

Your guide to Fidelity NetBenefits® for the THR 401(k) Retirement Plan

This reference guide is intended to help you establish your new Fidelity account, and make basic changes. If you have questions or need help, please call 800-343-0860 to speak with a Fidelity representative.

EasyEnroll in the 401(k) Retirement Plan

Do you only have a minute to enroll in the 401(k) Retirement Plan? Easy Enroll provides the convenience of “one-click” enrollment from your computer, smartphone or tablet with preset contribution and investment options. If you are already enrolled in the Plan, you will not be able to use the EasyEnroll option.

1. Go to netbenefits.com/Easy, or *text *Start* to 343898, or scan on the QR code.
2. Verify your identity.

- Enter the last 4 digits of your Social Security number.
- First Name
- Last Name
- Date of birth



3. Select the Starter Package you would like and click *Enroll Now*.
4. Review the confirmation page and take note of your next steps.

If you have more time to enroll and take additional actions, follow the next steps.

* Message and data rates may apply. Get details at: <http://pages.fidelityinvestments.com/smsee>

Establish a username and password

If you are logging on for the first time, you will need to establish a username and password. If you already have a Fidelity.com or NetBenefits® account, you may log in using that information.

1. Go to netbenefits.com/thr
2. Click *Register*.
3. Verify your identity.
 - Enter the last 4 digits of your Social Security number.
 - First Name
 - Last Name
 - Date of birth
4. Create a Username.
 - Your username cannot be your Social Security number.
 - Your password should *not* be personally identifiable information, such as your Social Security number, telephone number, or date of birth.

Username Standards

- Use 6 to 15 letters and/or numbers.
- If your username is between 9 and 11 characters in length, it must contain at least two letters.
- Do *not* use one entire piece of personally identifiable information such as your telephone number, or date of birth. Instead, alter or disguise it (e.g., Jane212Smith).
- Do *not* use 5 or more instances of a single number or letter, or easily recognized sequences (e.g. 11111 or 12345).
- Do *not* use symbols, punctuation marks, or spaces (e.g. #, @, /, *, -).

5. Create a Password.

Your password protects your account from unauthorized users. A strong password is one that is between 15 and 20 characters, has a mix of case sensitivity, numbers, letters, and special characters.

Password Standards

- Please use 6 to 20 letters, numbers, and/or special characters. Letters are case sensitive.
- You may not use: # & * < > [] ' { }.
- You may not use sequences (e.g., 12345 or 11111).
- Personal info (Social Security number, phone #, DOB).

6. Create a Security Question.

If you ever forget your password, you can reset it after Fidelity verifies your identity using your new or updated security question and answer.

Security Answer Standards

- Answers must be between 3 and 31 characters, no spaces.
- Select a question that you can easily answer.
- Answers are not case sensitive.

7. New User Registration Confirmation.

If you have other accounts you access via Fidelity.com, NetBenefits[®], or eWorkplace[®], your new log in information applies to these accounts, as well as to accessing your account by phone.

Note: Email Confirmation - Notice of Recent Change or Inquiry

You may receive an email notice of a recent change or inquiry into your account username or password. This message is automatically generated when you set up or make changes to your login information.

Update your mail preferences and contact information

Receiving communications by email offers you greater convenience and will help keep you up-to-date on topics related to your retirement plan. Providing Fidelity with your contact information helps in keeping your account secure.

1. Log on to NetBenefits at netbenefits.com/thr
2. Go to *Profile* and click *Personal & Contact Information*. Enter your personal email address and contact information.
3. Go to *Preferences* and *Communication* to select which types of communications you wish to receive via email or regular mail.

Name your Beneficiary

Once you have named a beneficiary, be sure to review your choices regularly and update them after certain life events, such as marriage, divorce, the birth of a child, or a death in the family.

1. Log on to your account through netbenefits.com/thr
2. From the home page, click on *Profile*, then *Beneficiaries*. You will see sections for Primary Beneficiaries and Contingent Beneficiaries. A Primary Beneficiary is your first choice to receive the value of your retirement account. A contingent beneficiary is your second choice to receive the value of your retirement account if the primary beneficiary(ies) is (are) not living at the time of your death. To add one or more of either type of beneficiary, click *Add a Primary Beneficiary* or *Add a Contingent Beneficiary* buttons.
3. Indicate whether you are married or not by clicking on the *Edit* button in the Martial Status box.
4. You may enter a person, estate, organization or trust as a beneficiary. Depending on which you choose, you will be asked to provide additional information.

For a person:

- Full Name
- Address
- Relationship to you
- Social Security number
- Date of birth
- Gender

For an estate/organization/trust:

- Full name
- Social Security number/Tax ID
- Address
- Effective Date

Don't forget to click the *Save* button after entering information for each beneficiary, or the link to *Cancel* if you change your mind.

5. Click the *Save All* button in the *Review and save your choices* section.
6. Your beneficiary designations will become effective as soon as you complete the online designation process.

