



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 [401k.com](https://www.fidelity.com/401k) today to get started and see what's new.

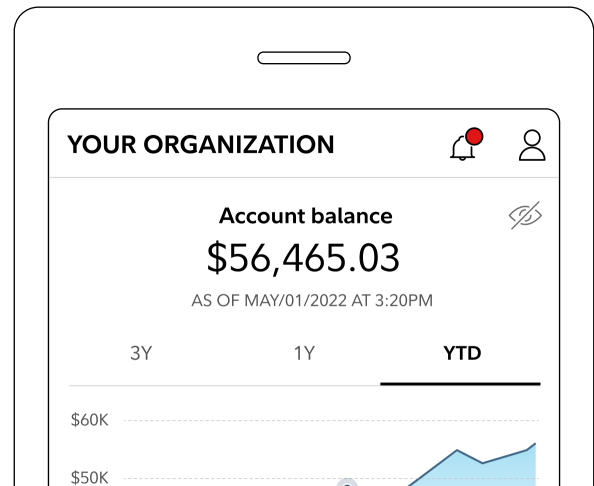
Take NetBenefits with you

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

Download our mobile app today.



NetBenefits[®] smartphone and iPad[®] app



Screenshots and graphics are for illustrative purposes only. Apple, the Apple logo, iPad, iPhone, and iMac are trademarks of Apple Inc., registered in the United States and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc.



Go to [401k.com](https://www.fidelity.com/401k)

Get started and explore your home page

Go to 401k.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.

The screenshot displays the Fidelity NetBenefits home page for a Theta Corporation employee. At the top, the account balance is \$17,002.12 as of 02/11/2022. The main section, "Your financial wellness journey," features a "Your retirement goal" graphic showing a contribution rate of 10% per paycheck, a current balance of \$17,002.12, a projected balance at 60 of \$565,057, and a milestone of 8x salary at 60 (\$60,000). Below this, three suggestions are provided: 1. Take the Financial Wellness Checkup, 2. Create a Will and Estate Plan, and 3. See when you should claim Social Security. At the bottom, there are links for "Ask Us Anything. Really!", "Get More Investment Choices", and "Fidelity Viewpoints: Market Sense".

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.

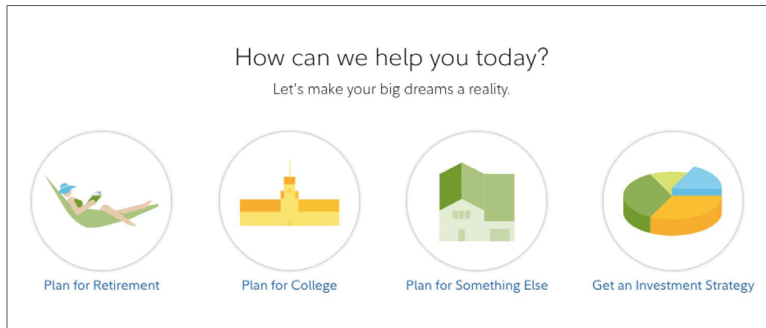
D Next steps to financial wellness

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.

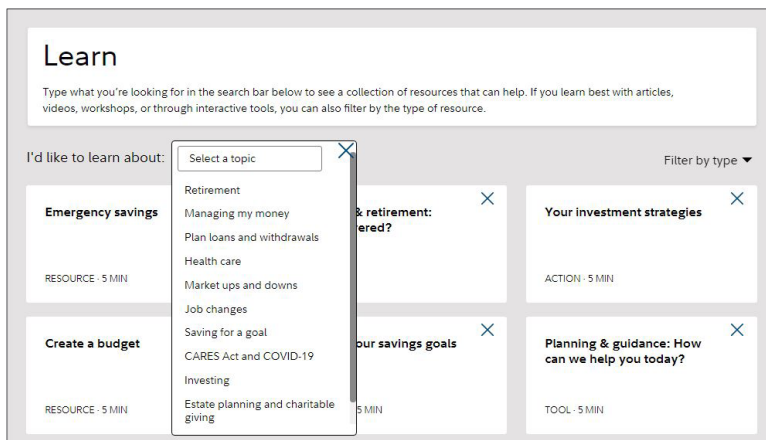
Financial help and clarity— all in one place



Planning & Guidance Center

Model and plan for your financial goals.

