Getting started with NetBenefits®

Where to start?

- www.401k.com or www.netbenefits.com

How to log in?

- For new participants, click "New User Registration" and follow the instructions to set up your Customer ID and PIN.
- If you have a brokerage account, IRA, college savings plan or retirement plan from a previous employer with Fidelity, you can use the same Customer ID and PIN to log in.
- If you forgot your PIN, click "Forgot your PIN", and follow the instructions to reset your PIN.

How to manage account?

- All options located under the "Select Action" drop down menu (center of page next to account balance.

How to access Planning tools, calculators, classes?

- Tools and Learning (Link located in the lower left side or middle of the page)
- http://e-learning.fidelity.com

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Online links to useful tools provided by Fidelity Investments:

Q: What financial goal should I save for first?
A: Use the Savings Planner tool

Q: How can I create a budget and manage debt?
A: Use the Budget Snapshot tool

Q: How can I view my Retirement Readiness in five easy question?
A: Use the myPlan Snapshot tool

Q: I need help deciding how to invest my money
A: Use the Portfolio Review tool

Q: How can I find out, at-a-glance, if my retirement plan is on track?
A: Visit the Retirement Checkup screen or the myPlan Monitor (log-in required at each link)

Q: Where can I learn how much I'll need to save for retirement?
A: Use the Retirement Quick Check tool

Q: Where can I find out more about Fidelity's Freedom Funds?
A: Visit the interactive Fidelity Freedom Fund information center

Q: How can I find a strategy to help meet my retirement income needs?
A: Use the Retirement Income Strategy Evaluator tool

Q: How much should I contribute?
A: Use the Contribution Calculator

- Once logged in to your account at www.401k.com
- Under **Tools & Learning**, click on **Get the guidance, information and tools**
- Under **Retirement Calculators**, click on **Contribution Calculator**

Q: How will my contributions impact my take home pay?
A: Use the Take-Home Pay Calculator

- Once logged in to your account at www.401k.com
- Under **Tools & Learning**, click on **Get the guidance, information and tools**
- Under **Retirement Calculators**, click on **Take-Home Pay Calculator**

Q: What are the consequences of taking a withdrawal from your retirement plan account?
A: Use the Withdrawal Calculator

- Once logged in to your account at www.401k.com
- Under **Tools & Learning**, click on **Get the guidance, information and tools**
- Under **Retirement Calculators**, click on **Withdrawal Calculator**

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eLearning / Pre-recorded Educational Workshops

Below is a list of all the Pre-recorded educational seminars for 2011.
Utilizing these links does not require a NetBenefits log-in process.

Your Estate Planning:
For investors interested in creating an estate plan, learn about preserving and transferring your wealth.

Wise Choices for your old Workplace Savings Plan:
Learn the benefits of bringing together workplace savings accounts from former employers.

Getting on the Right Path with your Workplace Savings Plan:
Learn about why it's important to join your workplace savings plan, how much to save, and how to develop a household budget.

Building a Portfolio for Any Weather:
Learn how to pick investments that are appropriate for your situation and investment time horizon.

College Savings Options:
Get a better understanding of the college financing system, how to pay for a college education, and where Fidelity can help.

Allocating your Workplace Savings
See if your current investment mix needs adjusting

Monitoring your Portfolio:
For "do it yourself" investors, learn how to review your portfolio activity, evaluate performance, and how to rebalance your account to keep your strategy on track.

Taking Control of your Personal Finances:
Get help creating a budget, identifying ways to save more, and how to manage debt.

Evaluating Your Investment Options
Review and evaluate your investment options

Remaining Confident in a Volatile Market:
Gain a better understanding of how to manage your workplace savings based on historic and current market conditions.

Deciding What to Do with Workplace Savings:
If you have recently experienced a job change, learn about your distribution options and how to manage your finances during this transition.

Designing your Financial Roadmap

- Understand how to create a financial plan and how to save for other long and short-term goals you may have in addition to retirement