



Welcome to NetBenefits®

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

It's 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.*



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.



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Go to 401k.com

Get started and explore your home page.

To get started, go to 401k.com and click *Register*. 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

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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.

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**

4 Your retirement score and hypothetical income

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

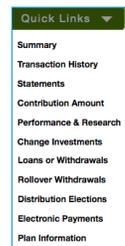
Welcome home! Your NetBenefits home page makes it easy to see where you are today—and get steps to consider to help you reach your next retirement milestone. Quickly check your account balance(s) and access resources to help you on your financial journey.

1 Your Account Balance(s)

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

2 Quick Links

Easily access the following ▶



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

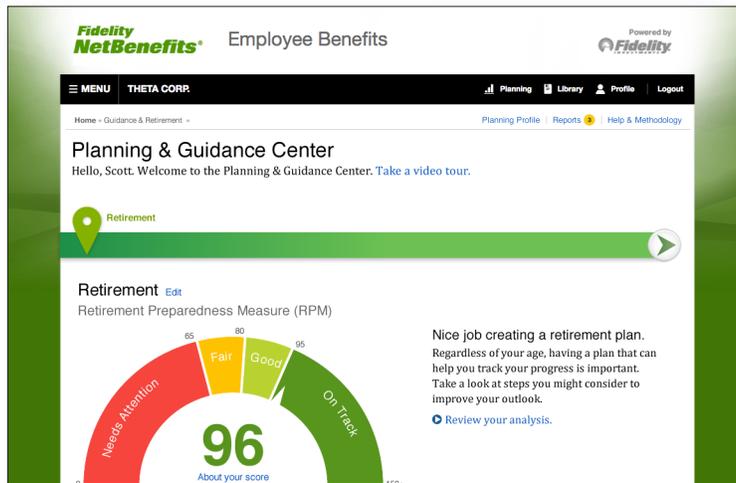
Get help closing any retirement income gap you may have. Take action from within the Planning & Guidance Center.

5 Make the Most of Your Benefits

Access resources and important educational information for you.

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Discover something new on NetBenefits.

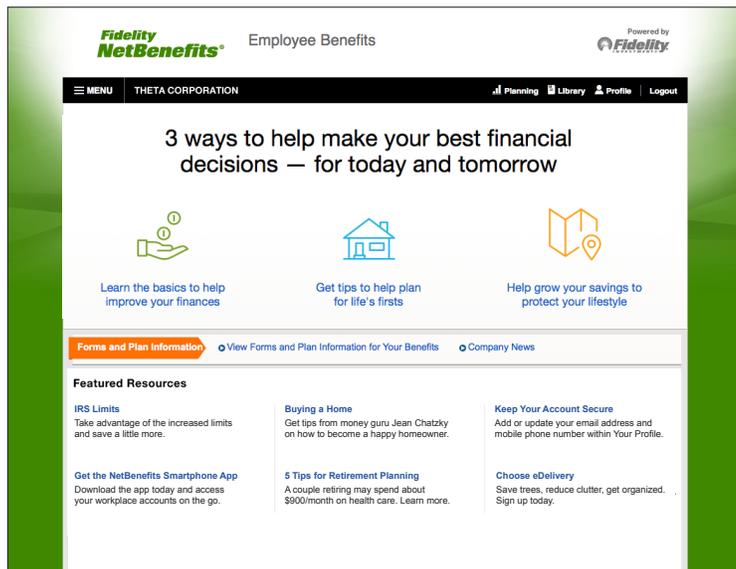


Planning

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.

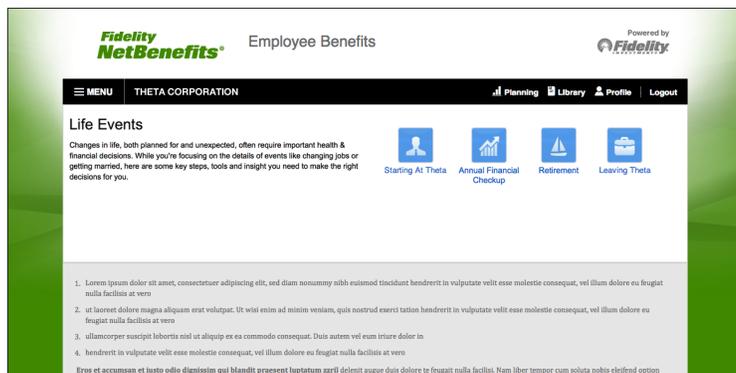


Library

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 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

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NetBenefits mobile apps:
Download them today.



NetBenefits®
smartphone and
iPad® app



NetBenefits®
Microsoft
Surface™ app

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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, 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.

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

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