

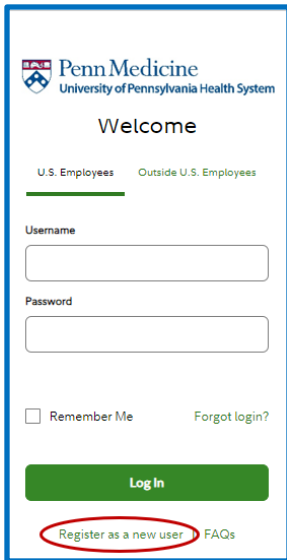
Your Guide to Fidelity NetBenefits®

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.



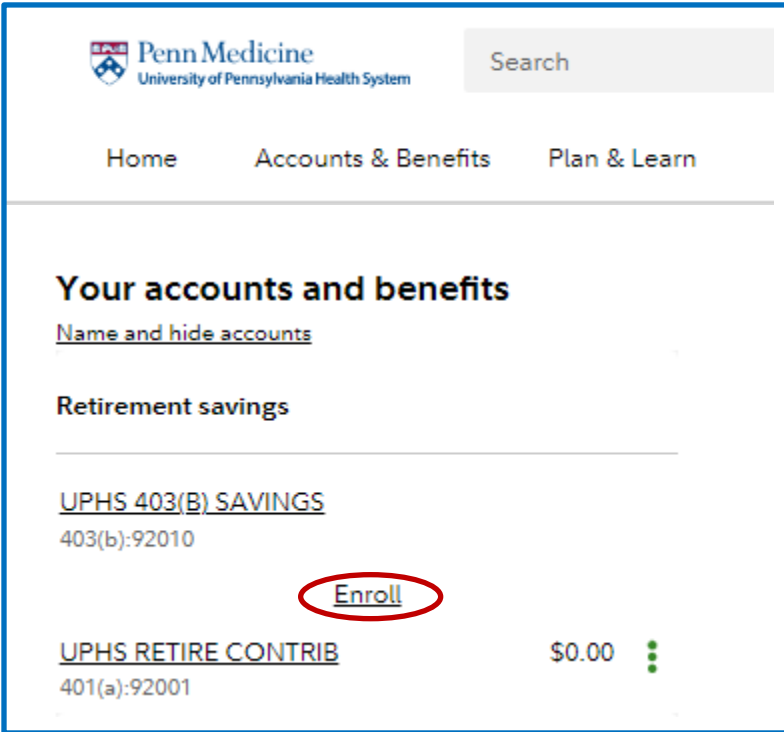
3. Complete the brief registration process and log in with your unique account Username and Password. You will be prompted to add your email address, email preferences, and mobile phone number.

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.

