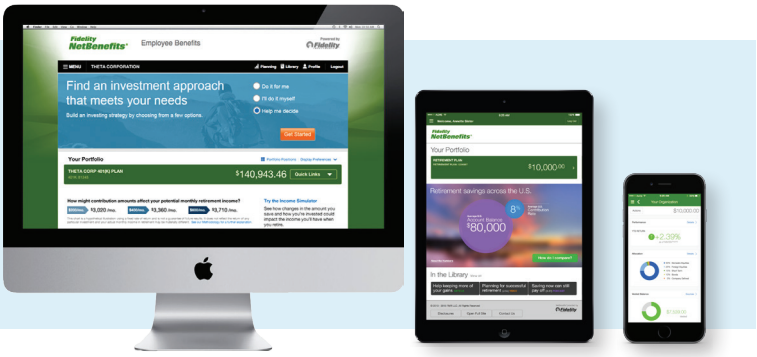
# Welcome to your **NetBenefits®.**

**Get answers to your key questions and take your best next step.**

## More than just a place to check your account balance

"How much do I have today?" "Will I have enough?" "Where can I go for help?" NetBenefits is your go-to source for answers about retirement and your retirement benefits. And when you're ready to make a change, you can do it right here.

Discover guidance and next steps that can make your financial life feel more manageable. ***Try something new on NetBenefits today.***




## Stay tuned-in any time, anyplace. Take NetBenefits with you.

**NetBenefits for smartphone and iPad®**

You can get instant access to balances, investments, and more, with our mobile apps. **Download them today.**

Download on the App Store

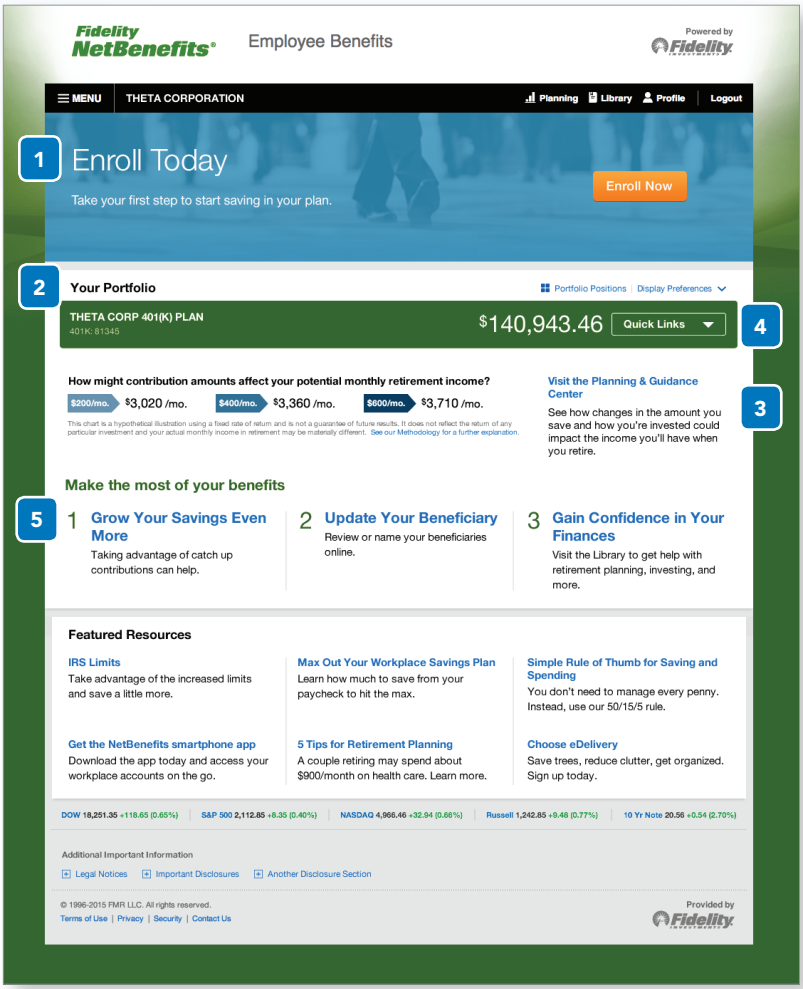
ANDROID APP ON Google play

*Screenshots are for illustrative purposes only. Apple, the Apple logo, iPad, iPhone, and iPod touch are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc.*

Go to **netbenefits.com**

# Get started and explore your home page.

To get started, go to netbenefits.com and click *Register Now*. Follow the instructions to set up your username and password. After that, simply log on to see all the great features and information on your NetBenefits home page.




*Screenshots are for illustrative purposes only.*

## Your NetBenefits Home Page

Welcome home! Your NetBenefits home page makes it easy to check your retirement savings account balance and entire portfolio. But it's also a great launch pad for information selected just for you by your employer and Fidelity.

### 1 Your Next Best Step

Look here for important information you can act on.

### 2 Your Total Portfolio

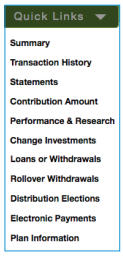
View the total balance for all your workplace and Fidelity accounts. Also featured here: retirement income based on various savings rates.

### 3 Link to Planning & Guidance Center

Create and manage your plan for retirement. See the potential effects of saving more, updating investments, and other changes.

