



Welcome to your NetBenefits®



The help you need to find and optimize your employer benefits

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. Log in to [NetBenefits.com](#) today to get started and see what's new.

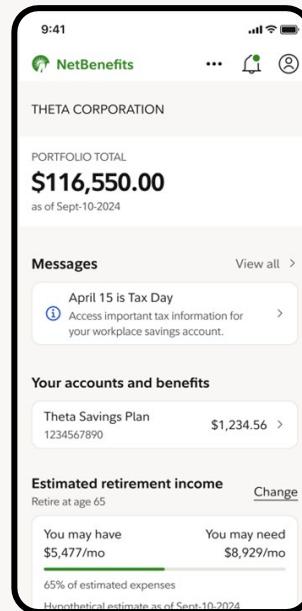
Take NetBenefits with you

Get instant access to balances, investments, educational resources, and more.

[Download our mobile app today.](#)



NetBenefits® smartphone and tablet app



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Get started and explore your home page

Go to **NetBenefits.com** and click “Register as a new user.” Follow the instructions to set your unique username and password. Then, log in to see all the features and information on your personalized NetBenefits home page.

Your NetBenefits home page

See where you are today, and get suggested next steps to consider to help you reach your goals for tomorrow.

The screenshot shows the Fidelity NetBenefits home page with the following sections:

- A. Account balance:** Portfolio total \$77,959.03 (Balance as of Dec-31-2024). Includes a "View investments" link.
- B. Goals and milestones:** "You might need a boost to your contributions" section. It shows a progress bar for a goal of \$60K, with a current balance of \$35,547.15. It includes fields for "Contribution rate" (7%) and "Retirement age" (67). A legend indicates: Today's balance (\$77,959.03), Projected balance at 35 (\$35,547.15), and Savings goal at 35 (\$60,000.00). A "Go to contributions" button is present.
- C. Take action:** "Take the financial wellness checkup" section. It encourages users to tell their story and get a wellness score. A "Enter your info" button is available.
- D. Benefits resources:** A section with four cards:
 - Automatic withdrawals:** Select a withdrawal plan that fits your preferences.
 - SECURE 2.0: Rethinking retirement savings:** From RMDs to student debt, the new law has something for everyone.
 - Building financial wellness in retirement:** Feeling good about your finances is a key ingredient.
 - Stay informed: IRS limits:** Find out how much you can save for retirement.

At the bottom, there is a Fidelity logo and a copyright notice: © 1998-2024 FMR LLC. All rights reserved. Terms of Use | Privacy | Security | Customer Service | Accessibility | Disclosures. This is for persons in the U.S. only.

A Account balance

View the total balance for all your workplace and Fidelity accounts.

B Goals and milestones

Look for important information you can act on—like meeting a suggested retirement savings milestone.

C Next steps to financial wellness

Review your top priorities and get started on your financial to-dos.

D Helpful resources

Access resources and important educational information.

Financial help and clarity—all in one place

Your financial wellness dashboard

Model and plan for your financial goals.

Fidelity NetBenefits® Search THETA CORPORATION Log out

Home Accounts & benefits Plan & learn

← Back to homepage

Your financial wellness dashboard

Was this helpful?

What could your savings be over time?

These hypothetical figures are from the last time you accessed your retirement goal on [DATE]. Your actual retirement savings may differ.

Asset projection

Displaying today's dollars from today until end of plan using your current asset mix

Chart Table

2021 2048 2078

\$2.5M \$2M \$1.5M \$1M \$500k \$0

● Significantly below average market ● Below average market ○ Average market

Go to your retirement goal

Net worth As of 10/30/2024 **\$497,554.76**

Assets \$560,054.76

Liabilities -\$62,500.00

[View details](#)

Compare your retirement savings with your peers

Age: 35-39 | Income: \$75,000-\$100,000 [Change peer comparison](#)

Top savers contribution rate and balance 8% \$178,900

Your contribution rate and balance 7% \$98,700

Average savers contribution rate and balance 4% \$65,400

[About the numbers](#) [Change contribution rate](#)

Put together an investment strategy

Investment strategies aren't one-size-fits-all. Tell us about your goals and we'll provide investment options tailored to your unique needs.

[Create a strategy](#)

Your goals Balances as of 10/30/2024

Retirement goal Retire at 67 in 2048 \$999,999,999.99 Total saved

● **On target** Score last run 10/30/2024

[View details](#)

Savings goal Target start date 2030 \$999,999,999.99

20% of \$20,000.00 saved

[View details](#)

Savings goal Target start date 2030 \$999,999,999.99

20% of \$20,000.00 saved

[View details](#)

[Create a new goal](#)

Take action

 [Manage your contributions](#)

 [Plan a life event](#)

 [Update your beneficiary](#)

 [View transaction history](#)

Learn more



Work toward your goals

Set goals that matter to you, track progress, and celebrate milestones along the way.

Explore financial wellness

Find resources that help you manage your money in ways that work for you.

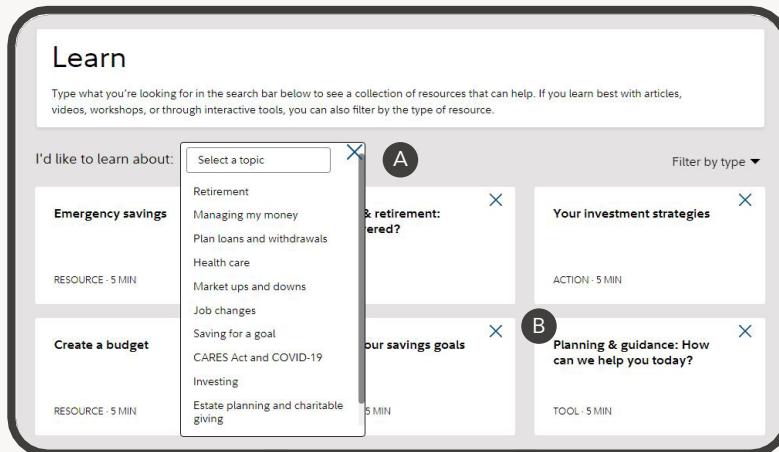
Plan for the future

Make confident steps toward the future you want with simple tools and personalized insights.