Enroll in the Plan

Follow the Enroll Wizard if you would like to actively enroll in the plan as a new employee:

1. At the home page, click *Enroll*.
2. At the *Two Ways to Enroll – It's Your Choice* page, click *Start Standard Enrollment*.
3. At the *Let's get started* page click *Begin*.
4. Enter your initial contribution percentage, click *Continue*.
5. Choose to increase your contributions each year or do not enroll and click *Continue*.
6. On the Choose Investments page, select either a *Target Date Fund* or choose *I'll manage on my own*.
7. *Confirm* the review of each fund's prospectus you have selected to invest in.
8. Review your elections by clicking *Submit*. Once submitted, the Confirmation page will appear. Print or save for your records.

Change your voluntary contribution amount

To change the amount of your voluntary payroll contributions into your 401(k) Plan account:

1. Log on to NetBenefits at netbenefits.com/thr
2. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *Contribution Amount*, then click *Contribution Amount*.
3. Enter your new voluntary contribution dollar or percentage amount and click *Change Contribution Amount* at the bottom of the page. Your elections will take effect in one to two pay periods.
4. Confirm and *Submit* your new contribution dollar or percentage amount. Once submitted, the *Contribution Amount Confirmation* page will appear. Print or save for your records.

Make or change your future investment elections

To change how your future investment elections are invested:

1. Log on to NetBenefits at netbenefits.com/thr
2. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *Change Investments*, then *Change Investment Elections* under *Future Investments*.
3. On the *Investment Elections* page, scroll to the bottom of the page. You will be prompted to choose one of three options:

**Target Date Fund
Account Management Service
Choose your own investments**

- If you choose *Target Date Fund*, you will need to select a fund and select *Continue* to view the fund prospectus.
 - If you choose *Account Management Service*, you will need to verify or add information then review and accept the proposed investment strategy. This option is not available if you are enrolled in *Fidelity BrokerageLink*[®].
 - If you choose *Choose your own investments*, you will need to enter a percentage for each fund. Select *Next* at the bottom of the page once you have entered your elections totaling 100%. View the online prospectus for each fund in which you are investing or select to have it mailed to you.
4. Review and submit investment election changes. Select *Submit* to finalize your elections and receive a confirmation page.

Reallocate your balance by exchanging one investment fund

To change one of the funds in which your current balance is invested:

1. Log on to NetBenefits at netbenefits.com/thr
2. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *Change Investments*, and then *Exchange ONE Investment*. To *Exchange MULTIPLE Investments*, follow the steps listed under *Rebalance your account*.
3. Click *Start* next to *Choose Investment to SELL*.
4. Select the investment you would like to sell, along with the specific sources and then the amount you would like to sell. Then click *Continue*.
5. Click *Begin* next to *Choose Investment to BUY*.

6. Select the investment you would like to buy. Then click *Continue*.
7. Review the changes for accuracy. If you need to make a change, click *Edit*. If you are ready to complete the exchange, click *Submit This Exchange* and you will receive a confirmation page.

Rebalance your account

To change multiple funds in which your current balance is invested:

1. Log on to NetBenefits at netbenefits.com/thr
2. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *Change Investments*, then Exchange MULTIPLE Investments.
3. Click *Start Your Rebalance*.
4. Enter your desired percentages. The total must equal 100%. Click *Begin Rebalance* when ready to proceed.
5. Select your rebalance option, and then click *Next*.
6. Confirm you have received or reviewed the prospectuses of any new investments. Click *Continue* to confirm the rebalance.
7. Review the changes for accuracy. If you need to make a change, click *Cancel Rebalance*. If you are ready to complete the exchanges, click *Submit* and you will receive a confirmation page.

Fidelity BrokerageLink® Enrollment

1. Log on to NetBenefits at netbenefits.com/thr
2. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *BrokerageLink*.
3. Review the pertinent information included on the BrokerageLink enrollment page, and then click *Open an Account*.
4. Enter applicable information. Confirm or edit information. The system will prefill information already in your profile to speed up the process. You may see a pop-up message indicating missing data elements you are required to provide. Next you will be asked to confirm the accuracy of all personal information.
5. Agree to Terms.
6. To complete the process, click *Open Account*.
7. You will be prompted to fund the BrokerageLink account(s). Once funding is complete, you will have access to make trades online the next business day.
8. Confirm accuracy of transaction.

Note: You may elect to have future contributions sent directly to BrokerageLink. Your payroll contributions will be directed to the BrokerageLink core position, Fidelity® Government Cash Reserves, until you have selected your investment options. Set up automatic investments online or call Fidelity at 800-343-0860 to have them established. You can exchange or direct up to 33% of your investments into the Fidelity BrokerageLink account.

Note: If you would like immediate access to trade the funds, you may phone a Fidelity representative who will assist in trading up to 90% of the desired funds on the same day. You may have access to move the remainder of the funds the following business day online or by phoning a Fidelity representative.

Transferring funds TO/FROM the established BrokerageLink Account

1. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *BrokerageLink*.
2. There is a \$500 initial minimum investment and a \$500 minimum for subsequent transfers.

