

► Managing your 401(k) account with NetBenefits®



Go to **netbenefits.com**

Start using NetBenefits today. It's the online tool that puts you in the driver's seat in saving for retirement. You can manage your account, track your progress, and keep moving toward your goals right from your desktop. NetBenefits is available virtually 24/7.

A simple log-in is all it takes.

Fidelity NetBenefits®

Log In

SSN or Customer ID* [Forgot Your Customer ID?](#)

PIN [Forgot Your PIN?](#)

Already registered?
Simply log on.

When logging in for the first time, go to New User Registration.

Please Note
If you have an account on Fidelity.com, PIN to access NetBenefits.

New User
[New User Registration](#) for customer logged in.
[Not sure if you're already a register](#)

[Manage Your Login](#)

*A Customer ID is an identifier you can create to use in place of your Social Security Number (SSN) to log in.

Take charge of your future today with NetBenefits

Participating in your company's 401(k) plan is a starting point for building a financially secure retirement. Understanding and managing your account are the practical means for achieving it.

Fidelity's NetBenefits gives you the tools and learning resources you need to make the most of your 401(k) savings opportunity.

Enroll in your company's plan now. Then explore NetBenefits and discover how convenient and helpful these resources are.

netbenefits.com

Home page

Enroll online in your company's 401(k).

The screenshot shows the NetBenefits home page for Theta Corporation. At the top, there is a navigation bar with 'Home', 'Savings & Retirement', and 'Your Profile'. The main heading is 'Welcome to NetBenefits® for Theta Corporation'. Below this, it says 'Portfolio Total \$0.00*' with a 'Hide \$' link. A table lists plans, including 'THETA SAVINGS PLAN' with a 'Select Action' dropdown and a balance of '0.00'. A green callout box on the right says 'One click can help you get closer to your goals. Join your workplace savings plan today. Click here to enroll.' with a blue arrow icon. At the bottom, there is a 'Tools & Learning' section with links to 'Find out all you need to know about your workplace savings' and 'See all your finances in one place with Full View, including i...'. A green callout box at the bottom right says 'To enroll online, click here.'

Plans		
THETA SAVINGS PLAN	Select Action ▼	0.00
Theta's 401k		
Links: Enroll in your plan		
Accounts	Show	
		Total \$0.00*

Already enrolled?

Congratulations!

Just turn the page to see what NetBenefits has to offer.

Discover the wealth of resources to help you achieve your savings goals

Home page

Access your 401(k) account and any other personal accounts you have with Fidelity.

THETA CORPORATION

Log Out | Help

Home

Savings & Retirement

Your Profile

Welcome to NetBenefits® for Theta Corporation

Portfolio Total

Hide \$

Savings Plans

THETA SAVINGS PLAN

Select Action ▼

401(k): Annette's 401k

Quick Links: [View Year-to-Date Change](#) | [View/Update your contribution](#) | [Get online statement](#)

Other Accounts [Show](#)

Tools & Learning

- Find out all you need to know about your workplace savings plan and saving for retirement.
- See all your finances in one place with Full View, including investment, bank and credit card accounts.
- Take a Tour of NetBenefits

View your account

Access Tools & Learning

Summary page

Review your investment options and make changes to your investments and contributions virtually anytime.

THETA CORPORATION

Log Out | Help

Home

Savings & Retirement

Your Profile

Savings & Retirement >

THETA SAVINGS PLAN

Messages

View

Summary

Investment Choices and Research

Transaction History

Online Statement

Plan Information and Documents

Act

Contribution Amount

Change Investments

Loans or Withdrawals

Summary

Account: THETA SAVINGS PLAN Go

Data as of 06/21/2009

Current Balance

\$140,943.4

Vested Balance

\$140,943.4

Outstanding Loan Balance

\$6,449.8

This amount is not included in your current balance.

View existing loan(s)

View your current Contributions

Investments

Sources

Asset Classes

This view shows the investments that you have selected. To see performance, click an investment.

Current Balance (%)

I

See your account statement

Manage your contribution amount
Change and rebalance your investments

Tools & Learning page

Find tools and resources that inform you about a range of personal finance topics and help you make decisions with confidence.

