

NetBenefits[®] Mobile Features

May 2024

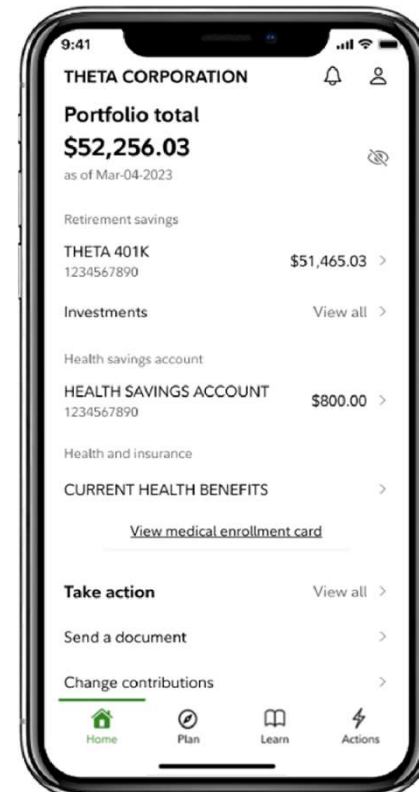


NetBenefits® Mobile App

The NetBenefits mobile app helps you make the most of your benefits

Manage your Fidelity workplace account in one easy-to-access location

- All participants will view their accounts and benefits on the refreshed NetBenefits® mobile app home page



Download the app today.
Visit [Fidelity.com/go/NetBenefitsapp](https://www.fidelity.com/go/NetBenefitsapp)

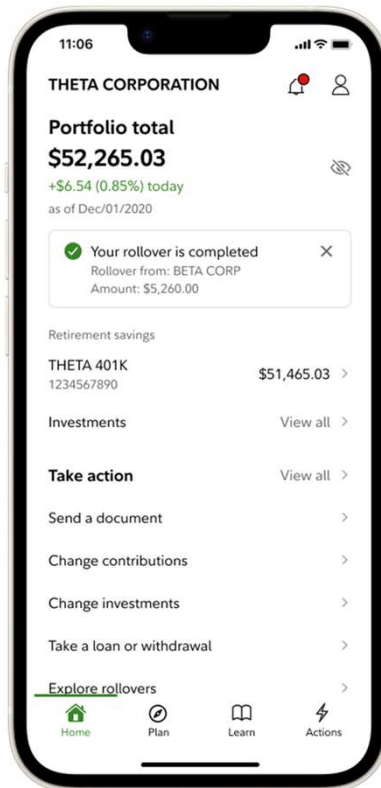
Download on the App Store

ANDROID APP ON Google play

*Available during regular business hours only
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NetBenefits® Mobile App : Single DC

A new home page for Single DC participants



- **Single DC** participants will view their account on the new home page
- **Day change** dollar value and percent display on the Portfolio total of Single DC participants

Mobile App Security

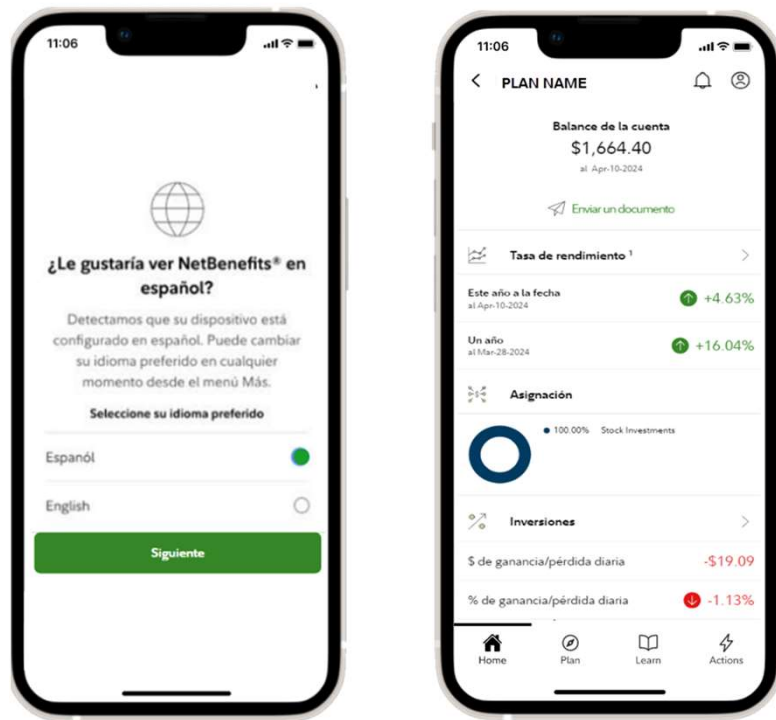
Access your account information securely in the NetBenefits® mobile app



- Use the mobile app for **New user registration** and **password reset**.
- **Biometric Login:** Use iPhone's Touch ID, Face ID or Android Fingerprint to login to the mobile app.
- Biometric login can be turned on/off in settings.
- Login for **Outside US (OUS) Employees**.

Language Preference

You can now experience the NetBenefits® mobile app account features in Spanish



- **Manage** your preferred language (English or Spanish) in settings.
- All mobile features are supported in Spanish, including **Change investments**. You can complete 1 to 1 investment exchange transaction in Spanish through the mobile app's in-app browser experience.

Please note the following pages are not supported in Spanish:

- *Pre-login pages, including Biometrics*

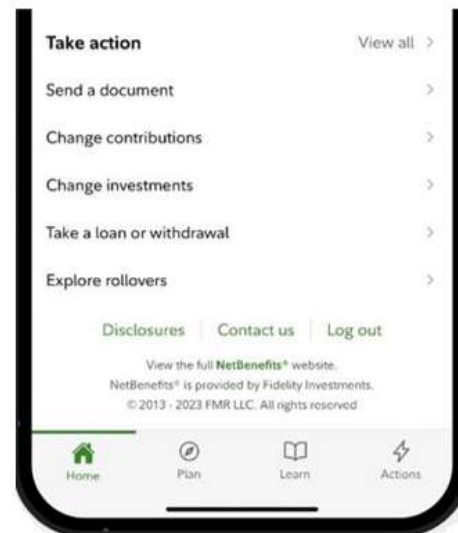
*Look for the **ES** icon to see what mobile experiences are supported in Spanish*