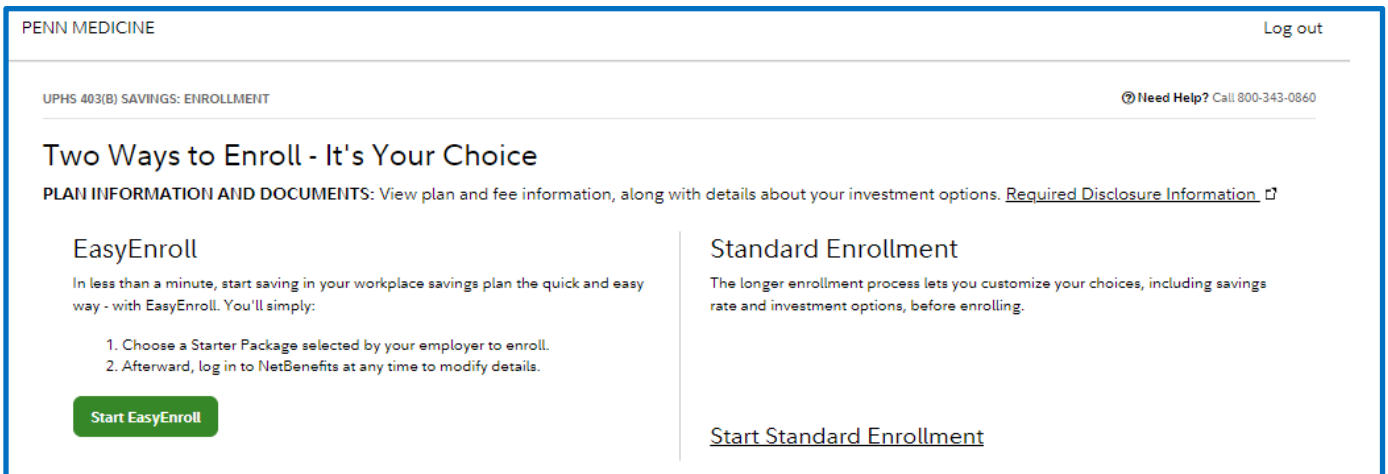
Enroll in the UPHS 403(b) Savings Plan

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 NetBenefits homepage. At the top, there is a search bar and navigation links for Home, Accounts & Benefits, and Plan & Learn. The main section is titled "Your accounts and benefits" and includes a link to "Name and hide accounts". Under the "Retirement savings" heading, the "UPHS 403(B) SAVINGS" plan (ID: 403(b):92010) is listed with an "Enroll" button circled in red. Below it, the "UPHS RETIRE CONTRIB" plan (ID: 401(a):92001) is shown with a balance of \$0.00 and a dropdown menu icon.

2. Select "Easy Enroll" to get started in 60 seconds or less! 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. At the top, there is a "Log out" link and a "Need Help? Call 800-343-0860" link. The page is titled "Two Ways to Enroll - It's Your Choice" and includes a link to "Required Disclosure Information". The "EasyEnroll" section describes a quick and easy way to enroll in less than a minute, with two steps: 1. Choose a Starter Package selected by your employer to enroll. 2. Afterward, log in to NetBenefits at any time to modify details. A green "Start EasyEnroll" button is provided. The "Standard Enrollment" section describes a longer process that allows customization of savings rate and investment options before enrolling. A link to "Start Standard Enrollment" is provided.

- Choose "Easy Enroll" to enroll in 60 seconds or less. Remember, you can modify any details later OR choose the "Standard Enrollment" as shown below:

PENN MEDICINE

Let's get started

We'll guide you through each step to help you make the most of every paycheck and prepare you for retirement. You'll be able to change your elections at any time after you are enrolled in the plan.

STEP 1 - Set Contributions

Decide how much you'd like to contribute from each paycheck. Our tools and calculators can help.

STEP 2 - Choose Investments

We'll help you understand your options and provide the information you need.

STEP 3 - Consolidate Retirement Savings

Simplify your retirement savings by consolidating accounts from former employers.

[Begin](#)

[Cancel without saving](#)

- Enter your desired contribution % amount per pay period and choose traditional or Roth contributions.

[Set Contributions](#) | [Choose Investments](#) | [Consolidate Retirement Savings](#)

Enter your contribution per pay period

Consider saving at least 15% of your income each year for retirement. This includes all retirement savings across different accounts plus any employer contributions.

Contribution Type	Desired Contribution per Pay Period
PRE-TAX CONTRIBUTION 0.00% to 75.00% in increments of 0.50%	0.00 %
ROTH CONTRIBUTION 0.00% to 75.00% in increments of 0.50%	0.00 %
Contribution Amount Total	0.00 %

Your contribution elections will take effect in 1 - 2 pay periods.
Remember, you can always change this amount later.

[Continue](#)

[Cancel without saving](#)

- Choose your investment election approach and follow the prompts to complete your enrollment.

Manage it for me



Single fund strategy

Simplify your retirement investing with a single fund solution that automatically adjusts its asset allocation over time to align with your funds target retirement year.

Fund expenses apply

[Select single fund strategy](#) [Learn more](#)

Manage it myself



Build your own portfolio

Create and manage your own investment strategy by choosing funds from your plan's investment lineup with support from Fidelity's online tools and research.

Fund expenses apply

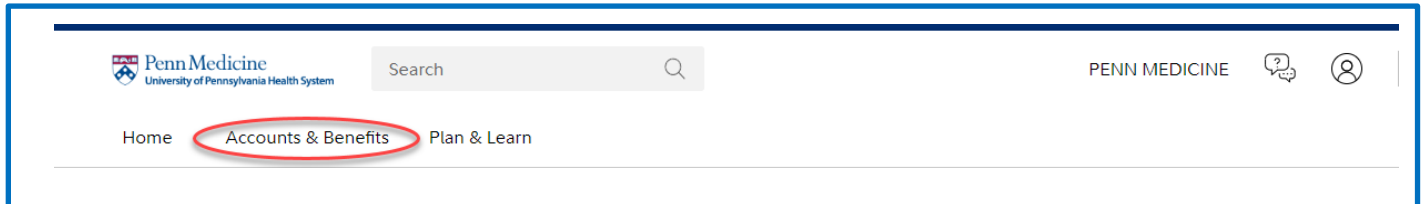
[Build your own portfolio](#) [Learn more](#)

