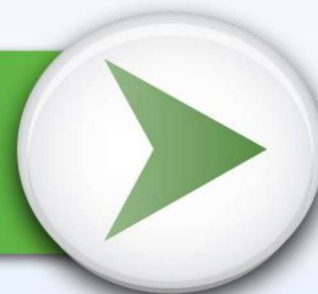


Workplace Education Series



Welcome to Your NetBenefits®:

The financial help you need—all in one place.

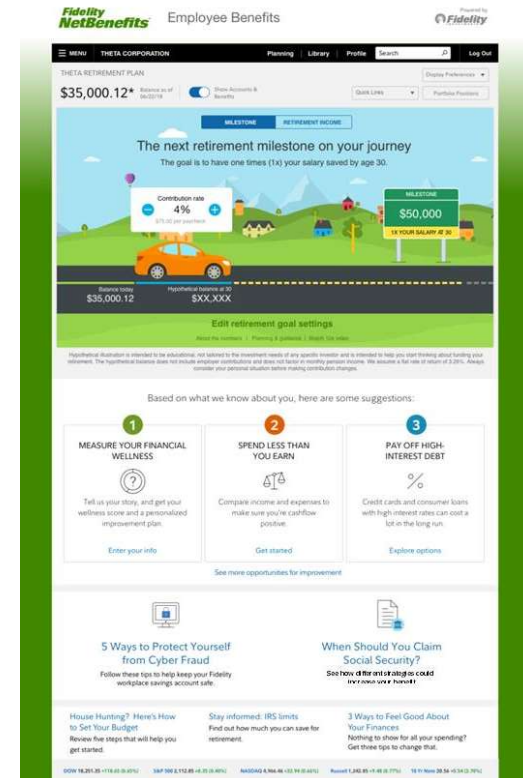


More than just a place to check your account balance

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 Username

2 Password

☐ Remember Me [Forgot login?](#)

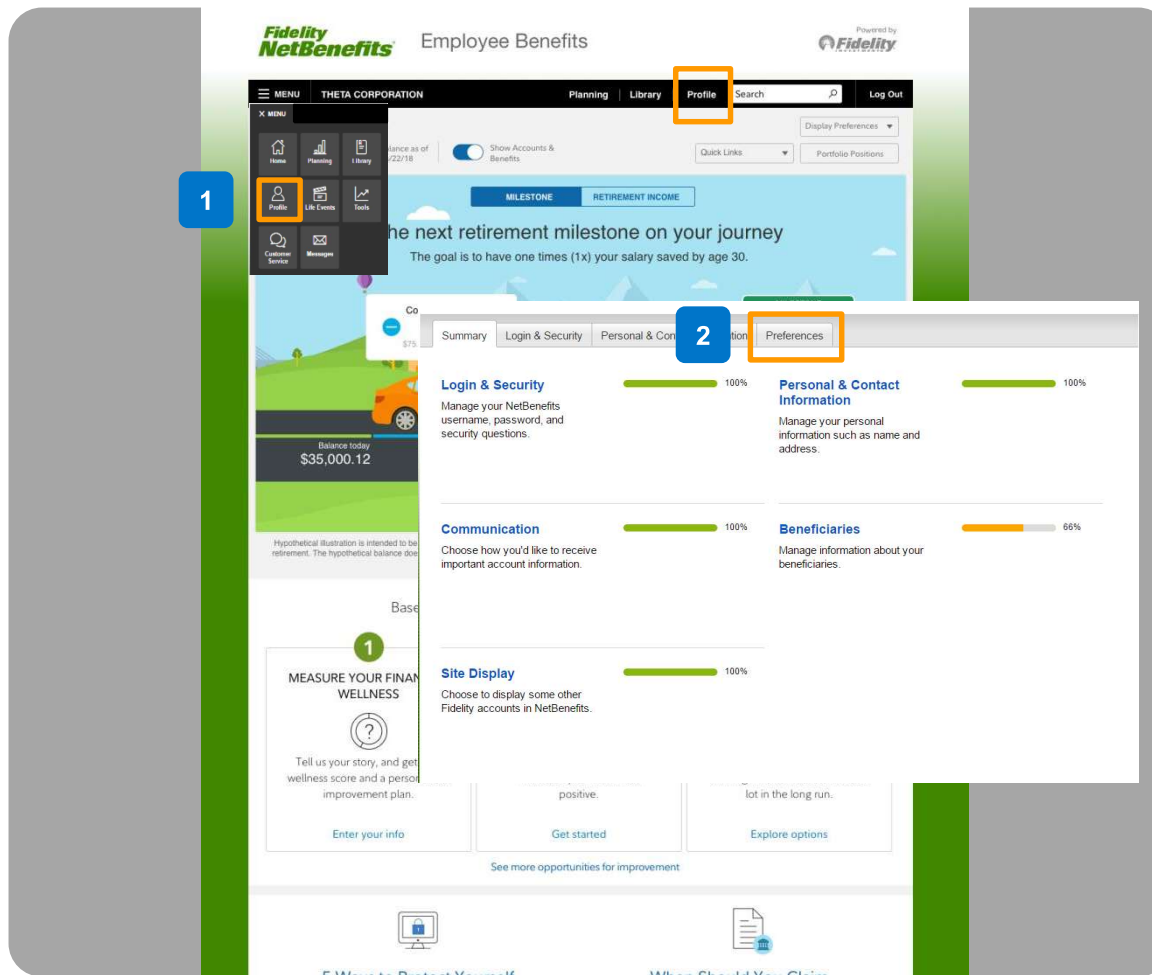
[Log In](#)

[Register as a new user](#) | [FAQs](#)

- 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



- 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

Fidelity NetBenefits Theta Benefits Center Powered by Fidelity Investments

Your Beneficiaries

Your Profile

Assign Beneficiaries to your Benefits
Complete the to-do list below to ensure all of your plans have been assigned beneficiaries.

1 Progress

▼ **Verify your Marital Status**

Are you married? ☐ Yes ☐ No [Enter spouse information](#)

Important: Because you are married, certain choices you make regarding your beneficiaries may require that you download a spousal consent form in this process.