Home page Take Action

Quick access to important account transactions

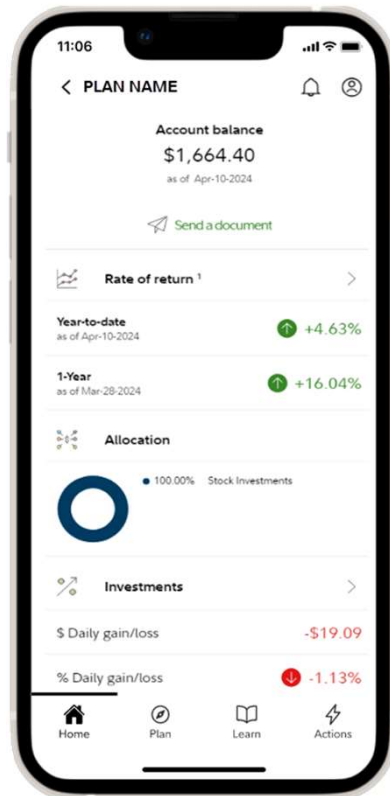
Save a click and access transactions directly from the home page:

- The Take action menu will display several key actions available to you
- Send a document, Change contributions, Change investments, etc.



DC Summary

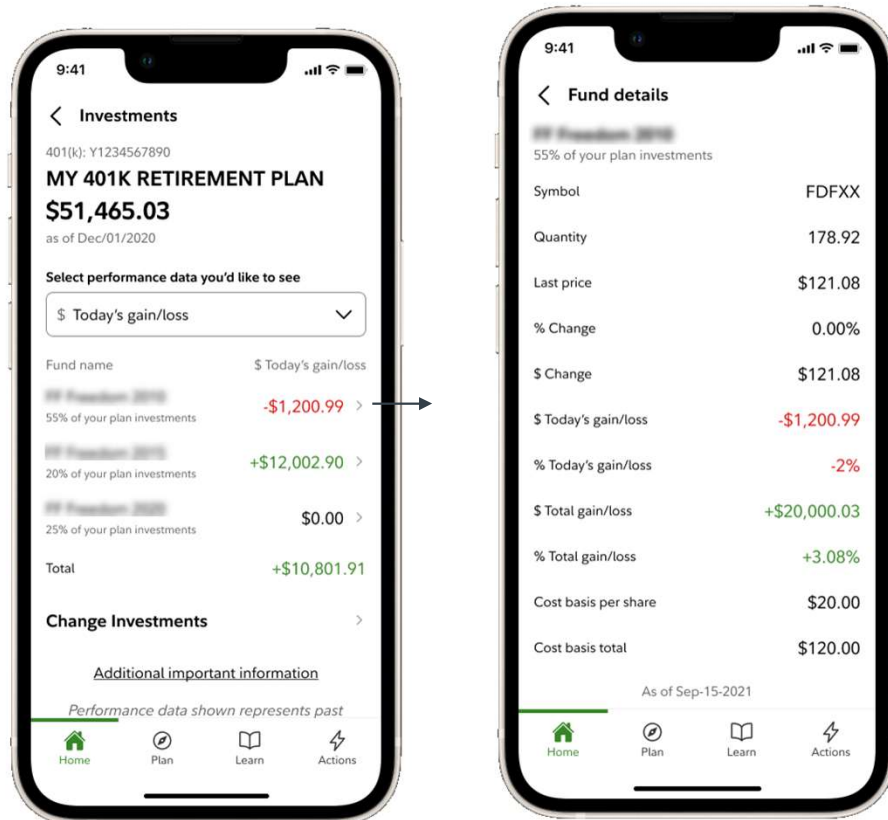
View account details and performance on DC Summary



- **View** account activity, personal rate of return, transaction history and balance over time.
- **Monitor** balances, contribution amounts, investment selections, asset class mix, loans
- **Change** contributions
- **Research and change** investments
- **Select** whether to hide or show account balances.

DC Retirement Investments

View Retirement savings performance data



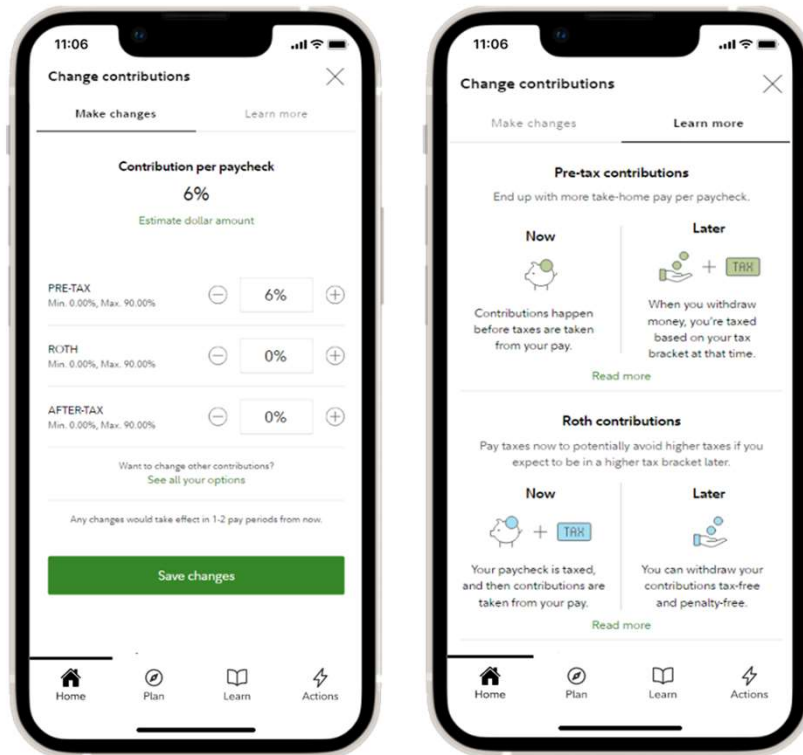
- **View** investment performance data for each fund in your retirement plan
- **Select** the data you would like to view for all funds from the dropdown
- Or, **Select** a fund and view a snapshot of its performance details
- **Change** investments

Retirement investment data is available from the Retirement savings section of the landing page.

Data reported as of previous market close date.

