

Your Guide to Fidelity NetBenefits®

If you have previously registered on NetBenefits or Fidelity.com, you do not need to register again. You can use your existing Username and Password to access your new account.

If you have not yet registered, you can use the following instructions to help you set up your account on NetBenefits.

Establish a username and password

1. Go to NetBenefits.com/UPHS.
2. Click *Register* at the top of your screen.



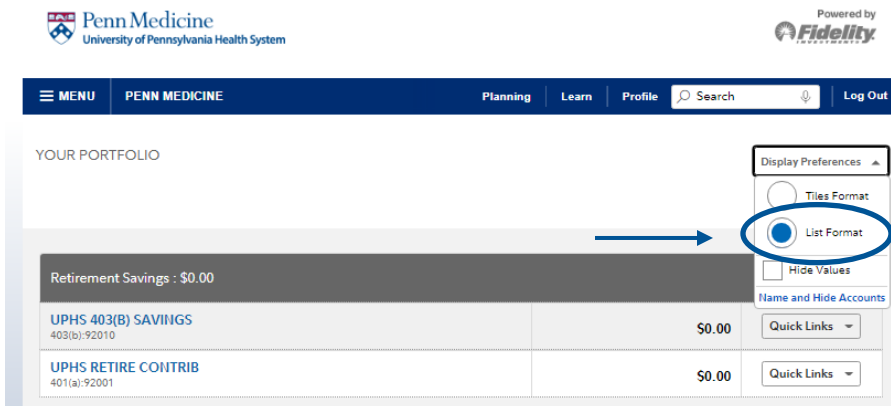
3. Complete the brief registration process and log in with your unique account Username and Password. You will be prompted to add your email address, email preferences, and mobile phone number.

Note: *Email Confirmation* - Notice of Recent Change or Inquiry

You may receive an email notice of a recent change or inquiry into your account username or password. This message is automatically generated when you set up or make changes to your login information.

View Eligible Accounts

1. After logging in, on the homepage choose “Display Preferences” and “List Format” to view the accounts for which you are eligible.



YOUR PORTFOLIO	
Retirement Savings : \$0.00	
UPHS 403(B) SAVINGS 403(b):92010	\$0.00
UPHS RETIRE CONTRIB 401(a):92001	\$0.00

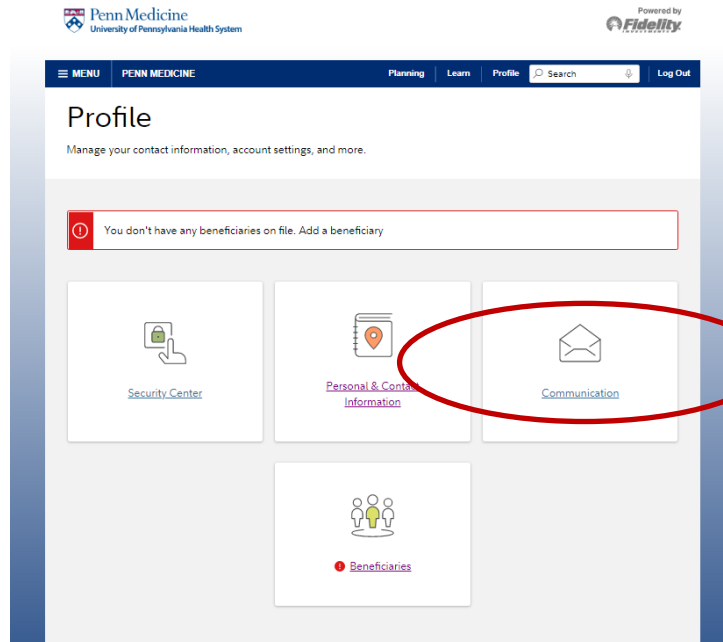
Update your mail preferences

Receiving communications by email offers you greater convenience and will help keep you up to date on topics related to your retirement plan.

1. Log on to NetBenefits at NetBenefits.com/UPHS using your established Username and Password.
2. Click on Profile at the top of your NetBenefits screen.