[Continue](#)

2. Assign beneficiaries to your **Theta Retirement Savings Plan**

3. Assign beneficiaries to your **Theta Salary Plan**

4. Review and Save Your Choices

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 "Fidelity NetBenefits Employee Benefits" and includes a navigation bar with "Planning", "Library", and "Profile" tabs. The main content area features a "THETA RETIREMENT PLAN" section with a balance of \$35,000.12* and a contribution rate of 4%. Below this is a "MILESTONE" section with a goal of \$50,000. The page also includes a "Retirement Income" section and a "Based on what we know about you, here are some suggestions:" section with three cards: "MEASURE YOUR FINANCIAL WELLNESS", "SPEND LESS THAN YOU EARN", and "PAY OFF HIGH-INTEREST DEBT". At the bottom, there are sections for "5 Ways to Protect Yourself from Cyber Fraud", "When Should You Claim Social Security?", and "House Hunting? Here's How to Set Your Budget".

- 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

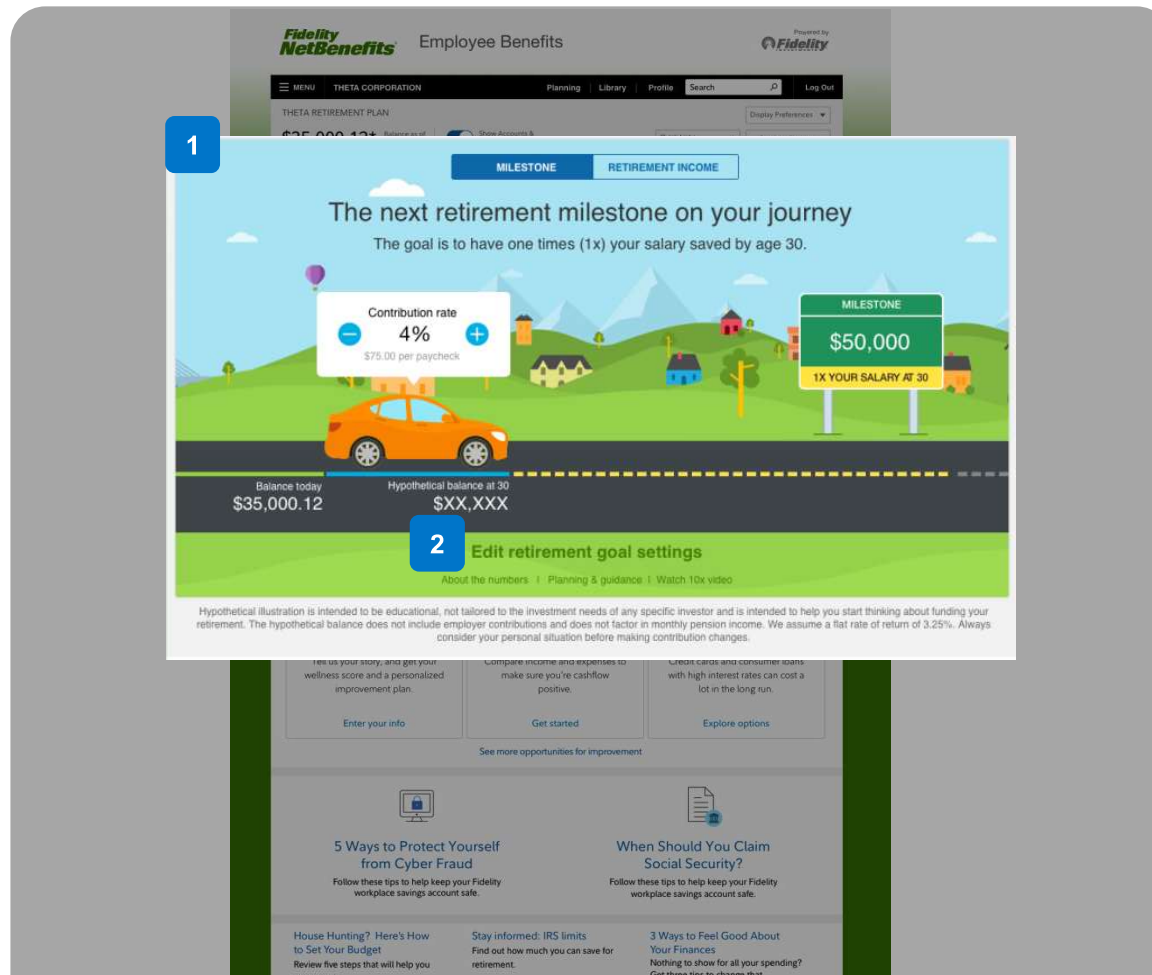
The screenshot displays the Fidelity NetBenefits Employee Benefits portal for Theta Retirement Plan. The interface is divided into several sections:

- Top Section:** Displays the current account balance of \$35,000.12* as of 06/22/18. It includes a toggle for "Show Accounts & Benefits" and a "Quick Links" dropdown menu.
- Milestone Section:** Features a graphic titled "The next retirement milestone on your journey" showing a goal of \$50,000 (1x salary at age 30) and a contribution rate of 4% (\$10.00 per paycheck).
- Financial Wellness Section:** Based on user data, it offers three suggestions:
 - 1. Measure Your Financial Wellness:** Encourages users to tell their story and get a personalized improvement plan.
 - 2. Spend Less Than You Earn:** Encourages users to compare income and expenses to make sure they're cashflow positive.
 - 3. Pay Off High-Interest Debt:** Encourages users to explore options for credit cards and consumer loans with high interest rates.
- Additional Resources:** Includes 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



