Fidelity Investments is a leader in financial planning and savings. We leverage that knowledge through our employees and through a wealth of workshops that are offered through NetBenefits®. We offer dozens of workshops that can assist in learning about everything from starting a retirement savings plan, to how Social Security works, to transition into retirement.

What is a "live" Webinar Workshop?
- Presented live through a Web link via your computer or mobile device.
- You can submit and receive answers to your own questions in real time.
- Offered at various times throughout the year.

What is an On-Demand Workshop?
- Offered through the Web and can be viewed any time, 24/7.
- Pre-recorded, so you can stop and review material at any time.
- We call these pre-recorded workshops Fidelity Brainsharks.

How do I find these workshops? It's as easy as five clicks on the Web site. Let us show you how.

1. Set up your name/password or Log on to NetBenefits®
2. On the NetBenefits Home page, Click on Library
3. Scroll to the bottom of the page and Click on Workshops
4. Click, On-Demand Workshops or...
5. ...register for a "live" Webinar Workshop
Step #1
As a Fidelity participant, click the tab for your NetBenefits login page at http://www.netbenefits.com

Login with your user name and password or if you are new to this site, set up your username and password, following the instructions.

Step #2
On the home page click Library at the top of the page.

Step #3
Scroll to the bottom of the Library page and click Workshops.
Step #4
On the top right hand of the e-Learning Catalog page, click On-Demand Workshops…

Learn more about your workplace retirement savings plan
- On-Demand Workshops
- Plan Literature

Live Workshops
Attend a presenter-led seminar and learn how to save for your financial future.
Go to Live Workshops

For illustrative purposes only.

Learn more about the important features available within your workplace retirement savings plan.

<table>
<thead>
<tr>
<th>Workshops for My Plan</th>
<th>Description</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allocating Your Workplace Savings</td>
<td>This workshop is designed to help you understand the role of asset allocation when choosing investments for your workplace savings plan.</td>
<td>Launch</td>
</tr>
<tr>
<td>Building a Portfolio for Any Weather</td>
<td>The goals of this workshop are to help educate you on how to determine an investment strategy for your workplace savings plan, and techniques for rebalancing your account. Neither diversification nor asset allocation ensures a profit or guarantee against loss.</td>
<td>Launch</td>
</tr>
<tr>
<td>Confident Investing in Any Market</td>
<td>This workshop is designed to help employees become more confident investors, understand how the markets may impact their investment strategy, and learn ways to establish and maintain a tax sensitive savings approach.</td>
<td>Launch</td>
</tr>
<tr>
<td>Debt Management and Budgeting</td>
<td>The goal of this workshop is to help you recognize the importance of managing debt. Additionally, it provides steps for maintaining a healthy financial lifestyle.</td>
<td>Launch</td>
</tr>
</tbody>
</table>

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…or if you would like to register for a "live" Webinar Workshop, click Go to Live Workshops (see next page)
That's all there is to it. We hope you utilize and enjoy the opportunity to learn more for yourself and your loved ones about the advantages of saving for retirement.

If at any you have questions concerning our programs or this process, please contact us at 800-343-0860.

Fidelity Investments Institutional Operations Company, Inc.