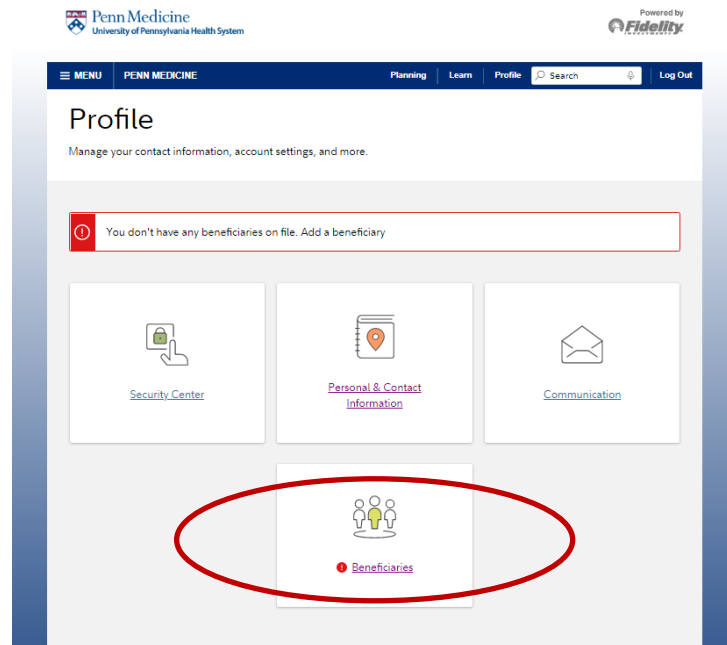
3. Go to the *Personal & Contact Information* tab and then *Communication* to select which types of communications you wish to receive via email or regular mail.



Name your Beneficiary

Please make sure to assign beneficiaries to your account. Once you have named a beneficiary, be sure to review your choices regularly and update them after certain life events, such as marriage, divorce, the birth of a child, or a death in the family.

1. Log on to your account through NetBenefits.com/UPHS.
2. From the home page, click on *Profile*, then *Beneficiaries*.



3. You will see sections for Primary Beneficiaries and Contingent Beneficiaries. A Primary Beneficiary is your first choice to receive the value of your retirement account. A contingent beneficiary is your second choice to receive the value of your retirement account if the primary beneficiary(ies) is (are) not living at the time of your death. To add one or more of either type of beneficiary, click on the "Add a Primary Beneficiary" or "Add a Contingent Beneficiary" buttons.

4. Indicate whether you are married or not by clicking on the "Edit" button in the Marital Status box.

5. You may enter a person, estate, organization, or trust as a beneficiary. Depending on which you choose, you will be asked to provide additional information.

For a person:

- Full Name
- Address
- Relationship to you
- Social Security number
- Date of birth

For an estate/organization/trust:

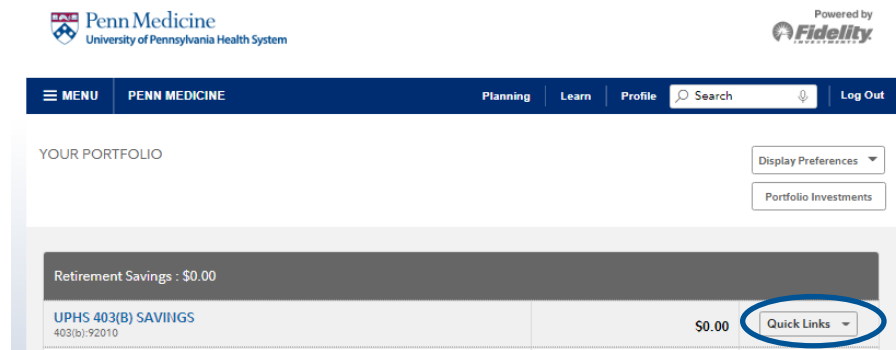
- Full name
- Social Security number/Tax ID
- Address
- Effective Date

Don't forget to click the "Save" button after entering information for each beneficiary, or the link to "Cancel" if you change your mind.