THETA CORPORATION

Home Savings & Retirement Your Profile

Savings & Retirement >

Tools & Learning

Overview

Tools

- Preparing for Retirement
- Investing for the Future
- Monitoring Your Total Finances

Learning

- ▶ Retirement Checkup
- ▶ **eLearning**
- ▶ About Your Strategy
- ▶ About 401(k)s
- ▶ Stages Online

TOOLS & LEARNING

Retirement Planning Resources

Need help achieving your financial goals? Use our wide range of online planning tools to tailor your own retirement plan, no matter where you are in the process:

- Estimate your financial needs in retirement
- Determine and track your investment strategy
- See how changes in your plan can affect your savings

➔ [Create Your Retirement Plan Now](#)

Calculators

- ▶ [Retirement Calculators](#)
- ▶ [Calculators for your finances](#)
- ▶ [Withdrawal Calculator](#)
- ▶ [Take Home Pay Calculator](#)

Find online workshops

Set your financial goals for retirement and create a strategy to get there

Go to Create Your Retirement Plan Now, then click on Retirement Quick Check

View how your contributions are invested

Log on to **netbenefi**

Retirement Quick Check page

Monitor your progress toward your savings goals, and learn how to stay on track.

The screenshot shows the Retirement Quick Check (RQC) tool interface. At the top is the THETA CORPORATION logo and navigation links: Home, Savings & Retirement, Your Profile, and a date: Thursday, November 29, 2007. Below the navigation bar is a 'Tools and Learning >' link. The main heading is 'Retirement Quick Check (RQC)' with sub-links: Help | Glossary | Methodology. A progress bar shows five steps: 1 Personal Information, 2 Income & Expenses, 3 Assets, 4 Analysis (selected), and 5 Action Plan.

Analysis

You've done a good job saving for your retirement, but we estimate that you may still fall short of your retirement goal if the markets perform poorly.

Category	Value	Notes
Your Total Goal	\$1,214,041	
Your Monthly Goal	\$5,046/mo	(85% of pre-retirement income)
On Track to Have	\$3,509 - \$4,662/mo	(59-79% of pre-retirement income)
Additional Savings Needed	\$368 - \$3,120/mo	Can't save that much?

Find out how much you may need to save to reach your goal

Monthly Income at Retirement

If the market performs on average

Adjust My Plan

You're currently contributing \$292 per month to THETA SAVINGS PLAN 401(K)

[Explore changes to your contribution](#)

Current Monthly Savings \$ 292

Additional Monthly Savings¹ \$

Monthly Retirement Expenses \$

Your Retirement Age

See how changes may impact your account

ts.com today.

The Retirement Quick Check tool's illustrations result from running a minimum of 250 hypothetical market simulations. The market return data used to generate the illustration is intended to provide you with a general idea of how asset mixes have performed historically. Our analysis assumes a level of diversity within each asset class consistent with a market index benchmark that may differ from the diversity of your own portfolio. Please note that the projections do not reflect the impact of any transaction costs or management and servicing fees (except variable annuities); if these had been included, the projected account balances would have been lower.

IMPORTANT: The projections or other information generated by Fidelity's Retirement Quick Check 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.

Make it a habit to visit NetBenefits often.

Click around and explore the wealth of resources to help you manage your retirement account. Monitor your progress. Make changes along the way to stay on track toward your savings goals. NetBenefits is there to help – every step of the way.

Our Retirement Benefits Line, 800-294-4015, is your one-call resource for answers to questions about your plan and account:

- For automated information: call anytime 24/7
- For representative assistance: call between 8:30 a.m. and 8:30 p.m. ET any day the New York Stock Exchange is open

netbenefits.com

For plan participants.

Not FDIC Insured • May Lose Value • No Bank Guarantee

Not NCUA or NCUSIF insured. May lose value. No credit union guarantee.

Retirement Quick Check is an educational tool developed by Strategic Advisers, Inc., a registered investment advisor and a Fidelity Investments company, and offered for use by Fidelity Investments Institutional Services Company, Inc.

The information contained herein is for illustrative purposes only, is hypothetical in nature, and does not reflect any actual plan account data or participant information related to the participant and plan name that appear within.

Fidelity Investments & Pyramid Design and NetBenefits are registered service marks of FMR LLC.

Before investing, consider the funds' investment objectives, risks, charges, and expenses. For a prospectus, or a summary prospectus if available, containing this information, contact your investment professional or visit www.netbenefits.com. Read it carefully before you make your investment choices.