

You can spend a lifetime saving for the future.

Take just a moment to ensure your hard work will help **take care of the people who matter most.**



Keep your beneficiary information up-to-date with Fidelity's Online Beneficiary Service.

It's easy. Just follow these steps:

- Log on to NetBenefits® at www.Netbenefits.com/atwork
- Click *Profile*
- Click the *Beneficiaries* link and follow the instructions provided



Or, use your smart phone to scan, log on, and go directly to your "Beneficiaries" page.

The beneficiaries you designate will receive payment of benefits provided under the plan in the event of your death. Taking a few minutes to name your beneficiaries now will help ensure that your plan assets will be distributed according to your direction.

Beneficiary elections previously made via paper form will not display online. You can confirm these choices by calling Fidelity at 1-800-343-0860. Naming your beneficiaries online will replace any prior designation made via form and you can view and update them anytime.

If you have questions or need assistance, please contact Fidelity at 800-343-0860, Monday through Friday, from 8:00 a.m. to midnight Eastern time.

Here are few reasons to make sure your beneficiary designations are up-to-date:

- You are working hard to save for the future. Take just a few minutes to ensure your assets are distributed as you would intend.
- Have you recently experience any life events? If so, you may need to make updates. Some examples include:
 - Marriage
 - Divorce
 - Birth in the family
 - Death in the family
- The online process is straightforward, easy, and convenient.
- Online designations will replace any previous paper designation, and can be reviewed and updated anytime.



Remember, you can update your beneficiaries directly from your mobile device. Simply scan this code, log on, and go directly to your "Beneficiaries" page.

Investing Involves risk, including risk of loss.