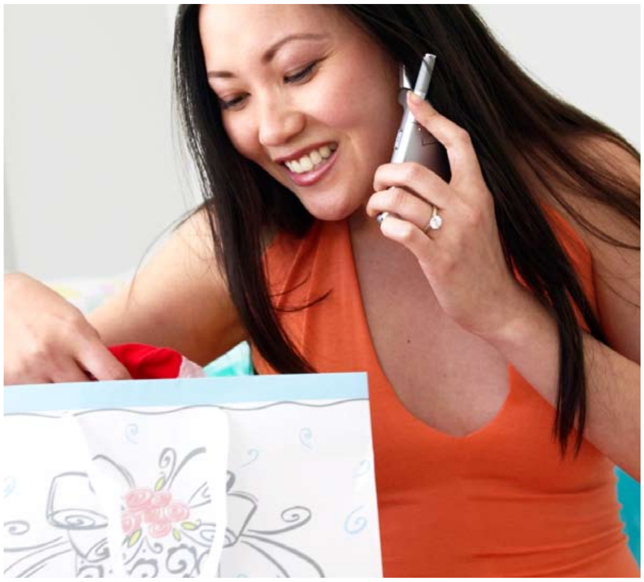
Managing your 401(k) account
with NetBenefits®

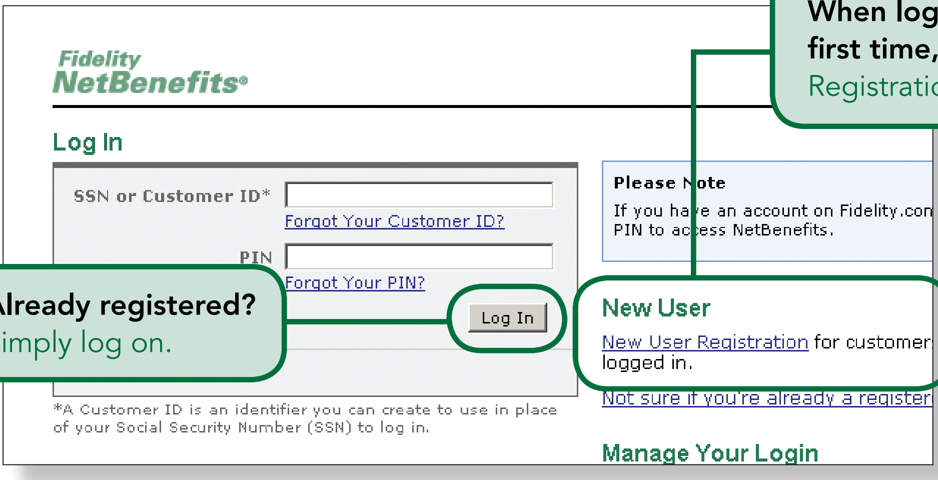


Go to **netbenefits.com**

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.



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

Already registered? Simply log on.

Your **Welcome** Guide

Take charge of your future today
with NetBenefits

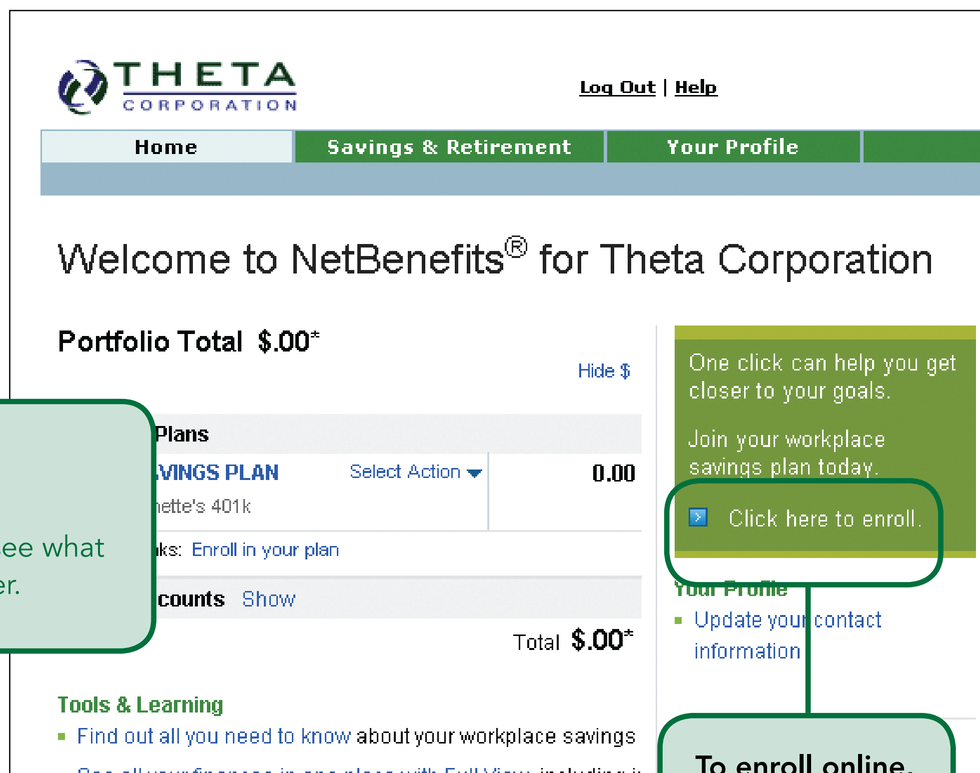
Participating in your company's 401(k) plan is a starting point for building a financially secure retirement. Understanding and managing your account are the practical means for achieving it.