1 Important information for you
Triggered by your status and situation

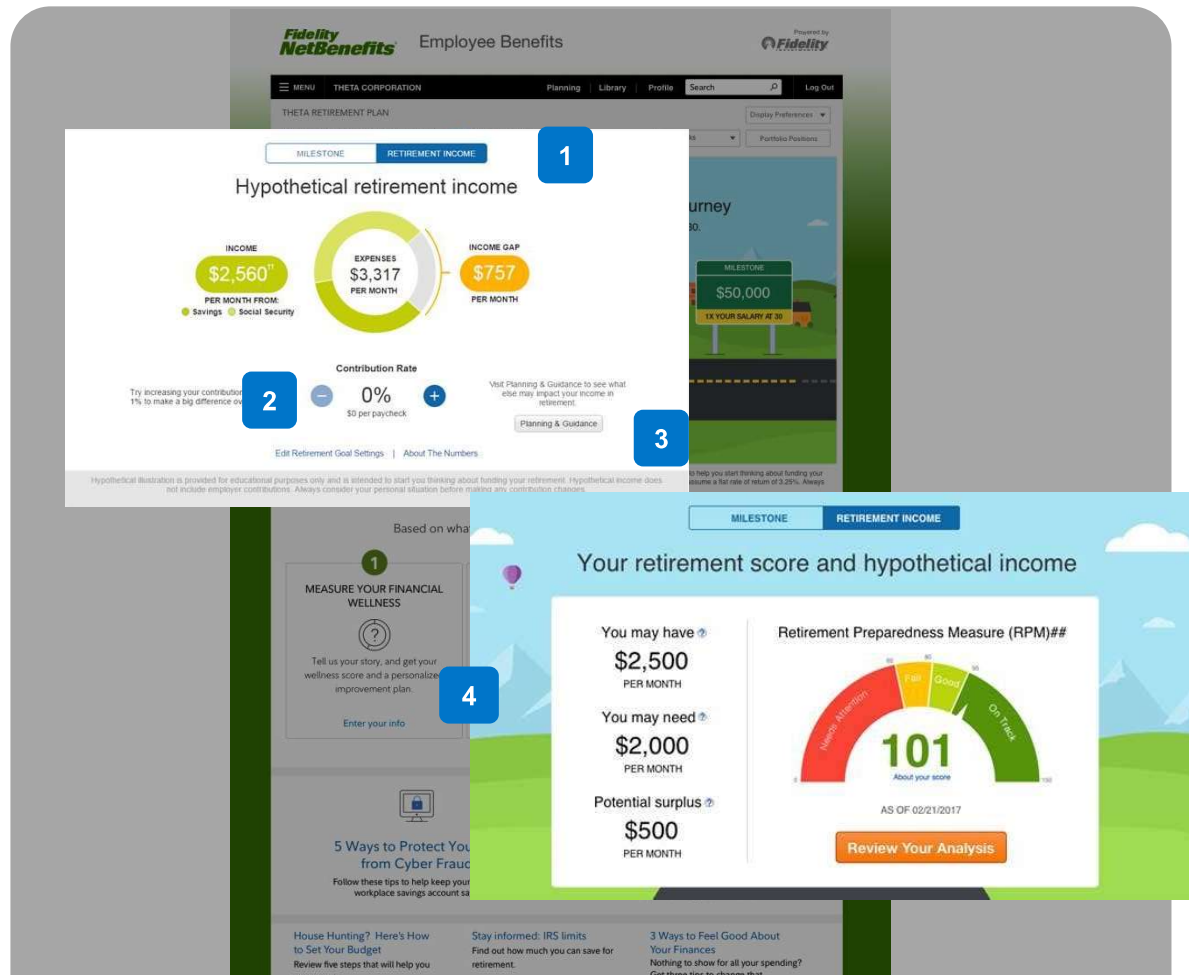
2 Take action
In this example, your next step to consider is to increase your contribution rate to meet your retirement milestone (i.e., to have 1x your salary saved by age 30*)

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



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. The main heading is "Based on what we know about you, here are some suggestions:". Below this are 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 loans with high interest rates can add a lot in the long run. [Explore options](#)

Below these cards is a link: [See more opportunities for improvement](#)

A second screenshot shows the "High-interest debt" page. It displays a loan calculator for a \$10,000 loan at 15% interest. The minimum payment is \$225. The total interest paid is \$11,985. The calculator shows the impact of extra payments:

Extra Payment	Total Interest Paid
Extra \$25 monthly	\$5,666
Extra \$100 monthly	\$3,878
Extra \$150 monthly	\$2,970

Below the calculator is a link: [About the numbers](#)

A third screenshot shows the "See more opportunities for improvement" page. It lists various financial wellness tools and resources, including:

- ENROLL IN YOUR HSA
- MAKE A BASIC BUDGET
- CREATE A WILL OR ESTATE PLAN
- 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 YOU OWE
- USE DEBT
- 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

2 The latest market numbers

Index	Value	% Change
DOW	18,201.35	+118.45 (0.65%)
S&P 500	2,112.85	+8.35 (0.40%)
NASDAQ	4,166.48	+32.94 (0.80%)
Russell	1,242.85	+9.48 (0.77%)
10 Yr Note	29.54	+0.54 (2.30%)



