Welcome to your NetBenefits®

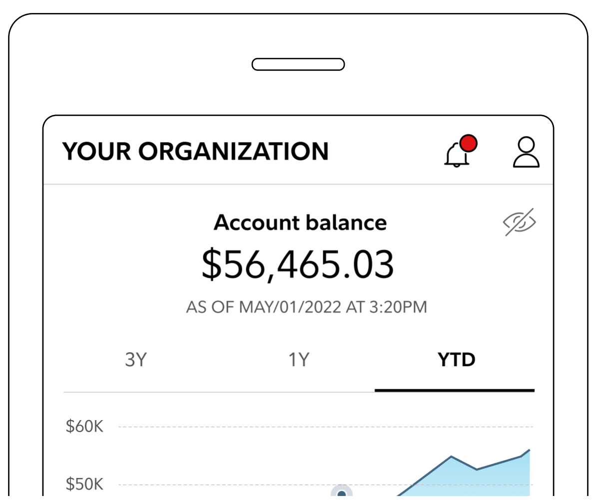
The financial help you need—all in one place

NetBenefits® has evolved to provide more help—beyond saving for retirement. From creating an emergency savings fund and managing your spending, to improving your investing know-how and growing your savings, NetBenefits has the resources you need to help you achieve financial wellness, and feel confident about where you stand. Log in to **NetBenefits.com/atwork** today to get started and see what's new.

Take NetBenefits with you

Get instant access to balances, investments, educational resources, and more.
Download our mobile app today.