DC Change Contributions

Use the NetBenefits mobile app to manage your DC deferrals

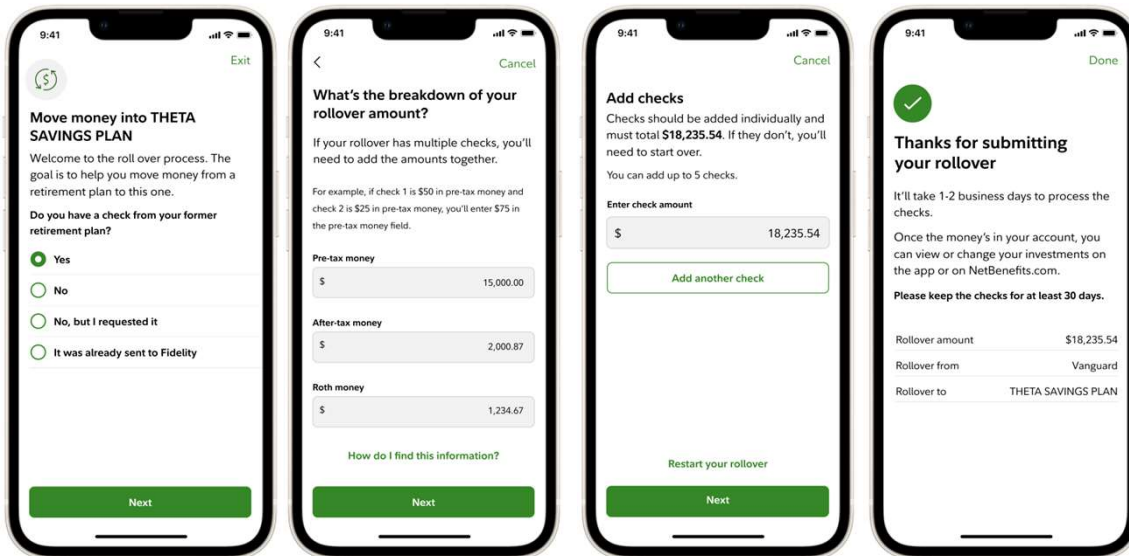


- **Change** your DC contributions directly through the mobile app
- **View** paycheck impact when contribution amount changes
- **Learn** about the different contribution types

Participants in a plan not eligible for mobile contributions will be directed to web through the in-app browser NetBenefits experience for this transaction.

Rollovers into DC

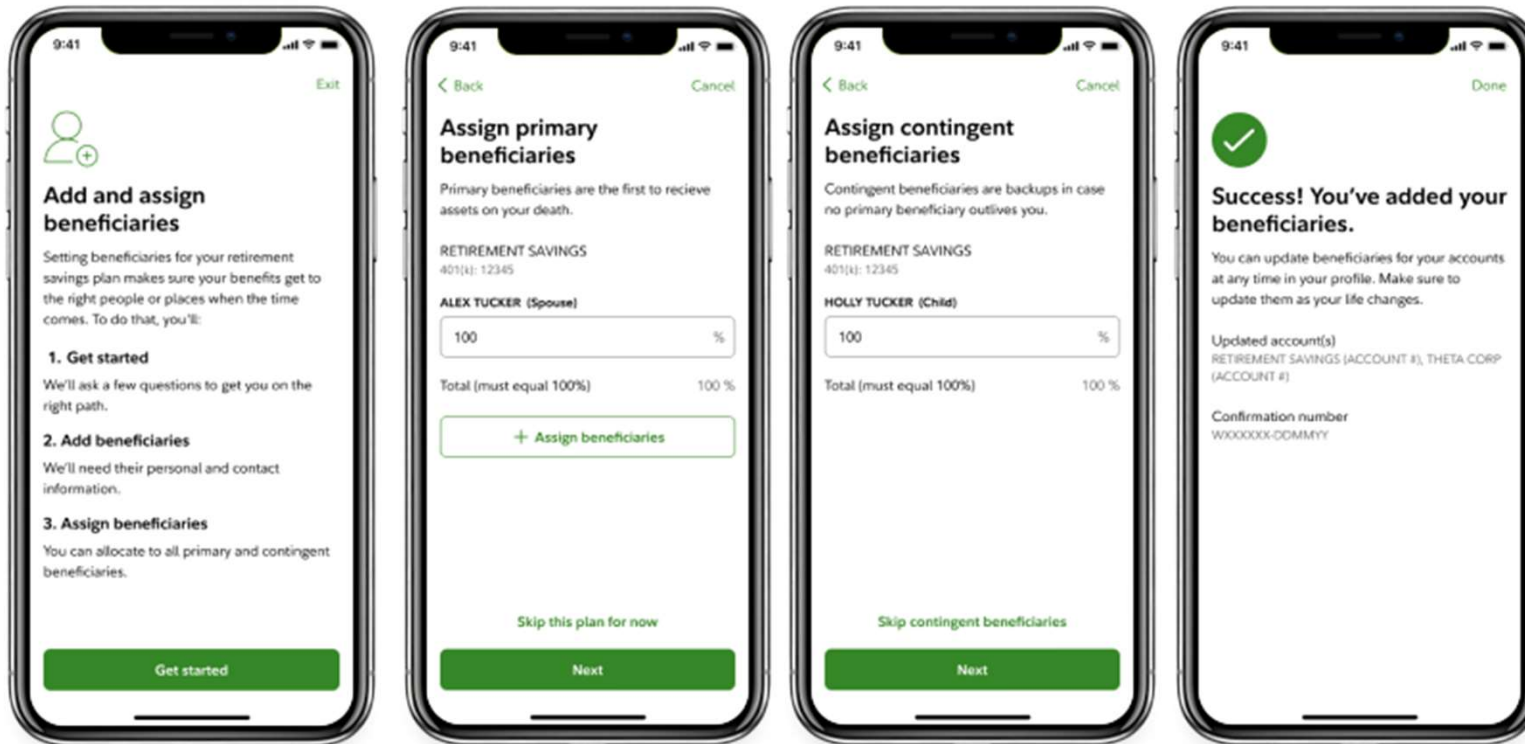
Use the NetBenefits mobile app to roll money into a retirement plan.



- Start a rollover in the app.
- Provide details such as contribution types, rollover amount.
- Submit checks and documents.

