

Workplace Education Series



Welcome to Your NetBenefits®:

The financial help you need—all in one place.



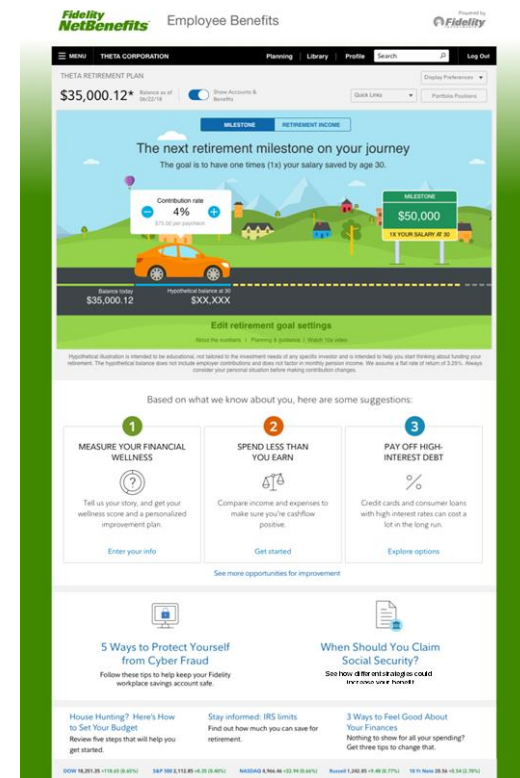


More than just a place to check your account balance

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.

Today's quick tour can help you get started.

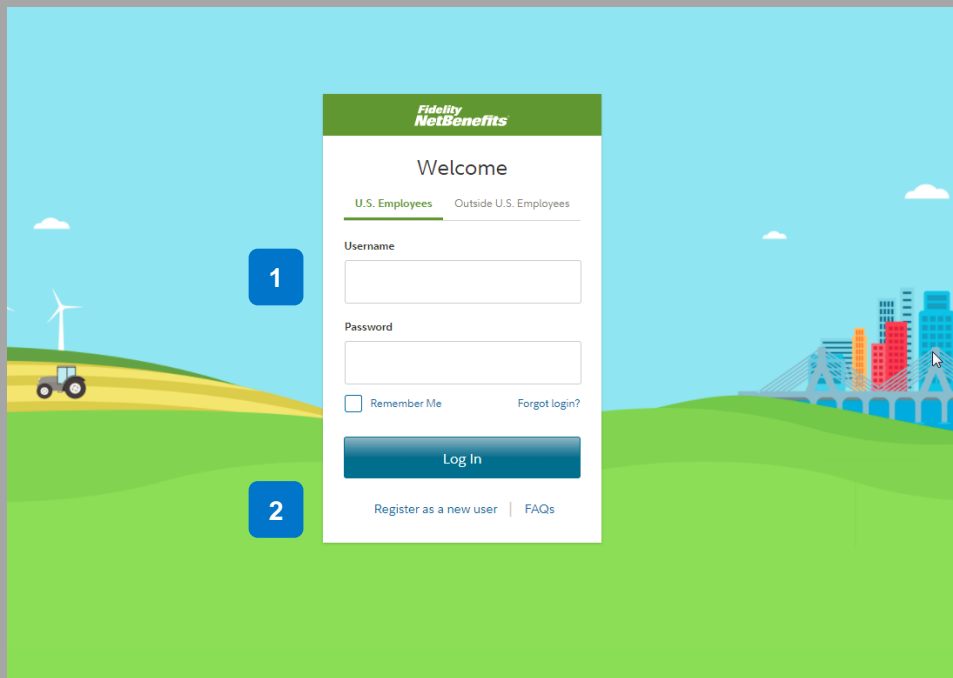


Getting started with NetBenefits





Log in to NetBenefits



-
- 1 Log In**
Already registered?
Simply log in.
 - 2 New User?**
When logging in for
the first time, go to
*Register as a new
user*