Transfer TO BrokerageLink

Under *Transfer Money*, click *Transfer TO BrokerageLink*. You will be given the option to exchange either a percentage or a dollar amount of your balance to the BrokerageLink account. The funds will move from your core plan options to Fidelity® Government Cash Reserves in the BrokerageLink account. Remember, you can only exchange up to 33% of your total plan market value into the Fidelity BrokerageLink account. The following business day you may trade from Fidelity® Government Cash Reserves via the website, or by calling Fidelity.

Transfer FROM BrokerageLink

Under *Transfer Money*, click *Transfer FROM BrokerageLink*. Enter the dollar amount of your balance that you would like to transfer from the BrokerageLink account. If you are moving money to request a loan or withdrawal, you may wish to call a Fidelity representative for assistance. Once the fund settles in the Core Position, it will be moved to the default JPMorgan Prime Money Market Fund Institutional Class. You then have access to move the money to the desired fund within the core investment lineup. Please note that some mutual funds have a two-day settlement period.

You could lose money by investing in a money market fund. Because the share price of the fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund may impose a fee upon the sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

Payroll Contributions to an Established BrokerageLink Account

1. There is no minimum investment required for payroll contributions. You can exchange or direct up to 33% of your investments into the Fidelity BrokerageLink account.
2. You may elect to have salary deferrals sent directly to BrokerageLink (BLNK) by logging into NetBenefits, clicking on *Quick Links, BrokerageLink*, then go to Investment Elections. Allocate the desired investment election percentage to the brokerage (BLNK) account.

Note: *Your payroll contributions will be directed to the BrokerageLink core position, Fidelity® Government Cash Reserves. However, you may elect to have your payroll contributions automatically invested in up to 20 mutual funds you preselected by following the subsequent steps or calling Fidelity at 800-343-0860.*

Automatic Contributions into BrokerageLink

Proactively select up to 20 mutual funds to automatically receive your payroll contributions.

1. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *BrokerageLink*.
2. Click on *Go to BrokerageLink Automatic Investments*.
3. When you first enter the tool, you may be prompted to complete any missing requirements.

4. Click on *Go to Automatic Investments*.
5. If you are new to Automatic Investments, you will be greeted by a welcome page where you can watch a video or click *Start* to get started.
6. To add your current mutual fund positions, click the *Add eligible funds from your current positions* link, and all the eligible mutual funds will be automatically added to the election section.
7. To add a new mutual fund, just begin typing the fund name or symbol and the screen will automatically prefill with mutual funds to select from. To pick a fund, simply click it from the pick list and click *Enter*; this will move it into the Automatic Investment Election section. As you add more funds to the list, the Automatic Investment Election section will continue to populate. Remember, you may only allocate a desired percentage in the *Desired Percentage column* for a maximum of 20 mutual funds.
8. Once you complete your elections and they total 100%, click *Next*.
9. Confirm the accuracy of your selections on the Verify page. You can go back and change your elections or click *Submit* which takes to them to the Confirmation Page.
10. You can print the Confirmation page for your records.

Purchasing/Trading a Fund via an Established BrokerageLink Account

You have three options to purchase or trade a fund.

- On your account home page of the Fidelity NetBenefits website, find the BrokerageLink box, and select from the *Trade* options listed under *Quick Links*. You will be directed to the Fidelity.com site to complete your transaction. If this is your first time on Fidelity.com, you will be prompted to add security questions.
- “Fidelity Automated Service Telephone” (FAST) allows you to manage your brokerage account 24 hours a day via a telephone. FAST: 800-544-5555.
- You may call a Fidelity Representative at 800-343-0860.

Note: Fees will vary dependent upon the method of transaction (i.e. online vs. FAST vs. representative-assisted) and fund being purchased. Refer to the BrokerageLink Commission Schedule for details.

IT IS YOUR RESPONSIBILITY TO KEEP SUFFICIENT FUNDS IN THE CORE PLAN OPTIONS TO COVER ADMINISTRATIVE FEES AND EXPENSES.

BrokerageLink includes investments beyond those in your plan’s lineup. You should compare investments and share classes that are available in your plan’s lineup with those available through BrokerageLink, and determine the available share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure the investments you select are suitable for your situation including your goals, time horizon, and risk tolerance. See the fact sheet and commission schedule for applicable fees and risks.

You could lose money by investing in Fidelity® Government Cash Reserves Fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund’s sponsor, have no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.

Fidelity® Government Cash Reserves Fund will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund’s weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.

You can exchange or direct up to 33% of your investments into the Fidelity BrokerageLink account.

Go Mobile

Stay connected with your benefits.

- **Access:** Manage your Fidelity workplace accounts in one easy-to-access location
- **Help:** Connect with a rep instantly by tapping “Give us a call”—so you are never too far from live assistance*



Download the apps today—or you can browse NetBenefits.com on the mobile Web.



Screenshots are for illustrative purposes only.

*System availability and response times may be subject to market conditions.

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Consider consolidating any other eligible retirement assets into your Plan.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

Your dedicated Fidelity Retirement Planners are available to help.

Schedule a complimentary one-on-one appointment.

Call: **800.642.7131**

Register online: getguidance.fidelity.com

Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including the risk of loss.

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