

Managing Your Workplace Savings Plan Accounts Online

MANAGING YOUR WORKPLACE SAVINGS PLAN ONLINE IS EASY — SIMPLY FOLLOW THE STEPS BELOW.

Establish Customer ID and PIN

If you are logging in for the first time, you will need to establish a Customer ID and PIN.

1. Go to **Fidelity.com/atwork**.
2. Click on, **New User Registration**.
3. Follow the instructions to set up your login information.

Change your contribution percentage online

To change the amount of your payroll contributions into your account online:

1. Log in to your account through **Fidelity.com/atwork**.
2. From the home page, click the **Select Action** link next to your plan name and then select **Contribution Amount** from the drop-down menu. Enter your new contribution percentage.
3. Confirm your new contribution percentage.
4. If your plan does not allow you to change your contribution online, then visit your HR or Benefits Department to complete a new Salary Reduction Agreement.

All contribution amounts must be in whole percentages and changes will become effective with the current or next pay period, or as soon as administratively possible.

Change your investment elections online

To change how your future investment elections are invested online:

1. Log in to your account through **Fidelity.com/atwork**.
2. From the home page, click on the **Select Action** link next to your plan name and then select **Change Investments** from the drop-down menu.
3. Enter the percentage of your payroll contributions that you wish to direct to each investment option you choose—your selections must add up to 100%.
4. View the online prospectus for each fund in which you are investing.
5. Confirm your investment elections.

Any contributions to your account made after the effective date of this change will be directed into the investments you select.

Need help?

Call.

1-800-343-0860 to speak with a Fidelity Representative.

Click.

Fidelity.com/atwork/reservations for a schedule of events at or near your workplace.

Visit.

Stop in one of our Investor Centers. To find the Investor Center nearest you, visit Fidelity.com, click on **Contact Us**, then click on **Find an Investor Center**.

Investor Center products and services are offered beyond your employer-sponsored retirement plan.

Rebalance your portfolio online

Over time, some asset classes and funds perform better than others, which can result in the mix of stock funds, bond funds, and/or money market funds changing from what you originally intended. If this happens, you may wish to rebalance your account so that your investments reflect the mix most appropriate for you and your goals.

To rebalance your account online:

1. Log in to your account through **Fidelity.com/atwork**.
2. From the home page, click on the **Select Action** link next to your plan name, select **Change Investments** from the drop-down menu and then select **Rebalance**.
3. Enter the percentage of the balance in each of your current investment options that you wish to direct to each investment option you choose — your selections must add up to 100%.
4. View the online prospectus for each fund in which you are investing.
5. Confirm your elections.

Are you saving enough?

1. Log in to your account through **Fidelity.com/atwork**.
2. Click on the **myPlan**® box.
3. Answer five easy questions to help you determine if you're saving enough for retirement.

Update your mail preferences.

Receiving communication by e-mail offers you greater convenience and will help keep you up to date on topics related to your retirement plan.

1. Log in to your account through **Fidelity.com/atwork**.
2. Go to Your Profile and click on **E-mail Address**. Enter your personal e-mail address.
3. Then go to Mail Preferences and E-mail Settings to select which types of communications you wish to receive via e-mail or regular mail.

Turn hereSM



Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4 p.m. Eastern time, 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.

myPlan Snapshot® is an educational calculator offered for use by Fidelity Brokerage Services LLC, Member NYSE, SIPC, or by Fidelity Investments Institutional Services Company, Inc.

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