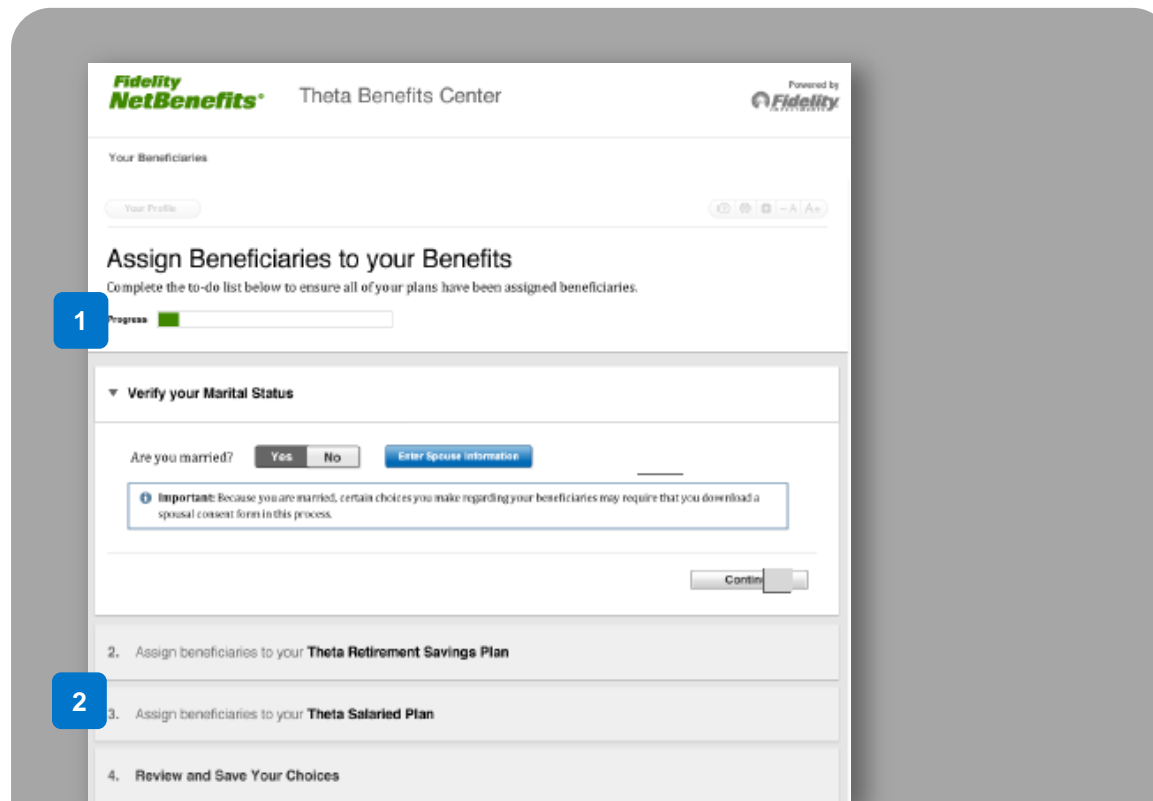
Establishing your profile

The screenshot displays the Fidelity NetBenefits Employee Benefits portal for Theta Corporation. The main navigation bar includes 'MENU', 'THETA CORPORATION', 'Planning', 'Library', 'Profile', 'Search', and 'Log Out'. A blue callout box with the number '1' points to the 'Profile' link in the main navigation bar. Below the main navigation, a secondary menu is open, showing options like 'Home', 'Planning', 'Library', 'Profile', 'Life Events', 'Tools', 'Customer Service', and 'Messages'. A second blue callout box with the number '2' points to the 'Preferences' link in this secondary menu. The 'Preferences' section is highlighted with an orange box and contains several settings with progress bars: 'Login & Security' (100%), 'Personal & Contact Information' (100%), 'Communication' (100%), 'Beneficiaries' (66%), and 'Site Display' (100%). Below these settings, there is a 'MEASURE YOUR FINANCIAL WELLNESS' section with a question mark icon and a 'Tell us your story' prompt.

- 1 Profile**
Choose from the main menu or the navigational bar
- 2 Preferences**
Set your preferences for mail, email, login, and display of account data



Setting up your beneficiary online



1 See your progress

Progress meter at the top of the page shows where you are in the process

2 Beneficiaries

Eligible plans are clearly displayed and helpful links guide you through the process

**Your NetBenefits
home page
in detail**





NetBenefits home page highlights

The screenshot shows the Fidelity NetBenefits Employee Benefits home page. The page is titled "THETA RETIREMENT PLAN" and displays a balance of \$35,000.12. The page is divided into several sections:

- 1** Your account balance(s): The top left section showing the current balance of \$35,000.12.
- 2** Quick Links and Display Preferences: The top right section with buttons for "Quick Links" and "Display Preferences".
- 3** Goals and milestones: The main content area featuring a "MILESTONE" section with a goal of \$50,000 (1x salary at age 30) and a contribution rate of 4% (\$75.00 per paycheck).
- 4** Retirement Income: A section titled "RETIREMENT INCOME" with a "MILESTONE" of \$50,000.
- 5** Your top 3 financial priorities: A section titled "Based on what we know about you, here are some suggestions:" with three cards: "MEASURE YOUR FINANCIAL WELLNESS", "SPEND LESS THAN YOU EARN", and "PAY OFF HIGH-INTEREST DEBT".
- 6** Resources and educational information for you: A section with two articles: "5 Ways to Protect Yourself from Cyber Fraud" and "When Should You Claim Social Security?".
- 7** The latest market numbers: A section at the bottom with three articles: "House Hunting? Here's How to Set Your Budget", "Stay informed: IRS limits", and "3 Ways to Feel Good About Your Finances".

- 1 Your account balance(s)
- 2 Quick Links and Display Preferences
- 3 Goals and milestones
- 4 Retirement Income
- 5 Your top 3 financial priorities
- 6 Resources and educational information for you
- 7 The latest market numbers



Account balances and Quick Links

The screenshot displays the Fidelity NetBenefits Employee Benefits portal. At the top, it shows the Fidelity logo and 'Employee Benefits' text. Below this, there's a navigation bar with 'MENU', 'THETA CORPORATION', 'Planning', 'Library', 'Profile', 'Search', and 'Log Out'. The main content area is titled 'THETA RETIREMENT PLAN' and shows a balance of '\$35,000.12*' as of 06/22/18. A toggle switch for 'Show Accounts & Benefits' is visible. A 'Quick Links' dropdown menu is open, showing options like 'Display Preferences' and 'Portfolio Positions'. Below the account information, there's a section titled 'The next retirement milestone on your journey' with a goal of having one times (1x) your salary saved by age 30. It includes a contribution rate of 4% (\$75.00 per paycheck) and a milestone of \$50,000 (1x YOUR SALARY AT 30). There are also sections for 'Edit retirement goal settings' and 'Based on what we know about you, here are some suggestions:' with three cards: 'MEASURE YOUR FINANCIAL WELLNESS', 'SPEND LESS THAN YOU EARN', and 'PAY OFF HIGH-INTEREST DEBT'. At the bottom, there are links for '5 Ways to Protect Yourself from Cyber Fraud' and 'When Should You Claim Social Security?'.

- 1 Current account**
Your account with your current employer
- 2 Quick Links**
Quick links to account details and transactions—including contribution and investment changes
- 3 Display Preferences**
View your plans in a tile view or list format



Goals and milestones

The screenshot shows the Fidelity NetBenefits Employee Benefits interface. At the top, it says "Fidelity NetBenefits Employee Benefits" and "Powered by Fidelity". Below that is a navigation bar with "MENU", "THETA CORPORATION", "Planning", "Library", "Profile", "Search", and "Log Out". The main content area is titled "THETA RETIREMENT PLAN" and shows a balance of "\$35,000.12". A large blue banner with a car icon and a road leading to a milestone sign says "The next retirement milestone on your journey. The goal is to have one times (1x) your salary saved by age 30." The milestone sign shows "\$50,000" and "1X YOUR SALARY AT 30". A contribution rate box shows "4%" and "\$75.00 per paycheck". A "Balance today" box shows "\$35,000.12" and a "Hypothetical balance at 30" box shows "\$XX,XXX". A blue button labeled "2" says "Edit retirement goal settings". Below the banner are three cards: "Get your story, and get your wellness score and a personalized improvement plan", "Compare income and expenses to make sure you're cashflow positive", and "Learn cars and consumer loans with high interest rates can cost a lot in the long run". At the bottom, there are links for "5 Ways to Protect Yourself from Cyber Fraud" and "When Should You Claim Social Security?".

1 Important information for you

Triggered by your status and situation

2 Take action

In this example, your next step to consider is to increase your contribution rate to meet your retirement milestone (i.e., to have 1x your salary saved by age 30*)

This hypothetical example is for illustrative purposes only. It is not intended to predict or project investment results. Your rate of return may be higher or lower than that shown in the hypothetical illustration above.





Hypothetical retirement income

1 Retirement Income: Hypothetical retirement income based on different factors (first-time user view)

2 Model changes: Change your contribution rate

3 Link to the Planning & Guidance Center: Allows you to model various scenarios based on your situation and create retirement and investment goals

4 Return user view: Your Fidelity Retirement Score indicates whether you are on track to cover estimated total post-retirement expenses

This hypothetical example is for illustrative purposes only. It is not intended to predict or project investment results. Your rate of return may be higher or lower than that shown in the hypothetical illustration above.



