

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** 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



NetBenefits®
Microsoft
Surface™ app



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Go to NetBenefits.com

Get started and explore your home page.

Go to **NetBenefits.com** 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

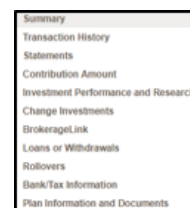
See where you are today, and get prioritized next steps to help you reach your goals for tomorrow.

A Account Balance

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

B Quick Links

Access the information you need.



C Goals and Milestones

Look for important information you can act on—like meeting a suggested retirement savings milestone.

D Retirement Income

Get help closing any retirement income gaps. Take action from within the Planning & Guidance Center.

E Next Steps to Financial Wellness

Review your top three priorities and get started on your financial to-dos. Visit the “See more opportunities” page to view all the ways you can improve.

In this example, the user can learn more about high-interest debt and how to manage it:



F Helpful Resources

Access resources and important educational information.

Fidelity NetBenefits Employee Benefits

Powered by **Fidelity**

THETA CORPORATION | Planning | Library | Profile | Search | Log Out

A RETIREMENT PLAN | Balance as of 06/22/18: **\$35,000.12*** | Show Accounts & Benefits | **B** Quick Links | Display Preferences | Portfolio Positions

C MILESTONE | RETIREMENT INCOME | **D** Your retirement score and hypothetical income

The next retirement milestone on your journey
The goal is to have one times (1x) your salary saved by age 30.

Contribution rate: **4%**
\$75.00 per paycheck

MILESTONE: **\$50,000**
1X YOUR SALARY AT 30

Balance today: **\$35,000.12** | Hypothetical balance at 30: **\$XX,XXX**

Edit retirement goal settings

Hypothetical illustration is intended to be educational, not tailored to the investment needs of any specific investor and is intended to help you start thinking about funding your retirement. The hypothetical balance does not include employer contributions and does not factor in monthly pension income. We assume a flat rate of return of 3.25%. Always consider your personal situation before making contribution changes.

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

E 1 MEASURE YOUR FINANCIAL WELLNESS | 2 SPEND LESS THAN YOU EARN | 3 PAY OFF HIGH-INTEREST DEBT

1. Tell us your story, and get your wellness score and a personalized improvement plan. [Enter your info](#)

2. Compare income and expenses to make sure you're cashflow positive. [Get started](#)

3. Credit cards and consumer loans with high interest rates can cost a lot in the long run. [Explore options](#)

[See more opportunities for improvement](#)

F 5 Ways to Protect Yourself from Cyber Fraud | When Should You Claim Social Security?

Follow these tips to help keep your Fidelity workplace savings account safe.

See how different strategies could increase your benefit.

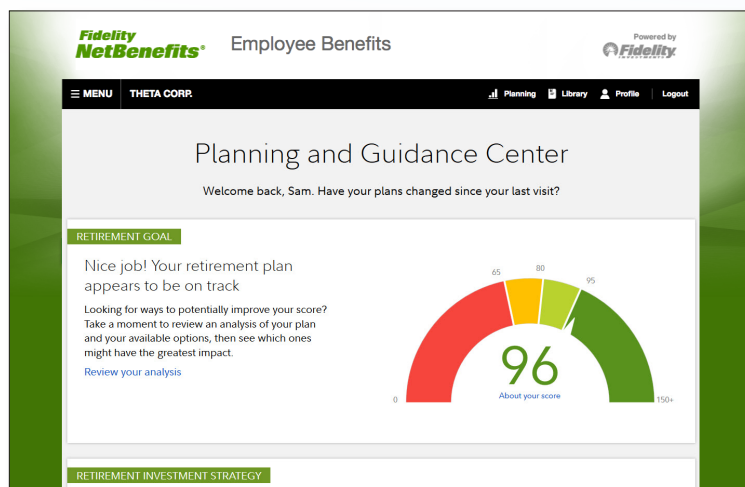
House Hunting? Here's How to Set Your Budget | Stay informed: IRS limits | 3 Ways to Feel Good About Your Finances

Review five steps that will help you get started. | Find out how much you can save for retirement. | Nothing to show for all your spending? Get three tips to change that.

DOW 18,251.35 +118.65 (0.65%) | S&P 500 2,112.85 +8.35 (0.40%) | NASDAQ 4,966.46 +32.94 (0.66%) | Russell 1,242.85 +9.48 (0.77%) | 10 Yr Note 20.56 +0.54 (2.70%)

