Setting up and Managing Fidelity NetBenefits® Account

Establish a username and password

If you are logging on for the first time, you will need to establish a username and password. If you already have a Fidelity.com, NetBenefits or eWorkplace account, you may log in using that information.

1. Go to **www.netbenefits.com.**
2. Click *Register*.
3. Verify your identity.
   - Enter the last 4 digits of your Social Security number.
   - First Name
   - Last Name
   - Date of birth
4. Create a Username and Password.
5. Create a Security Question
6. New User Registration Confirmation

If you have other accounts you access via Fidelity.com, NetBenefits, or eWorkplace®, your new log in information applies to these accounts, as well as to accessing your account by phone.

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**www.netbenefits.com.**
2. Go to *Profile* and click Email Address. Enter your personal email address.
3. Go to Mail Preferences and Email Settings to select which types of communications you wish to receive via email or regular mail.

Name your Beneficiary

Once you have named a beneficiary, be sure to review your choices regularly and update them after certain life events, such as marriage, divorce, the birth of a child, or a death in the family.

1. Log on to your account through [www.netbenefits.com.](http://www.netbenefits.com)
2. From the home page, click on *Profile*, then Beneficiaries in the *About You* section. You will see sections for Primary Beneficiaries and Contingent Beneficiaries. To add one or more of either type of beneficiary, click on the "Add a Primary Beneficiary" or "Add a Contingent Beneficiary" buttons.
3. Indicate whether you are married or not by clicking on the "Edit" button in the Martial Status box.
4. You may enter a person, estate, organization or trust as a beneficiary. Depending on which you choose, you will be asked to provide additional information.

   For a person:
   - Full Name
   - Address
   - Relationship to you
   - Social Security number
   - Date of birth
   - Gender

   For an estate/organization/trust:
   - Full name
   - Social Security number/Tax ID
   - Address
   - Effective Date

   Don't forget to click the "Save" button after entering information for each beneficiary, or the link to Cancel if you change your mind.
5. Click the "Save All" button in the *Review and save your choices* section.
6. Your beneficiary designations will become effective as soon as you complete the online designation process.

Change your voluntary contribution percentage

To change the amount of your voluntary payroll contributions:

1. Log on to your account through [www.netbenefits.com.](http://www.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.
3. Enter your new voluntary contribution (deferral) percentage(s) and click "Change Contribution Amount" at the bottom of the page. Your elections will take effect in one to two pay periods.
4. Confirm and "Submit" your new contribution percentage. Once submitted, the Contribution Amount Confirmation page will appear. Print or save for your records.

Make or change your investment elections

To change how your future investment elections are invested:

1. Log on to your account through [www.netbenefits.com.](http://www.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 under Future Investments.
3. Review and submit investment election changes. Select "Submit" to finalize your elections and receive a confirmation page.