Review your top 3 financial priorities

The screenshot shows the Fidelity NetBenefits Employee Benefits portal. At the top, it says "Based on what we know about you, here are some suggestions:" followed by three numbered cards:

- 1 MEASURE YOUR FINANCIAL WELLNESS**: Tell us your story, and get your wellness score and a personalized improvement plan. [Enter your info](#)
- 2 SPEND LESS THAN YOU EARN**: Compare income and expenses to make sure you're cashflow positive. [Get started](#)
- 3 PAY OFF HIGH-INTEREST DEBT**: Credit cards and other debt with high interest rates can add a lot in the long run. [Explore options](#)

Below these is a "See more opportunities for improvement" link. A second screenshot shows a detailed view of the "High-interest debt" card, titled "What you'll pay on a loan with a 15% interest rate". It compares an original loan of \$10,000 with a total interest pool of \$11,985. A bar chart shows the impact of extra payments:

Extra Payment	Total Interest Paid
None	\$11,985
Extra \$50 monthly	\$5,666
Extra \$100 monthly	\$3,878
Extra \$150 monthly	\$2,970

The main screenshot also shows a "See here the top three ways you can improve" section with three cards:

- 1 ENROLL IN YOUR HSA**: Your chosen health plan pairs with a Health Savings Account to help you pay your medical expenses. [Enroll now](#)
- 2 MAKE A BASIC BUDGET**: Do you know how much you should be spending on housing and other monthly expenses? [Learn more](#)
- 3 CREATE A WILL OR ESTATE PLAN**: Learn how to pass your legacy on to your family. [Get started](#)

Below this is a "More opportunities for improvement" section with several other cards like "GET YOUR EMPLOYER CONTRIBUTION", "IMPROVE YOUR CREDIT SCORE", "MANAGE YOUR STUDENT DEBT", "ENROLL IN A WORKPLACE SAVINGS PLAN", "ARE YOU SURE YOU WANT TO BUILD UP CASH?", "INVESTIGATE IDENTITY PROTECTION", "BE AWARE OF HOW MUCH", "USE DEBT", and "RETAKE THE MONEY".

1 Top 3 priorities
Here are your top 3 financial suggestions. Click in to one of the 3 to learn more about an area you should focus on and consider next steps.

2 Measure your Financial Wellness
If you haven't taken the Financial Wellness checkup, this will be your first priority

3 More opportunities
Visit the "See More Opportunities" page



Resources and help based on your needs are front and center

- 1 **Educational resources and information**
Highlights the most important resources and messages for you
- 2 **The latest market numbers**

1

2

NetBenefits: beyond the home page





Summary

See what's going on inside your account.

The screenshot shows a Fidelity account summary page with the following sections:

- Section tabs:** Summary, Contributions, Investments, Withdraw/Borrow, Bank/Tax Information, Plan Information.
- Balance overview:** Current balance of \$620,796.32 as of 03/08/17. Includes vested balance and loan details.
- Investment summary:** Three donut charts for Asset Classes (Stock, Bond, Short Term), Holdings (Funds), and Sources (ELECTIVE DEFERRAL, EMPLOYER MATCH, RGA, ROLLOVER, CATCH-UP DEFERRAL, Other).
- Year-to-Date Changes:** A bar chart showing account activity from the beginning of the calendar year.

- Section tabs**
Tabs are located at the top of the page as sub-navigation
- Balance overview**
Current balance, vested balance, and loan details
- Investment summary**
Single-table view with sorting capabilities
- Year-to-Date Changes**
Account activity summary from the beginning of the calendar year



Contributions

Adjust the amount you save from each paycheck.

1 Summary Contributions Investments Withdraw/Borrow Bank/Tax Information Plan Information

Contribution Amount

Manage your Contribution Amount

2 **Contribution Amount**
View or update the amount you contribute to your retirement savings plan.
[Why should I contribute to my retirement savings plan?](#)

3 **Annual Increase Program**
Enroll in a program to automatically increase your Contribution Amount election each year.
[What is the Annual Increase Program?](#)

1 **Section tabs**
Tabs are located at the top of the page as sub-navigation

2 **Contribution amount**
Change your contribution with just a few clicks

3 **Annual Increase Program**
Learn more about—and sign up for—automatic annual increases



Investment Performance & Research

Evaluate and choose your plan investments.

1 Balance Overview | Annualized Returns | Cumulative Returns

Name/Initial Purchase Date	Asset Class	Category	% Invested	Balance	Cost Basis	YTD	Returns As Of	View Chart
Investment Name 01/03/2017	Stock Investments	Large Cap	29.83%	\$183,959.54	\$175,043.40	5.12%	03/08/2017	
Investment Name 01/02/2015	Blended Fund Investments*	N/A	29.31%	\$181,983.28	\$182,800.22	3.82%	03/08/2017	
Investment Name 01/02/2015	Stock Investments	Small Cap	16.08%	\$99,797.83	\$91,500.84	0.93%	03/08/2017	
Investment Name 01/02/2015	Stock Investments	International	14.84%	\$90,857.48	\$88,984.31	7.13%	03/08/2017	
Investment Name 08/01/2016	Blended Fund Investments*	N/A	10.34%	\$84,198.18	\$81,499.84	3.39%	03/08/2017	
Account Total			100%	\$620,796.32		4.36%		

2 Filter & Compare

3 Investment Options
Retirement Savings Plan Name

- 1** **Key information on all your plan investments**
View average annual returns, cumulative returns, current price, fees, and restrictions
- 2** **Benchmark data**
See and compare funds based on your strategy and goals
- 3** **Filter & Compare**
For quick evaluations





Investment Details

Click into any of the investments in your plan lineup from the Investment Performance & Research page.

THETA FUND

1 **Summary** Performance & Risk Ratings Composition Fees & Pricing Analysis

2 **Morningstar® Snapshot***
AS OF 9/30/2012; MORNINGSTAR CATEGORY: LARGE GROWTH

Overall Rating: ★★★★★
Returns: LOW AVG HIGH
Fees: LOW AVG HIGH
Risk of this Category: LOWER HIGHER

*All data provided by Morningstar. Please click on each indicator above to learn more about comparison groups and methodology.