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).



Already enrolled?

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

To enroll online, click here.

All screen shots are for illustrative purposes only.

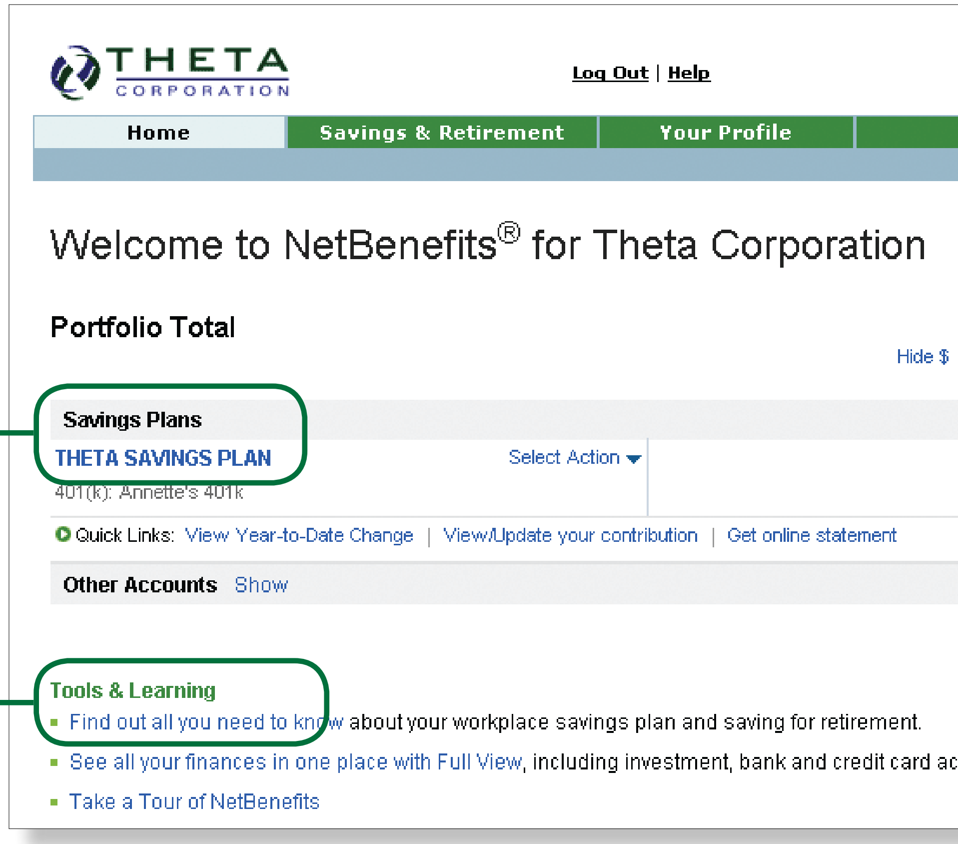
Discover the wealth of resources to help you achieve your savings goals