Beneficiaries – DC Only

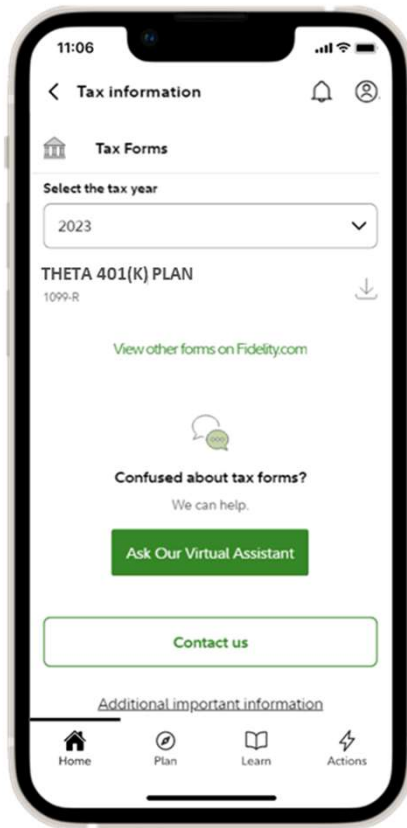
Add a primary and contingent beneficiary for your DC plan(s)



- Add and Assign beneficiaries
- Notify participants that they do not have a beneficiary on file via Homepage engager.
- Participants will be directed to NetBenefits to add estate, trust or organization as primary beneficiary, a contingent beneficiary, or a beneficiary for a non-DC plan

Tax Center

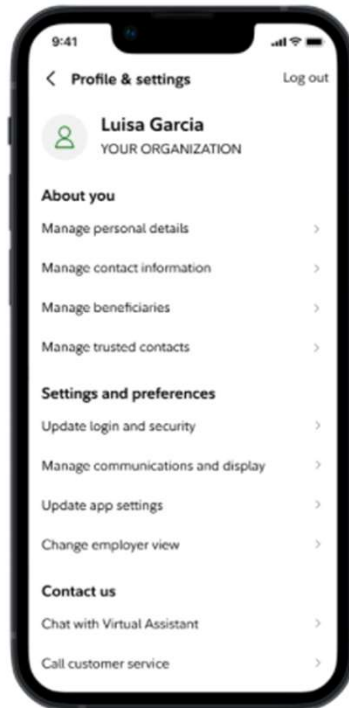
Get tax information when you need it



- **View** personalized messaging during tax season.
- **Access** important tax forms from the prior year.
- **View** tax resources for your workplace savings accounts

Profile & Settings

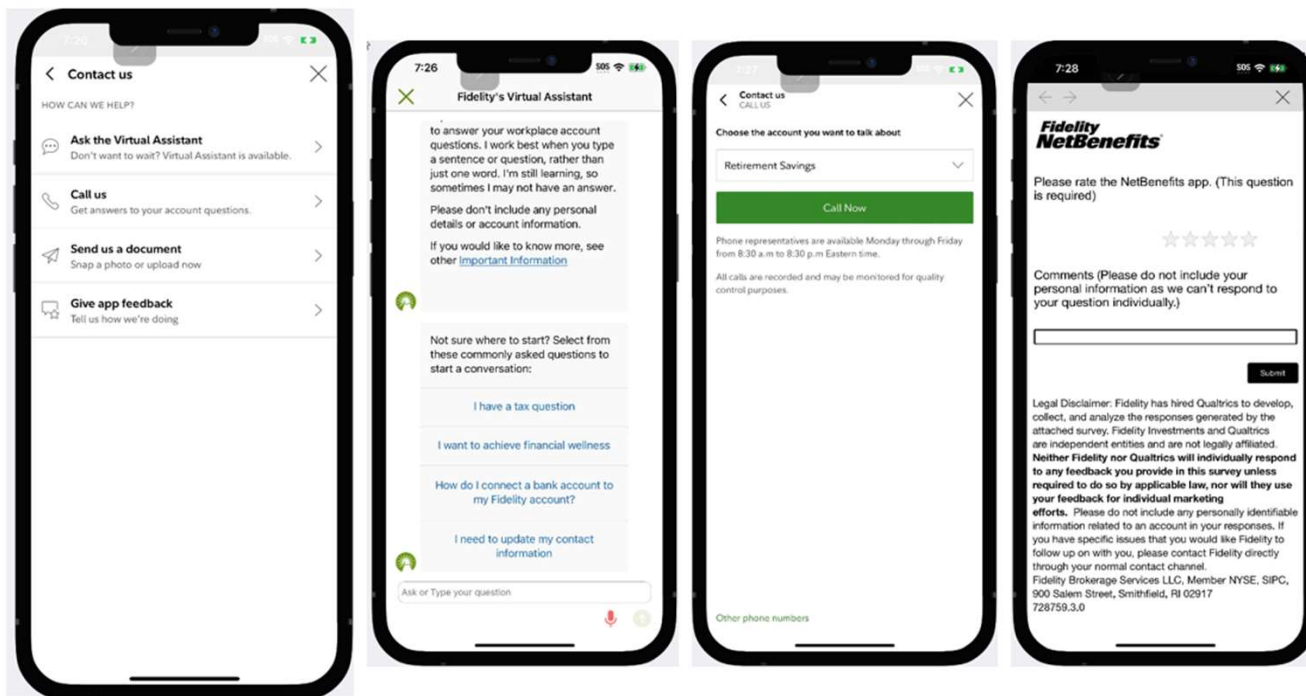
Manage your account, beneficiaries, contact information and more in *Profile*



- **Access** your account profile
- **Manage** your app settings including display and brightness, biometrics and language preference
- **Contact** a representative