3 **Performance**
AS OF 9/30/2012; *YTD AS OF 10/31/2012

YTD (Daily)*	1 Yr	3 Yr	5 Yr	10 Yr
+15.51%	+30.84%	+16.51%	+4.39%	+12.50%

4 **Hypothetical Growth of \$10,000**
AS OF 9/30/2012; MORNINGSTAR CATEGORY: LARGE GROWTH

5 **Details**

Morningstar Category	Large Growth
Fund Inception	1/17/1983
NAV	\$93.88
Exp Ratio (Gross)	0.84% 1/28/2012 (\$8.40 per \$1000)
Exp Ratio (Net)	0.84% 1/28/2012 (\$8.40 per \$1000)
Turnover Rate	37.00% 5/3/2012
Net Assets (\$M)	\$23,406.23 10/31/2012
12 Month Low-High	\$78.27 - \$101.09 10/31/2012

Top 10 Holdings⁴
AS OF 9/30/2012

- 1 **Summary**
For each investment option in your plan lineup
- 2 **Morningstar Snapshot**
- 3 **Returns**
Year-to-date and average 1-, 3-, 5-, and 10-year
- 4 **Hypothetical \$10,000 investment**
- 5 **52-week high/low**



Investment Strategies

Get help choosing and managing your investments.

PERFORMANCE & RESEARCH | PORTFOLIO ADVISORY SERVICE | **INVESTMENT STRATEGIES** | CHANGE INVESTMENTS

Investment Strategies

How can we help you choose and manage your investments?

- 1 Do it for me**

Fidelity® Portfolio Advisory Service at Work
Take the time and stress out of managing your own investments with access to a team of professionals that will help you create a plan and stay on track to retirement.
Choose one fund
Select a target date fund¹ based on a projected retirement date. The fund will adjust to become more conservative over time.
- I'll do it myself**

Planning & Guidance Center
Visit the Planning & Guidance Center to build an investment portfolio that can help meet your needs.
View & choose investments
Build your own portfolio using the Investment Performance and Research page.
- 2 Help me decide**

Explore your options
Tell us a little about yourself and the account(s) you want help with. Then review your options, or answer a few questions to narrow your choices.

- 3 Prepare for retirement on your terms**
Retiring on your terms is no small task. We know you are faced with many big questions such as:
 - Will I have enough to retire?
 - Am I contributing enough to achieve my goals?
 - How do I build a retirement spending plan?Fidelity's [Library](#) section contains tools and information that may help to answer these questions and more.

1 Know your investing style?

Review different investing options based on your investing style preference

2 Not sure of your style?

Tell us a little about yourself, review your options, or answer a few questions to narrow your choices.

3 Visit the Library

View educational resources in the Library to help you make the best financial decisions for your personal situation



Change Investments

Simple processes for investment elections, exchanges, and rebalancing.

The screenshot shows the 'Change Investments' page with the following elements:

- 1** Section tabs: Summary, Contributions, Investments, Withdraw/Borrow, Bank/Tax Information, Plan Information.
- 2** Change Investment Elections: Choose where your plan contributions will be invested. (Icon: Dollar sign to A, B, C)
- 3** Exchange ONE Investment: Swap one investment for another. (Icon: A to B)
- 4** Exchange MULTIPLE Investments: Get the investment mix you want and rebalance holdings in a single transaction. (Icon: A, B, C, D, E, F to U, V, W, X, Y, Z)

Other visible text includes: PERFORMANCE & RESEARCH, PORTFOLIO ADVISORY SERVICE, INVESTMENT GUIDANCE, CHANGE INVESTMENTS, BROKERAGELINK®, Future Investments, Current Investments, Pending Exchanges, Debt: The Good, The Bad, and The Ugly, Stay Informed: IRS Limits.

1 **Section tabs**
Tabs are located at the top of the page as sub-navigation

2 **Change investments**
View and adjust where your contributions are invested

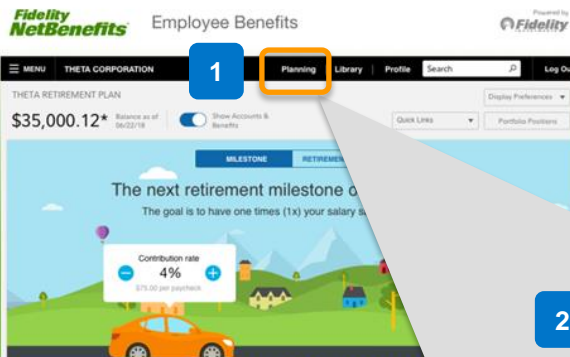
3 **Move money**
Move money from one investment to another

4 **Rebalance**
Move money between many investments



Planning & Guidance Center

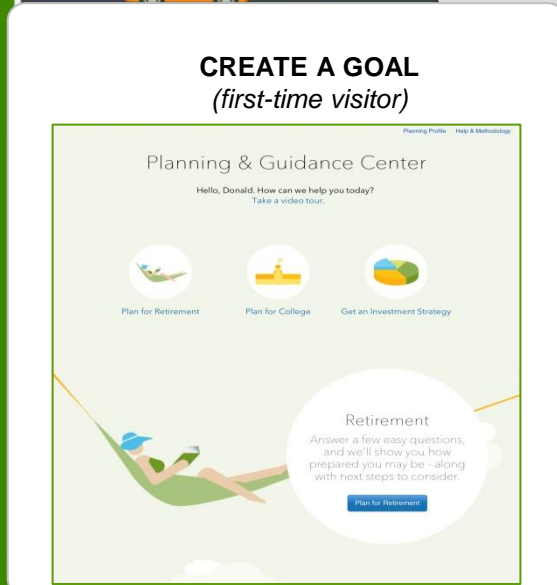
Get a personalized planning experience to help you set goals



1

Access

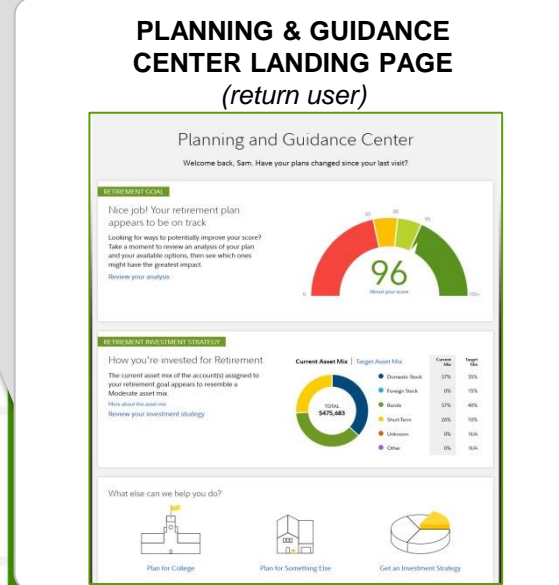
Visit the new Planning & Guidance Center via the Planning link on the homepage