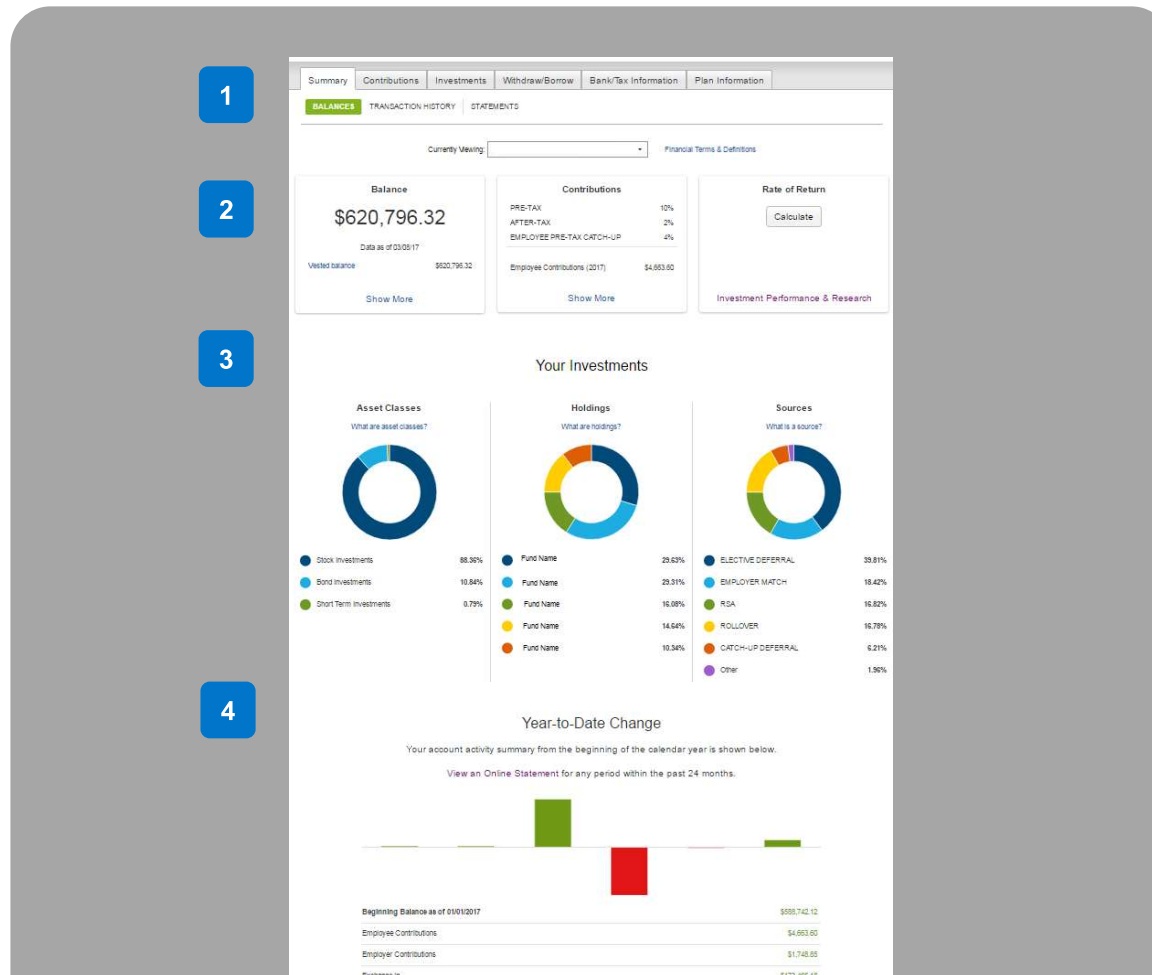
NetBenefits: beyond the home page





Summary

See what's going on inside your account.



- 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 Key information on all your plan investments

2 Benchmark data

3 Filter & Compare

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	0.53%	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%		

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

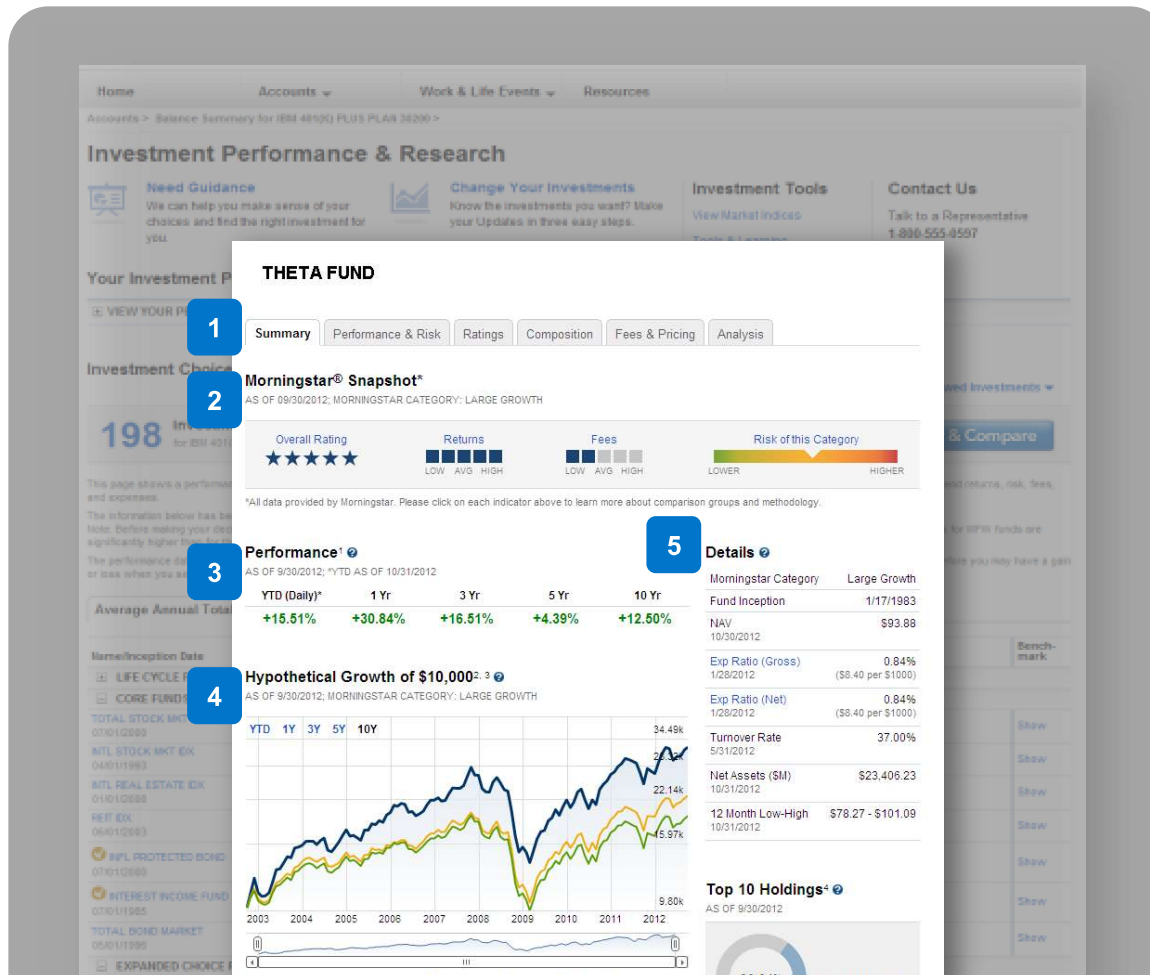
For quick evaluations





Investment Details

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



- 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.

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

PERFORMANCE & RESEARCH PORTFOLIO ADVISORY SERVICE INVESTMENT GUIDANCE **CHANGE INVESTMENTS** BROKERAGELINK®

2 **Future Investments**

3 **Current Investments**

2 **Change Investment Elections**
Choose where your plan contributions will be invested.

3 **Exchange ONE Investment**
Swap one investment for another.

4 **Exchange MULTIPLE Investments**
Get the investment mix you want and rebalance holdings in a single transaction.

Pending Exchanges

Debt: The Good, The Bad, and The Ugly
Register today for Fidelity's free webcast on March 29 or 30.

Stay Informed: IRS Limits
Find out how much you can save for retirement in 2017.

