



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.

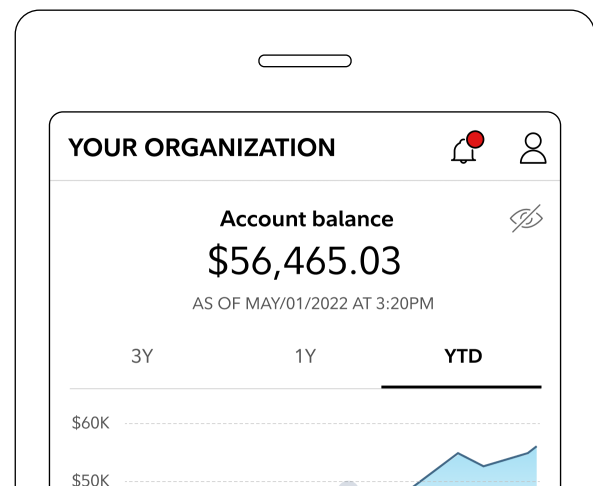
Take NetBenefits with you

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

Download our mobile app today.



NetBenefits® smartphone and iPad® app



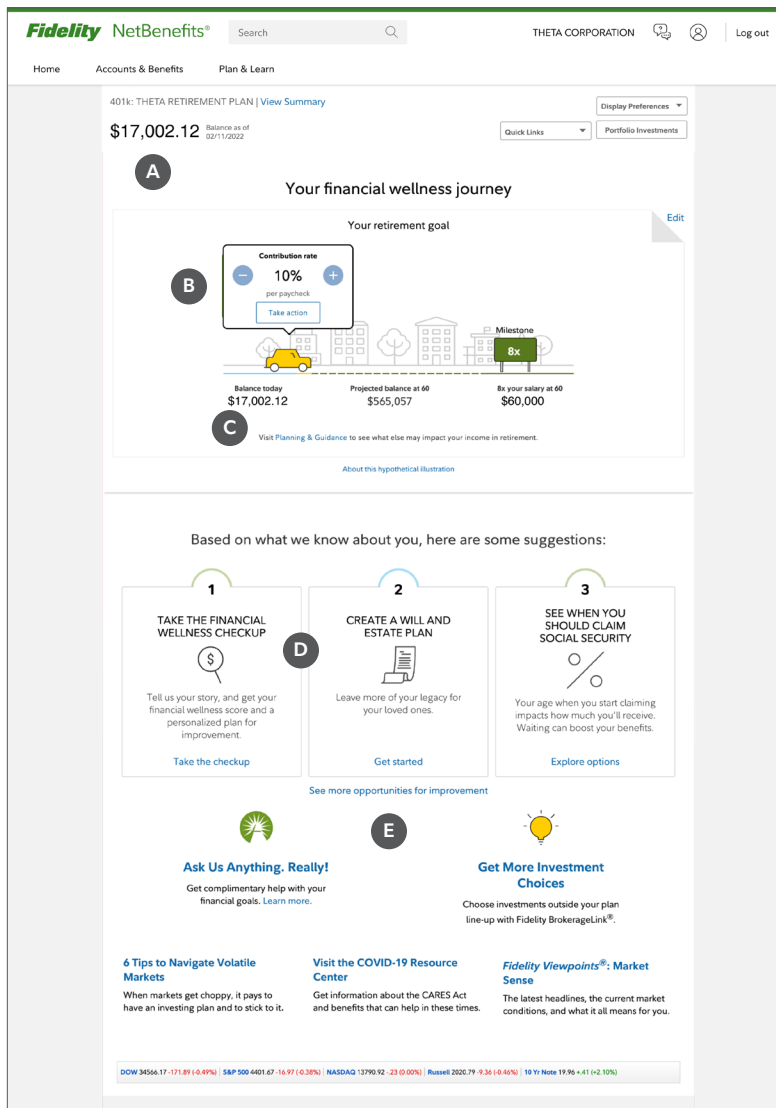
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[Go to NetBenefits.com/atwork](https://NetBenefits.com/atwork)

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.

