How to register for access to your account on Fidelity NetBenefits®

If you have previously registered with Fidelity.com or Fidelity NetBenefits®, you don't need to register again. Use your existing username and password to access your new account. If you haven't already registered, use the instructions below to help you set up your workplace savings account on NetBenefits®.

During the new user registration process, Fidelity uses information provided by your employer to validate your identity. If your personal information, provided by your employer, is missing, outdated or incorrect, you may be asked challenging security/authentication questions and to upload a valid photo ID and selfie to confirm your identity.

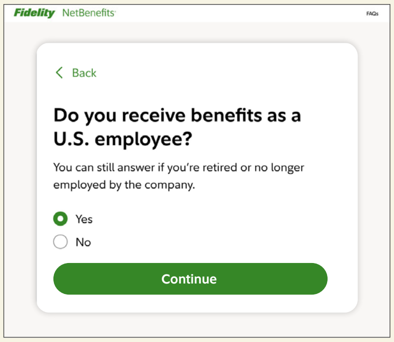
This process may feel uncomfortable or intrusive but is crucial to help reduce the risk of fraud and increase the quality of participant contact data.

New user registration

During the new user registration process, you may be asked to take an additional security step to help us authenticate your account.

Step 1: Select if you receive benefits as an U.S. employee

If you have an SSN or US issued tax ID then choose Yes, even if currently living abroad.

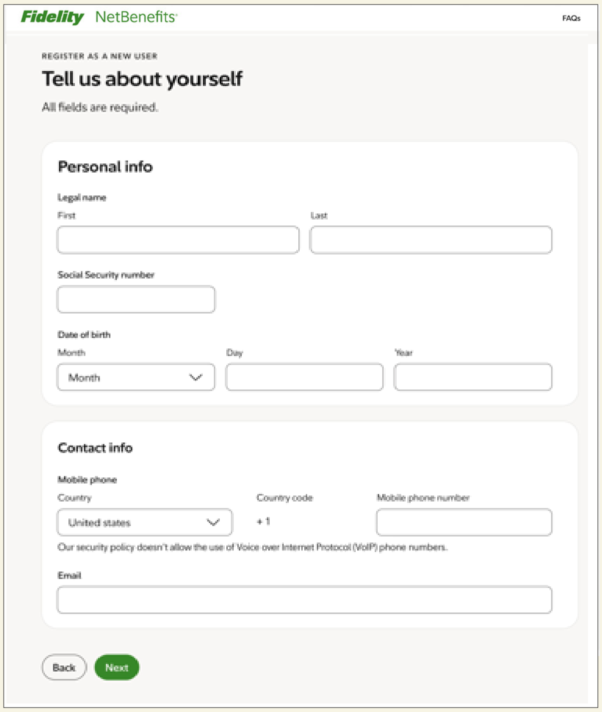


STEP 2: Verify your Identity and provide contact information

Enter information in the following required fields:

- Your first and last name
- Your Social Security number (SSN)
- Your date of birth
- Personal mobile number
- Personal email
- Read our electronic disclosure

Select the **Next** button.

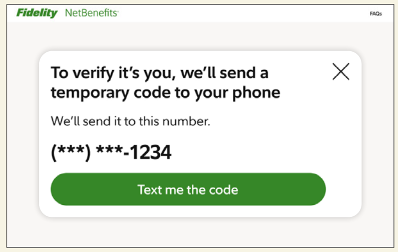


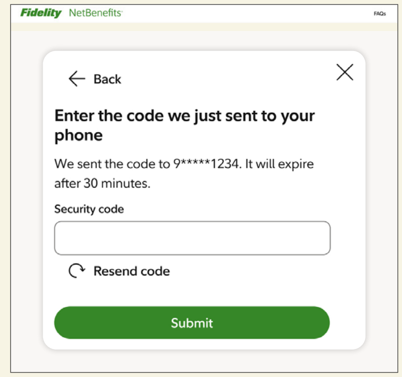
STEP 3: Verify it's you and your mobile number

- Click **Text me the code**
- Enter the code sent.

Once code is sent:

- Enter code.
- Select the **Submit** button.