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

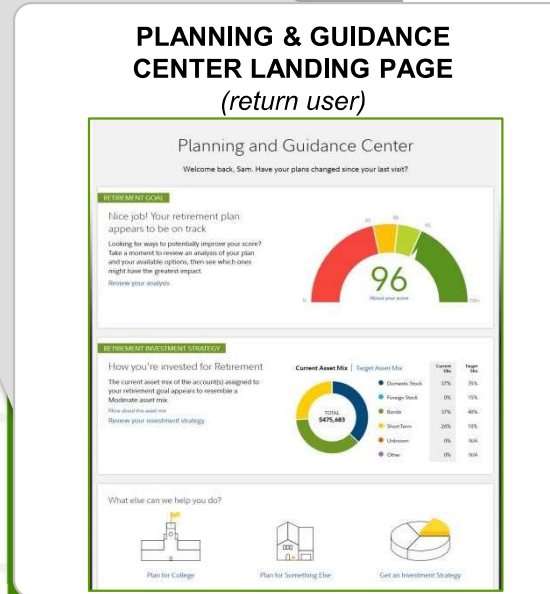
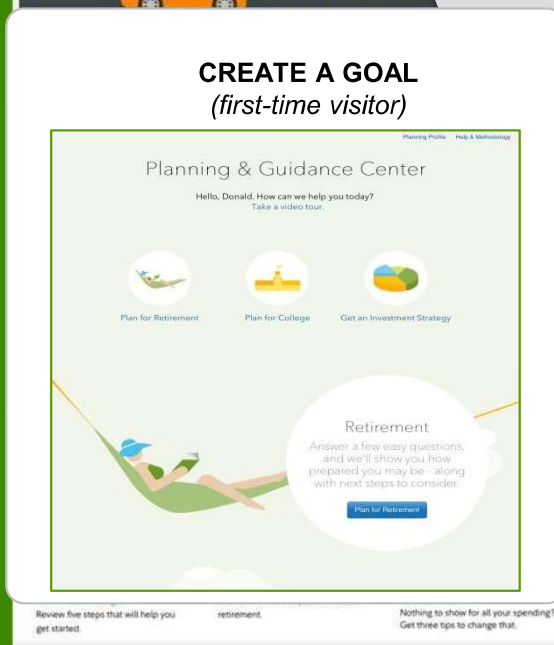
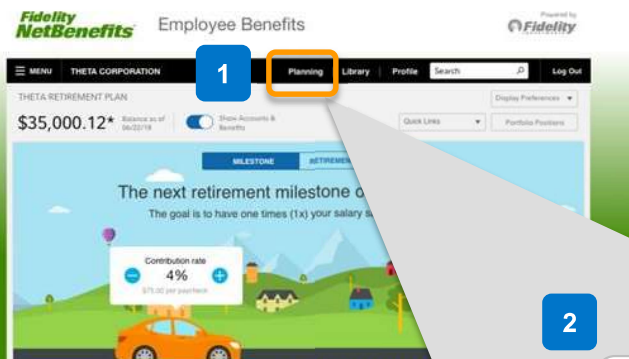
4 Rebalance
Move money between many investments





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.

Retirement

Answer a few easy questions, and we'll show you how prepared you may be - along with next steps to consider.

[Plan for Retirement](#)

