

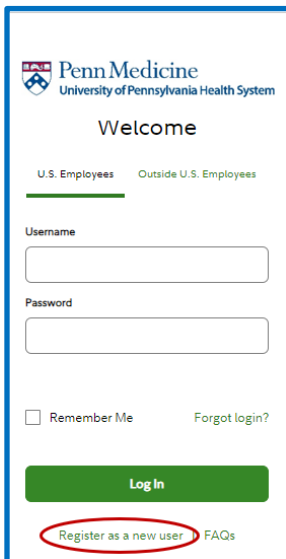
Your Guide to Fidelity NetBenefits®

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 as a new user* at the bottom of your screen.



The screenshot shows the login page for Penn Medicine NetBenefits. At the top left is the Penn Medicine logo and the text 'Penn Medicine University of Pennsylvania Health System'. Below this is the word 'Welcome'. There are two tabs: 'U.S. Employees' (selected) and 'Outside U.S. Employees'. Below the tabs are two input fields: 'Username' and 'Password'. Below the password field is a checkbox labeled 'Remember Me' and a link 'Forgot login?'. A green button labeled 'Log In' is positioned below these elements. At the bottom of the page, there is a link 'Register as a new user' which is circled in red, and a link 'FAQs' to its right.

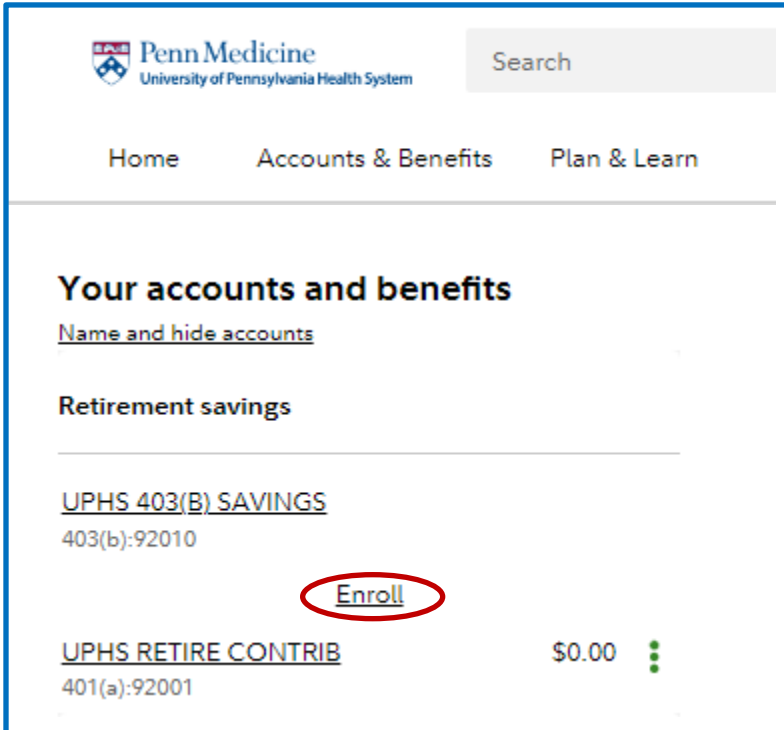
3. Complete the brief registration process and log in with your unique account Username and Password. You will be prompted to add your email address, email preferences, and mobile phone number.

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.

