

Managing Your Account Online

Managing your Workplace Savings Plan account online is easy — simply follow the steps below.

Establish a username and password

If you are logging on for the first time, you'll need to establish a username and password.

1. Go to **netbenefits.com**.
2. Click *Register Now*.
3. Follow the instructions to set up your login information.

Change your contribution percentage

To change the amount of your payroll contributions into your account:

1. Log on to your account through **netbenefits.com**.
2. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *Contribution Amount*, then click *Contribution Amount*. Enter your new contribution percentage.
3. Confirm your new contribution percentage.
4. If your plan does not allow you to change your contribution online, visit your HR or Benefits department to complete a new Salary Reduction Agreement.

Change your investment elections

To change how your future investment elections are invested online:

1. Log on to your account through **netbenefits.com**.
2. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *Change Investments*.
3. Enter the percentage of your payroll contributions that you wish to direct to each investment option you choose—your elections must add up to 100%.
4. View the online prospectus for each fund in which you are investing.
5. Confirm your investment elections.

Need help?



Call **800-343-0860** to speak with a Fidelity Representative.



Visit **Fidelity.com/ask** for answers to your questions and more ways to contact us.



Stop by one of our Investor Centers.

To find the Investor Center nearest you, visit **Fidelity.com**, and from the home page, click on *Find an Investor Center*.



Rebalance your portfolio

Some investments perform better than others. So you may find that the mix of funds you're invested in - including stocks, bonds and money market funds - changes over time, and may no longer be a good fit to meet your goals. If this happens, you can rebalance your accounts, choosing investment options that are more appropriate for what you'd like to achieve financially.

To rebalance your account:

1. Log on to your account through **netbenefits.com**.
2. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *Change Investments*, then click *Exchange Multiple Investments*.
3. Choose *All Sources* or *Single Source* under *Rebalance: Source Selection*. Then enter the percentage of the balance in each of your current investment options that you wish to direct to each investment option you choose — your elections must add up to 100%.
4. View the online prospectus for each fund in which you are investing.
5. Confirm your elections.

Update your mail preferences

Receiving communications by email offers you greater convenience and will help keep you up to date on topics related to your retirement plan.

1. Log on to your account through **netbenefits.com**.
2. Go to *Your Profile* and click *Personal & Contact Information*. Enter your preferred email address.
3. Go to *Preferences* to select which types of communications you wish to receive via email or regular mail.



Investor Center products and services are offered beyond your employer-sponsored retirement plan.

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

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