1

2

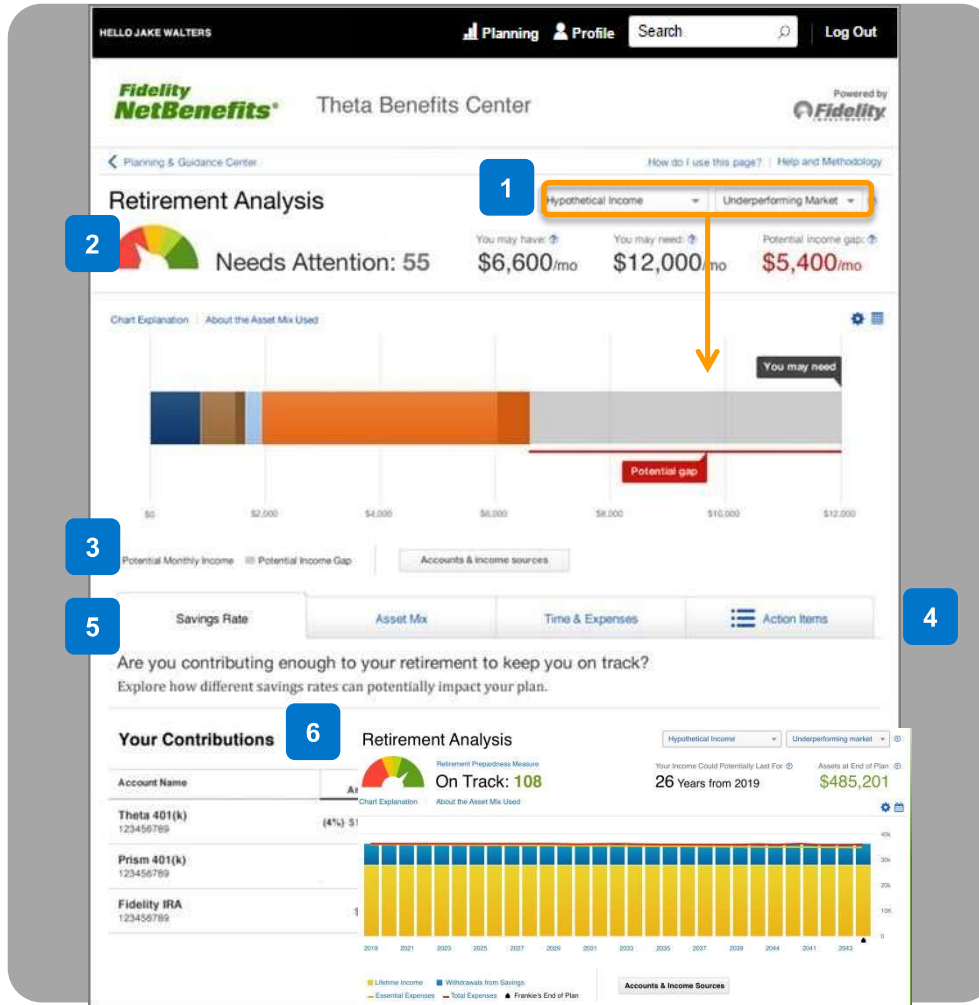
PERSONAL INFORMATION RETIREMENT GOALS INCOME AND EXPENSES CONFIRM ACCOUNTS

- 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

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

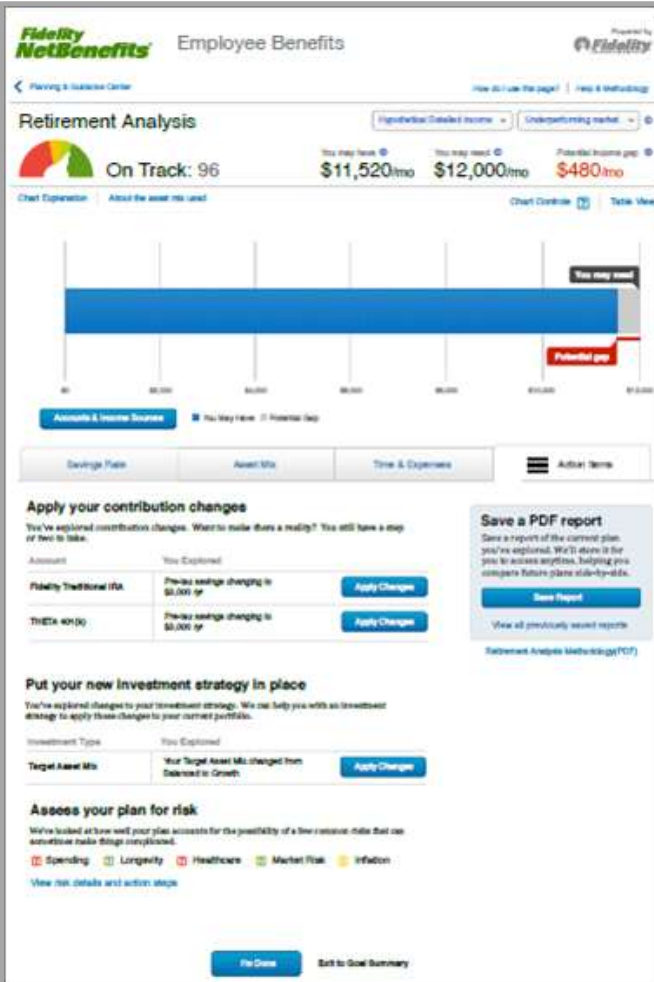
- Chart highlights what you may have, how much you may need, and potential gap both in numbers and in pictures

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**
 - 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 Learn the basics to help improve your finances

2 Get tips to help plan for life's firsts

3 Help grow your savings to protect your lifestyle

Forms and Plan Information View Forms and Plan Information for Your Benefits Company News

Featured

- IRS Limits**
Take advantage of the increased limits and save a little more.
- Max Out Your Workplace Savings Plan**
Learn how much to save from your paycheck to hit the max.
- Simple Rule of Thumb for Saving and Spending**
You don't need to manage every penny. Instead, use our 50/15/5 rule.
- Get the NetBenefits smartphone app**
Download the app today and access your workplace accounts on the go.
- 5 Tips for Retirement Planning**
A couple retiring may spend about \$900/month on health care. Learn more.
- Choose eDelivery**
Save trees, reduce clutter, get organized. Sign up today.

Browse All

By Topic

- How your Benefits Work
- Retirement Planning
- Personal Finance
- Investing
- Budgeting and Debt Management
- Managing Work & Life Events
- Financial News

By Format

- Articles
- Videos
- Calculators & Tools
- Viewpoints
- Workshops

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 recommended for you

3 Browse

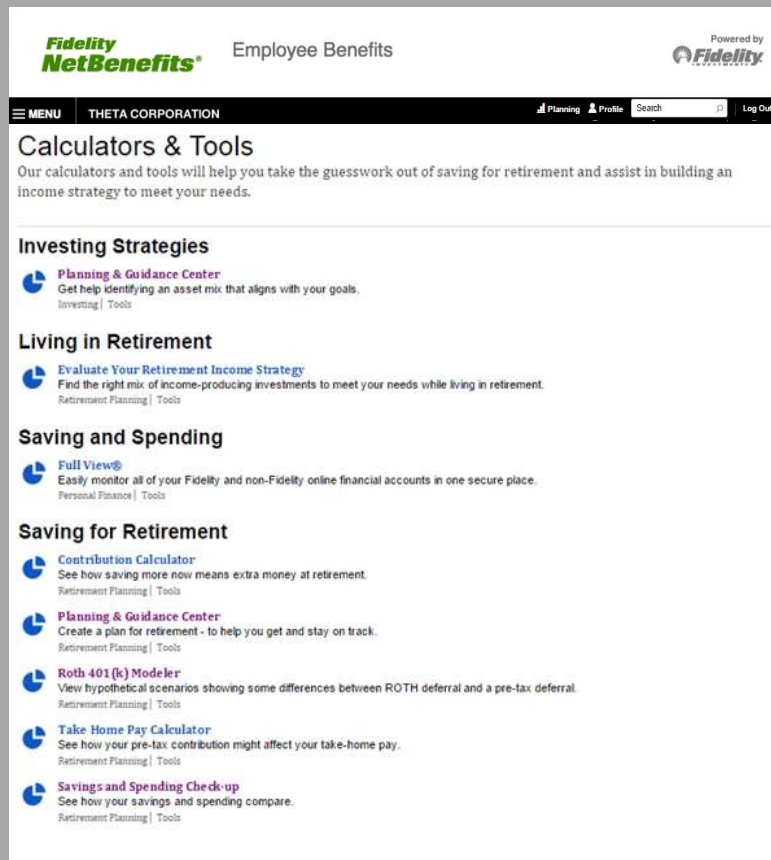
By topic, learning level, or media type





Tools & Calculators

Browse the full suite of Fidelity's planning tools.



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. The top navigation bar includes the Fidelity NetBenefits logo, 'Employee Benefits', and a 'Powered by Fidelity Investments' badge. Below the navigation bar, there's a 'Life Events' section with a description and four icons: 'Starting At Theta', 'Annual Financial Checkup', 'Retirement', and 'Leaving Theta'. The 'Annual Financial Checkup' icon is highlighted with a blue box and the number '2'. Below this, the 'Annual Financial Checkup' checklist is expanded, showing three items: 'Review & revise your savings strategy', 'Verify your personal information', and 'Review your profile'. Each item has a 'Check in Now' or 'View Profile' button.

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



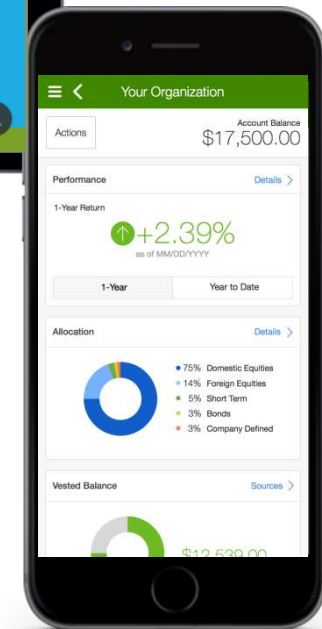
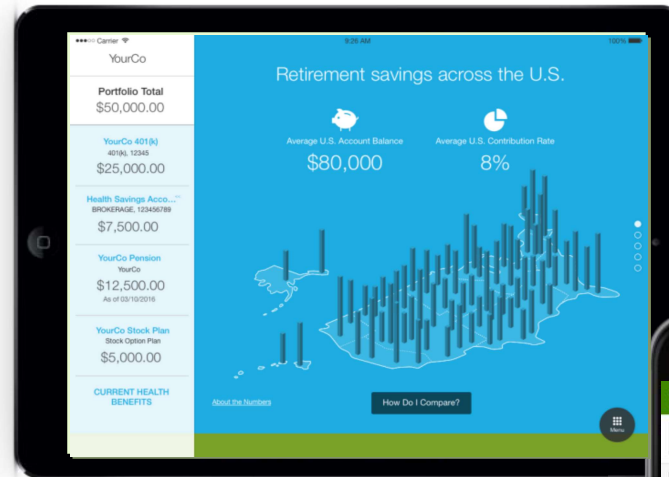
The NetBenefits mobile apps