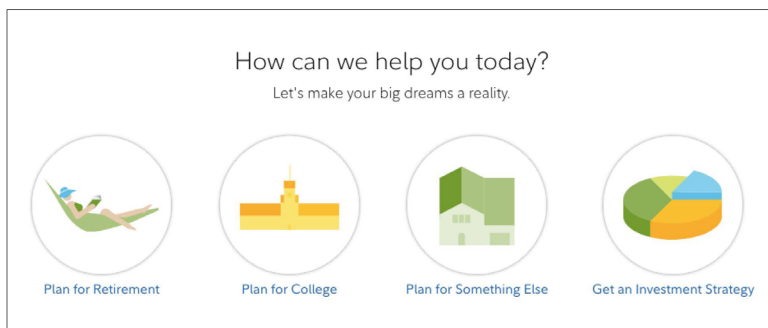
D Next steps to financial wellness

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.

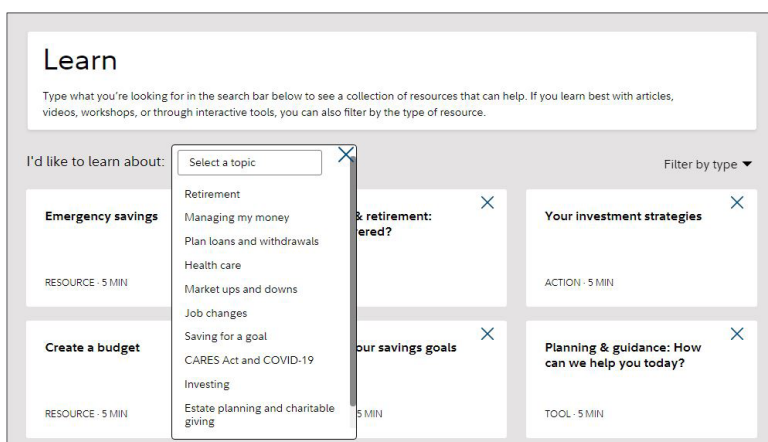
Financial help and clarity— all in one place



Planning & Guidance Center

Model and plan for your financial goals.

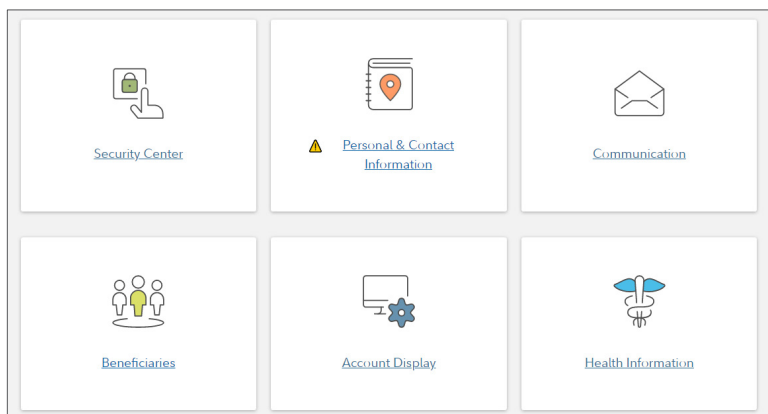
- **Create a Retirement Goal:** Estimate how much income you may have—or need—in retirement.
- **Set an Investment Goal:** View options for building your new portfolio.
- **Make a College Savings Goal:** Estimate college costs and get started with your savings plan.
- **Plan for Something Else:** Put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



Learn

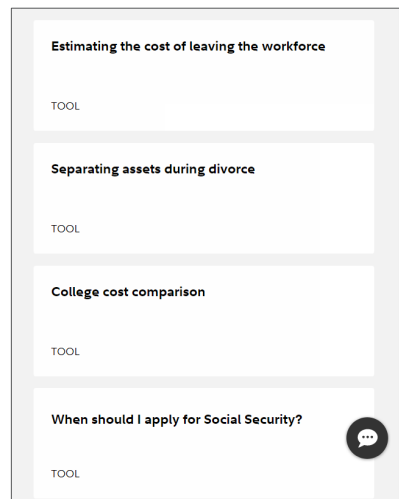
Access top educational resources and tools all in one place.