3. Click the "Save All" button in the *Review and save your choices* section.
4. If you assign someone other than your spouse as your primary beneficiary, you will need to complete a Spousal Consent Form at the end of this process. Otherwise, your beneficiary designations will become effective as soon as you complete the online designation process.

Change your contribution amount




1. Log on to NetBenefits at NetBenefits.com/UPHS.
2. If you have more than one retirement plan serviced by Fidelity, you will see the number of plans you have, as well as the opportunity to "View Details." Once you click "View Details," your plans' names will be expanded, and from there you can choose each plan separately to conduct a transaction.
3. Click the *Quick Links* drop-down menu next to your plan name.



4. Click *Contribution Amount* and then choose *Contribution Amount* from the following screen.

Contribution Amount

Manage Your Contribution Amount

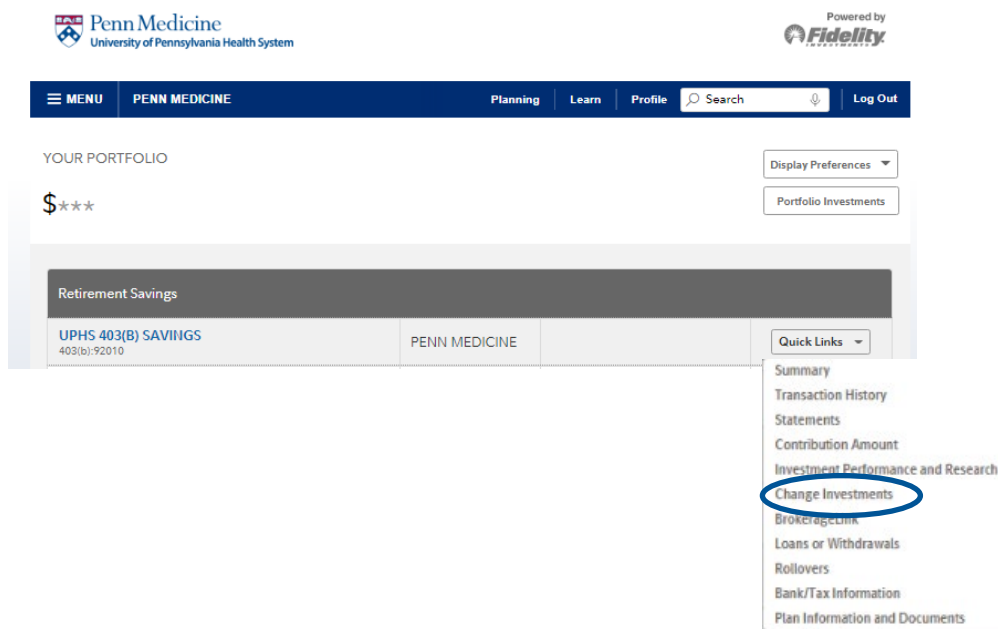
-  **Contribution Amount**
View or update the amount you contribute to your retirement savings plan.
[Why should I contribute to my retirement savings plan?](#)
-  **Annual Increase Program**
Enroll in a program to automatically increase your Contribution Amount election each year.
[What is the Annual Increase Program?](#)
-  **Roll money into your retirement savings**
Learn more about consolidating your retirement accounts.
[What is a rollover?](#)

5. Enter your new contribution percentage and click *Change Contribution Amount* at the bottom of the page. Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.
6. Confirm that the information you entered is correct and click on *Submit*. Once submitted, the Contribution Amount Confirmation page will appear. Print or save for your records.

Make or change your future investment elections

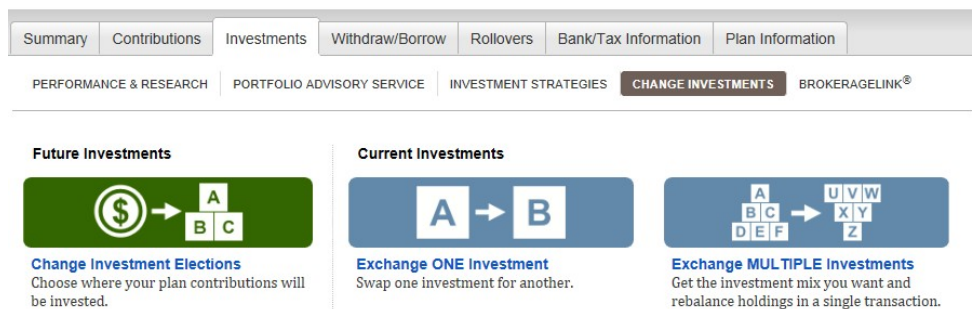
To select your investments:

1. Log on to NetBenefits at NetBenefits.com/UPHS.
2. From the *Quick Links* drop-down menu, select *Change Investments*.



The screenshot shows the NetBenefits portal interface. At the top, there are logos for Penn Medicine University of Pennsylvania Health System and Fidelity. Below the navigation bar, the 'YOUR PORTFOLIO' section is visible, showing a balance of '\$***'. Underneath, there is a 'Retirement Savings' section with a table listing 'UPHS 403(B) SAVINGS' (403(b):92010) under the 'PENN MEDICINE' plan. A 'Quick Links' dropdown menu is open, and the 'Change Investments' option is circled in blue.

3. On the next screen, select the *Change Investment Elections* link.



The screenshot shows the 'Change Investment Elections' screen. At the top, there are tabs for 'Summary', 'Contributions', 'Investments', 'Withdraw/Borrow', 'Rollovers', 'Bank/Tax Information', and 'Plan Information'. Below the tabs, there are several navigation links: 'PERFORMANCE & RESEARCH', 'PORTFOLIO ADVISORY SERVICE', 'INVESTMENT STRATEGIES', 'CHANGE INVESTMENTS', and 'BROKERAGELINK®'. The 'CHANGE INVESTMENTS' link is highlighted. Below this, there are three main sections:

- Future Investments:** Represented by a green box with a dollar sign icon and a diagram showing a dollar sign pointing to a box divided into 'A' and 'B' sections. Below it, the text reads: **Change Investment Elections** Choose where your plan contributions will be invested.
- Current Investments:** Represented by a blue box with a diagram showing a box divided into 'A' and 'B' sections. Below it, the text reads: **Exchange ONE Investment** Swap one investment for another.
- Exchange MULTIPLE Investments:** Represented by a blue box with a diagram showing a box divided into 'A', 'B', 'C', 'D', 'E', 'F' sections on the left and 'U', 'V', 'W', 'X', 'Y', 'Z' sections on the right. Below it, the text reads: **Exchange MULTIPLE Investments** Get the investment mix you want and rebalance holdings in a single transaction.

4. You can choose to change your investment elections for new contributions coming into your account, swap one investment for another, or change your investment mix for multiple investments you are already invested in.
5. You can choose to invest your sources all the same way by choosing the section circled below. If you would like to invest your sources individually, refer to the table titled "Choose Your Investment Elections."



PENN MEDICINE

Change Your Investment Elections

i Your plan's default investment percentages for PRE-TAX CONTRIBUTION, ROTH CONTRIBUTION, AFTER-TAX CONTRIBUTION, ROLLOVER, ROTH ROLLOVER, AFTER-TAX ROLLOVER, ROTH IN-PLAN CONVERSION, ROTH IPC EE, ROTH IPC ER, QNEC, LGH EMPLOYER CONTRIB, LGH EMPLOYER MATCH, LGH TRANSITION CREDIT, PRINCETON EMPLOYER CONTR, UPHS ASSET TRANSFER RESTR, UPHS EMPLOYER CONTRIB and UPHS PRIOR PLAN MATCH are prefilled below. You can make changes to these percentages before completing your future investment elections.

Learn About Investing

- [How to invest your contributions.](#)
- [What is a source?](#)

Changes you make below are applied to all of your sources individually.

Or, you can choose to invest your sources the same way.

6. Once you have determined what investment changes you want to make, follow the prompts on the subsequent screens
7. Review and submit investment election changes. Select "Submit" to finalize your elections and receive a confirmation page.

Screenshots are for illustrative purposes only.
Investing involves risk, including risk of loss.