Contact Us

Use the NetBenefits® mobile app to contact Fidelity with ease

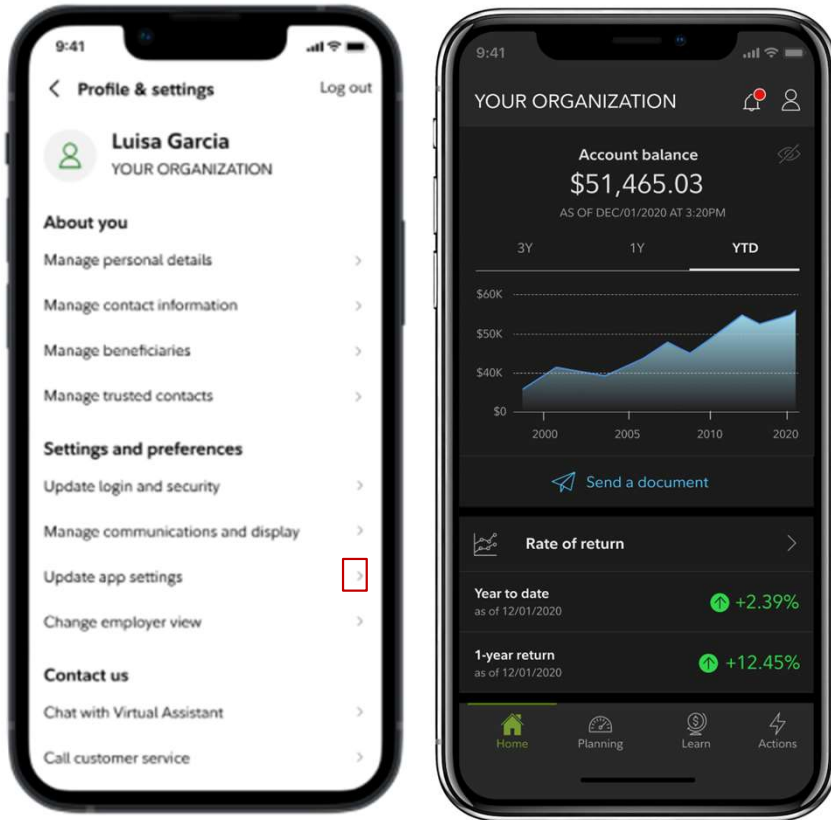


- Tap “Call now” to contact a phone representative during business hours
- Ask the Virtual Assistant for information
- Make an appointment with a Fidelity Planner (only available to Tax Exempt Market)
- Send a document to Fidelity for secure processing
- View other client specific phone numbers

Please note Virtual Assistant Chat is only available in English.

Dark Mode

Manage your app's display & brightness settings (light or dark mode)



- **Manage** your app's display and brightness settings.
- **View** your app in dark mode. Dark mode features improve visibility for users with low vision and sensitivity to bright light. Additionally, it can help reduce eye strain, improve battery life and make it easier to focus.
- **Adopt** user's native device preference (dark or light mode) and directly translate that into the user's app experience.

Stay Informed

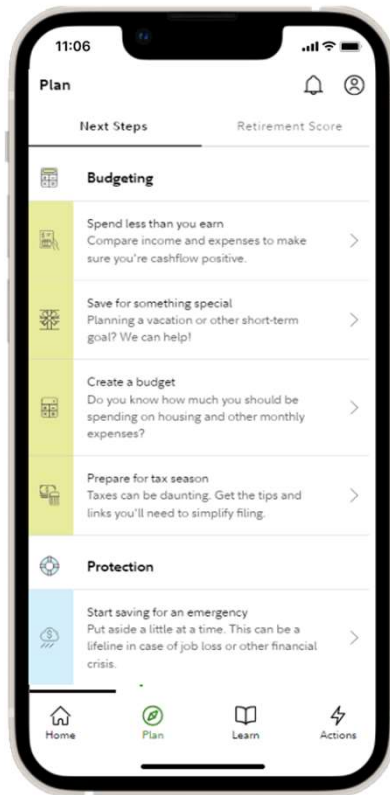
Get timely notifications about actions to take within your account with Alerts



- Get important notifications on your phone's home screen
- A red dot on the Alert symbol indicates there are messages on the alerts page
- Receive alerts to track the status of certain account transactions across products:
 - Defined Contributions: Hardship withdrawals
 - Define Benefits: Collect your pension
 - Health & Insurance: Update student status
 - Health & Insurance: Complete your Evidence of Insurability (EOI)
 - Health Savings Account: Open your HSA

Planning: Financial Wellness

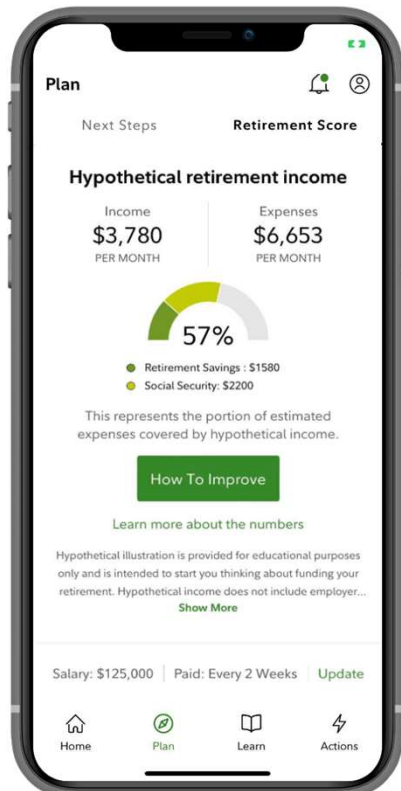
Tap into Planning to learn about your Financial Wellness next steps



- The Planning experience is split into two sections; Next steps & Retirement score
- See your personalized Financial Wellness next steps so you can confidently plan for the future and take action
- Financial Wellness education pages are supported in Spanish through the mobile app's in-app browser.

Planning: Plan for the Future

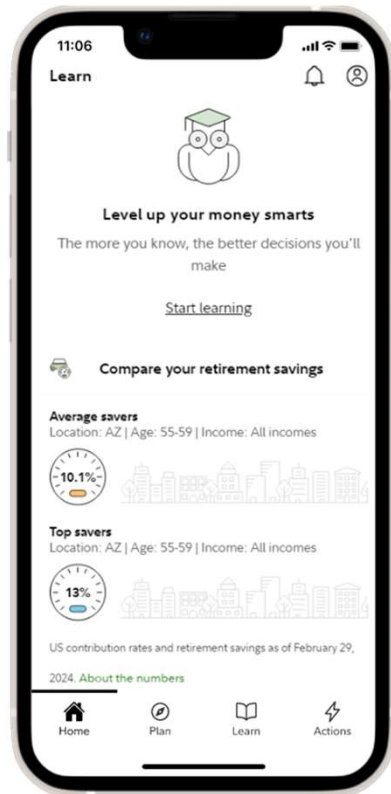
Learn about your potential retirement picture in *Planning – Retirement Score*



- See how much you may need in retirement and get your Fidelity Retirement Score
- Learn how age and contribution rate can affect how much income you will have to cover expenses in retirement
- Easily link to the Planning & Guidance Center