- 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

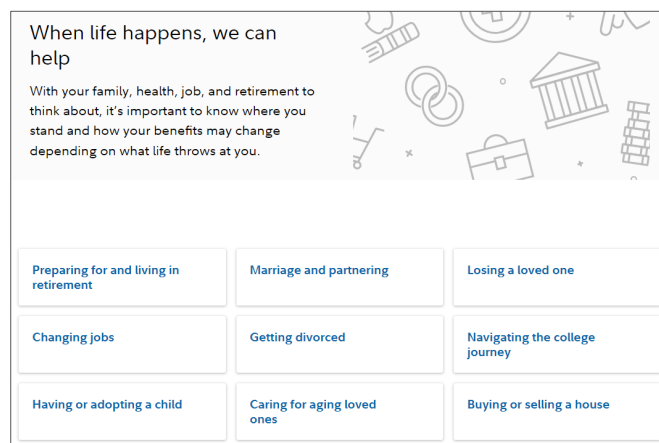
- Manage your username, password, and security settings.
- Keep your contact information up-to-date, including email address and mobile phone number.
- Sign up for eDelivery to ensure that you receive important communications quickly and securely.



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](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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How to register for access to your account on Fidelity NetBenefits®

If you have previously registered with Fidelity.com or NetBenefits®, you do not need to register again. Use your existing username and password to access your new account.

If you have not yet registered, use the instructions below to help you set up your workplace savings account on NetBenefits.

New user registration

During the new user registration process, you may be asked to take an additional security step to help us authenticate your account.

1 Verify your identity

Enter information in the following required fields:

- Your first and last name
- Your date of birth
- Last four digits of your Social Security number (SSN)

Select the **Continue** button.

2 Provide your contact information

Enter information in the following required fields:

- Personal email
- Phone type
- Personal info (SSN, phone #, DOB)
- Read our electronic disclosure

Select the **Continue** button.

1

Fidelity NetBenefits®

Verify your identity

Let's confirm some basic information about your account.

Your name

First name Last name

Date of birth

Month Day Year

Select

Month/dd/yyyy

Last 4 of SSN

[Cancel](#) [Continue](#)

2

Required Contact Information

Help protect your account. Accurate contact information is how we alert you – and help stop – fraudulent activity.

Contact preferences can be changed on your Profile Page after registration.

Alternatively, you may enroll in your plan or access your existing account by calling a customer service representative.

Personal email

Phone type

US or Canada mobile

Phone number

Electronic Disclosure

You agree to conduct business with Fidelity electronically and to electronic delivery of all documents and communications for all your Fidelity accounts as detailed in the [Electronic Delivery Agreement](#). You consent to Fidelity's use of your email and/or mobile number to message, call or text you to help secure your account, provide transactional alerts, and deliver other communications. Message and data rates apply; frequency may vary. For help with texts, reply HELP. To opt-out of texts, log onto NetBenefits.com or reply STOP. If you choose not to provide an e-mail address and mobile phone number, you may click the "Cancel" button to end the registration process. You may enroll in your plan or access your existing account by calling a customer service representative.

[Cancel](#) [Continue](#)

For illustrative purposes only.



3 Set up your username

We require that you create a unique username.

- Use 8–15 characters, including at least two letters.

You may **not** use:

- Special characters or symbols
- Sequences (e.g., 12345 or 11111)
- Personal info (SSN, phone #, DOB)

4 Create a password

Your password protects your account from unauthorized users.

- Use 6–20 characters
- Use at least one number
- Letters are case sensitive

You may **not** use:

- Special characters #&*<>{}'[]
- Sequences (e.g., 12345 or 11111)
- Personal info (SSN, phone #, DOB)
- A password you've used before

After confirming your password, select **Continue**.

5 New user registration confirmed

You have successfully registered. If you have other accounts through Fidelity.com or NetBenefits, your new login information applies to these accounts, as well as to accessing your account by phone.

Register now

Create a username

Enter new username

3

- ✗ Use 8 to 15 letters and/or numbers
- ✓ If your username is between 9 and 11 characters in length, it must contain at least two letters.
- ✓ No symbols, punctuation marks, or spaces (e.g., #, @, /, %, -)
- ✓ No sequences (e.g., 12345 or 111)

[See more guidelines](#)

Create a password

4

Create a new password

Password strength:
Letters are case-sensitive.