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

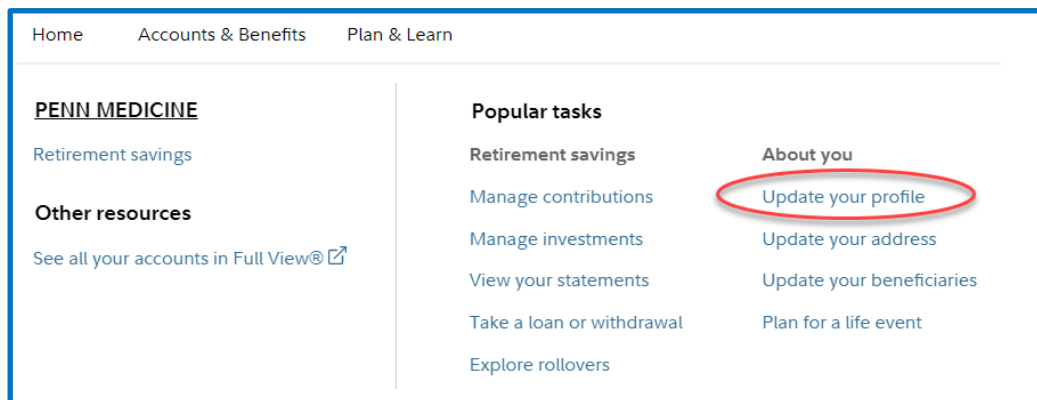
Update your mail preferences

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

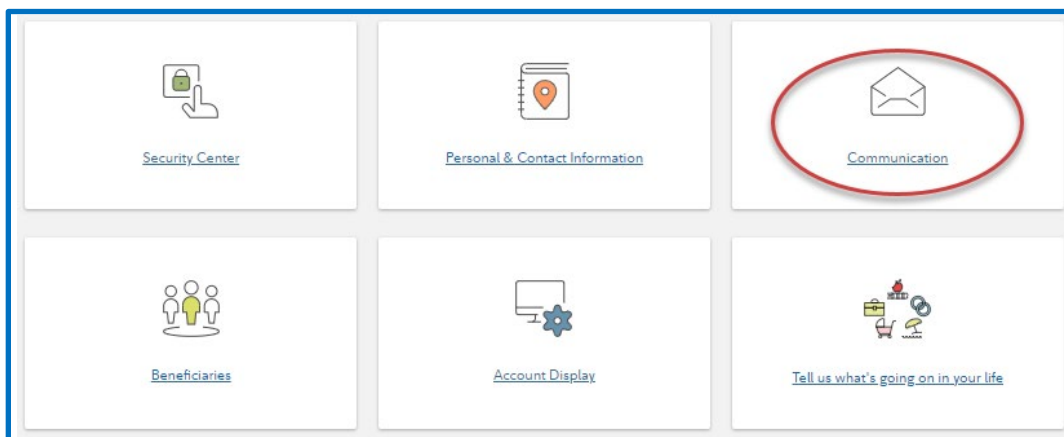
1. Log on to NetBenefits at NetBenefits.com/UPHS using your established Username and Password.
2. Click on *Accounts & Benefits* at the top of your NetBenefits screen.



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.

