



Welcome to your NetBenefits®



The help you need to find and optimize your employer benefits

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.

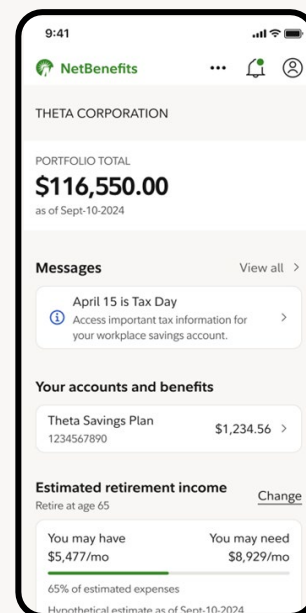
Download our mobile app today.



NetBenefits® smartphone and tablet app



Go to NetBenefits.com/AtWork

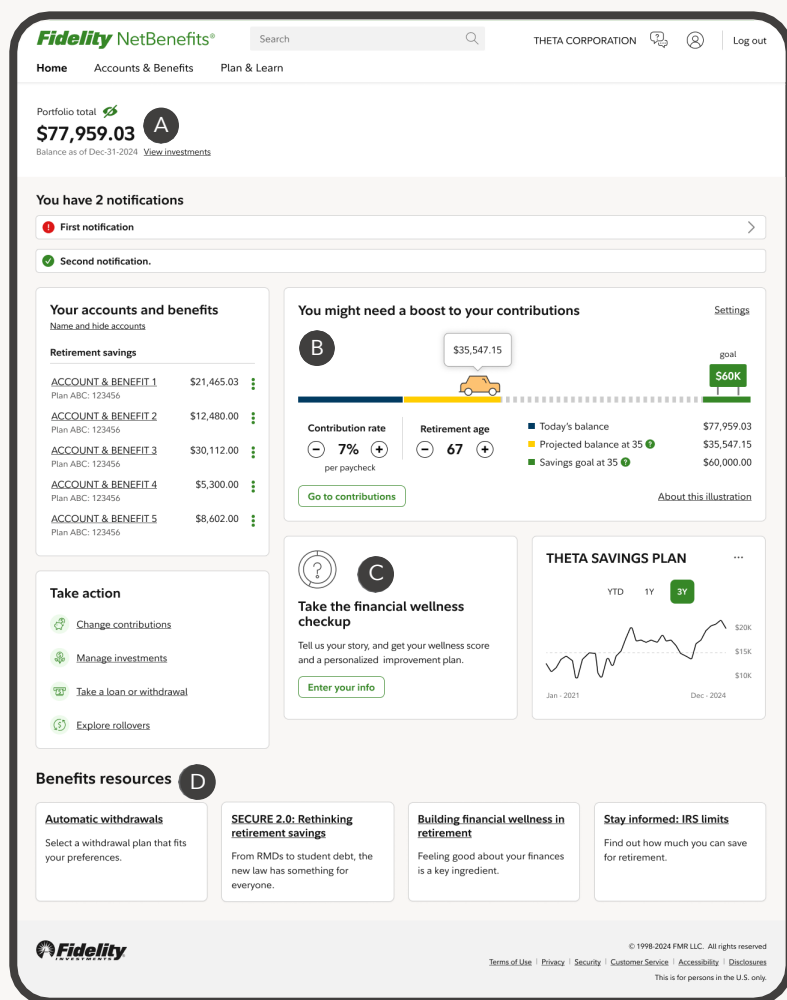


Get started and explore your home page

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 suggested next steps to consider 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 Next steps to financial wellness
Review your top priorities and get started on your financial to-dos.

