



# Welcome to your NetBenefits®

The help you need to find and optimize your employer benefits

NetBenefits® has evolved to provide more help—beyond saving for retirement. From creating an emergency savings fund and managing your spending, to improving your investing know-how and growing your savings, NetBenefits has the resources you need to help you achieve financial wellness, and feel confident about where you stand. Log in to [netbenefits.com/madison](https://netbenefits.com/madison) today to get started and see what's new.

## Take NetBenefits with you

Get instant access to balances, investments, educational resources, and more.

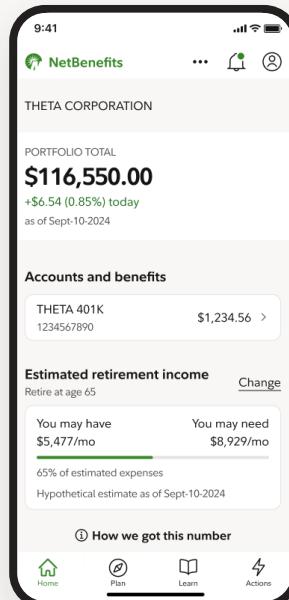
[Download our mobile app today.](#)



NetBenefits® smartphone and iPad® app



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



# Get started and explore your home page

Go to [netbenefits.com/madison](https://netbenefits.com/madison) and click "Register as a new user." Follow the instructions to set your unique username and password. Then, log in to see all the features and information on your personalized NetBenefits home page.

## Your NetBenefits home page

See where you are today, and get next steps to help you reach your goals for tomorrow.

The screenshot shows the Fidelity NetBenefits home page with the following sections:

- A** **Portfolio total** **\$77,959.03** (View investments)
- You have 2 notifications**
  - First notification
  - Second notification
- Your accounts and benefits**

| ACCOUNT & BENEFIT | Balance     |
|-------------------|-------------|
| Plan ABC: 123456  | \$21,465.03 |
| Plan ABC: 123456  | \$12,480.00 |
| Plan ABC: 123456  | \$30,112.00 |
| Plan ABC: 123456  | \$5,300.00  |
| Plan ABC: 123456  | \$8,602.00  |
- You might need a boost to your contributions**

Illustration showing a car and a goal of \$60K. Contribution rate: 7% per paycheck. Retirement age: 67. Today's balance: \$77,959.03. Projected balance at 35: \$35,547.15. Savings goal at 35: \$60,000.00.
- B** **Take action**
  - Change contributions
  - Manage investments
  - Take a loan or withdrawal
  - Explore rollovers
- C** **Take the financial wellness checkup**

Tell us your story, and get your wellness score and a personalized improvement plan.
- THETA SAVINGS PLAN**

Line graph showing savings over time (YTD, 1Y, 3Y) with markers for \$10K, \$15K, and \$20K. The graph spans from Jan - 2021 to Dec - 2024.
- D** **Benefits resources**
  - Automatic withdrawals**

Select a withdrawal plan that fits your preferences.
  - SECURE 2.0: Rethinking retirement savings**

From RMDs to student debt, the new law has something for everyone.
  - Building financial wellness in retirement**

Feeling good about your finances is a key ingredient.
  - Stay informed: IRS limits**

Find out how much you can save for retirement.

At the bottom, there is a Fidelity logo and a small note: "This is for persons in the U.S. only".

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

### A Account balance

View the total balance for all your workplace and Fidelity accounts.

### B Goals and milestones

Look for important information you can act on—like meeting a suggested retirement savings milestone.

### C Next steps to financial wellness

Review your top priorities and get started on your financial to-dos.

### D Helpful resources

Access resources and important educational information.

# Financial help and clarity—all in one place

## Planning Summary

Model and plan for your financial goals.

### Planning Summary

View your progress towards your goals and gain a better understanding of your overall financial picture.

**Net worth**  
**\$497,554.76** 

As of 04/03/2023

**Assets** **\$560,054.76**

**Liabilities** **-\$62,500.00**

[View Details](#)

**See all your account information in one place**

Add your non-Fidelity accounts—cash, retirement, property, and debts—to get a complete financial picture.

[Add accounts](#)

**Goals**

**Retirement**

Retire at age 67 in 2031

 **On Target** [Score last run 3/03/2023](#)

[View details](#)

**\$205,491.07**

Total Saved

**B**

**Jane's College**

Target start date of 2031

[Assign accounts to see progress](#)

[View details](#)

**\$0.00**

Total Saved

[Add a new goal](#)



**Home**



**College**



**Emergency fund**



**Savings**

[Get an investment strategy for your goal](#)

**C**



**Investment strategy**

#### Your financial wellness

Track all your accounts in one place for a clearer look at where you stand. See what's coming in, where it's all going, and how you're doing.

