Trinity Health

How to Access Your Trinity Health Retirement Savings Plan Account Online Using Fidelity NetBenefits®

This *how to* reference guide is intended to help you establish access to your new Fidelity account and make basic changes. If you have questions or need help, please call **800-343-0860** to speak with a Fidelity representative.

Establish a username and password to access your account

If you are logging on to Fidelity NetBenefits for the first time, you will need to establish a username and password. If you already have a username and password for Fidelity.com, NetBenefits®, or an eWorkplace account, you may log on using that information.

1. **Go to netbenefits.com and click *Register as a new user***

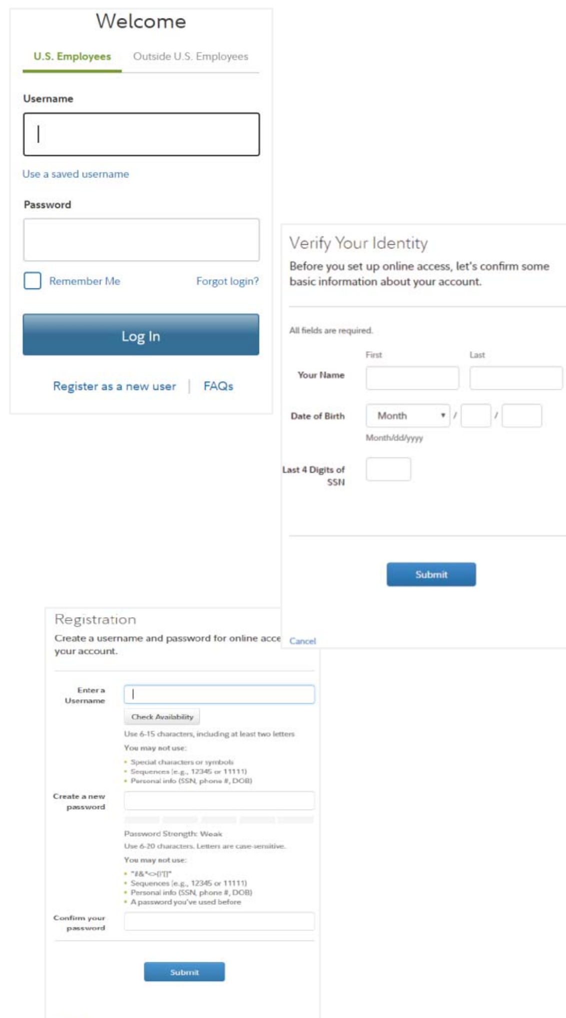
2. **Verify your identity**
   - Enter the last four digits of your SSN
   - Your first name
   - Your last name
   - Your date of birth

3. **Set up your username**
   - Create a unique username
   - Use 6–15 characters, including at least two letters
   - Select *Check Availability* to ensure the username is not already in use

   You may **not** use:
   - Special characters or symbols
   - Sequences (e.g., 12345 or 11111)
   - Personal info (SSN, phone #, DOB)

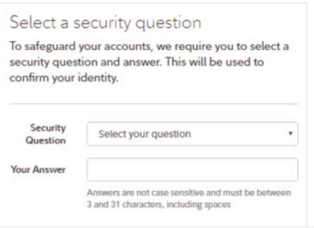
4. **Create a password**
   - Your password protects your account from unauthorized users
   - Use 6–20 characters, letters are case sensitive

   You may **not** use:
   - “# & * < > [ ] ’{ }”
   - Sequences (e.g., 12345 or 11111)
   - Personal info (SSN, phone #, DOB)
   - A password you have used before

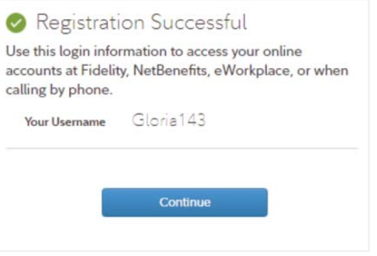


5. **Create a security question**
If you ever forget your password, you can reset it after Fidelity verifies your identity using your new or updated security question and answer.