### 4 Account Balances with Quick Links

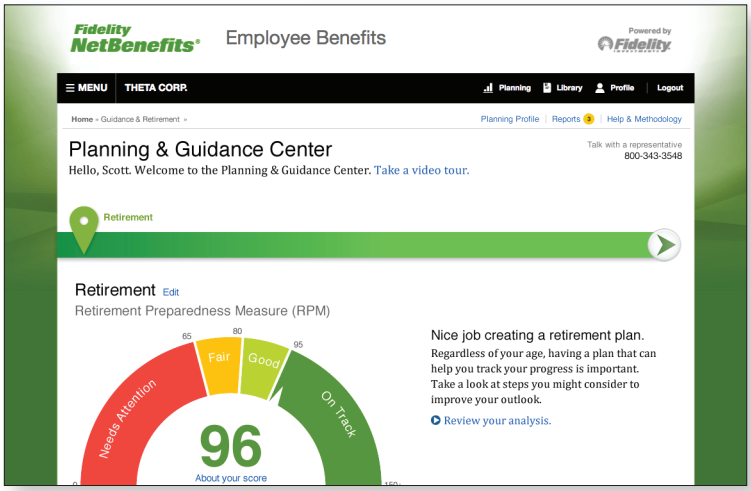
Quickly access the following ▸




### 5 Make the Most of Your Benefits

Access resources and important educational information for you.

# Discover something new on NetBenefits.

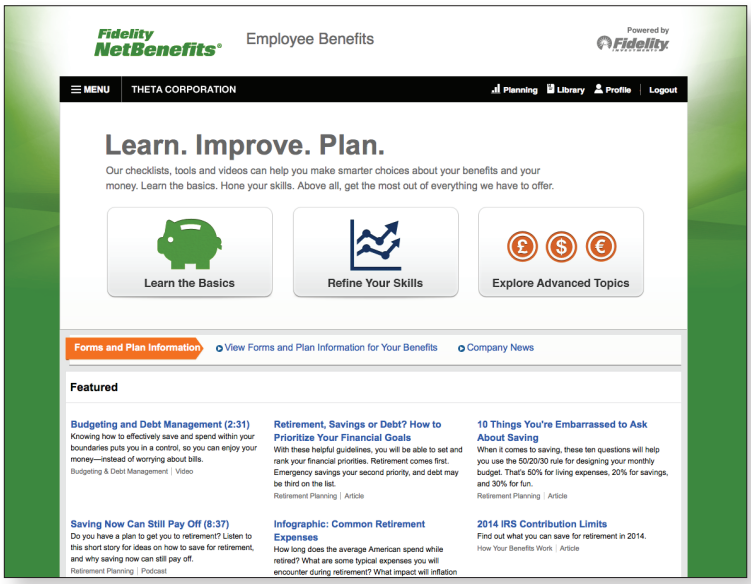



## Planning

Model and plan for your financial goals within the Planning & Guidance Center.

**+ Try This:**

- Create a Retirement Goal: Estimate how much income you may have—or need—in retirement
- Create an Investment Goal: Get options for how you may want to build your new portfolio

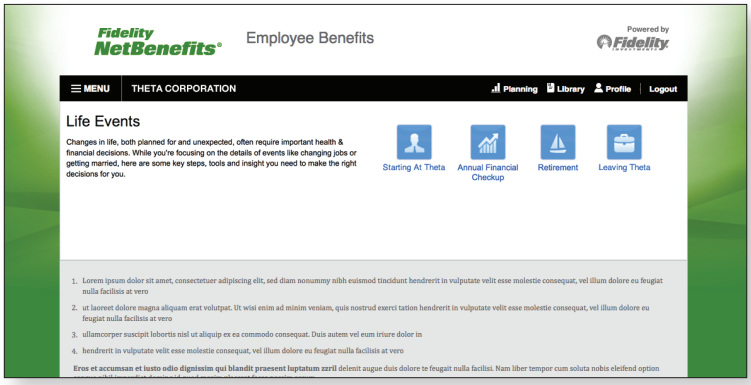



## Library

A collection of financial learning resources—articles, infographics, videos, and more—to suit your interests and skill level.

**+ Try This:**

- View a video about managing your debt
- Scroll through an infographic that helps how to balance saving and spending habits
- Read an article to find out what the top three investing questions are




## Life Events

Important life changes call for timely financial and benefits decisions. Here are key insights, tools, and steps to help guide your way if you're changing jobs, entering retirement, or experiencing another major event.

**+ Try This:**

- New Hire Checklist
- Annual Financial Checkup
- Retirement Checklist

*Screenshots are for illustrative purposes only.*

Go to **netbenefits.com**

## NetBenefits for smartphone and iPad:
Download them today.

Smartphone

iPad

*Llame a la Línea de Beneficios de Jubilación al 800-587-5282. Los representantes de Fidelity que hablan español están a su disposición para brindarle ayuda.*

### Find out all you can accomplish with NetBenefits.

More than just showing how well you're doing, NetBenefits provides the insight, guidance, and transactional capabilities to make retirement more manageable. Visit often and be sure to try something new.

### Call your plan's toll-free number for answers to questions about your plan and account.

- For automated information: call virtually any time, 24/7
- For representative assistance: call between 8:30 a.m. and 8:00 p.m. ET, Monday–Friday (except certain NYSE holidays)

**IMPORTANT: The projections or other information generated by Fidelity's Planning & Guidance Center Retirement Analysis, regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.**

Guidance provided by Fidelity through the Planning & Guidance Center is educational in nature, is not individualized, and is not intended to serve as the primary basis for your investment or tax-planning decisions.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917



681977.2.0

1.9857512.101

Go to **netbenefits.com**