NetBenefits® smartphone and iPad® app

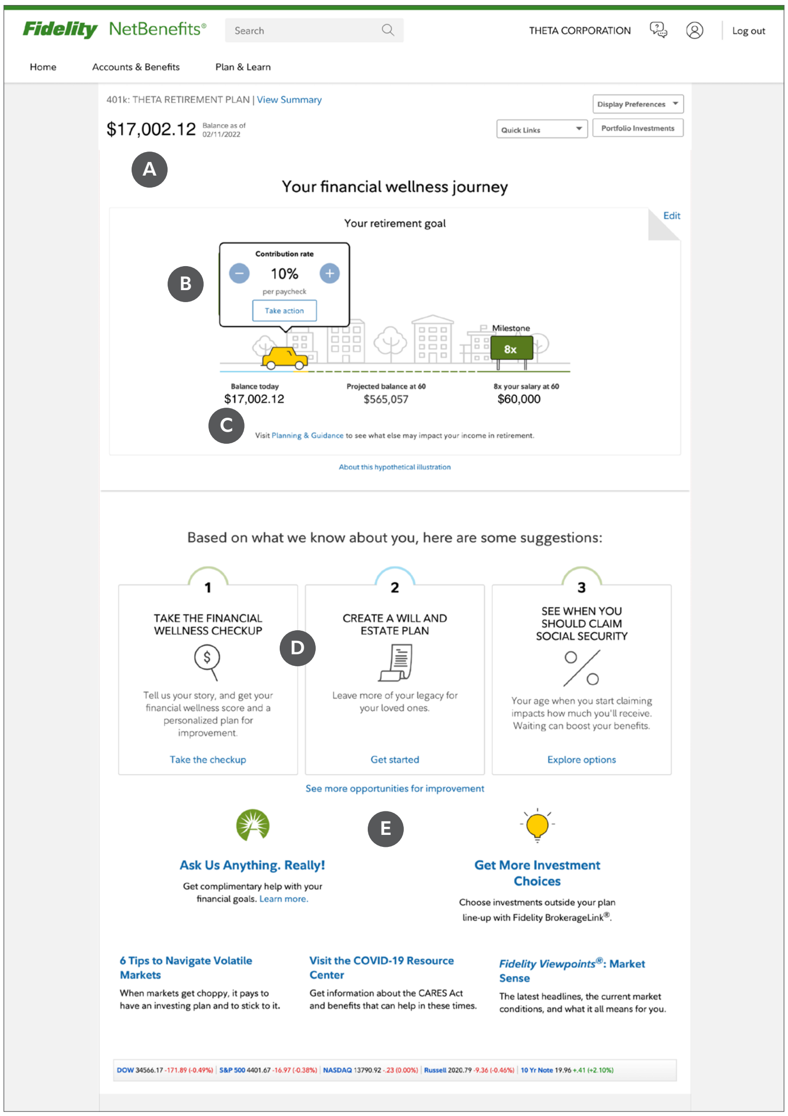


Download on the App Store
Android app on Google play

Go to NetBenefits.com/atwork

Get started and explore your home page

Go to **NetBenefits.com/atwork** and click "Register as a new user." Follow the instructions to set your unique username and password. Then, log in to see all the features and information on your personalized NetBenefits home page.



Your NetBenefits home page

See where you are today, and get prioritized next steps to help you reach your goals for tomorrow.

A **Account balance**
View the total balance for all your workplace and Fidelity accounts.

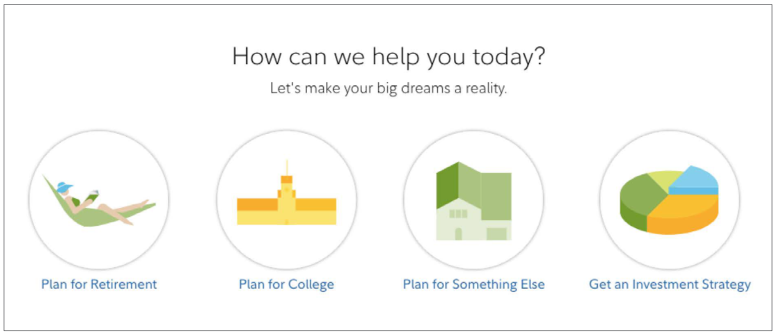
B **Goals and milestones**
Look for important information you can act on—like meeting a suggested retirement savings milestone.

C **Create and manage your plan**
Take action from within the Planning & Guidance Center.

D **Next steps to financial wellness**
Review your top 3 priorities and get started on your financial to-dos. See the opportunities page to view all the ways you can improve.

E **Helpful resources**
Access resources and important educational information.

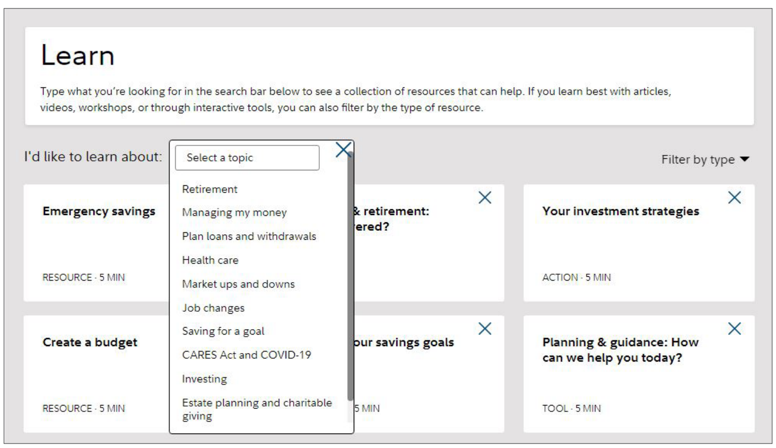
Financial help and clarity—all in one place



Planning & Guidance Center

Model and plan for your financial goals.