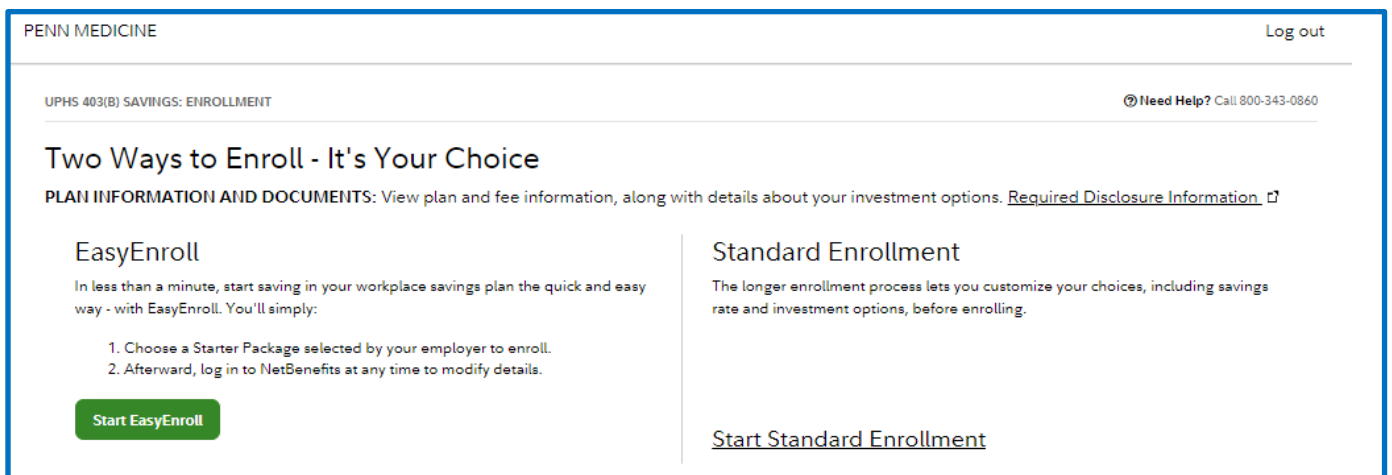
Enroll in the UPHS 403(b) Savings Plan

1. After logging in, the homepage will display the plans for which you are eligible to participate. Click "Enroll" to begin.



The screenshot shows the Penn Medicine website's "Your accounts and benefits" section. It lists two retirement savings plans: "UPHS 403(B) SAVINGS" (ID: 403(b):92010) and "UPHS RETIRE CONTRIB" (ID: 401(a):92001). The "Enroll" button for the 403(b) plan is circled in red. The 401(a) plan shows a balance of \$0.00.

2. Select "Easy Enroll" to choose the starter package, or "Standard Enrollment" for a longer process that lets you customize your contribution amount and investment elections. Follow the prompts to complete your enrollment.

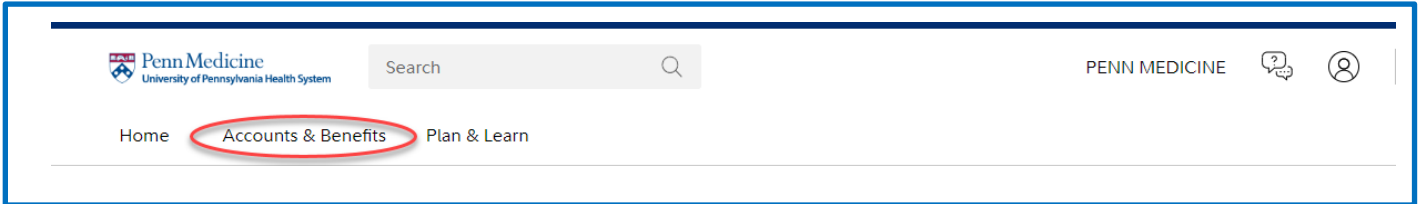


The screenshot shows the "UPHS 403(B) SAVINGS: ENROLLMENT" page. It features a header with "PENN MEDICINE" and "Log out". The main heading is "Two Ways to Enroll - It's Your Choice". Below this, there is a section for "PLAN INFORMATION AND DOCUMENTS" with a link to "Required Disclosure Information". The page is divided into two columns: "EasyEnroll" and "Standard Enrollment". The "EasyEnroll" section includes a description, a list of steps, and a "Start EasyEnroll" button. The "Standard Enrollment" section includes a description and a "Start Standard Enrollment" link.