2

Views

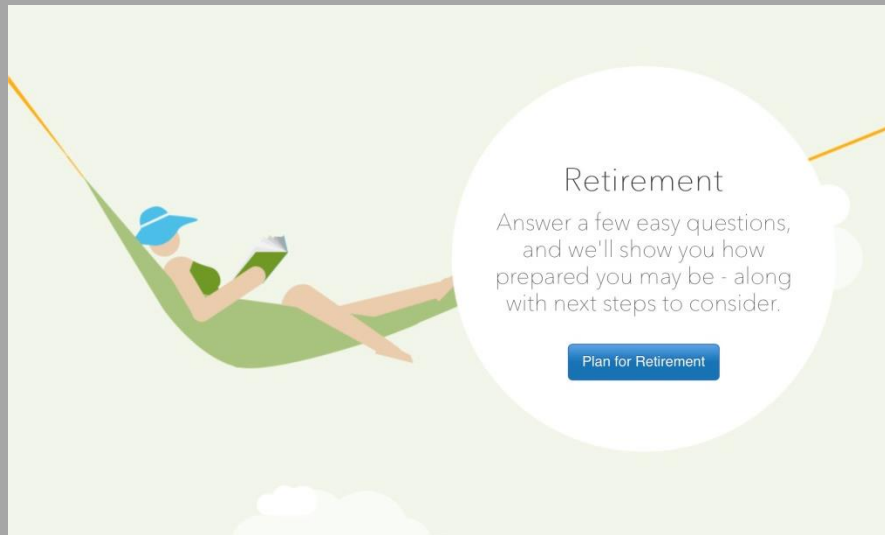
Different views will appear for return users versus first time users



Screenshots are for illustrative purposes only.

Create a retirement goal

Within the Planning & Guidance Center, you can create a retirement plan that's based on your personal situation.



1

1

Create a retirement goal:

- Estimate how much income you may have—or need—in retirement
- Receive next steps to help you get or stay on track
- Create a retirement plan in minutes

2

Answer a few quick questions to get started

- Personal information
- Retirement goals
- Income and expenses
- Confirm accounts

2

PERSONAL INFORMATION

RETIREMENT GOALS

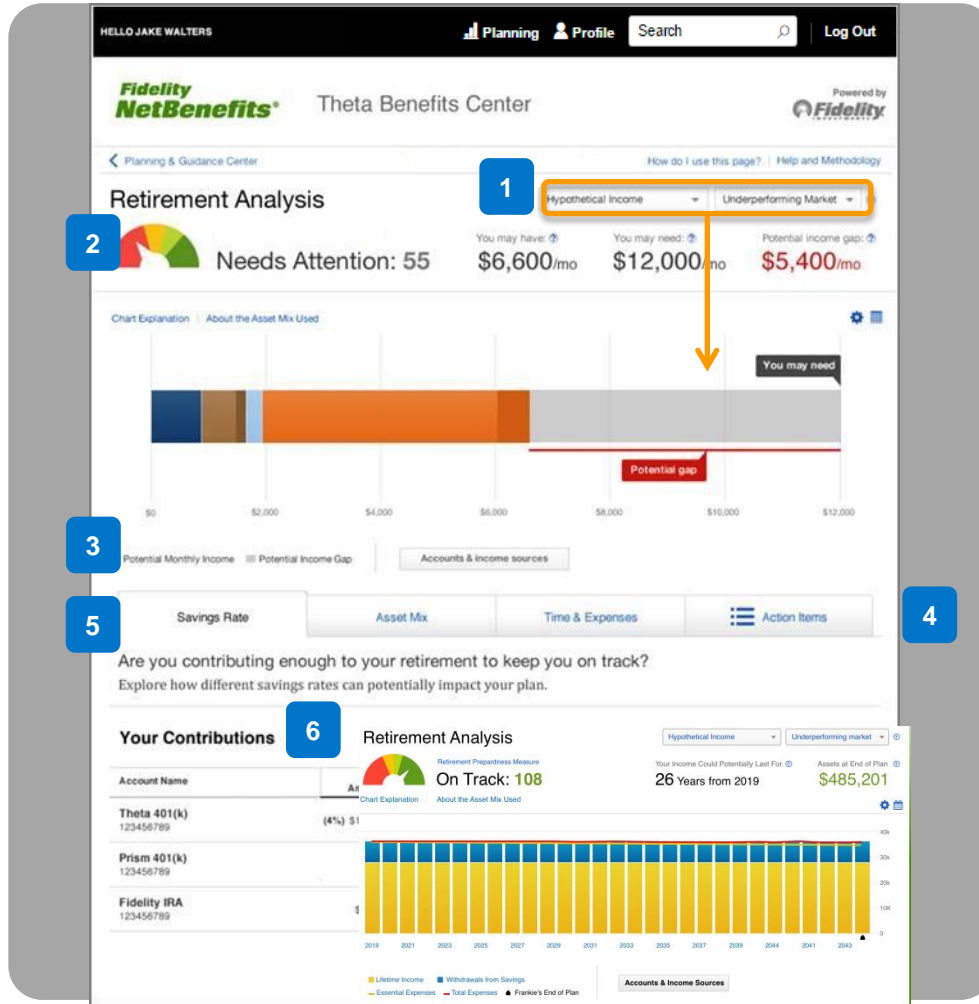
INCOME AND EXPENSES

CONFIRM ACCOUNTS

Screenshots are for illustrative purposes only.



Get your retirement analysis



- 1 **Display Preferences**
 - Show assumptions for a significantly underperforming market (90% confidence), a below-average market (75% confidence), and an average market (50% confidence)
 - Show results as three separate charts: hypothetical income, hypothetical assets, or hypothetical detailed income
- 2 **Fidelity Retirement Score**
 - Represents the percentage of your average estimated retirement expenses your plan could cover, assuming an underperforming market
- 3 **Accounts & Income Sources**
 - Enter any accounts (including non-Fidelity accounts), income sources, and Social Security amounts.
- 4 **Action Items**
 - Get your risk assessment, download your report, and see what changes you can make to put your plan into action
- 5 **Levers**
 - Displays three levers (savings rate, asset mix, and retirement time and expenses) you can model to see how changes might impact income
- 6 **Results**
 - Chart highlights what you may have, how much you may need, and potential gap both in numbers and in pictures

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.



Receive information and action steps to help you get or stay on track

1 Make changes

2 Download report

3 Risk assessment

- 1** **Make changes**

 - Outlines changes that you may need to make to put your plan into action
 - Takes you to page within NetBenefits where you can make the changes
 - Shows a summary of the changes you made during this session
- 2** **Download report**

 - Provides a snapshot view and summarizes inputs, results, and potential action steps
 - Stored document can also be accessed in the Report Center
- 3** **Risk assessment**

 - Scores users who are 10 or fewer years from retirement against five key risks of retirement

Screenshots are for illustrative purposes only.



Library

A variety of learning resources to help boost your financial know-how.