Home page

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

View your account

Access Tools & Learning



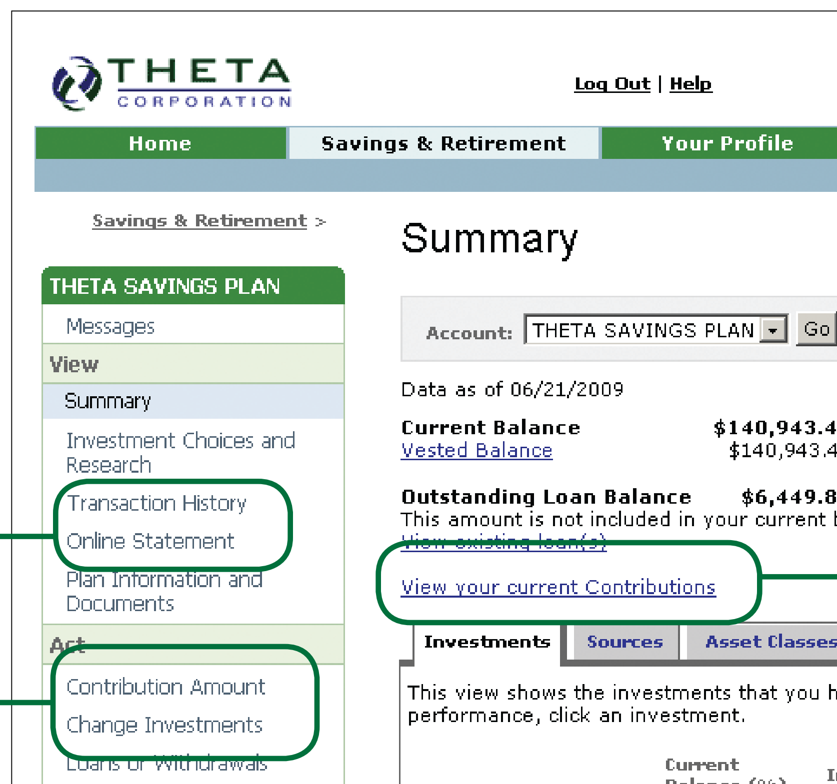
Summary page

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

See your account statement

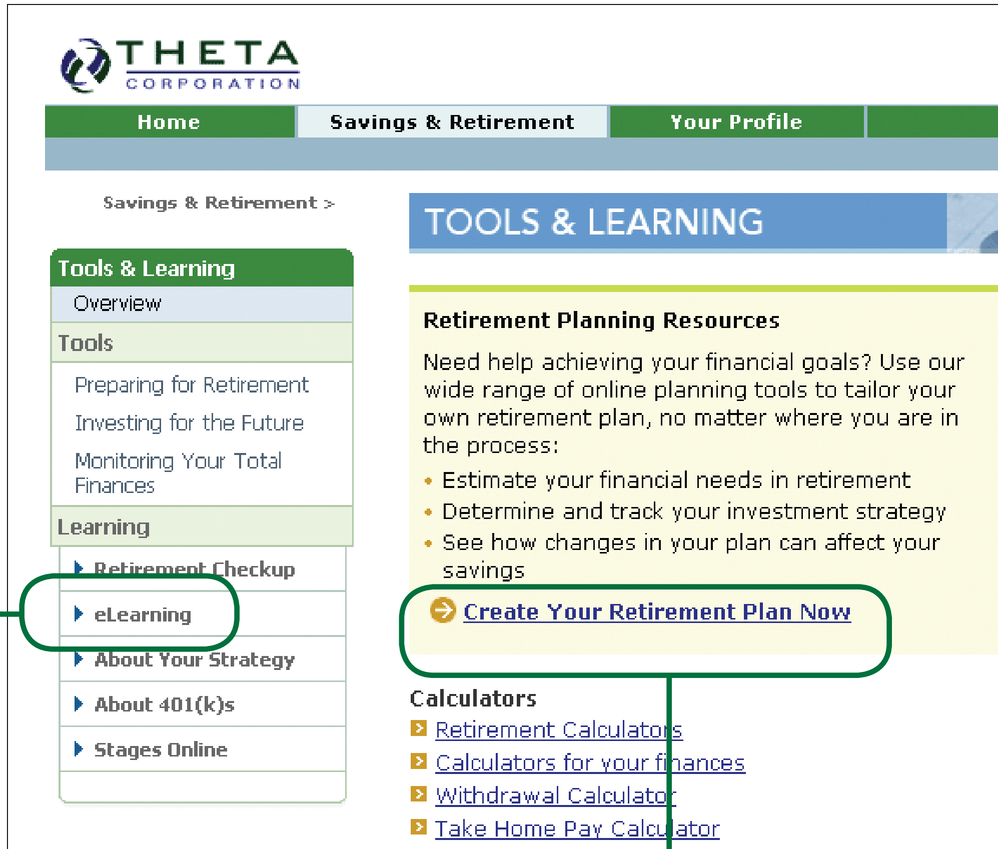
Manage your contribution amount

Change and rebalance your investments



Tools & Learning page

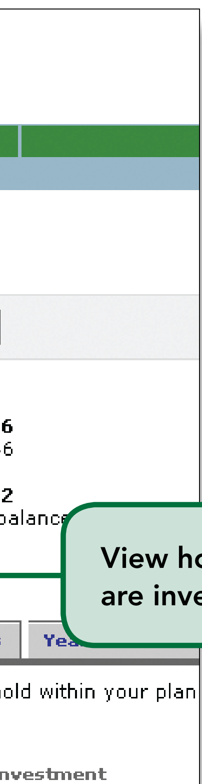
Find tools and resources that inform you about a range of personal finance topics and help you make decisions with confidence.