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.
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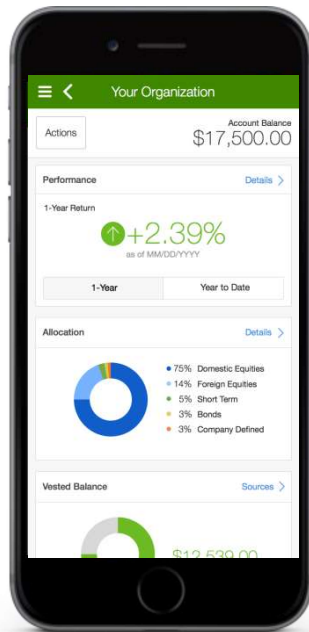
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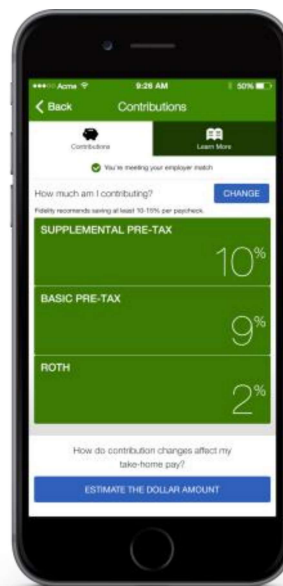


A closer look at the NetBenefits® smartphone app experience

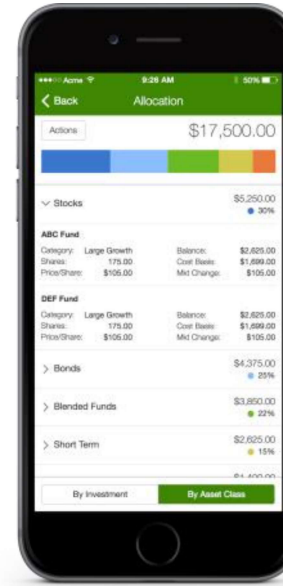
With the swipe of a finger, you can see a summary view of your account balances, including personal rate of return and more.



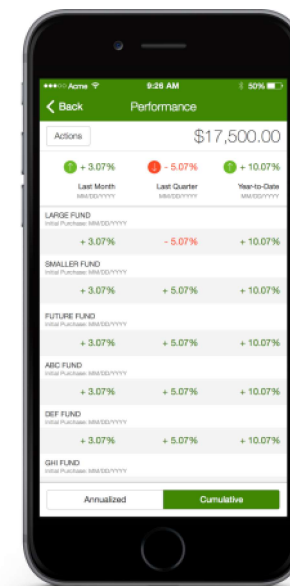
Summary view of account with personal rate of return



Important information about your contributions



Account breakdown by asset class

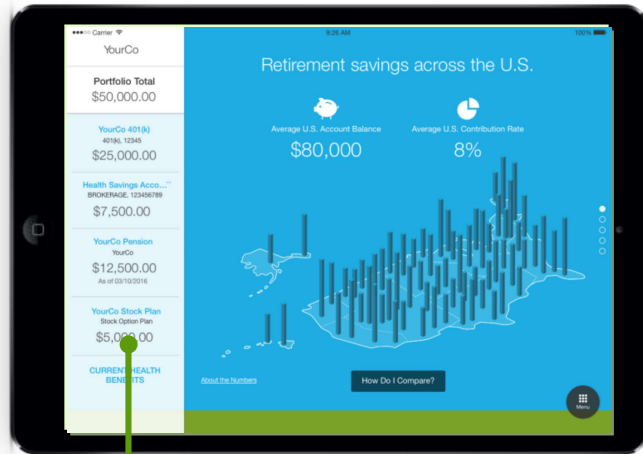


Performance details

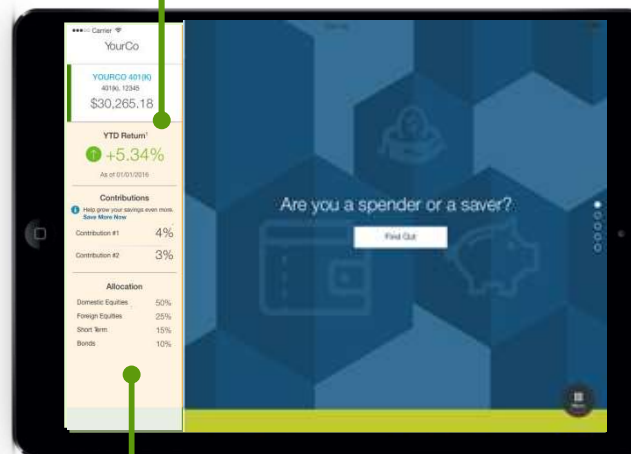
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A closer look at the NetBenefits® for tablet experience



Account balances and one-tap access to additional account details



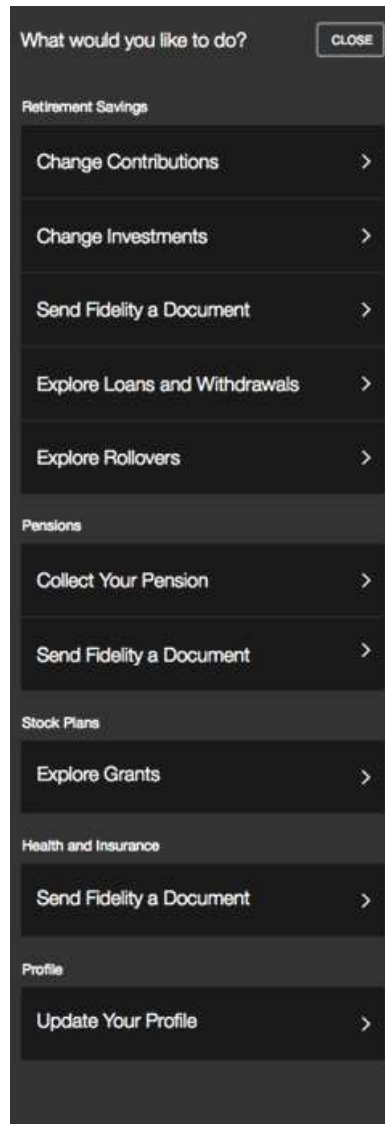
Annualized personal rate of return

View of investments and asset class

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Make important account updates and transactions from your mobile device.



