Online Statements and Account Information

If you’re a participant in the Plan, you may view your account information anytime by logging on to Your Benefits Resources™ (YBR) at resources.hewitt.com/kcc. Under the My Wealth tab, click View/Print Account Statement and you will be able to see your:

- Account balance
- Vested account balance
- Investment summary
- Prior quarter activity (you can view your quarterly statements for the previous two years by inputting the applicable quarter begin and end dates)

Please review your account statement carefully. You should report any discrepancies to the Benefits Center at 800-551-2333 within three months.

You may receive a paper copy of your account statement, if needed, free of charge through YBR or by calling the Benefits Center.

Self-Directed Brokerage Account (SDBA) – Details to Remember

The Plan offers a self-directed brokerage account (SDBA). When investing in the SDBA there are restrictions:

- You cannot invest in Bulletin Board stocks.
- You cannot invest in stocks priced below $1.
- You cannot invest in futures, options, currencies, or any investments where more than 100% loss could occur.
- You cannot trade Kimberly-Clark Corporation securities.
- The minimum amount which may be transferred to the SDBA must be a whole-dollar amount of at least $1,000 per transaction.
- You must retain at least $500 in your core funds when transferring money to the SDBA.

Details related to your SDBA balance and any applicable restrictions and/or fees are provided on a separate statement delivered to you by the SDBA provider, Hewitt Financial Services. You can also access SDBA balance and fee information by going to hewittfs.com.
Certain Fund Transfer Restrictions

Accounts in the Plan are subject to certain transfer restrictions. Such restrictions include:

- Any money transferred into the Stable Income Fund cannot be directly transferred into the Money Market Fund or SDBA. Indirect transfers into the Money Market Fund or SDBA from the Stable Income Fund can only occur after 90 days.

You’re permitted to make daily transfers. Transfer requests completed before 4:00 pm, ET (or market close, if earlier) will be valued on the day the request is made. Transfer requests completed after that time will be valued the next business day. Any change or cancellation must be completed by market close. If your completed request is delayed for any reason, it will process as soon as administratively possible.

Voting Rights

If you’re invested in company stock, you can direct the manner in which the Trustee will vote your interest in the company stock fund. Before a vote takes place, you’ll receive more information about your voting rights, the issues being voted on, and the voting process.

Diversifying Your Retirement Savings

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one investment, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it’s an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, time horizons for meeting their goals, and tolerances for risk.

Important Note

It’s also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure your retirement savings will meet your retirement goals. For more information about individual investing and portfolio diversification, visit the Department of Labor’s Web site at www.dol.gov/ebsa/investing.html.
Advice Services

Aon Hewitt Financial Advisors LLC (AFA) provides Professional Management and Online Advice features for your Plan investments. You may access AFA through YBR or by calling the Benefits Center. Investment advisors are available Monday – Friday, 9 am to 9 pm, ET, excluding stock market holidays. If you elect to participate in the Professional Management feature, the annual fee schedule is as follows and will be deducted quarterly from your account:

- Balance of zero to $5,000.00 – no fee
- Balance of $5,000.01 to $100,000.00 - .30 percent
- Balance of $100,000.01 to $250,000.00 - .20 percent
- Balance of $250,000.01 or more - .10 percent

You can opt in and out of Advice Services at any time by calling AFA at 800-551-2333.

Fee Information

The plan charges individual fees (based on specific account activity) as shown on YBR. More specific fee descriptions are in the Fee Disclosure Notice, which is posted on YBR. Under the My Wealth Tab, click on Plan Information, then expand the Related Information list under the Retirement Plans heading and clicking 401(k) Fee Disclosure Notice.

For More Information

You have multiple tools and resources available to help you save today for a secure tomorrow!

Your Benefits Resources™ (YBR) 
resources.hewitt.com/kcc

Aon Hewitt Financial Advisors (AFA)

800-551-2333 Benefits Center
If outside the U.S. and Canada, call 718-354-1340. Benefits Center Representatives are available 9 am to 5 pm, ET, M-F. AFA Representatives are available 9 am to 9 pm, ET, M-F.

Aon Hewitt Financial Services for SDBA

hewittfs.com

800-890-3200 Licensed Investment Specialists are available 9 am to 5 pm, ET, M-F.