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

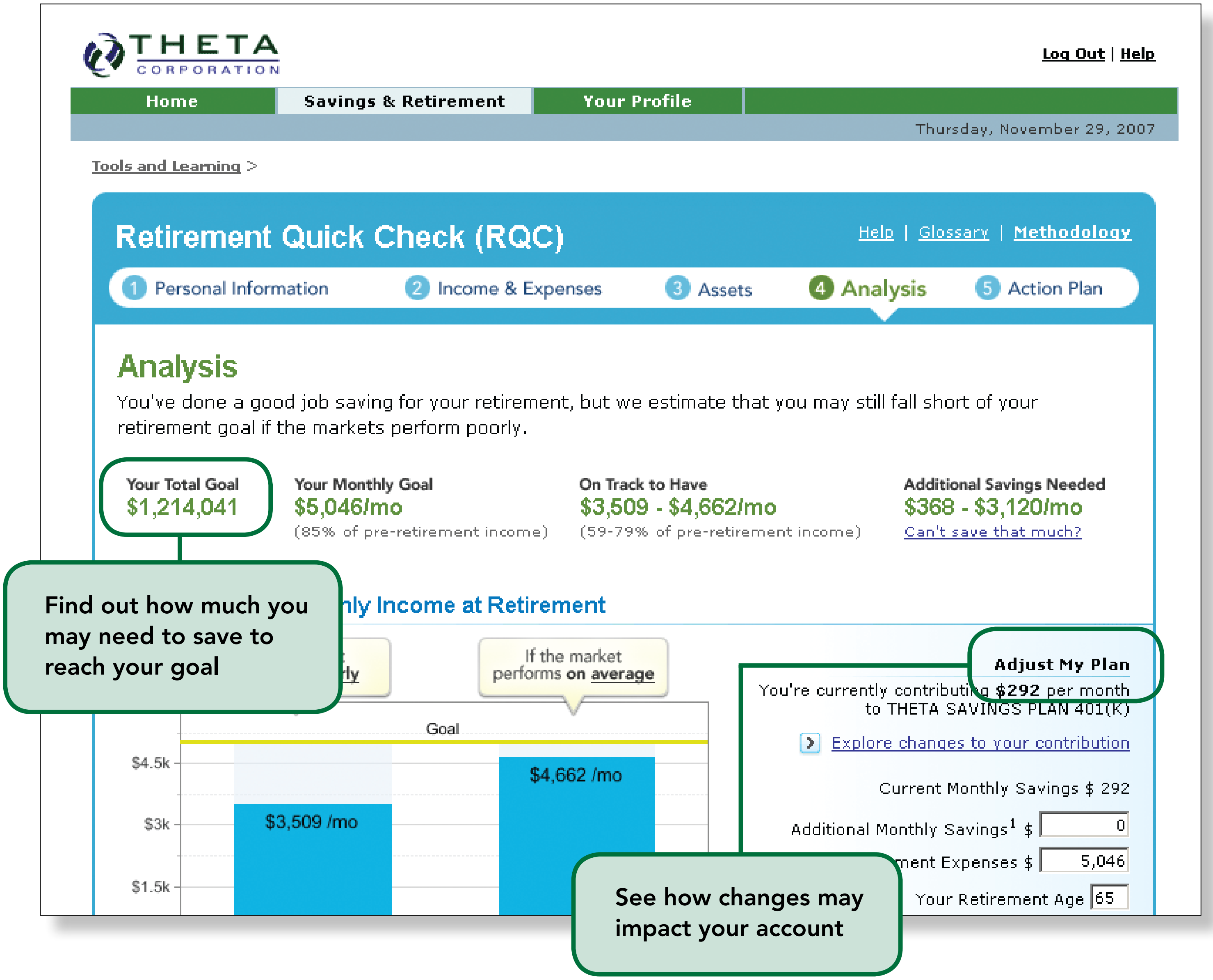


View how your contributions are invested

Log on to **netbenefi**

Retirement Quick Check page

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



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

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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.

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.

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