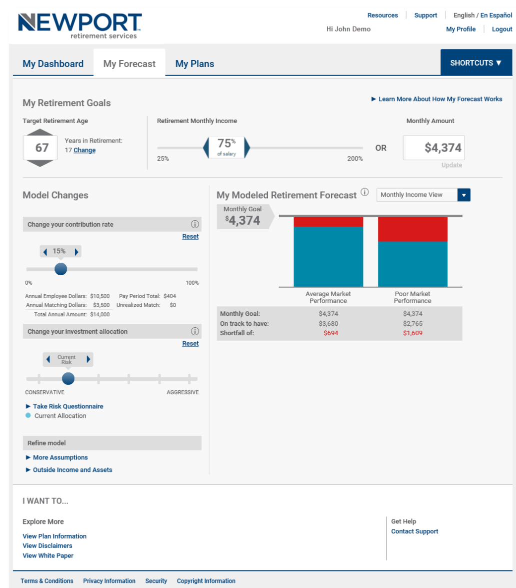
VISIT **NEWPORTGROUP.COM**

Introducing My Forecast

Will you have enough income when you retire?
Would you like to know now?
You can, through our retirement readiness tool My Forecast.
My Forecast shows you a picture of where you are on the path to your desired retirement destination.

UPON LOGIN TO THE SITE, YOU'LL SEE:

- your monthly retirement income goal*
- the amount of income you're on track to have
- the projected growth of your assets over time
- any surplus or shortfall



My Forecast also helps you take action to get back on track and stay on track.

TAKE ACTION

With one click, you can launch the interactive My Forecast analysis tool, which allows you to adjust your contributions and/or investments. As you make adjustments, the graphs change dynamically to show how your modifications may affect your progress. Add other plans or assets to get a customized snapshot of your projected financial picture.

By providing a clearer understanding of how your savings relates to your future retirement income, My Forecast helps you meet your financial goals. Log on to newportgroup.com and make sure you're on track for retirement.

**Experts advise that you will require retirement income of at least 80% of your salary in the final year of your career.*

Have a question about your account?
Contact our Participant Service Center at 844-749-9981 or newportgroup.com.

NEWPORT retirement services