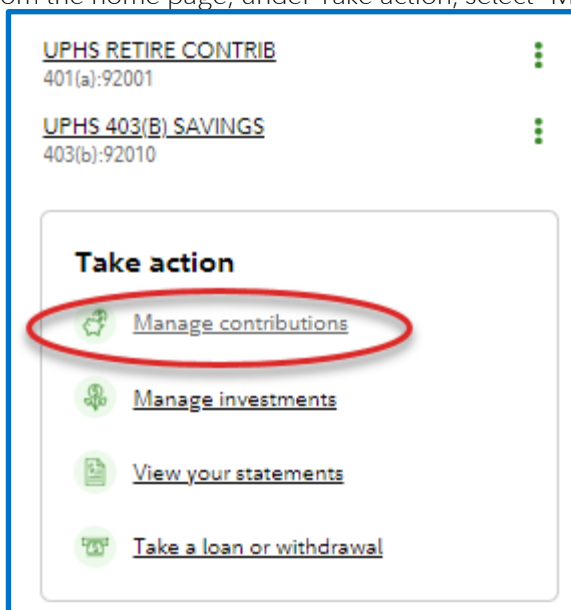
1. Log on to your account through NetBenefits.com/UPHS.
2. From the home page, click on *Accounts & Benefits*, then *Update your beneficiaries*.
3. Indicate whether you are married or not.

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.

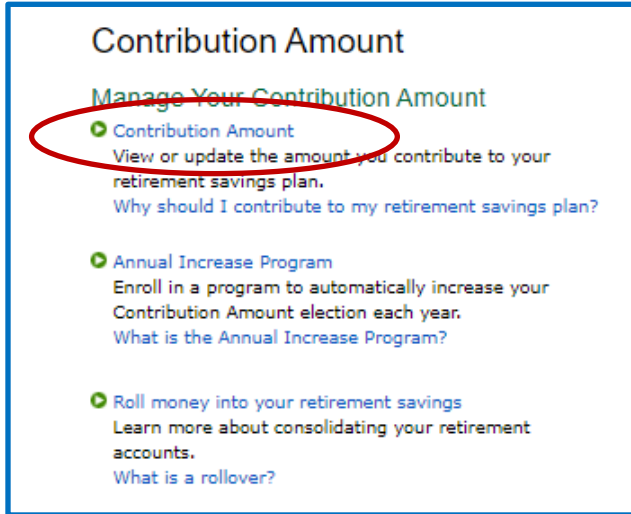
4. You may enter a person, estate, organization, or trust as a beneficiary. Depending on which you choose, you will be asked to provide additional information.
5. Next, you'll need to assign your Beneficiary(ies) to each of your plans. Each plan must have a total 100% assignment between one or all of 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.

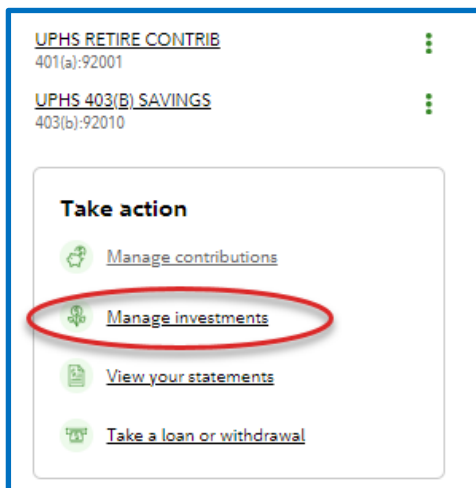


4. Enter your new contribution percentage and click *Change Contribution Amount* at the bottom of the page. Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.
5. Confirm that the information you entered is correct and click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

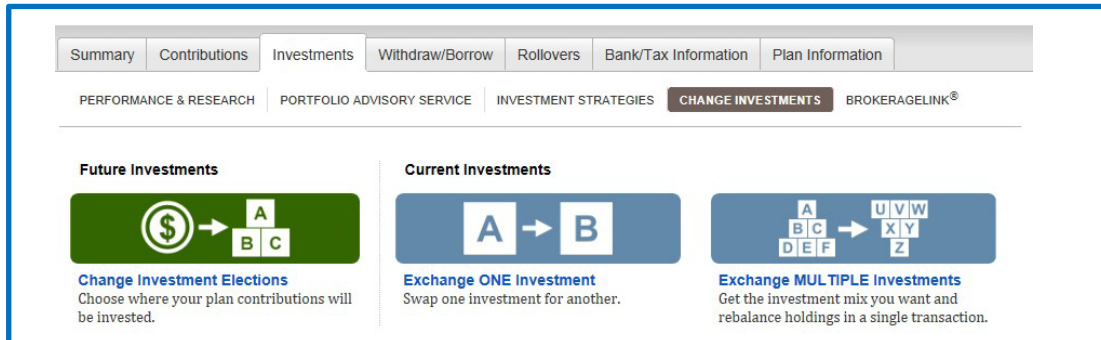
Make or change your future investment elections

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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