Pick a security question you can easily answer and enter your answer.
- Answers must be between 3 and 31 characters
- Answers are not case sensitive

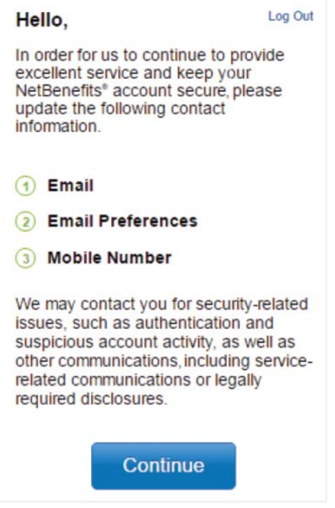


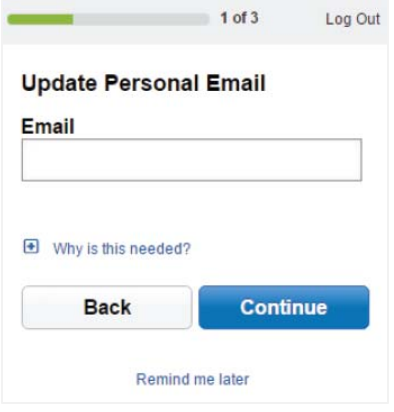
6. **New user registration confirmation**
You have successfully registered. If you have other accounts through Fidelity.com, NetBenefits, or eWorkplace, your new login information applies to these accounts, as well as to accessing your account by phone.

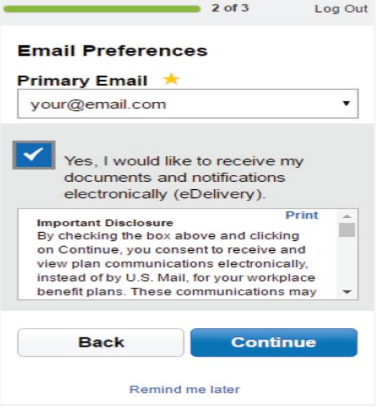


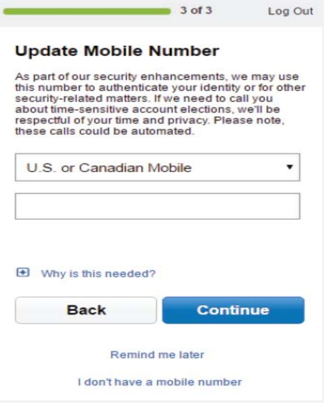
7. **Provide email, email preferences, mobile number**
When you log in to NetBenefits, you'll be asked to provide your email address, email preferences, and mobile phone number.

Fidelity uses the contact information you provide to send you important communications about your benefits, as well as timely service-related and legal notifications, including messages about educational and new service offerings.









EasyEnroll in the plan

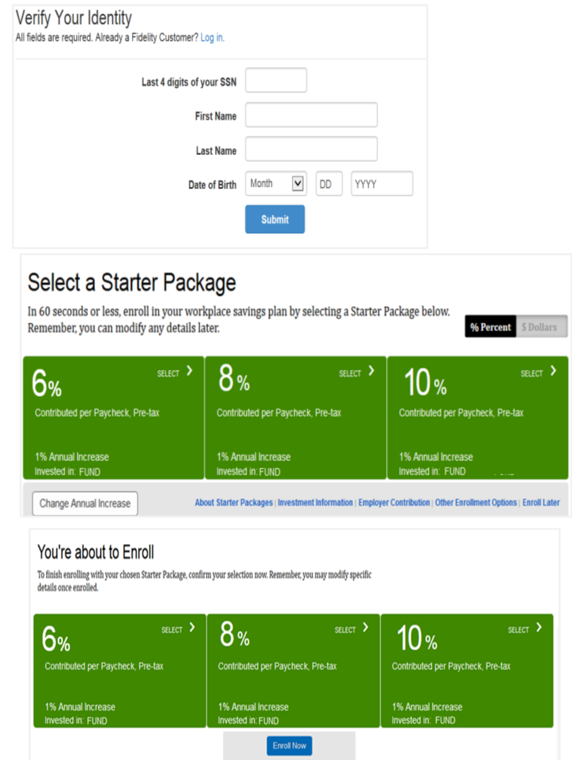
Do you have only a minute to enroll in the plan? Easy Enroll provides the convenience of “one-click” enrollment from your computer, smartphone, or tablet with preset contribution and investment options.

