Getting started with NetBenefits®

www.fidelity.com/atwork

Easy guide to NetBenefits®

Fidelity Investments®

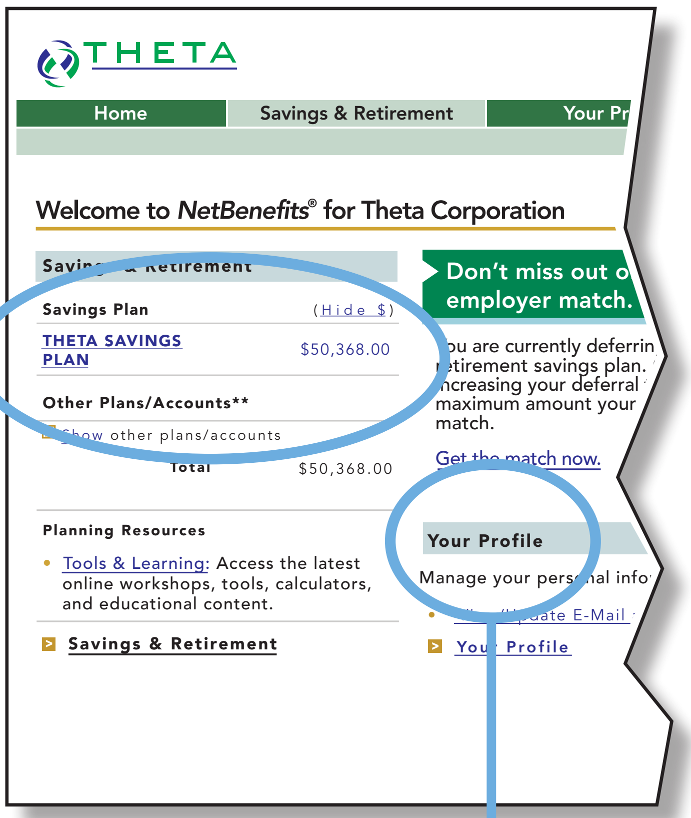
Smart move.®

Begin.

www.fidelity.com/atwork

The NetBenefits *Home* page shows your retirement savings plan accounts and offers helpful links to learning tools and timely news.

Tip: It makes sense to check your balances after each payroll contribution.



Screenshot is for illustrative purposes only

View your accounts.

Simply click on the account name to manage that account.

Review your profile.

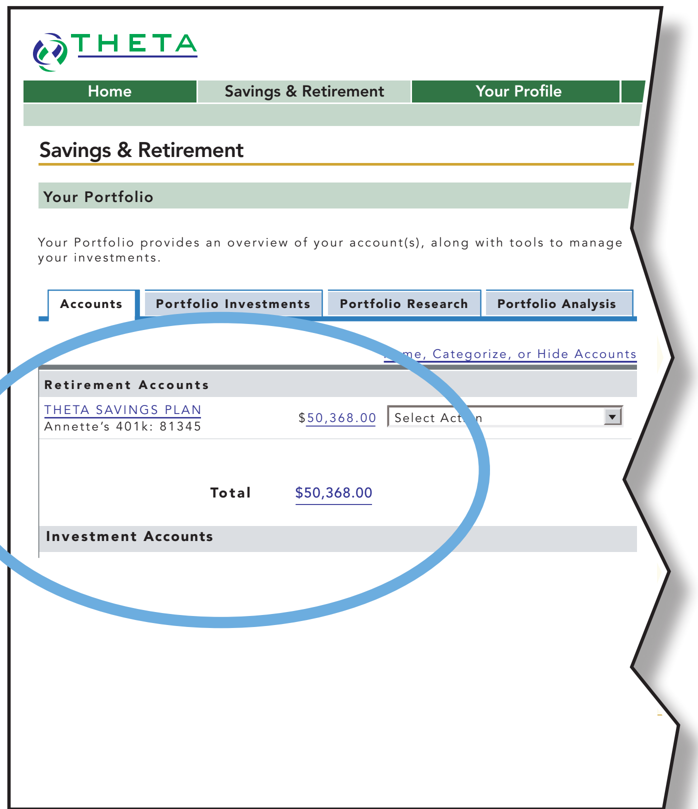
Go to *Your Profile* to review your personal information, choose online statements, manage the display of any personal Fidelity accounts within NetBenefits, and more.

Explore.

www.fidelity.com/atwork

The *Savings & Retirement* page lists your retirement savings plan accounts, and any other personal accounts you have with Fidelity Investments.®

Tip: If you want to take a specific action, use the drop-down menu to the right of each account.



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Check balances.