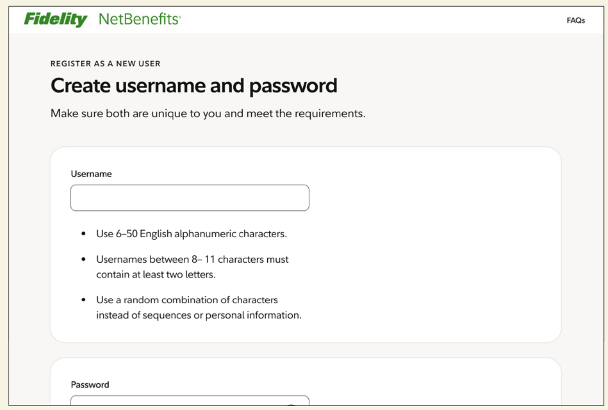
STEP 4: Set up your username

We require that you create a unique username.

- Use 6–50 alphanumeric characters, including at least two letters.

You may **not** use:

- Special characters or symbols
- Sequences (e.g., 12345 or 11111)
- Personal info (SSN, phone #, DOB)



STEP 5: Create a password

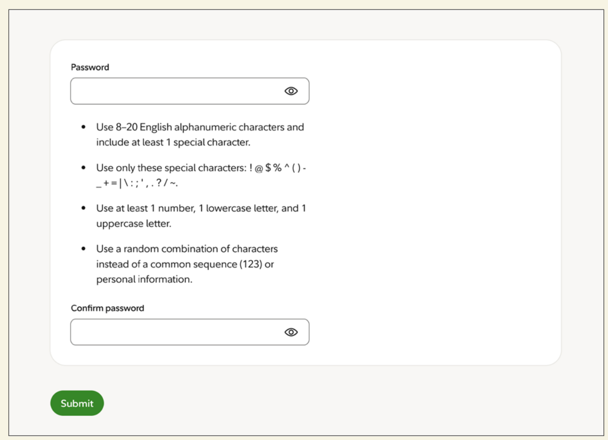
Your password protects your account from unauthorized users.

- Use 8–20 alphanumeric characters, including at least one special character.
- Use at least one number, one lowercase letter, and one uppercase letter.
- Letters are case-sensitive.

You may **not** use:

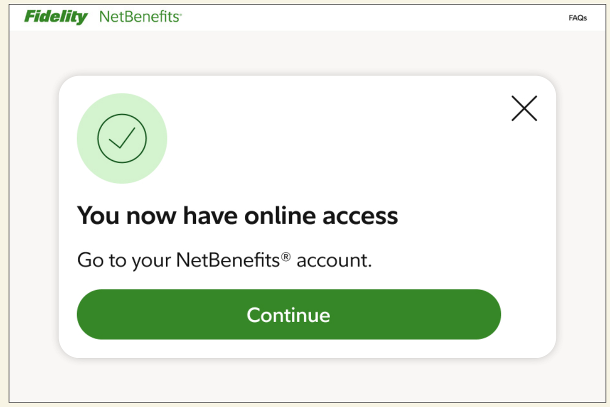
- Special characters (#&*<>{}'[])
- Sequences (e.g., 12345 or 11111)
- Personal info (SSN, phone #, DOB)

After confirming your password, select **Submit**.



STEP 6: New user registration confirmed

You have successfully registered. If you have other accounts through Fidelity.com or NetBenefits, your new login information applies to these accounts as well as to accessing your account by phone.



STEP 7: Begin using NetBenefits

After you are logged into your new account, you can:

- Enroll in your plan, if you haven't already.
- Check your account balances.
- Update how much you set aside to save from your paycheck.
- Make changes to your investments.
- Plan for important financial goals, such as saving for retirement, college, and other personal goals (e.g., buying a home).
- Access educational resources to improve your financial know-how on a wide range of topics (Social Security, loans, budgeting, etc.)
- Add a beneficiary – that's who your money goes to if something happens to you.

Need help setting up your account? Please call your plan's toll-free number.

Fidelity uses the contact information you provide to send you important communications about your benefits as well as timely service-related and legal notifications, including messages about educational and new service offerings.

Please be assured that this information is used only to communicate with you regarding your benefits with Fidelity and will not be shared with any other parties. Fidelity Investments has always been committed to maintaining the confidentiality, integrity, and security of personal information entrusted to us by current and prospective customers.

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