



# Welcome to your NetBenefits.®

Get answers to your key questions and take your best next step.

## More than just a place to check your account balance

"How much do I have today?" "Will I have enough?" "Where can I go for help?" NetBenefits is your go-to source for answers about retirement and your retirement benefits. And when you're ready to make a change, you can do it right here.

Discover guidance and next steps that can make your financial life feel more manageable. ***Try something new on NetBenefits today.***



**Stay tuned-in any time, anyplace.  
Take NetBenefits with you.**

**NetBenefits for smartphone and iPad®**

You can get instant access to balances, investments, and more, with our mobile apps.

**Download them today.**



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Go to **netbenefits.com**

# Get started and explore your home page.

To get started, go to [netbenefits.com](http://netbenefits.com) and click *Register Now*. Follow the instructions to set up your username and password. After that, simply log on to see all the great features and information on your NetBenefits home page.

HELLO ANNETTE YOUR PROFILE MESSAGES CUSTOMER SERVICE Search LOG OUT

**Fidelity NetBenefits** Employee Benefits

Powered by Fidelity

Home Planning Library Life Events

**1 Learn about the new NetBenefits**  
Watch a short video to see how you can make the most of your benefits. [Watch now](#)

**2 Your Portfolio: \$40,532.81**  
How your contribution affects your potential monthly retirement income  
\$200/mo. \$3,020 /mo. \$400/mo. \$3,360 /mo. \$600/mo. \$3,710 /mo.  
Try the [Income Simulator](#)  
See how changes in the amount you save and how you've invested could impact the income you'll have when you retire.

**THETA CORPORATION** [Display Preferences](#)

**THETA SAVINGS PLAN** \$40,532.81 [Quick Links](#)

**Make the most of your benefits**

**1 Need help managing your budget?**  
Watch a short video to help you manage saving and spending within your limits, so you can enjoy your money—instead of worrying about bills.

**2 NetBenefits smartphone app now available**  
Get the new smartphone app and access your accounts any where, any time.

**3 Take your next step**  
Try our comparison tool to see how your retirement savings measure up.

**Featured Resources** Financial News Tools Events

**Take Home Pay Calculator**  
See how your pre-tax contribution might affect your take-home pay.

**Stay informed: 2014 IRS limits**  
Find out how much you can save for retirement in 2014.

**Asset classes over time**  
Scroll this infographic to visualize how different investment types have performed over time, and how you may benefit from creating a diversified investment mix.

**Beneficiary designations**  
Learn how to make, changes of view your beneficiaries across your benefits.

**Help is here!**  
Visit our new Investment Guidance page for help with your investing strategy.

**Go paperless with eDelivery**  
Sign up your plan account here.

**Enroll in the Annual Increase Program**  
Keep your savings on track by setting up regular, annual increases to your retirement plan contribution amount.

**Boost your financial know-how**  
Visit the Library to access resources on retirement planning, investing, and other financial topics.

**Quick Links**  
Summary  
Transaction History  
Statements  
Contribution Amount  
Performance & Research  
Change Investments  
Loans or Withdrawals  
Rollover Withdrawals  
Distribution Elections  
Electronic Payments  
Plan Information

DOW 15,334.98 +166.97 (1.10%) S&P 500 1,717.53 +19.47 (1.15%) NASDAQ 3,835.37 +41.36 (1.09%) Russell 1,092.22 +12.60 (1.17%) 10 Yr Note 26.82 -0.36 (-1.40%)

Delayed Quote as of 10/16/2013 2:18 PM ET

S&P 500 INDEX (S&P 500)

Last Trade (Click)	1,717.53	Day High	1,721.76
Net Change	+19.47	Day Low	1,700.49
Net Change %	+1.15%	Open	1,700.49
Prev Close Date	10/15/2013	Prev Close Price	1,698.06

Quotes are delayed at least 15 minutes.  
Data provided by various third parties.  
See Terms of Use for more information.

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## Your NetBenefits Home Page

Welcome home! Your NetBenefits home page makes it easy to check your retirement savings account balance and entire portfolio. But it's also a great launch pad for information and tools selected just for you by your employer and Fidelity.

### 1 Important Message

Look here for important information you can act on.

### 2 Your Total Portfolio

View the total balance for all your workplace and Fidelity accounts. Also featured here: retirement income based on various savings rates.

### 3 Link to Income Simulator

See the potential effects of saving more or changing your investments.