1 Resources

2 Featured Resources recommended for you

3 Browse By topic, learning level, or media type

- 1 Resources**
Select the category that best fits your financial situation – learning the basics, just getting started on your financial journey, or financially established
- 2 Featured Resources**
Resources recommended for you
- 3 Browse**
By topic, learning level, or media type





Tools & Calculators

Browse the full suite of Fidelity's planning tools.

The screenshot shows the Fidelity NetBenefits Employee Benefits website. The page is titled 'Calculators & Tools' and features a navigation menu with 'THETA CORPORATION' and options for 'Planning', 'Profile', 'Search', and 'Log Out'. The main content area is organized into several categories, each with a blue circular icon and a brief description:

- Investing Strategies**
 - Planning & Guidance Center**: Get help identifying an asset mix that aligns with your goals. (Investing | Tools)
- Living in Retirement**
 - Evaluate Your Retirement Income Strategy**: Find the right mix of income-producing investments to meet your needs while living in retirement. (Retirement Planning | Tools)
- Saving and Spending**
 - Full View**: Easily monitor all of your Fidelity and non-Fidelity online financial accounts in one secure place. (Personal Finance | Tools)
- Saving for Retirement**
 - Contribution Calculator**: See how saving more now means extra money at retirement. (Retirement Planning | Tools)
 - Planning & Guidance Center**: Create a plan for retirement - to help you get and stay on track. (Retirement Planning | Tools)
 - Roth 401(k) Modeler**: View hypothetical scenarios showing some differences between ROTH deferral and a pre-tax deferral. (Retirement Planning | Tools)
 - Take Home Pay Calculator**: See how your pre-tax contribution might affect your take-home pay. (Retirement Planning | Tools)
 - Savings and Spending Check-up**: See how your savings and spending compare. (Retirement Planning | Tools)

1

2

1

All tools at a glance

2

Organized by need
Scroll through the tool categories to find the one that fits your need



Life Events

Learn about specific steps to take at important times in your life.

The screenshot shows the Fidelity NetBenefits Employee Benefits portal. At the top, it says "Fidelity NetBenefits Employee Benefits" and "Powered by Fidelity". The navigation bar includes "MENU", "THETA CORPORATION", "Planning", "Profile", a search bar, and "Log Out".

1 Life Events
Changes in life, both planned for and unexpected, often require important health & financial decisions. While you're focusing on the details of events like changing jobs or getting married, here are some key steps, tools and insight you need to make the right decisions for you.

2 Annual Financial Checklist

Every year, review your financial picture. Start by making sure that your retirement plan is on track and that you're making the most of Fidelity's investments and benefits.

Here are some steps to consider:

- Review & revise your savings strategy** (2 item(s))
 - Make sure your plan for retirement is on track**
Check to see if your plan for retirement is on pace to meet your goals in the Planning & Guidance Center.
[Check in Now](#)
 - Consider contributing more, if you can**
The money you contribute now still has time, maybe even decades, to work for you.
[Change Contribution](#)
 - Tools & Resources**
 - Planning & Guidance Center
 - Contribution Calculator
 - Saving and Spending
- Verify your personal information** (1 item(s))
 - Review your profile**
View your profile information to ensure your personal information and preferences are up to date.
[View Profile](#)

- 1 Life Events**
Lays out next steps for starting a new job, retirement, and more
- 2 Annual Financial Checklist**
Example of just one of the Life Events checklists you can access

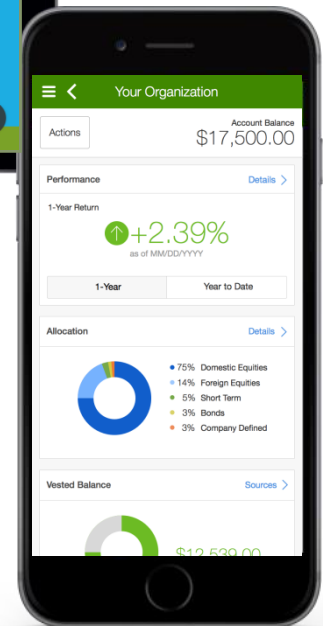
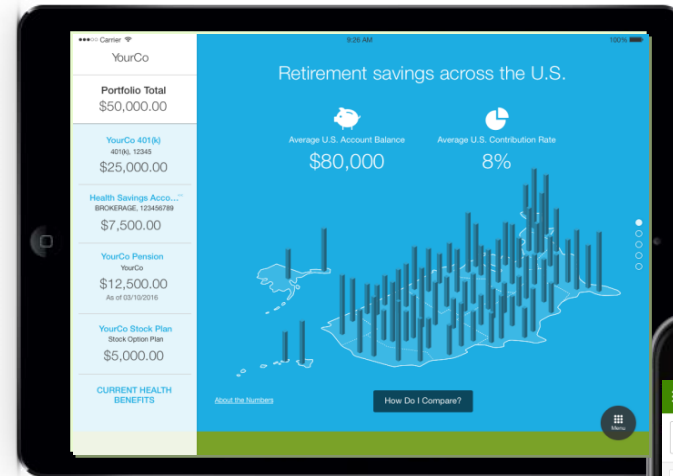
The NetBenefits mobile apps





The NetBenefits® mobile apps for smartphone and tablet can help you stay connected with your benefits:

- **Access:** Manage your Fidelity workplace accounts in one easy-to-access location
- **Help:** Connect with a rep instantly by tapping “Give us a call”—so you are never too far from live assistance¹



Download the apps today—or you can browse NetBenefits.com on the mobile Web.



¹Available during regular business hours only
Screenshots are for illustrative purposes only.

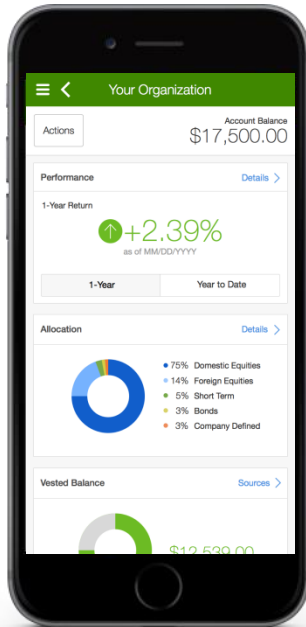
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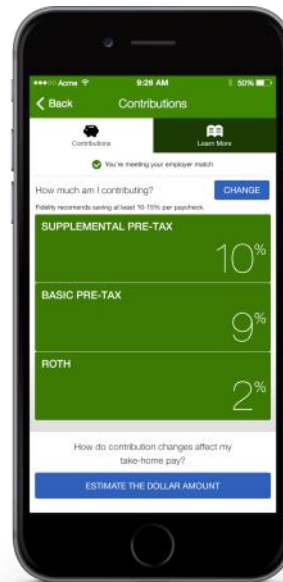


A closer look at the NetBenefits® smartphone app experience

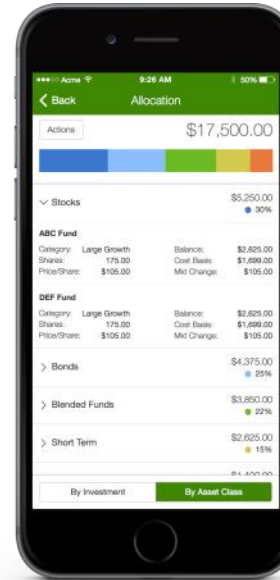
With the swipe of a finger, you can see a summary view of your account balances, including personal rate of return and more.



