

Managing Your Account Online

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

Establish a username and password

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

1. Go to **netbenefits.com**
2. Click *Register as a new user*.
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 in 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. *If your plan does not allow you to change your contribution online, visit your HR or Benefits department to complete a new Contribution Form.*

Change your investment elections

To change how your future investment elections are invested online:

1. Log in 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 *Change Investment Elections*.
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, if available, for each fund in which you are investing.
5. Confirm your investment elections.

Need help?



Call **800-343-0860** to speak with a licensed financial professional, Monday through Friday from 8 a.m. to midnight Eastern time.



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



Rebalance your portfolio online

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 in 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*, then *Start Your Rebalance*.
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 in to your account through **netbenefits.com**
2. Go to *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.

Designate/change your beneficiary

Your beneficiary or beneficiaries will inherit your account in the event of your death. You should consider identifying a beneficiary when you enroll in your plan, and updating the information if you experience a life-changing event such as a marriage, divorce, birth of a child, or death in the family.

1. Log in to your account through **netbenefits.com**
2. Go to *Profile* and click *Beneficiaries*.



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

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