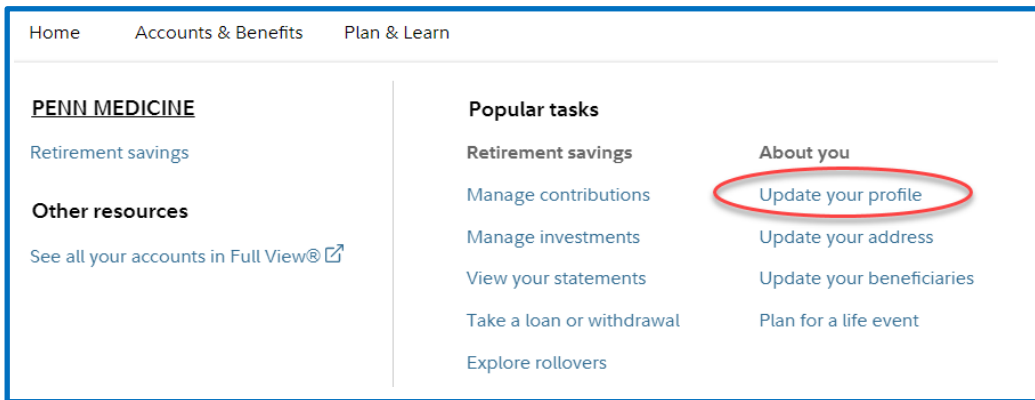
Update your mail preferences

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

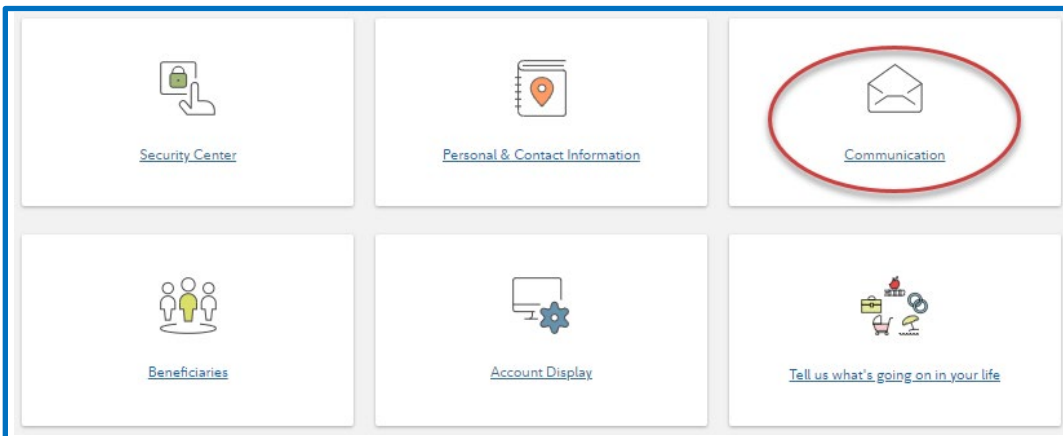
1. Log on to NetBenefits at NetBenefits.com/UPHS using your established Username and Password.
2. Click on *Accounts & Benefits* at the top of your NetBenefits screen.



3. Next click on *Update your profile*.



4. Then choose *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.

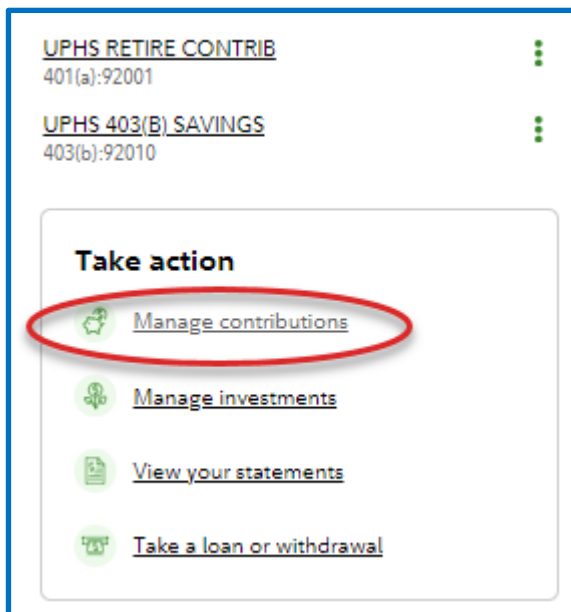
1. Log on to your account through NetBenefits.com/UPHS.
2. From the home page, click on *Accounts & Benefits*, then *Update your beneficiaries*.
3. Indicate whether you are married or not.

If you would like to 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.

