



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.

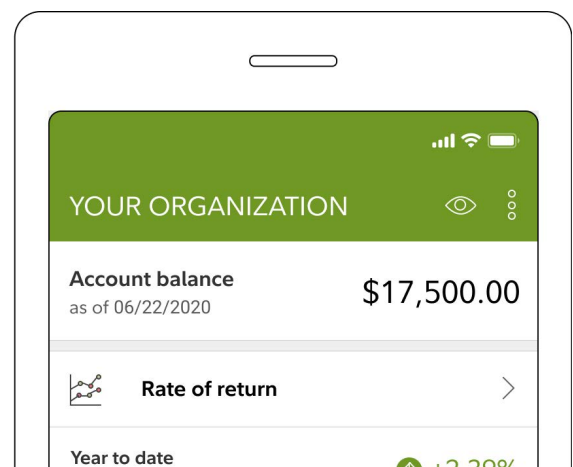
Take NetBenefits with you

Get instant access to balances, investments, educational resources, and more.

Download our mobile app today.



NetBenefits[®] smartphone and iPad[®] app



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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.

Fidelity NetBenefits Employee Benefits Powered by Fidelity

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PORTFOLIO TOTAL Balance as of 06/22/20 Show Accounts & Benefits Display Preferences Portfolio Positions

A **\$17,002.12***

Your journey to financial wellness

Your retirement goal Edit

Contribution rate **7%** \$300.00 per paycheck **Take action**

Milestone **2x**

Balance today **\$17,002.12** Projected balance at 35 **\$35,547.15** 2X your salary at 35 **\$60,000**

C Visit Planning & Guidance to see what else may impact your income in retirement.

About this hypothetical illustration

Based on what we know about you, here are some suggestions:

- 1** **SPEND LESS THAN YOU EARN**
Compare income and expenses to make sure you're cash flow positive. **Get started**
- 2** **PAY OFF HIGH INTEREST DEBT**
Credit cards and consumer loans with high interest rates can cost a lot in the long run. **Explore options**
- 3** **START SAVING FOR AN EMERGENCY**
Putting aside a little at a time can be a lifeline in case of financial crisis. **Get started**

See all opportunities for improvement

E **Security checklist**
Are your accounts and benefits secure? Complete the security checklist to learn how to keep your information safe.

E **Update your beneficiaries**
Review your choices regularly and update them after certain life events.

Stay informed: IRS limits
Find out how much you can save for retirement.

Preparing for emergencies
Learn how to build a safety net to help protect yourself and your loved ones.

Social Security tips for couples
See 3 ways that may help married couples boost their lifetime benefits.

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

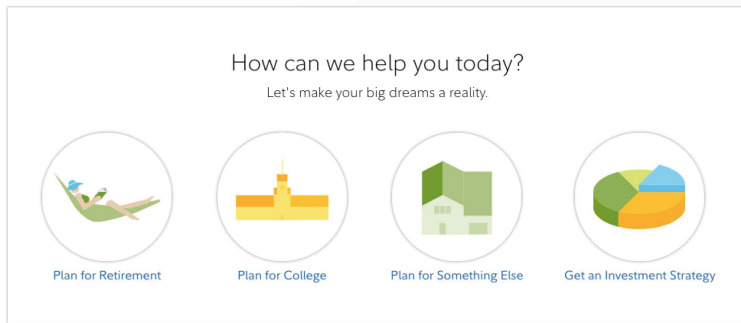
Review your top 3 priorities and get started on your financial to-dos. See the opportunities page to view all the ways you can improve.

E Helpful resources

Access resources and important educational information.

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

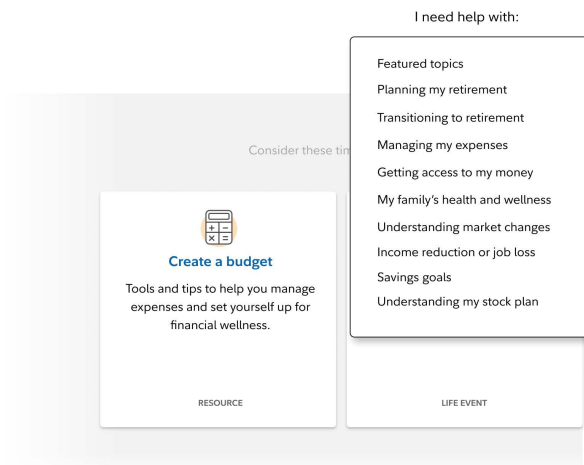
Financial help and clarity— all in one place



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.



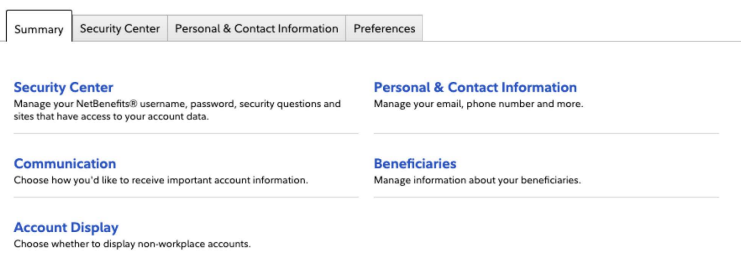
Learn

Access top educational resources and tools all in one place.

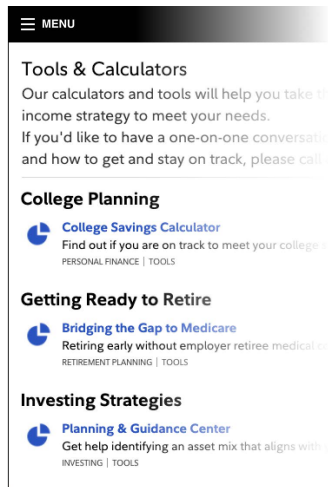
- Select the financial topic most important to you to get the most recent and relevant information.
- Improve your financial know-how: Browse our collection of articles, videos, and infographics; get help managing a life event; attend a workshop.

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.



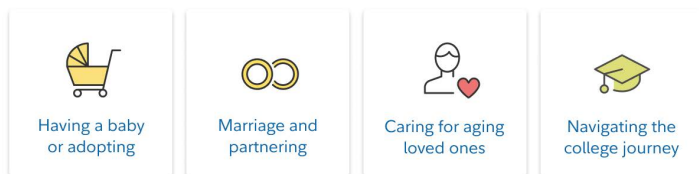
Go to [NetBenefits.com/atwork](https://netbenefits.com/atwork)



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 a baby and adopting
- Marriage and partnering
- Caring for aging loved ones
- Navigating the college journey

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

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](https://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.

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

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