



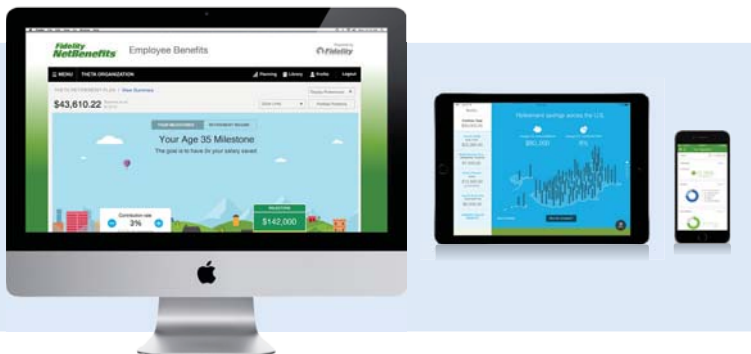
# Welcome to your NetBenefits<sup>®</sup>

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 mobile apps

You can get instant access to balances, investments, and more, with our apps.

**Download them today.**



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Go to [netbenefits.com](http://netbenefits.com)

# Get started and explore your home page.

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

**1** RETIREMENT PLAN | View Summary  
\$43,610.22 Balance as of 07/01/16

**2** Quick Links Portfolio Positions

**3** Your Age 35 Milestone  
The goal is to have 2x your salary saved.

Contribution rate 3%  
\$75.00 per paycheck

MILESTONE \$142,000  
2X YOUR SALARY AT 35

Balance Today \$43,610.22 Hypothetical Balance at 35 \$88,888

Watch 10x Video

**5** Make the most of your benefits

- 1 Grow Your Savings Even More**  
Taking advantage of catch up contributions can help.
- 2 Update Your Beneficiary**  
Review or name your beneficiaries online.
- 3 Gain Confidence in Your Finances**  
Visit the Library to get help with retirement planning, investing, and more.

**Featured Resources**

- IRS Limits**  
Take advantage of the increased limits and save a little more.
- Max Out Your Workplace Savings Plan**  
Learn how much to save from your paycheck to hit the max
- Simple Rule of Thumb for Saving and Spending**  
You don't need to manage every penny. Instead, use our 50/15/5 rule.
- Get the Net Benefits smartphone app**  
Download the app today and access your workplace accounts on the go.
- 5 Tips for Retirement Planning**  
A couple retiring may spend about \$900/month on health care. Learn more.
- Choose eDelivery**  
Save trees, reduce clutter, get organized. Sign up today.

## Your NetBenefits Home Page

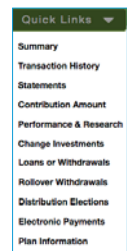
Welcome home! Your NetBenefits home page makes it easy to see where you are today—and get steps to consider to help you reach your next retirement milestone. Quickly check your account balance(s) and access resources to help you on your financial journey.

### 1 Your Account Balance(s)

View the total balance for all your workplace and Fidelity accounts. Select View Summary to access all of your portfolio details.

### 2 Quick Links

Easily access the following ▶



### 3 Your Next Best Step

Look here for important information you can act on—like meeting your retirement savings milestone. You can model contribution changes or get other targeted messages to meet your best next steps.

### 4 Retirement Income

Get help closing any retirement income gap you may have. Take action within the Planning & Guidance Center.

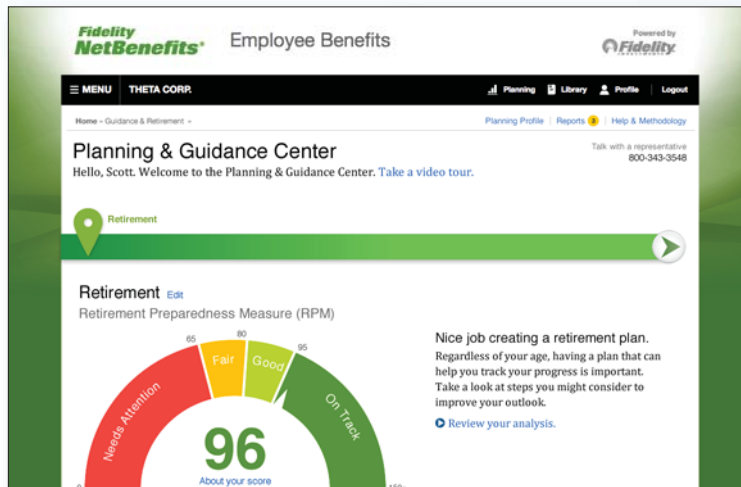
### 5 Make the Most of Your Benefits

Access resources and important educational information for you.

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# Discover something new on NetBenefits.

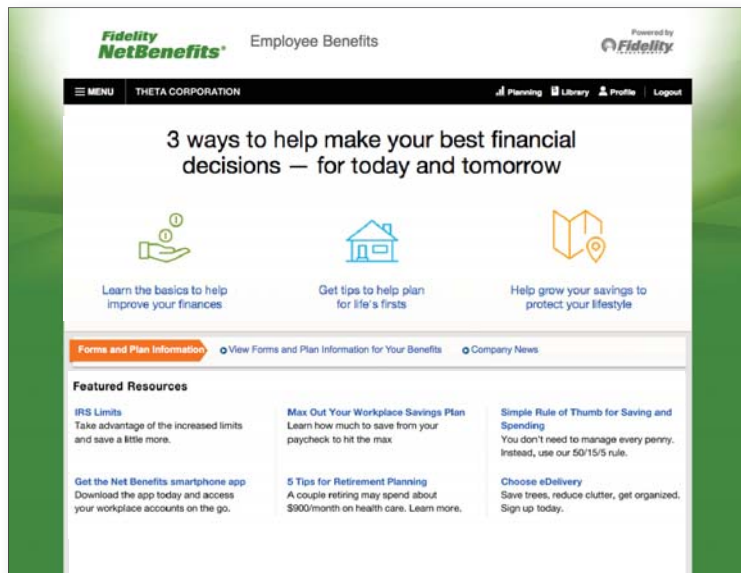


## Planning

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

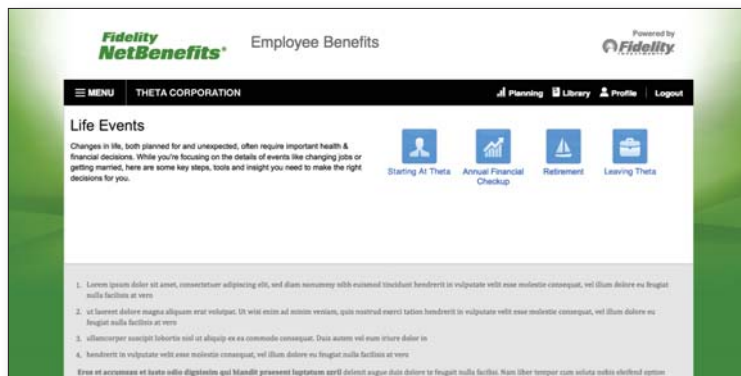


## Library

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

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**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.

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