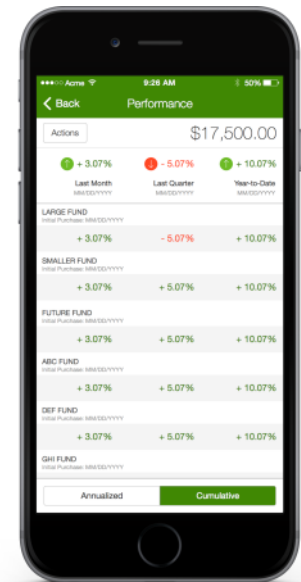
Summary view of account with personal rate of return



Important information about your contributions



Account breakdown by asset class



Performance details

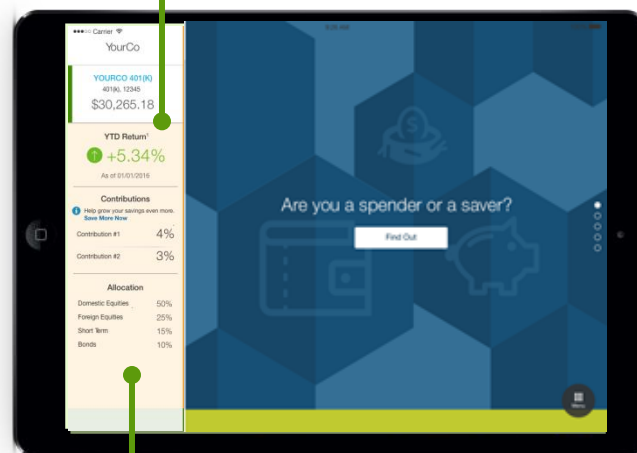
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A closer look at the NetBenefits® for tablet experience



Account balances and one-tap access to additional account details



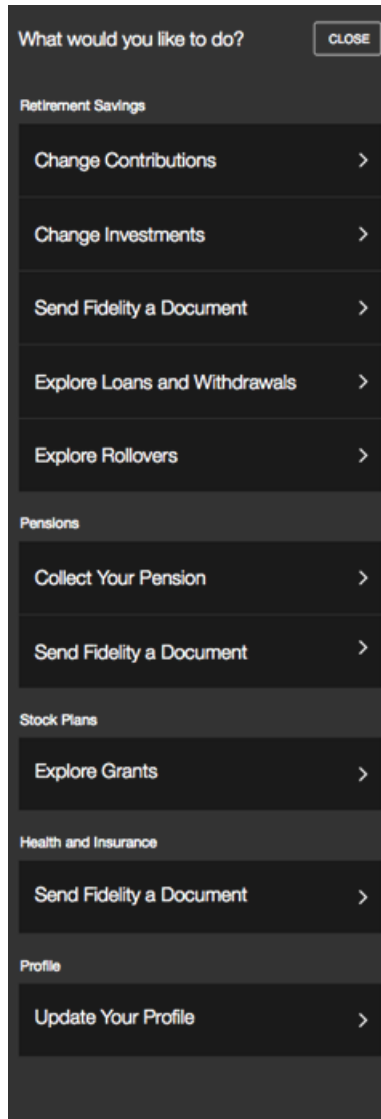
Annualized personal rate of return

View of investments and asset class

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Make important account updates and transactions from your mobile device.



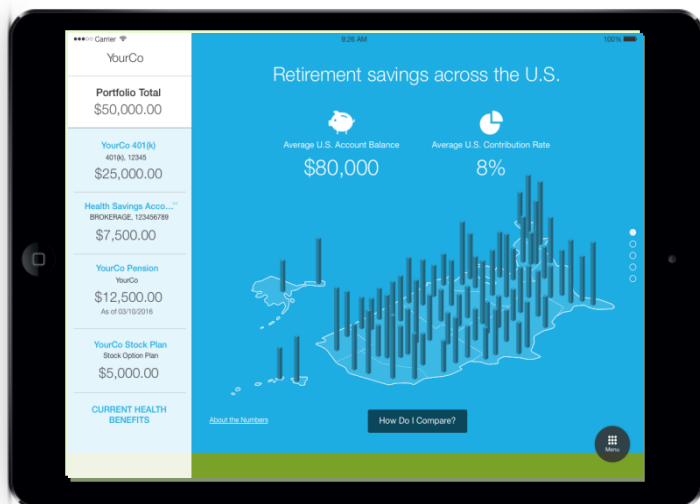
The NetBenefits® mobile apps also let you take action on the go:

- The Actions menu will provide a **list of all of the actions available to you** within your plan
- Keep track of your account balances *and* **update your investment selections, contribution rate, or profile** on the go
- With the **“Send a Document”** feature, you can take a picture of a document and pass it to us securely for processing