Financial help and clarity—all in one place

Learn

Access top educational resources and tools all in one place.

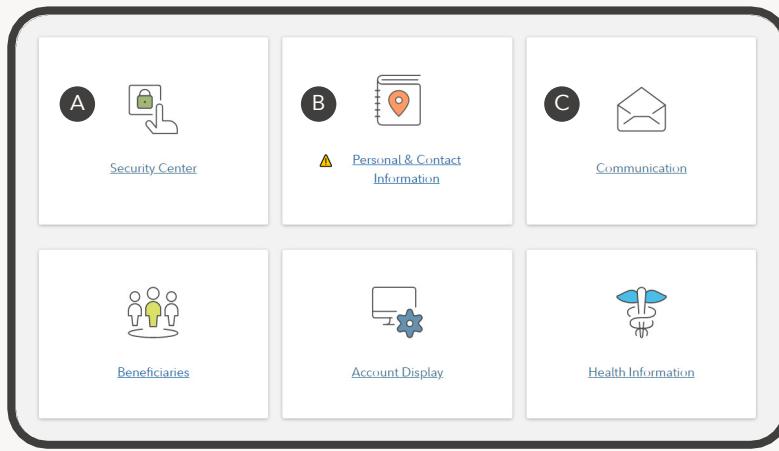


The Learn section is a hub for financial education. It features a search bar at the top for finding specific resources. On the left, a sidebar lists 'Emergency savings' (a resource of 5 minutes) and 'Create a budget' (a resource of 5 minutes). The main content area displays cards for various topics: 'Retirement' (a resource of 5 minutes), 'Your investment strategies' (an action of 5 minutes), 'our savings goals' (a resource of 5 minutes), and 'Planning & guidance: How can we help you today?' (a tool of 5 minutes). Each card includes a close button (X) and a 'Filter by type' dropdown menu.

A Select the financial topic most important to you to get the most recent and relevant information.

B Improve your financial know-how: Browse our collection of articles, videos, and infographics; get help managing a life event; attend a workshop.

Profile



The Profile section allows users to manage their account settings. It features a 3x2 grid of icons and labels: 'Security Center' (A), 'Personal & Contact Information' (B), 'Communication' (C), 'Beneficiaries' (D), 'Account Display' (E), and 'Health Information' (F). Each item has a corresponding icon and a descriptive label below it.

A Manage your username, password, and security settings.

B Keep your contact information up-to-date, including email address and mobile phone number.

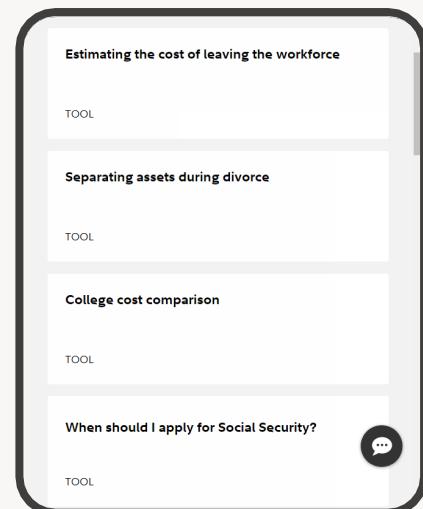
C Sign up for eDelivery to ensure that you receive important communications quickly and securely.

Financial help and clarity—all in one place

Tools

Access interactive resources that can help with a range of financial needs, including:

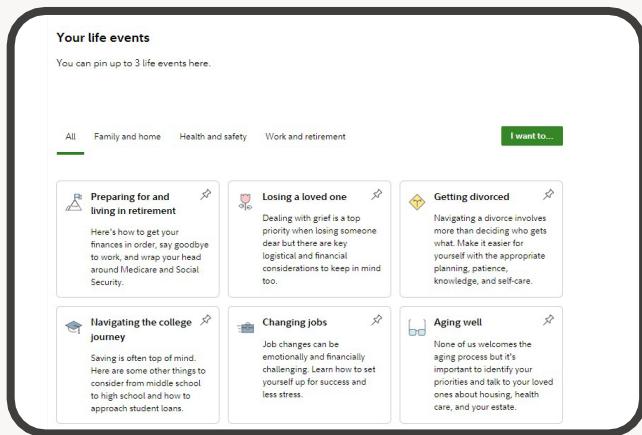
- Managing your saving and spending
- Planning for retirement
- Creating an investment strategy
- Saving for college
- Claiming Social Security



Life Events

Get key tips, insights, resources, and tools to guide you through daily life and major events, including:

- Having or adopting a child
- Marriage and partnering
- Caring for aging loved ones
- Navigating the college journey



Benefits help — where and when you need it

NetBenefits provides the next steps, top priorities, education, and transactional capabilities to help you feel more confident about your benefits. All in one place and all from one trusted source.

Log in to NetBenefits.com today and get started.

*Llame a la Línea de Beneficios de Jubilación al **800-587-5282**. Los representantes de Fidelity que hablan español están a su disposición para brindarle ayuda.*



Investing involves risk, including risk of loss.

IMPORTANT: The projections or other information generated by the Planning & Guidance Center's 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. Your results may vary with each use and over time.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

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