**D**

**Spending**



Know where it goes. Link your accounts, from credit cards to checking accounts, and monitor your money.

[View Details](#)

**Savings**



Know what you have saved. Understanding your savings can help get you closer to reaching your goals.

[View Details](#)

**Debt**



Know what you owe. Understand your total debt to help you create a plan and manage it.

[View Details](#)

#### **A Consolidated view**

of what you own and what you owe for more accurate planning.

#### **B Set and track goals**

for retirement, college, emergency savings or other savings.

#### **C Create investment strategies**

that align to your goals.

#### **D Track spending, savings, and debt**

with a view into transaction details and month-to-month changes.

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

# Financial help and clarity—all in one place

## Learn

Access top educational resources and tools all in one place.

The screenshot shows a 'Learn' section with a search bar at the top. Below the search bar, there are two main sections: 'I'd like to learn about:' and 'Create a budget'. The 'I'd like to learn about:' section contains a 'Select a topic' dropdown with options like Retirement, Managing my money, Plan loans and withdrawals, Health care, Market ups and downs, Job changes, Saving for a goal, CARES Act and COVID-19, Investing, and Estate planning and charitable giving. Below this is a 'RESOURCE - 5 MIN' section. The 'Create a budget' section is another 'RESOURCE - 5 MIN' section. To the right, there is a grid of three cards: 'Are you saving for retirement?' (ACTION - 5 MIN), 'Your investment strategies' (ACTION - 5 MIN), and 'Our savings goals' (TOOL - 5 MIN). Each card has a close button (X) in the top right corner.

**A** Select the financial topic most important to you to get the most recent and relevant information.

**B** Improve your financial know-how: Browse our collection of articles, videos, and infographics; get help managing a life event; attend a workshop.

## Profile

The screenshot shows a 'Profile' section with a grid of six icons. The icons are arranged in two rows of three. The top row contains: 'A Security Center' (padlock icon), 'B Personal & Contact Information' (book and location pin icon), and 'C Communication' (envelope icon). The bottom row contains: 'Beneficiaries' (two people icon), 'Account Display' (monitor and gear icon), and 'Health Information' (stethoscope icon). Each icon has a label below it.

**A** Manage your username, password, and security settings.

**B** Keep your contact information up-to-date, including email address and mobile phone number.

**C** Sign up for eDelivery to ensure that you receive important communications quickly and securely.

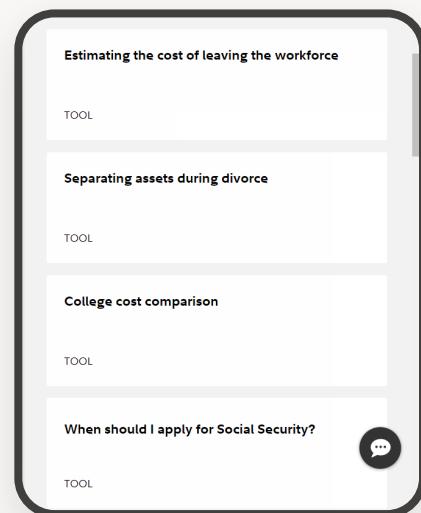
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# Financial help and clarity—all in one place

## Tools

Access interactive resources that can help with a range of financial needs, including:

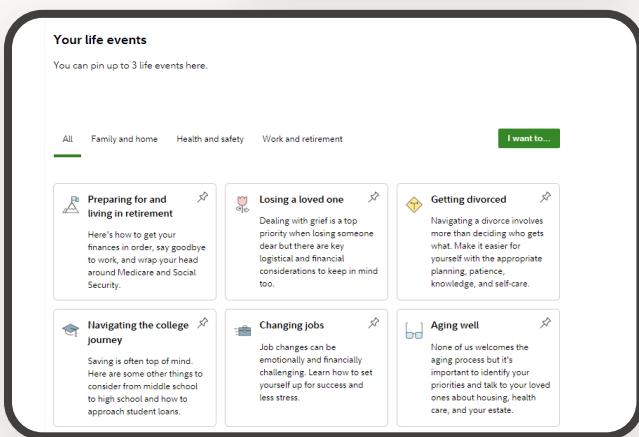
- Managing your saving and spending
- Planning for retirement
- Creating an investment strategy
- Saving for college
- Claiming Social Security



## Life Events

Get key tips, insights, resources, and tools to guide you through daily life and major events, including:

- Having or adopting a child
- Marriage and partnering
- Caring for aging loved ones
- Navigating the college journey



## Benefits help—where and when you need it

NetBenefits provides the next steps, top priorities, education, and transactional capabilities to help you feel more confident about your benefits. All in one place and all from one trusted source.

**Log in to [netbenefits.com/madison](https://www.netbenefits.com/madison) today and get started.**

*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.*



Investing involves risk, including risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

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