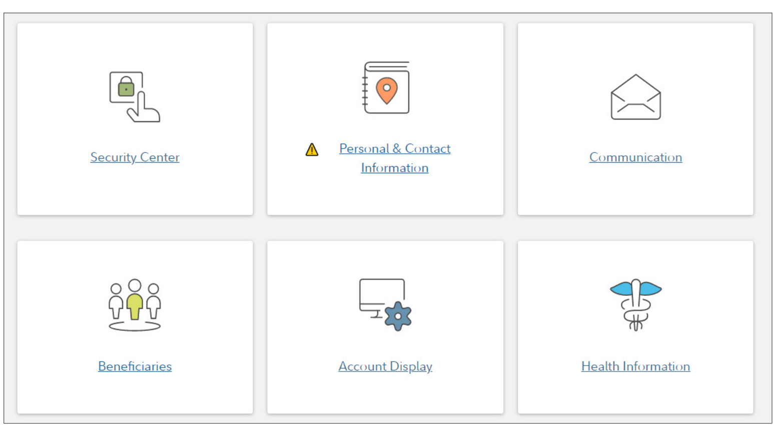
- **Create a Retirement Goal:** Estimate how much income you may have — or need — in retirement.
- **Set an Investment Goal:** View options for building your new portfolio.
- **Make a College Savings Goal:** Estimate college costs and get started with your savings plan.
- **Plan for Something Else:** Put a plan in place to create an emergency fund or meet other important personal goals.



Learn

Access top educational resources and tools all in one place.

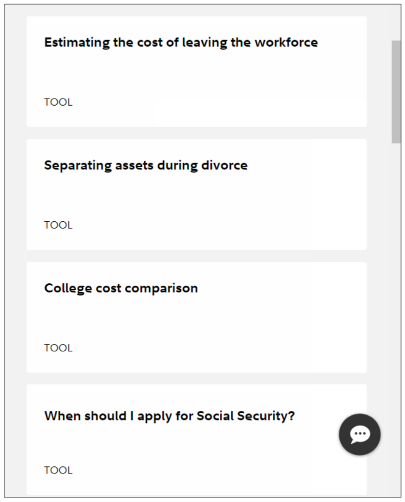
- Select the financial topic most important to you to get the most recent and relevant information.
- Improve your financial know-how: Browse our collection of articles, videos, and infographics; get help managing a life event; attend a workshop.



Profile

- Manage your username, password, and security settings.
- Keep your contact information up-to-date, including email address and mobile phone number.
- Sign up for eDelivery to ensure that you receive important communications quickly and securely.

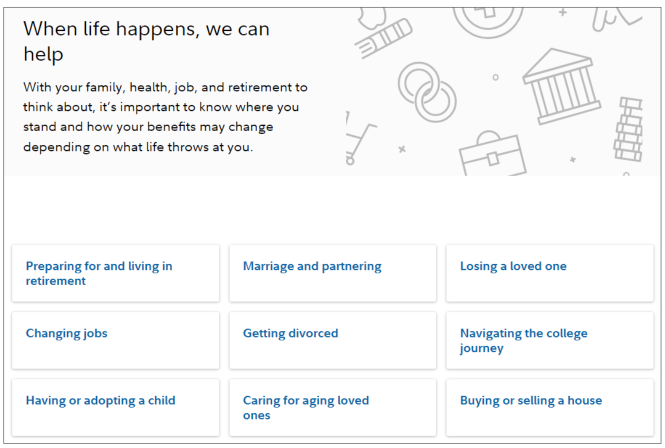
Go to NetBenefits.com/atwork



Tools

Access interactive resources that can help with a range of financial needs, including:

- Managing your saving and spending
- Planning for retirement
- Creating an investment strategy
- Saving for college
- Claiming Social Security



Life Events

Get key tips, insights, resources, and tools to guide you through daily life and major events, including:

- Having or adopting a child
- Marriage and partnering
- Caring for aging loved ones
- Navigating the college journey

Financial help — where and when you need it

NetBenefits provides the next steps, top priorities, education, and transactional capabilities to help you feel more confident about your financial life. All in one place and all from one trusted source

Log in to NetBenefits.com/atwork today and get started.

*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.*

Fidelity INVESTMENTS®

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.

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