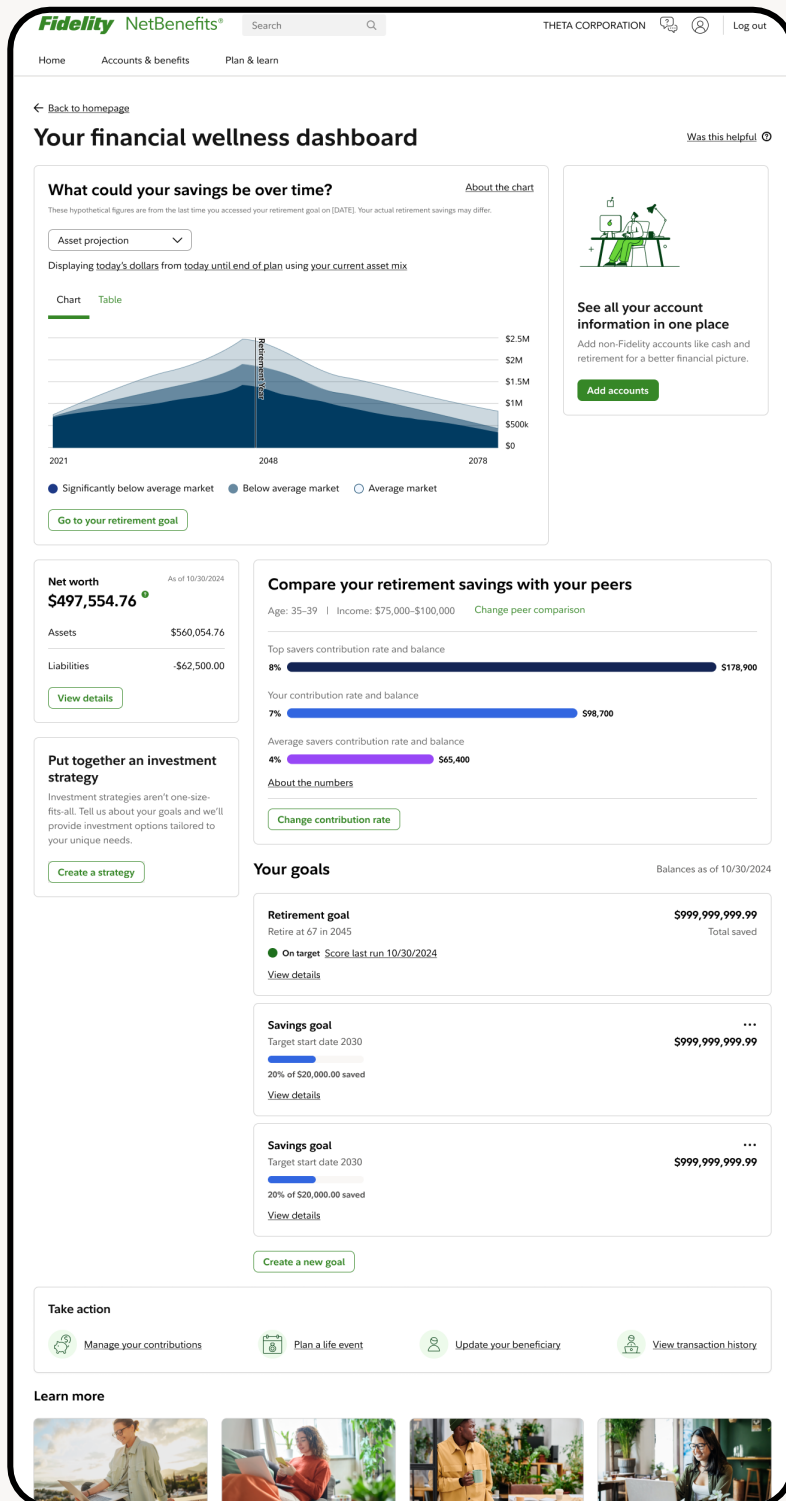
D Helpful resources
Access resources and important educational information.

Go to NetBenefits.com/AtWork

Financial help and clarity—all in one place

Your financial wellness dashboard

Model and plan for your financial goals.



Work toward your goals

Set goals that matter to you, track progress, and celebrate milestones along the way.

Explore financial wellness

Find resources that help you manage your money in ways that work for you.