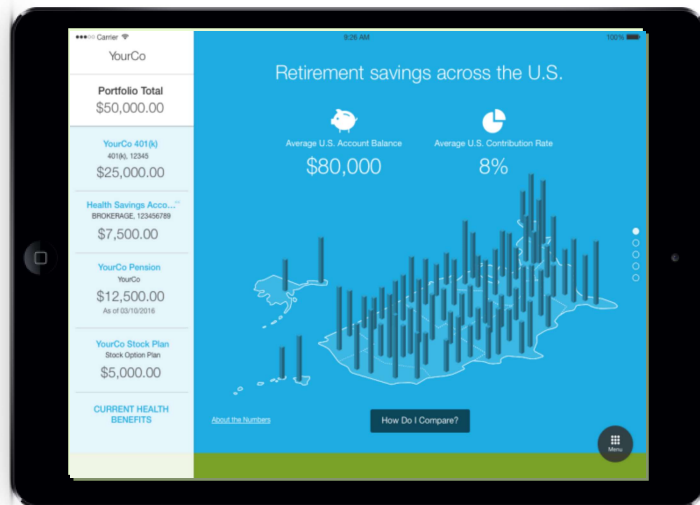
The NetBenefits® mobile apps also let you take action on the go:

- 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



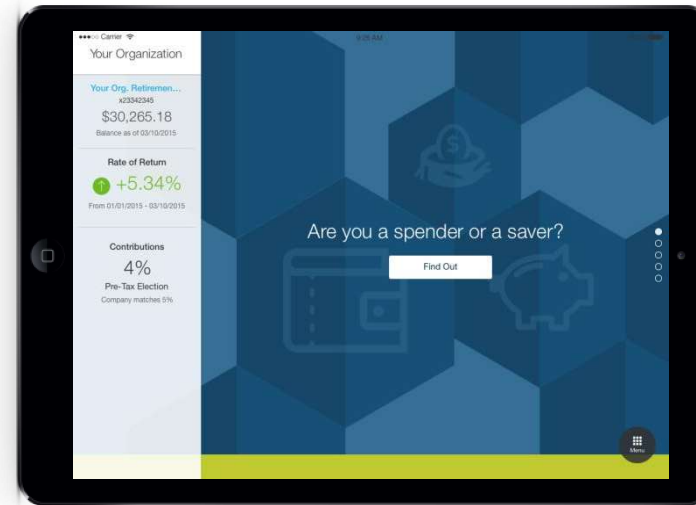
Peer Comparison

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



Savings & Spending Checkup

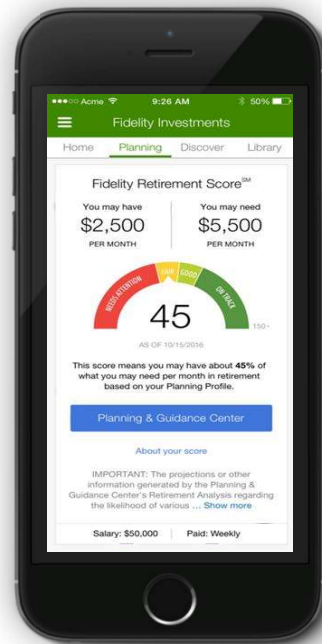
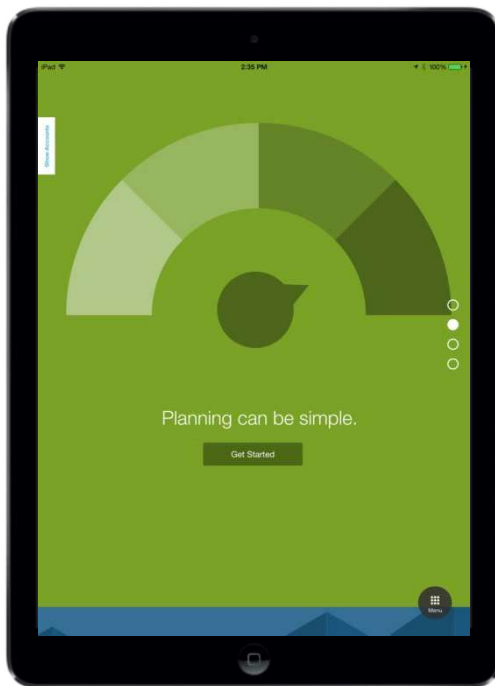
- See how your saving and spending habits compare to the 50/15/5 guideline



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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.

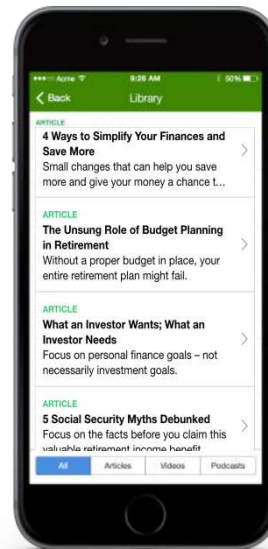
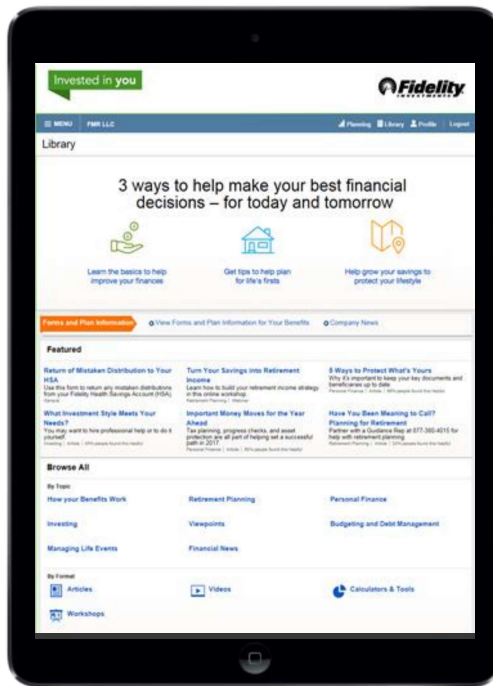
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¹A flat image with a link to Planning & Guidance Center will display instead of the Score for the following scenarios: Customer is retired, the Plan requested that the Score is not displayed, a Score is not stored, or the stored values from the last 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

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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.

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