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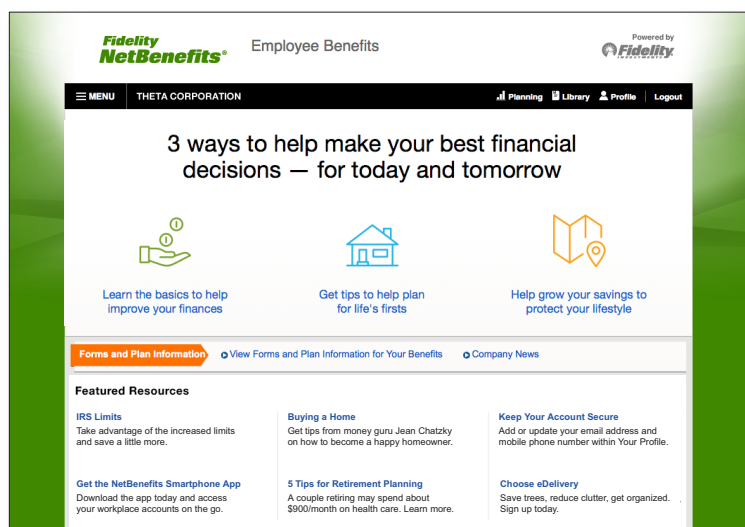
Financial help and clarity. All in one place.



Planning & Guidance Center

Model and plan for your financial goals.

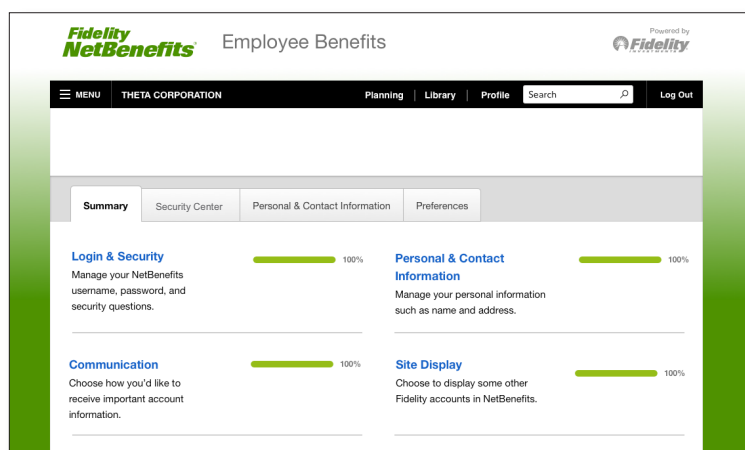
- **Create a Retirement Goal:** Estimate how much income you may have — or need — in retirement.
- **Set an Investment Goal:** View options for building your new portfolio.
- **Make a College Savings Goal:** Estimate college costs and get started with your savings plan.
- **Plan for Something Else:**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



Library

Explore a collection of financial learning resources — articles, infographics, videos, and more.

- View a video about managing your debt.
- Scroll through an infographic that explains how to balance saving and spending habits.
- Read an article about different strategies for claiming Social Security.

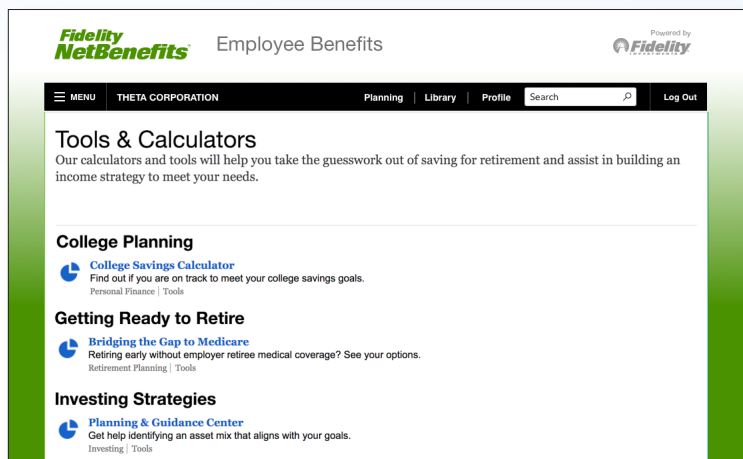


Profile

- 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.

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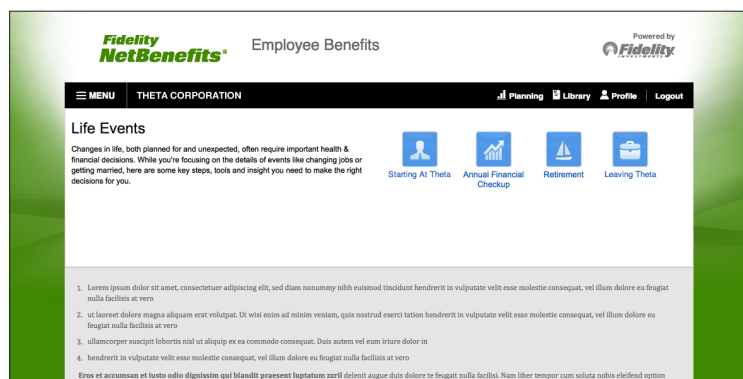
Go to [NetBenefits.com](https://netbenefits.com)



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

Key insights and tools help guide you through major events.

- New hire checklist
- Annual financial checkup
- Retirement checklist

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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 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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