1. **Go to netbenefits.com/Easy or text *START* to 343-898**

2. **Verify your identity**
   - Enter the last four digits of your SSN
   - Your first name
   - Your last name
   - Your date of birth

3. **Select your desired contribution percentage**

4. **Review selection and click *Enroll Now***
   If you have more time to enroll and want to take additional actions, click *Other Enrollment Options* before selecting a contribution percentage



Name your beneficiary

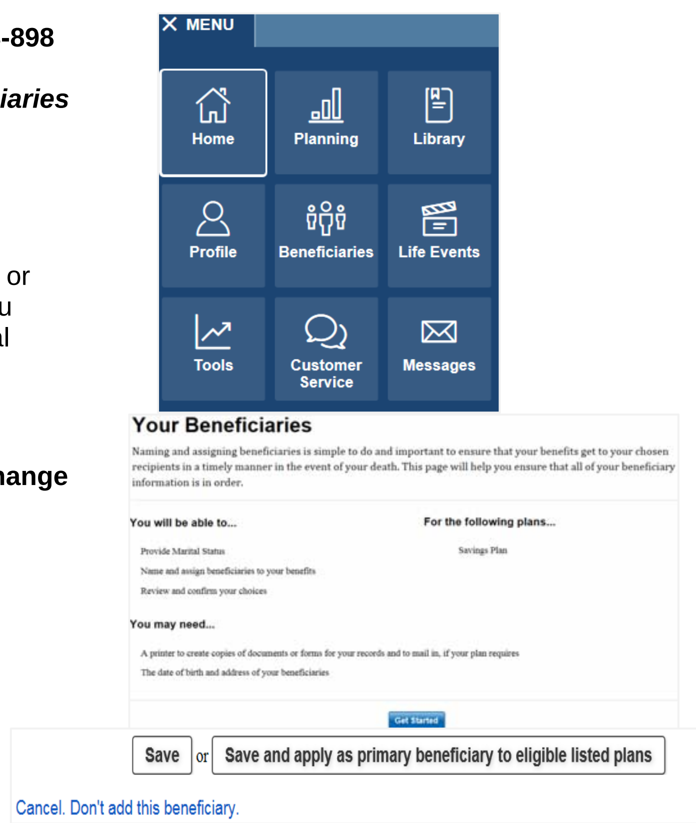
Once you have named a beneficiary, be sure to review your choices regularly and update them after certain life events, such as marriage, divorce, the birth of a child, or a death in the family.

1. **Log on to netbenefits.com or text *CARE* to 343-898**

2. **From the home page, click *Menu*, then *Beneficiaries***

3. **Click *Get Started***
   - Verify your marital status
   - Assign beneficiaries
   - 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

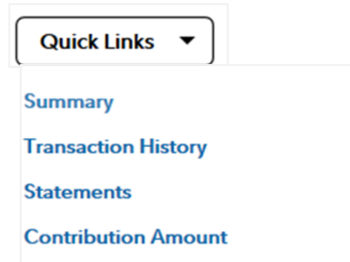
4. **Click *Save* after entering information for each beneficiary, or click the link to *Cancel* if you change your mind**



Change your contribution percentage

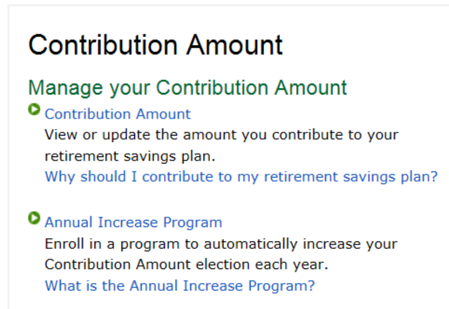
You can change the amount of your payroll contributions into your account at any time.

1. **Log on to netbenefits.com**



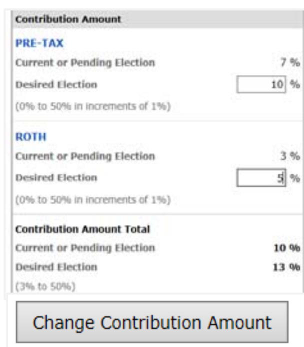
2. **From the home page, click the *Quick Links* drop-down menu next to your plan name and select *Contribution Amount***

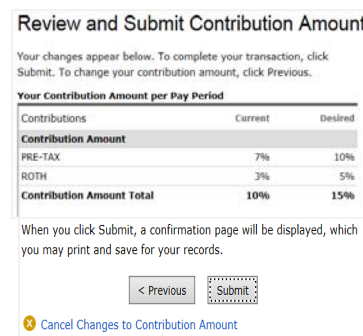
3. **Click *Contribution Amount***



4. **Enter your new contribution (deferral) percentage(s) and click *Change Contribution Amount* at the bottom of the page**
   - Your elections will take effect in one to two pay periods.