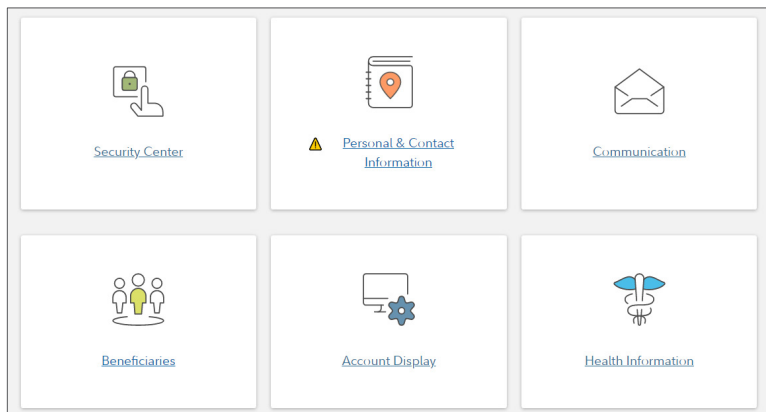
- **Create a Retirement Goal:** Estimate how much income you may have—or need—in retirement.
- **Set an Investment Goal:** View options for building your new portfolio.
- **Make a College Savings Goal:** Estimate college costs and get started with your savings plan.
- **Plan for Something Else:** Put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



Learn

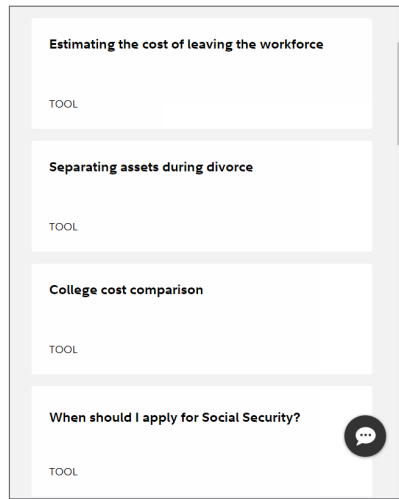
Access top educational resources and tools all in one place.

- 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

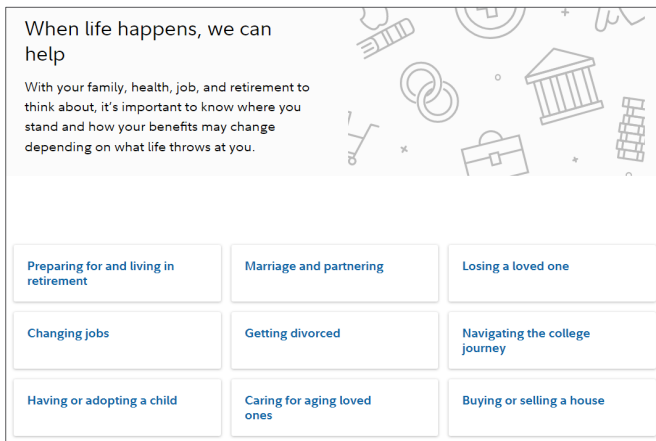
- Manage your username, password, and security settings.
- Keep your contact information up-to-date, including email address and mobile phone number.
- Sign up for eDelivery to ensure that you receive important communications quickly and securely.



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 401k.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.

Third-party trademarks and service marks are the property of their respective owners. All other trademarks and service marks are the property of FMR LLC or an affiliated company, and may be registered.

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

© 2022 FMR LLC. All rights reserved.

681976.7.0