



# Welcome to NetBenefits®

Get answers to your key questions and take your next steps.

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



Screenshots are for illustrative purposes only. Apple, the Apple logo, iPad, iPhone, and iMac 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. Microsoft and Windows are either registered trademarks or trademarks of Microsoft Corporation in the United States and/or other countries.

**Stay tuned-in anytime, any place.  
Take NetBenefits with you.**

### NetBenefits mobile apps

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

**Download them today.**



Go to **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.

**Fidelity NetBenefits** Employee Benefits

Powered by Fidelity

Planning Library Profile Logout

**1** RETIREMENT PLAN | View Summary

**\$43,610.22** Balance as of 3/10/16

**2** Quick Links Portfolio Positions

**3** Your Age 35 Milestone

The goal is to have 2x your salary saved.

**4** Your retirement score and hypothetical income

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

Hypothetical illustration is provided for educational purposes only and is intended to start you thinking about funding your retirement. Hypothetical balance does not include employer contributions and does not factor in monthly pension income. The illustration assumes a hypothetical flat rate of return of 3.5%. Always consider your personal situation before making contribution changes.

Update Salary | About the Numbers | Planning & Guidance

**5** Make the most of your benefits

**1** When Should You Claim Social Security?

See how different strategies could increase your benefits.

**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.

**Buying a Home**

Get tips from money guru Jean Chatzky on how to become a happy homeowner.

**Keep Your Account Secure**

Add or update your email address and mobile phone number within Your Profile.

**Get the NetBenefits 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 ▶

- Quick Links
- Summary
- Transaction History
- Statements
- Contribution Amount
- Performance & Research
- Change Investments
- Loans or Withdrawals
- Rollover Withdrawals
- Distribution Elections
- Electronic Payments
- Plan Information

### 3 Your Next Steps

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

### 4 Retirement Income

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

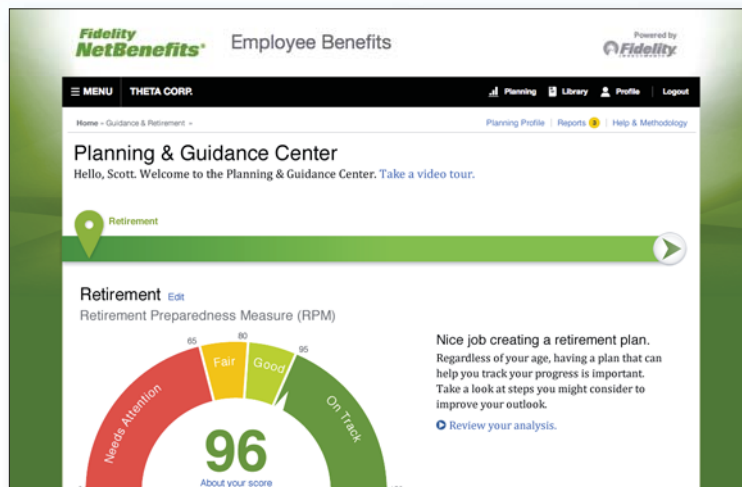
### 5 Make the Most of Your Benefits

Access resources and important educational information for you.

Screenshots and graphics are for illustrative purposes only. Although some screenshots reflect currently available functionality, others may show concept designs being considered for future development. Fidelity reserves the right to modify or cancel any concept designs being displayed. This information should not be construed as an offer to sell or a solicitation to buy any product or service.

Go to [NetBenefits.com](https://NetBenefits.com)

# Discover something new on NetBenefits.

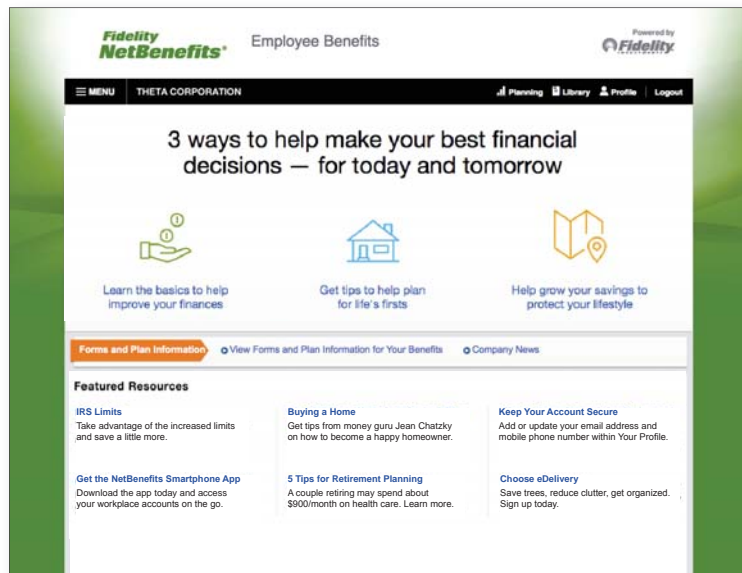


## Planning

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.

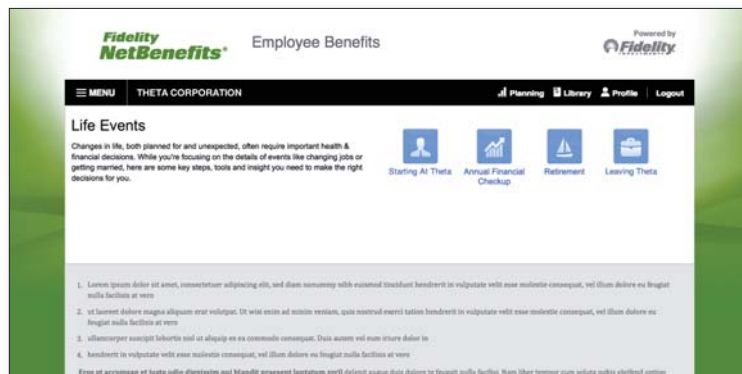


## Library

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 explain how to balance saving and spending habits.
- Read an article to learn more about different strategies for claiming Social Security.



## 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 mobile apps:**  
Download them today.



NetBenefits®  
smartphone and  
iPad® app



NetBenefits®  
Microsoft  
Surface™ app

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, education, and transactional capabilities to make retirement more manageable. Visit often and be sure to try something new.

#### Investing involves risk, including risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

**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.**

Approved for use in Advisor and 401(k) markets. Firm review may apply.

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

© 2017 FMR LLC. All rights reserved.

681977.5.0

30117-63/0317

1.9857512.104

Go to **NetBenefits.com**