Learn

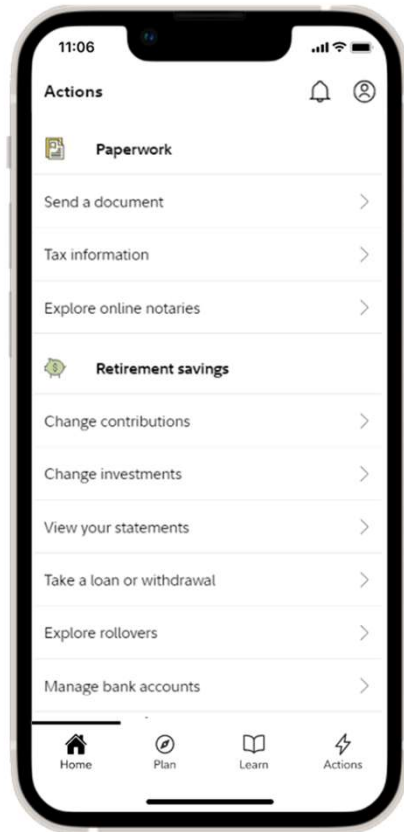
Get educational content about saving and planning by tapping into *Learn*



- Access content to help you make informed financial decisions
- See how your retirement savings compares with other savers in the same age group, salary band and area
- Link to NetBenefits® web to browse fresh content on a variety of topics

Take Action

Make important account updates by tapping into *Actions*

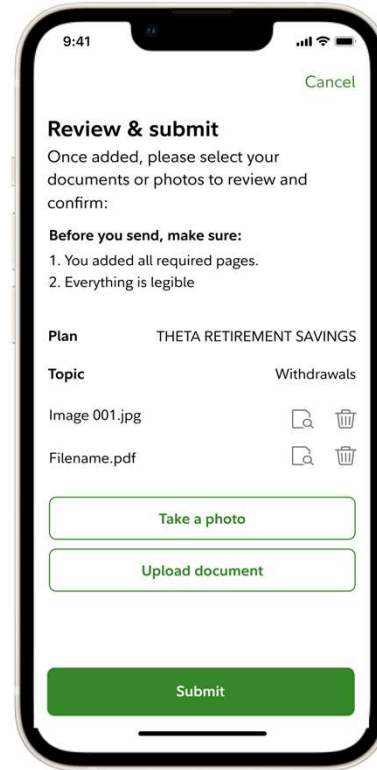
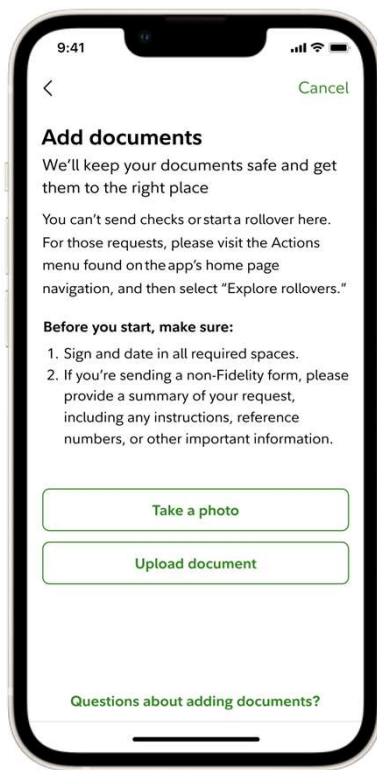
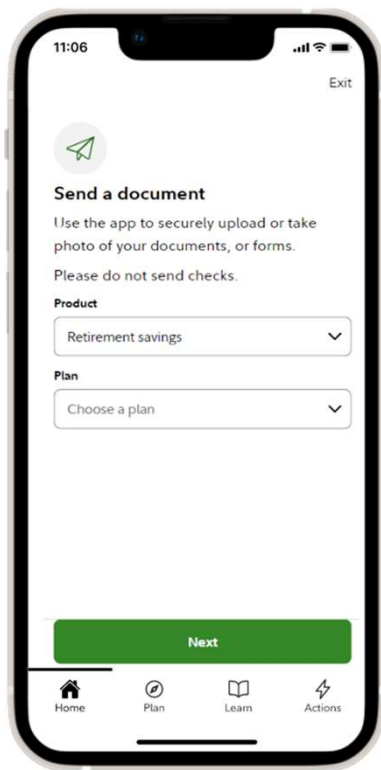


The NetBenefits mobile app lets you take action on the go:

- The actions menu will provide a list of all the actions available to you within your plan
- Update your Investments, contribution rate, profile or beneficiaries

Send a Document

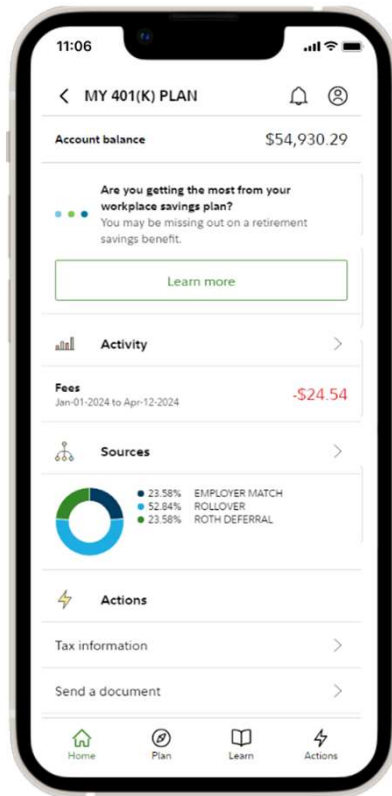
With Send a Document & Checkscan features you can take a picture of or upload a document and pass it to us securely for processing



Word, PDF, and image files can be uploaded from various device folders

Personalized Planning & Advice (PP&A)

Get help with your investments and goals by enrolling in Personalized Planning & Advice



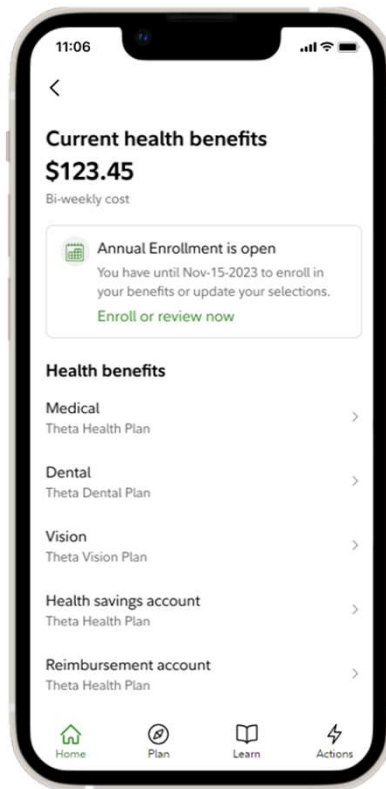
- Enroll in Personalized Planning & Advice
- Once enrolled, access your Personalized Planning & Advice dashboard through the mobile In-app browser experience

*Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.***



Manage your Health & Insurance (H&I) Benefits

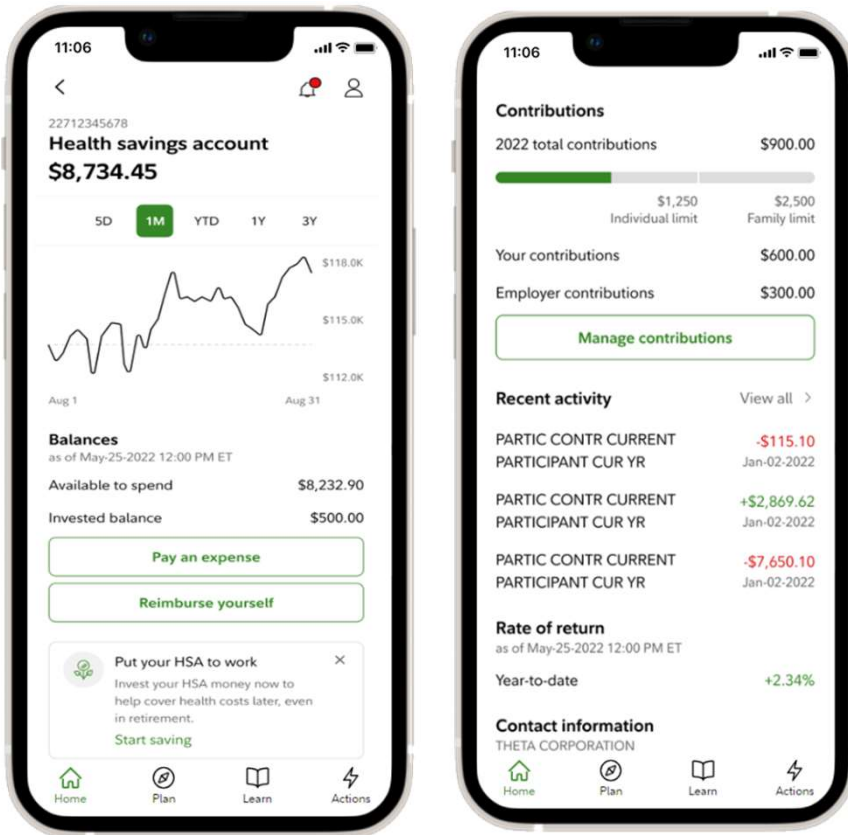
Get a snapshot of all your health & insurance benefits information



- **Enroll** in New Hire and Annual Enrollment H&I benefits
- **Review** insurance plan details, including covered dependents
- **Access** coverage costs, carrier contacts and provider information
- **View** electronic Health Insurance Coverage Card
- **Search** for a network health care provider
- **Report** a life event

Mobile Health Savings Account (HSA)

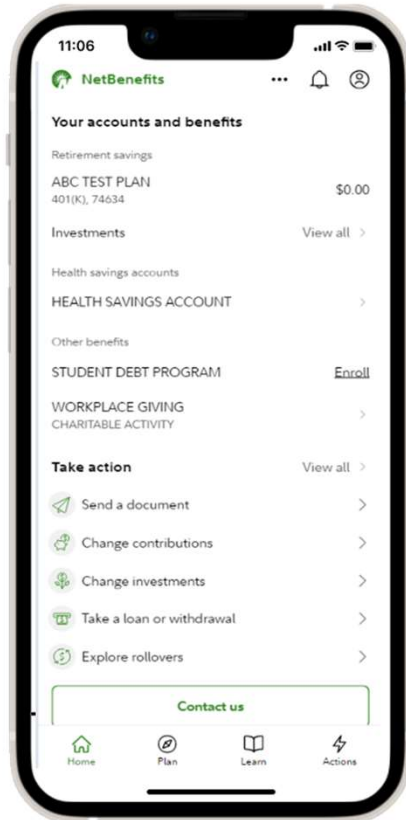
View your Health Savings Account plan details including account balance, rate of return and contributions



- **View** current account balance with timestamp (as of time and date) & Invested balance over time graph with various time increments (3 Year, 2 Year, 1 Year, YTD)
- **Take action** on popular HSA related transactions, such as paying expenses, reimbursements and updating contributions.
 - Note: Pay an Expense and Reimburse now also available via linking to Fid Health App or by staying in the app browser experience
- **View** your per paycheck contribution and recent account activity
- Coming soon! Summer 2024-Ability to activate and/or open an HSA in a native capacity!

Other Benefits

View other benefits available to you on the NetBenefits® mobile app



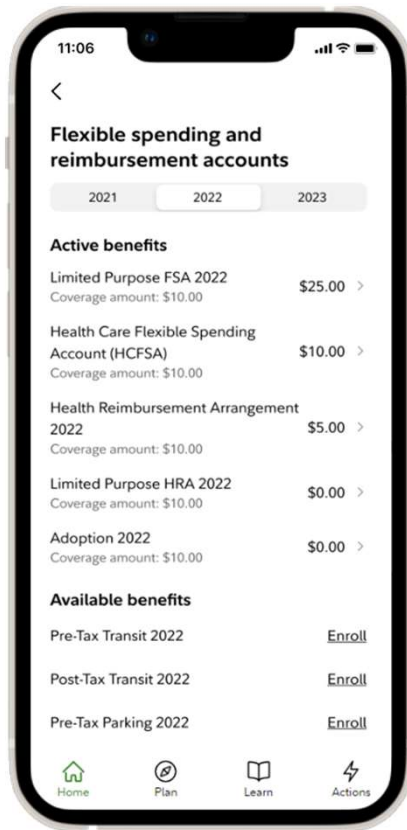
View other benefits from the mobile app landing page:

- Student debt
- Workplace Giving
- Fidelity Charitable

Selecting these benefits from the app landing page will open the in-app browser NetBenefits experience.