Plan for the future

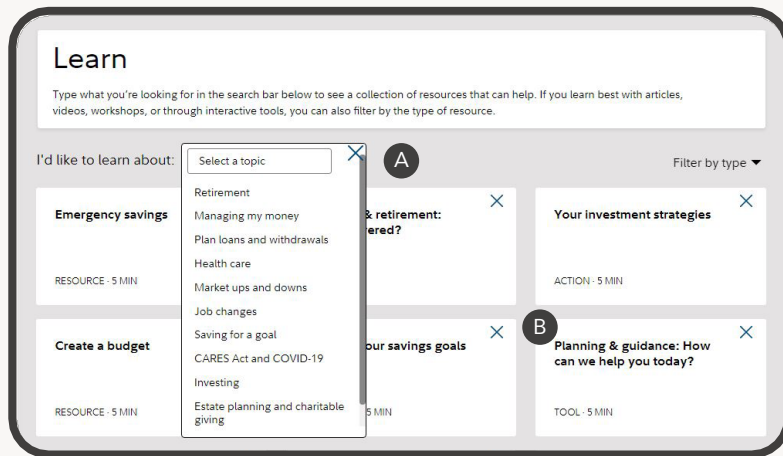
Make confident steps toward the future you want with simple tools and personalized insights.

Go to
NetBenefits.com/AtWork

Financial help and clarity—all in one place

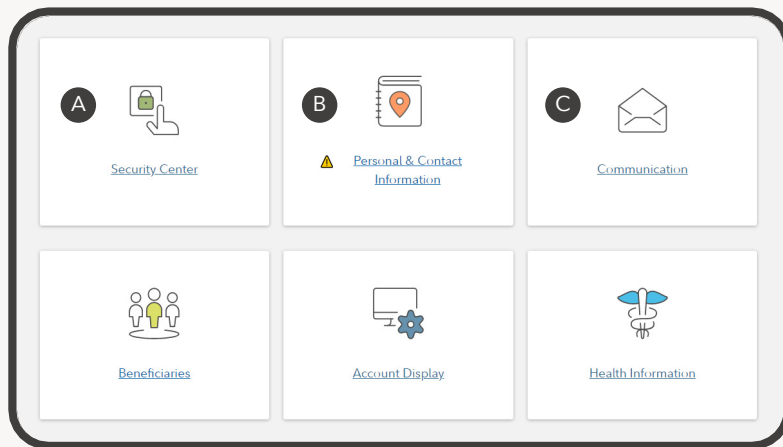
Learn

Access top educational resources and tools all in one place.



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

Profile



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

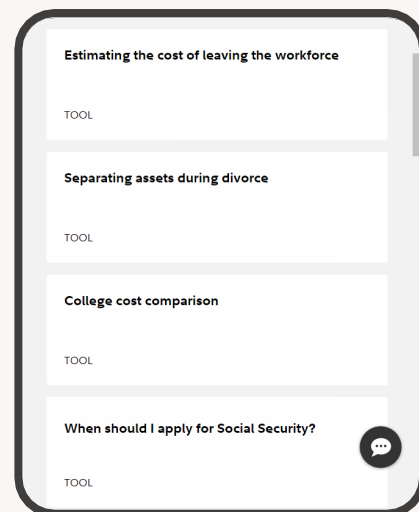
Go to NetBenefits.com/AtWork

Financial help and clarity—all in one place

Tools

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

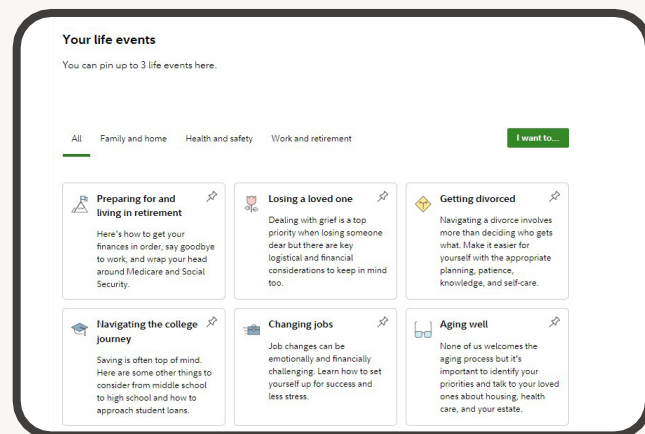
- Managing your saving and spending
- Planning for retirement
- Creating an investment strategy
- Saving for college
- Claiming Social Security



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



Benefits 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 benefits. 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.*



Investing involves risk, including risk of loss.

IMPORTANT: The projections or other information generated by the Planning & Guidance Center's 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. Your results may vary with each use and over time.

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

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