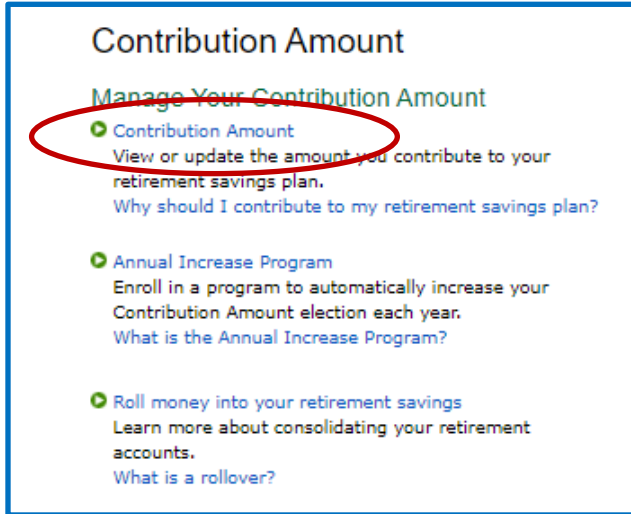
4. You may enter a person, estate, organization, or trust as a beneficiary. Depending on which you choose, you will be asked to provide additional information.
5. Next, you'll need to assign your Beneficiary(ies) to each of your plans. Each plan must have a total 100% assignment between one or all of your listed beneficiaries.
6. If desired, add Contingent Beneficiaries. A contingent beneficiary is your second choice to receive the value of your retirement account if your primary beneficiary(ies) is (are) not living at the time of your death.
7. Review the beneficiary information you've entered and click "Submit" to complete the setup.

Change your contribution amount

1. Log on to NetBenefits at NetBenefits.com/UPHS.
2. From the home page, under Take action, select "Manage Contributions".



3. Select the plan you would like to update, then click "Contribution Amount" and follow the prompts to enter your new desired contribution amount.



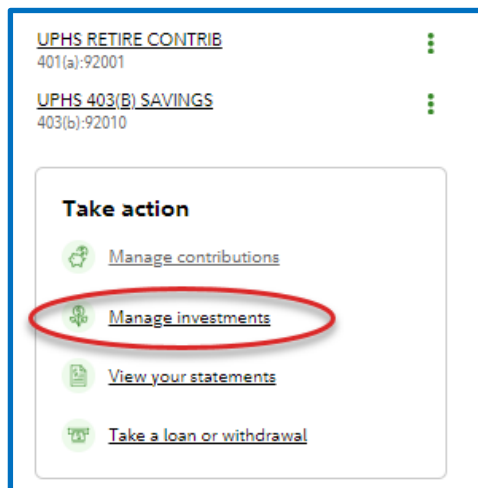
4. Enter your new contribution percentage and click *Change Contribution Amount* at the bottom of the page. Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.

5. 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.

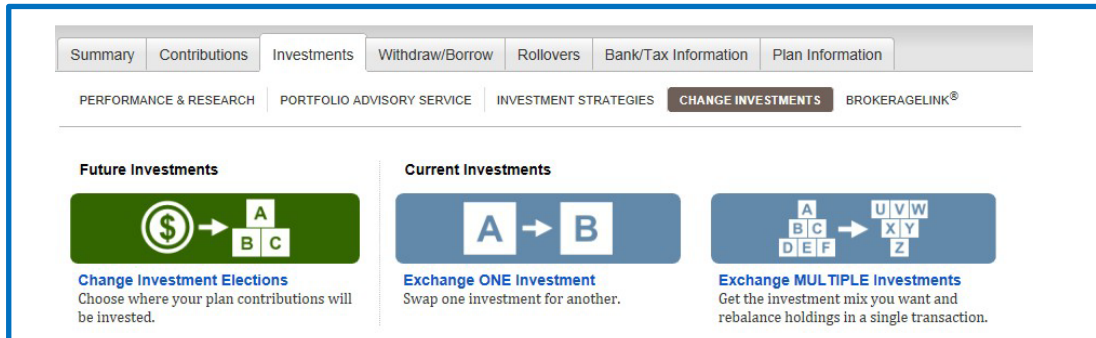
Make or change your future investment elections

To select your investments:

1. Log on to NetBenefits at NetBenefits.com/UPHS.
2. From the home page, under Take action, select "Manage Investments".



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



- 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.
- 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."
- Once you have determined what investment changes you want to make, follow the prompts on the subsequent screens.
- 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.

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