

Social Security #: _____ - _____ - _____ Phone (Day): _____ Phone (Evening): _____

I want to: ☐ ENROLL ☐ RE-ENROLL Membership Group: _____

Employer: _____ Vessel: _____

Port: _____ Voyage No.: _____ Voyage Commencement Date: _____

Participant Name: _____

Last	First	Middle Initial

Date of Birth: _____ Email Address: _____

Participant Address: _____
Street

City _____ State _____ Zip _____

I authorize \$_____ to be deducted from my payrolled employment earnings on a **before-tax basis** and deposited into the appropriate 401(k) Plan.

I authorize \$_____ to be deducted from my payrolled employment earnings on a **Roth after-tax** basis and deposited into the appropriate 401(k) Plan. (The Roth contribution option is subject to availability by the individual employer)

I understand that I may elect to defer a minimum of 2% up to the IRS annual maximum. In addition, individuals who will have attained age 50 in the applicable year may make an Age 50 Catch-Up contribution in addition to the IRS annual maximum contribution limit shown below. Please see below for annual limits. *If you have reached your maximum for this year, please do not complete this form, as you are not eligible to make additional contributions.*

To elect the investment options for your 401(k) contributions and to see important information about the default investment option that will apply if you do not make an affirmative election, you must do the following:

- A. Go online to [NetBenefits.com](https://www.netbenefits.com) to setup your username and password.
- B. Follow the prompts to choose your investment options.
- C. Alternatively, you may call Fidelity at (866) 848-6466 and opt to speak to a Phone Representative who can assist you in setting up a username and password.

Please Note: If you do not select specific investment options in the Plan, or if you do not select investment options for 100% of your elected deferrals, your contributions will be invested in a default investment, specifically a Vanguard Target Retirement Fund base on your date of birth and the assumption you will retire around the year indicated in the fund's name. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

If you want to change your investment options after you make your initial elections, you can do so at NetBenefits.com, or by calling Fidelity Investments directly at 1-866-848-6466. If you are overseas, call collect to 1-877-343-0860.

I understand that I must satisfy the Plan's eligibility requirements before becoming a contributing Participant in the Plan. I hereby certify that the information on this form is true, accurate and complete.

PARTICIPANT'S SIGNATURE _____ **DATE** _____

→ If you are an eligible Participant, you can participate in the 401(k) Plan.
→ Complete all information.

IRS Annual Maximum Deferrals - \$24,500 for 2026. Additionally, individuals who are 50 years or older are eligible to make an extra catch-up contribution, allowing them to defer an additional \$8,000, bringing their total possible deferral amount to \$32,500 for the year 2026. Furthermore, under the SECURE 2.0 Act of 2022 (SECURE 2.0), individuals aged 60-63 can make a higher catch-up contribution. For 2026, this higher catch-up contribution limit is \$11,250 instead of \$7,500, bringing their total possible deferral amount to \$35,750.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Fidelity does not provide legal or tax advice, and the information provided is general in nature and should not be considered legal or tax advice. Consult an attorney, tax professional, or other advisor regarding your specific legal or tax situation.

See your Plan Documents for details regarding the terms and conditions of your plan.

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