Mobile Reimbursement Accounts (Flexible Spending & Reimbursement Accounts)

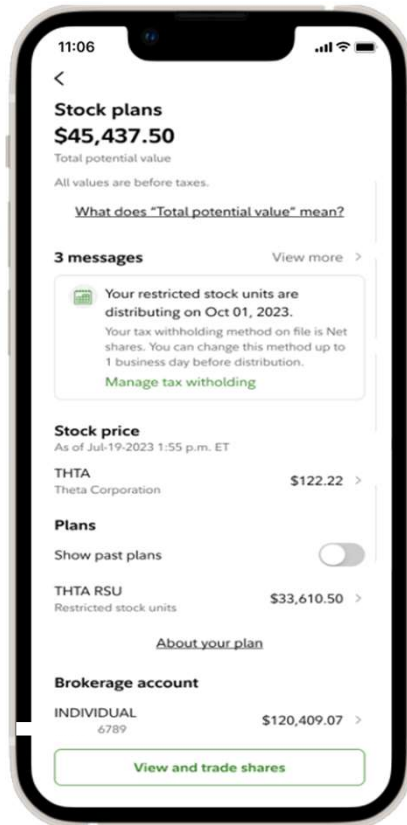
View your Reimbursement Account plan details including benefits and recent activity



- **View** your benefits (last year, current year & future year, if applicable) and see if you are eligible for a and FS or RA but have not yet enrolled
- **Take action** on popular FS & RA related transactions (note: transactions occur within the in-app browser experience or by an SSO over o Wex
- **Access** all your recent account activity

Stock Plan Services (SPS)

Access information about your Stock Plans



- View Plan details for each of your stock plans in one place
- View important stock plan notifications
- Access Brokerage account details

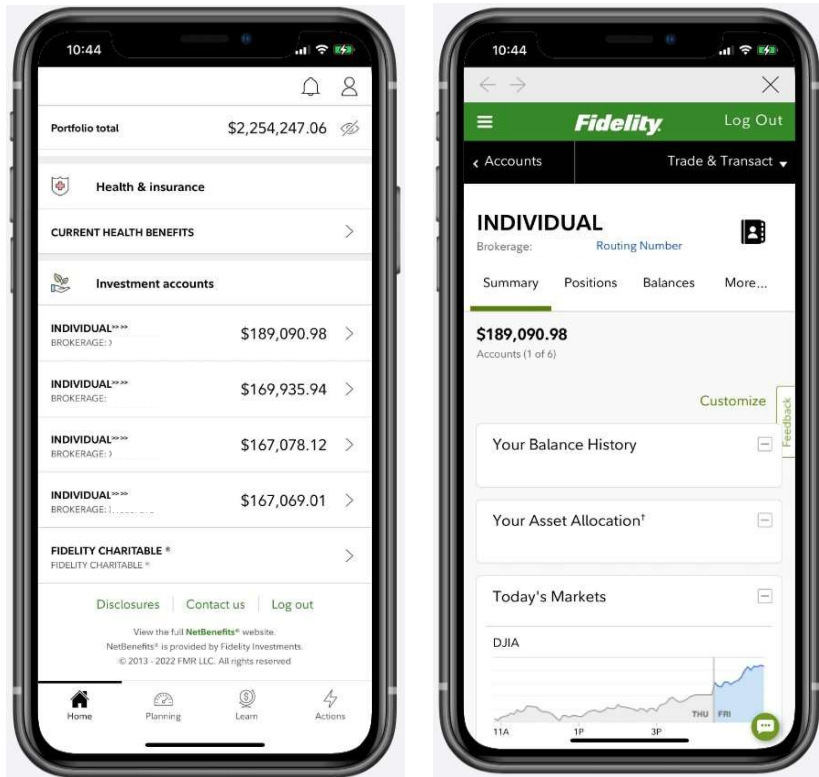
Note: Initial rollout of the summary page is available to Full Value award clients. ESPP and SOP/SAR will be added by the end of 2024. Those without access to the new Stock Plan Summary app page will still be able to access NetBenefits web summary through the app's in-app browser



Stock plan recordkeeping and administrative services are provided by Fidelity **Stock Plan** Services, LLC.

Investment Accounts

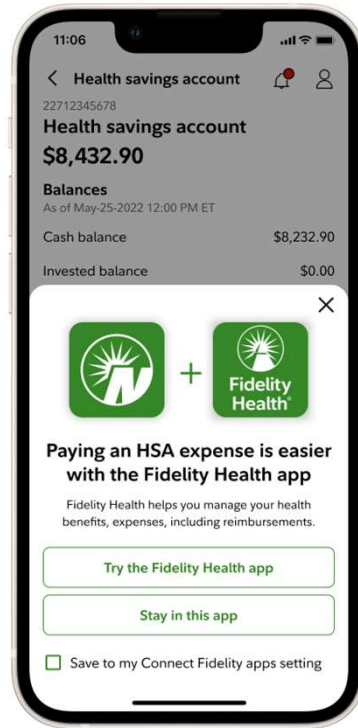
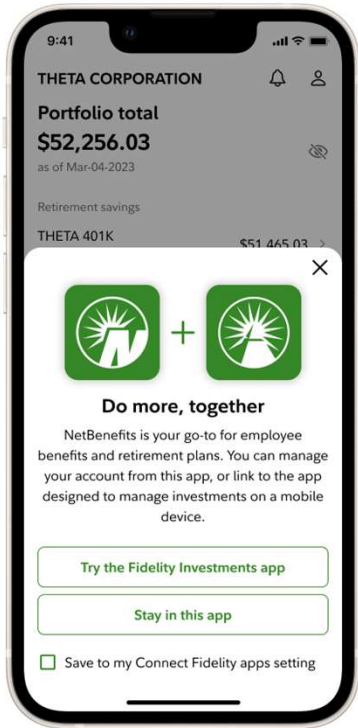
Access information about your Retail Investment Accounts



- **View** Retail Investment Accounts
- **Check** Investment Account balances
- **Navigate** to Investment Accounts Portfolio Summary
- **Activate** Investment Account(s)

App to app linking

Connect to our companion Fidelity apps



- Link to the **Fidelity Investments app** to view and manage personal investing accounts
- Link the **Fidelity Health app** to perform Health Savings Account transactions
- Or, choose to **stay within the NetBenefits app** to perform these tasks via the in-app browser experience
- Change your preference any time through profile & settings



Important Information

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

Certain features may not be available to all plans.

IMPORTANT: The projections or other information generated by Fidelity Retirement Score regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.

The Fidelity Retirement Score is a hypothetical illustration and does not represent your individual situation or the investment results of any particular investment or investment strategy, and is not a guarantee of future results. Your score does not consider the composition of current savings and other factors.

Investing involves risk including the risk of loss.

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