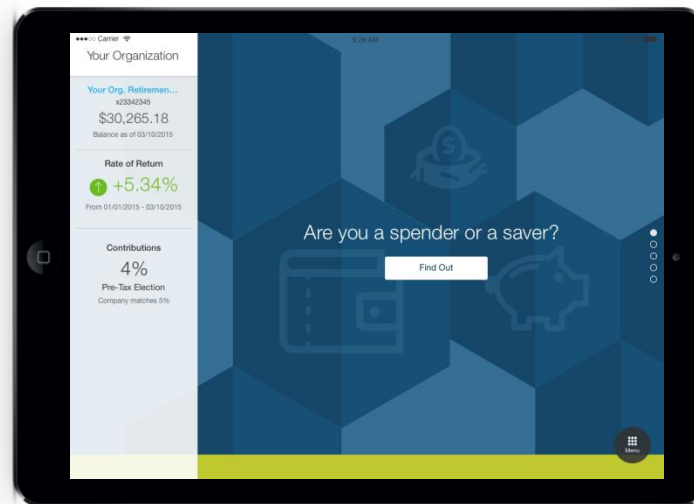
Peer Comparison

- Visualize how your retirement savings stack up to other people like you



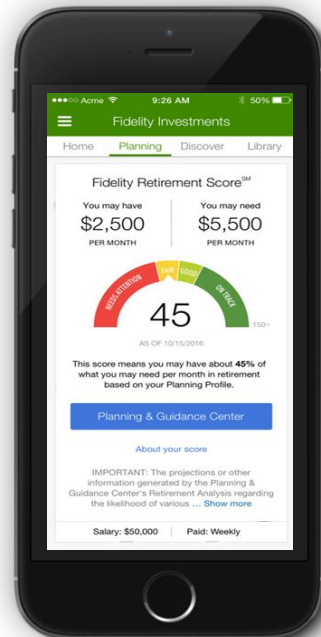
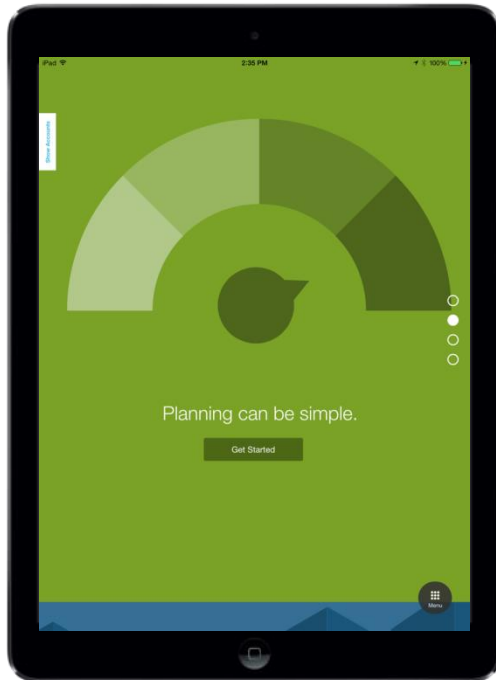
Savings & Spending Checkup

- See how your saving and spending habits compare to the 50/15/5 guideline



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Learn about your potential retirement picture by tapping into Planning.



Planning:

- Estimate your retirement income and get your Fidelity Retirement Score^{SM1}
- Easily link to the Planning & Guidance Center

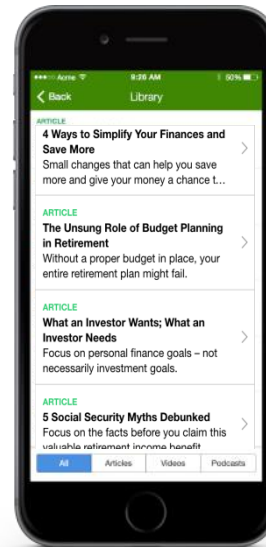
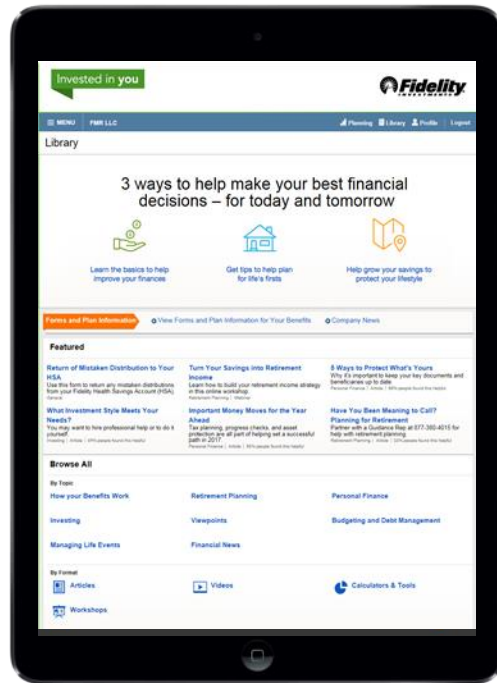
Screenshots are for illustrative purposes only.

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¹A flat image with a link to Planning & Guidance Center will display instead of the Score for the following scenarios: Customer is retired, the Plan requested that the Score is not displayed, a Score is not stored, or the stored values from the last visit to PGC was greater than 12 months from the date of the Mobile login.



Learn more about saving and planning by tapping into the Library.



Library:

- Browse fresh content on a variety of topics
- Choose the media type you prefer, including videos, infographics, articles, and more

Screenshots are for illustrative purposes only.

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Financial help—where and when you need it

Discover educational resources and next steps that can make retirement—and your financial life—feel more manageable.

- ✓ See how much you have saved for the future, review your goals and milestones, and get your top 3 financial next steps right on the **Homepage**.
- ✓ Create or manage your plan for retirement by visiting the **Planning & Guidance Center**.
- ✓ Scroll through an infographic or read an article in the **Library**.
- ✓ Understand how big events impact your benefits on the **Life Events** page.
- ✓ Expand your access with a NetBenefits **mobile app**.

Thank you for joining us today!



Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Screenshots are for illustrative purposes only.

System availability and response times may be subject to market conditions.

*Fidelity has developed a series of salary multipliers in order to provide participants with one measure of how their current retirement savings might be compared to potential income needs in retirement. The salary multiplier suggested in this report is based solely on your current age. In developing the series of salary multipliers corresponding to age, Fidelity assumed age-based asset allocations consistent with the equity glide path of a typical target date retirement fund, a 15% savings rate, a 1.5% constant real wage growth, a retirement age of 67, and a planning age through 93. The replacement annual income target is defined as 45% of preretirement annual income and assumes no pension income. This target is based on the Consumer Expenditure Survey of 2011 (BLS), the Statistics of Income 2011 Tax Stat, IRS 2014 tax brackets, and Social Security benefit calculators. Fidelity developed the salary multipliers through multiple market simulations based on historical market data, assuming poor market conditions to support a 90% confidence level of success. These simulations take into account the volatility that a typical target date asset allocation might experience under different market conditions. Volatility of the stocks, bonds, and short-term asset classes is based on the historical annual data from 1926 through the most recent year-end data available from Ibbotson Associates, Inc. Stocks (domestic and foreign) are represented by Ibbotson Associates SBBI S&P 500® Total Return Index, bonds are represented by Ibbotson Associates SBBI U.S. Intermediate Term Government Bonds Total Return Index, and short-term are represented by Ibbotson Associates SBBI 30-day U.S. Treasury Bills Total Return Index, respectively. It is not possible to invest directly in an index. All indices include reinvestment of dividends and interest income. All calculations are purely hypothetical and a suggested salary multiplier is not a guarantee of future results; it does not reflect the return of any particular investment or take into consideration the composition of a participant's particular account. The salary multiplier is intended to be only one source of information that may help you assess your retirement income needs. Remember, past performance is no guarantee of future results. Performance returns for actual investments will generally be reduced by fees or expenses not reflected in these hypothetical calculations. Returns will also generally be reduced by taxes.

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.

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