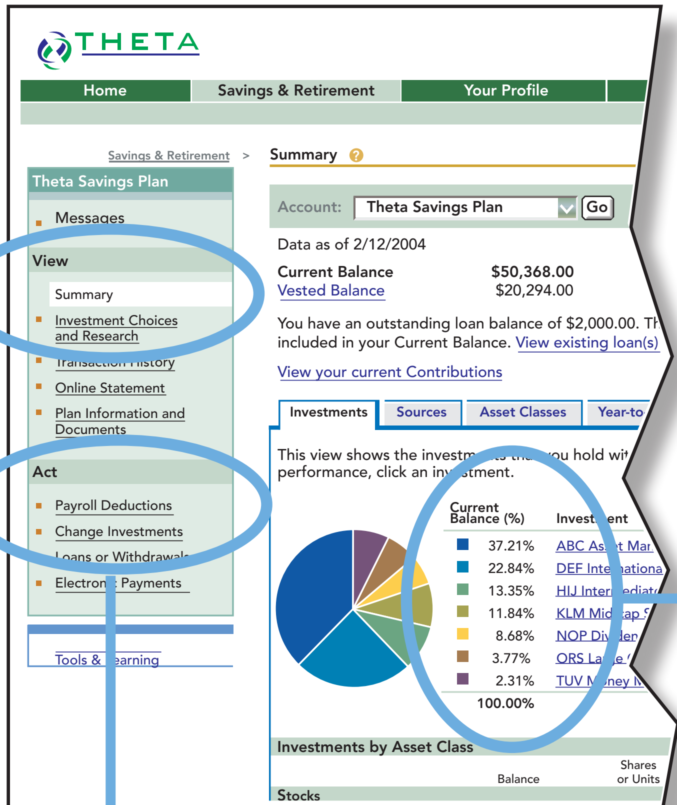
Select from your retirement savings plan and any personal Fidelity accounts. Click on the *Portfolio Investments* tab for more details.

Act.

www.fidelity.com/atwork

The *Savings & Retirement Summary* page provides an overview of your current investments, as well as links to help you analyze your individual investment options and make changes virtually anytime.

Tip: Many experts suggest you should review your investment mix at least once each year—and with any major life change.



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Act.

Keep your planning strategy and portfolio in line with your goals and make changes virtually anytime.

View.

See your statement, plan information, and a history of your account transactions.

Analyze.

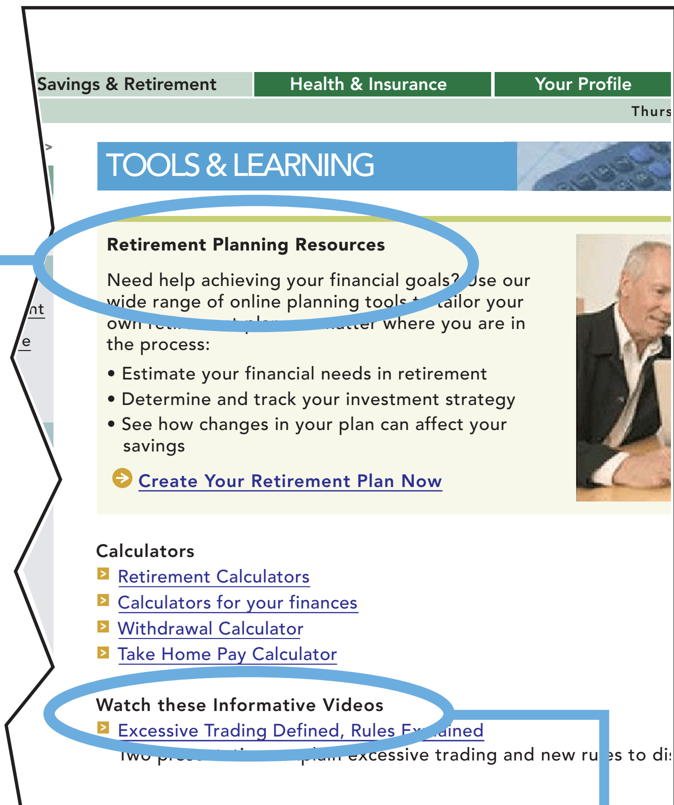
Review your account details by *Investments*, *Sources*, *Asset Classes*, and *Year-to-Date Change*.

Learn.

www.fidelity.com/atwork

The *Tools & Learning* resources at NetBenefits can help you dig into a range of personal finance topics. Then you can use handy resources on the site to make decisions with confidence.

Tip: Take advantage of interactive resources to save more and invest more confidently.



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Use online tools.

Interactive tools and calculators can help you work out:

- contribution rates
- your investment strategy
- whether you're on track to reach your retirement savings goals

Experience e-Learning.

At your own pace and convenience, Fidelity e-Learning workshops teach you the fundamentals of saving and investing successfully for your retirement.

NetBenefits®–
So simple to get into.

Visit NetBenefits as often as you like, to:

- Review your progress
- Assess your saving and investing strategy
- Learn something new about managing your money

Make it a habit to visit often.
Generally, you should review your plan regularly—at least once each pay cycle or whenever you're anticipating a major life experience that could affect your finances.

Fidelity Investments®

Smart move®

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.

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