### 4 Account Balances with Quick Links

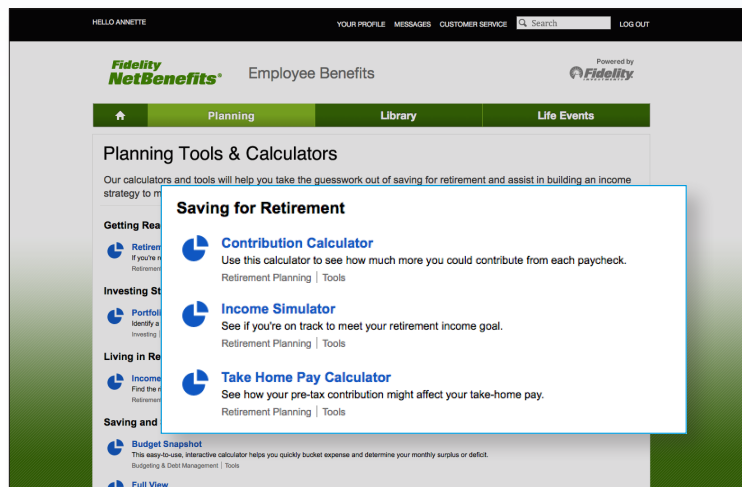
Quickly access the following ▶

### 5 Make the Most of Your Benefits

Access resources and important educational information for you.

Screenshots are for illustrative purposes only.

# Discover something new on NetBenefits.

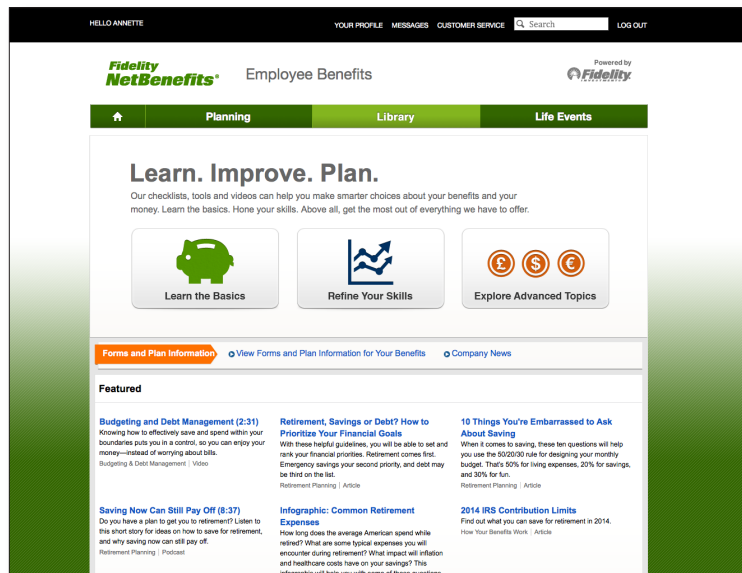


## Planning

Model and plan your retirement strategy with our interactive tools and calculators.

### + Try This:

- Model different savings scenarios using our *Take Home Pay Calculator* or *Contribution Calculator*
- See how changes in your savings habits could change your estimated monthly retirement income with *Income Simulator*

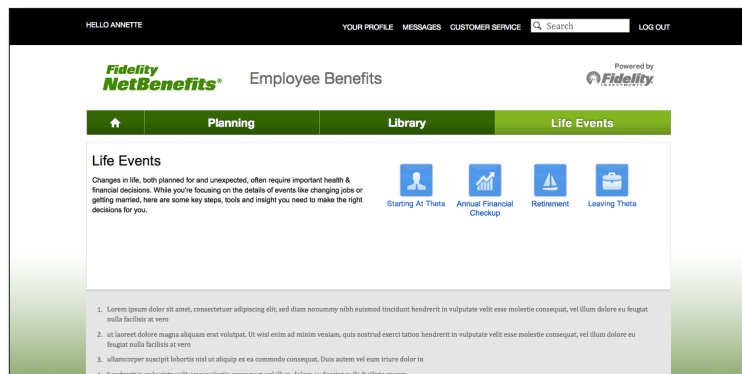


## Library

A collection of financial learning resources—articles, podcasts, videos, and more—to suit your interests and skill level.

### + Try This:

- View a video about managing your debt
- Scroll through an infographic that helps explain the different types of investments
- Listen to a podcast about retirement planning



## Life Events

Important life changes call for timely financial and benefits decisions. Here are key insights, tools, and steps to help guide your way if you're changing jobs, entering retirement, or experiencing another major event.

### + Try This:

- New Hire Checklist
- Annual Financial Checkup
- Retirement Checklist

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Go to [netbenefits.com](https://netbenefits.com)

**NetBenefits for smartphone and iPad:**  
Download them today.



Smartphone



iPad

Llame a la Línea de Beneficios de Jubilación al 800-587-5282. Los representantes de Fidelity que hablan español están a su disposición para brindarle ayuda.



**Find out all you can accomplish with NetBenefits.**

More than just showing how well you're doing, NetBenefits provides the insight, guidance, and transactional capabilities to make retirement more manageable. Visit often and be sure to try something new.

Income Simulator is an educational tool.

Approved for use in Advisor and workplace markets. Firm review may apply.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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**Call your plan's toll-free number for answers to questions about your plan and account.**

- For automated information: call virtually any time, 24/7
- For representative assistance: call between 8:30 a.m. and 8:30 p.m. ET, any day the New York Stock Exchange is open

Go to [netbenefits.com](http://netbenefits.com)

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