account access at a glance

Account Functions	Internet	Fidelity Retirement Services Center	
	NetBenefits	Automated Telephone Services	Retirement Services Specialists
Set up, reset, or change your PIN	💻	☎	
Check account balances	💻	☎	👤
Perform exchanges	💻	☎	👤
Choose your investment elections*	💻	☎	👤
Choose your deferral percentage*	💻	☎	👤
Obtain investment option and market index quotes	💻	☎	👤
Obtain performance information	💻	☎	👤
Process loans or withdrawals*	💻		👤
Check account history	💻		👤
Change your address			👤
Obtain general information regarding your retirement plan	💻		👤
View and print statements, trade confirmations, prospectuses, and tax forms	💻		
Obtain information on your other Fidelity accounts	💻	☎	
Utilize retirement planning tools	💻		👤

** Some features are not available with all plans. Check with your employer for more information.*

The Dow Jones Industrial Average, published by Dow Jones & Company, is an unmanaged, price-weighted index that serves as a measure of the entire U.S. market. The index comprises 30 actively traded stocks, covering such diverse industries as financial services, technology, retail, entertainment, and consumer goods, and assumes reinvestment of dividends.

The EAFE Index (Morgan Stanley Capital International Europe, Australasia, Far East Index) is an unmanaged index and includes the reinvestment of dividends. It is designed to represent the performance of developed stock markets outside the United States and Canada.

The Nasdaq Composite Index is a market capitalization–weighted, unmanaged index that is designed to represent the performance of the National Association of Securities Dealers Quotation System, which includes more than 5,000 stocks traded only over the counter and not on an exchange. The index does not include the reinvestment of dividends.

The S&P 500® is a registered service mark of The McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Corporation and its affiliates. It is an unmanaged index of the common stock prices of 500 widely held U.S. stocks widely held U.S. stocks that includes the reinvestment of dividends.

Information about investment option performance: Past performance is no guarantee of future results. An investment option's share/unit price, yield, or return will vary, and you may have a gain or a loss when you sell your shares/units. For more information about total returns, investment fees and expenses, or any investment option available through the plan, call Fidelity Investments.

Before investing in any investment option, please carefully consider the investment objectives, risks, charges, and expenses. For this and other information, call Fidelity at 1-800-343-0860 or visit www.fidelity.com for a free prospectus. Read it carefully before you invest.

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life after work®

Workplace Savings Plan Account Access Guide

connecting

to your future

Fidelity INVESTMENTS®

easy access

means you're in control

One of the key benefits of investing at Fidelity is the ease and convenience of accessing your account information and making changes to keep your retirement planning on track. Fidelity's leading technologies and knowledgeable Retirement Services Specialists can help you stay on top of your plan account virtually anywhere and any time.

Access to your plan account is available in three ways:

- By accessing Fidelity NetBenefits® on the Internet
- Through Fidelity's automated telephone line
- By speaking with one of Fidelity's knowledgeable Retirement Services Specialists

Connect by Computer

Fidelity NetBenefits® **www.fidelity.com/atwork**. You will need an Internet service provider and one of the following Web browsers:

- Microsoft Internet Explorer 4.01 or higher
- Netscape® 4.06 or higher

Microsoft is a registered trademark of Microsoft Corporation. Netscape is a registered trademark of Netscape Communications Corporation. The other marks used herein are registered or unregistered service marks of FMR Corp.

Connect by Phone

- Fidelity's toll-free automated telephone services at **1-800-343-0860** give you access to your account virtually 24 hours a day, seven days a week.
- You can use our Natural Language Speech Recognition System, which quickly and easily monitors and manages your account anywhere and virtually any time by using simple phrases and voice commands.
- Fidelity Retirement Services Specialists are available Monday through Friday, 8:00 A.M. to midnight ET, to help answer any questions about your account or retirement investing in general.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4:00 P.M. ET, or on weekends or holidays, will receive the next available closing prices.

The investment options available through the plan reserve the right to modify or withdraw the exchange privilege.

accessing

your workplace savings plan

Before you can access your account, you will need to establish a personal identification number (PIN). A PIN provides security to help ensure that only you can access your account. You will need to enter your PIN prior to accessing any account-specific information via the Internet, our automated telephone service, or a Retirement Services Specialist. It must be six to 12 characters in length, it cannot be your Social Security number or date of birth, and it cannot be sequential numbers (e.g., 123456) or a repeating number (e.g., 777777).

Please note that when setting up or changing your PIN you will be asked the following information for identification purposes:

- Your date of birth
- Your ZIP code
- You will be asked to create a reset pass phrase (RPP). You will have the option of selecting from one of five categories for your RPP.

Via NetBenefits, our online account access service:

To set up your PIN for the first time, or to clear and reestablish a PIN:

1. Go to **www.fidelity.com/atwork**.
2. Select "Access My Account," and then either the "New User Registration" or the "Change your PIN" or "Forgot your PIN?" link.
3. Enter your Social Security number or Customer ID.
4. Follow the instructions regarding entry of the above information.
5. Enter a six- to 12-character PIN.
6. Confirm your entry as instructed.

Via the automated phone system:

To set up your PIN for the first time, or to clear and reestablish a PIN:

1. Dial 800-343-0860.
2. Press 1 for touch-tone service, or say "two" for Natural Language Speech Recognition.
3. Key in or say your Social Security number or Customer ID.
4. Follow the instructions regarding entry of the above information.
5. Enter a six- to 12-character PIN.
6. Confirm your entry as instructed.

Please turn to the back for Account Access at a Glance.