- ✗ 6 - 20 characters
- ✗ Upper and lower case letters
- ✗ At least one number
- ✗ Special characters except for # & * < > { } ' []
- ✓ No sequences (e.g., 12345 or 111)

[See more guidelines](#)

Confirm your password

Cancel Continue

5

You have successfully registered

Your new username is: **testuser250**

Continue

For illustrative purposes only.

Fidelity uses the contact information you provide to send you important communications about your benefits, as well as timely service-related and legal notifications, including messages about educational and new service offerings.

Please be assured that this information is used only to communicate with you regarding your benefits with Fidelity and will not be shared with any other parties. Fidelity Investments has always been committed to maintaining the confidentiality, integrity, and security of personal information entrusted to us by current and prospective customers.



6 Begin using NetBenefits

After you log in with your new account username and password, and update your email address, email preferences, and mobile phone number, you can:

- Enroll in your plan, if you haven't already
- Check your account balances
- Update how much you set aside to save from your paycheck
- Make changes to your investments
- Plan for important financial goals, such as saving for retirement, college, and other personal goals (e.g., buying a home)
- Access educational resources to improve your financial know-how on a wide range of topics (Social Security, loans, budgeting, etc.)

Need help setting up your account?
Call your Plan's toll-free number.

6

Fidelity NetBenefits®

Welcome

U.S. Employees Outside U.S. Employees

Username

Password

☐ Remember Me [Forgot login?](#)

Log In

[Register as a new user](#) | [FAQs](#)

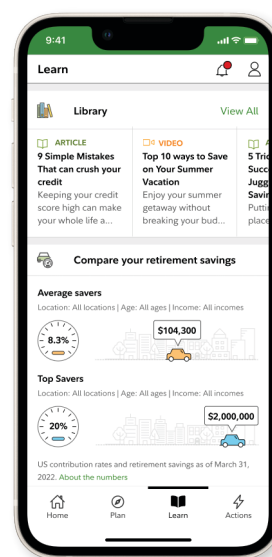
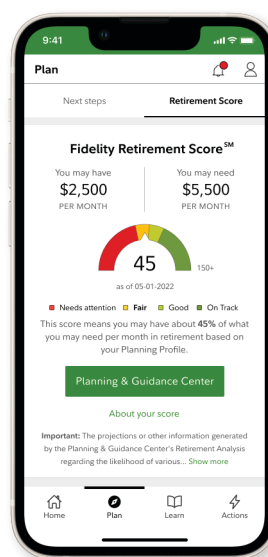
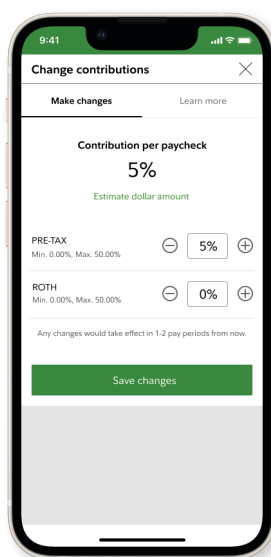
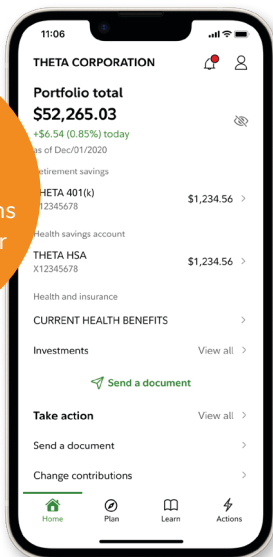
For illustrative purposes only.

Download the NetBenefits® mobile app.

Access all your Fidelity® workplace accounts — anytime, anywhere.*



Get messages about timely actions to take within your account.



VIEW

Review account balances, investments, your personal rate of return, next steps, and more.

ACT

Change contributions or investments, update your profile or beneficiaries, send paperwork, and more.

PLAN

See how much you may need in retirement and get your Fidelity Retirement Score^{SM, 1}.

LEARN

Access articles, videos, podcasts, and interactive tools.



Fidelity.com/go/NetBenefitsapp



Download the NetBenefits® app today for an iPhone® or Android.



Investing involves risk, including risk of loss.

¹IMPORTANT: The projections or other information generated by Fidelity Retirement Score 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.

*System availability and response times may vary.

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