5. **Review and *Submit* Contribution Amount**
   - Once submitted, the Contribution Amount Confirmation page will appear
   - Print or save for your records

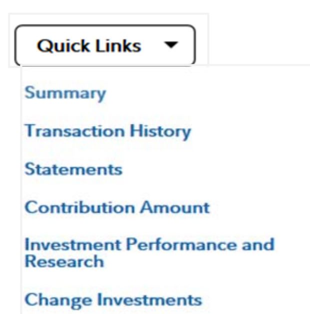




Make or change your future investment elections

You can choose or change how your plan contributions will be invested at any time.

1. **Log on to netbenefits.com**



2. **From the home page, click the *Quick Links* drop-down menu next to your plan name and select *Change Investments***

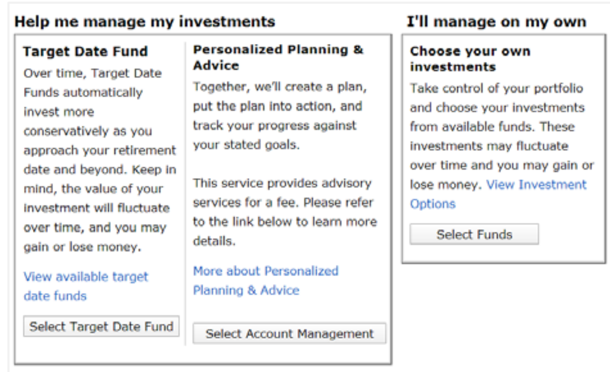
3. **Select *Change Investment Elections* under Future Investments**

4. **On the Investment Elections page, scroll to the bottom of the page**
   You will be prompted to choose one of three options:
   - Target Date Fund
   - Personalized Planning & Advice
   - Choose your own investments

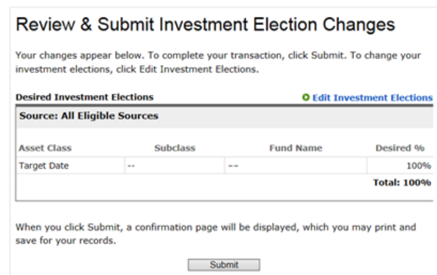
   If you choose ***Target Date Fund***, you will need to select a fund and select *Continue* to view the fund prospectus.

   If you choose ***Personalized Planning & Advice***, you will need to verify or add information then review and accept the proposed investment strategy. This option is not available if you are enrolled in Fidelity BrokerageLink®.

   If you select ***Choose your own investments***, you will need to enter a percentage for each fund. Select *Next* at the bottom of the page once you have entered your elections totaling 100%. View the online prospectus for each fund in which you are investing or select to have it mailed to you.



5. **Review and submit investment election changes**
   - Select *Submit* to finalize your elections and receive a confirmation page



Change investments by exchanging one investment fund or rebalance by exchanging multiple investment funds

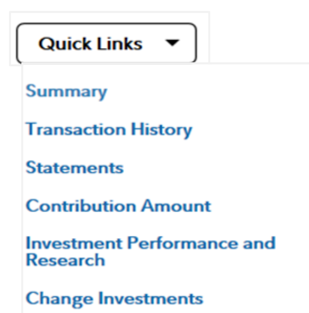
To change the funds in which your current balance is invested, you can swap one investment for another or change your balances among multiple funds.

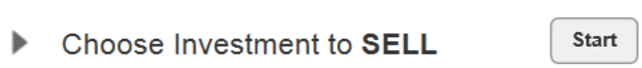
1. **Log on to netbenefits.com**

2. **From the home page, click the *Quick Links* drop-down menu next to your plan name, then select *Change Investments***

3. **Select *Exchange ONE Investment* and click *Start* next to Choose Investment to SELL**

4. **Select the investment you would like to sell**
   - Select the specific source(s) and then the amount you would like to sell, then click *Continue*
   - Click *Begin* next to Choose Investment to BUY.
   - Select the investment you would like to buy, and then click *Continue*.
   - Review the changes for accuracy. If you need to make a change, click *Edit*.





- If you are ready to complete the exchange, click *Submit This Exchange* and you will receive a confirmation page.

5. **To rebalance your account, select Exchange MULTIPLE Investments**

6. **Click *Start Your Rebalance* and select the link to rebalance all sources or a single source**
   - A source refers to the origin of the money

7. **Enter your desired percentages**
   - The total must equal 100%
   - Click *continue* when ready to proceed
   - Select your rebalance option, and then click *Next*
   - Confirm you have received or reviewed the prospectuses of any new investments. Click *Continue* to confirm the rebalance
   - Review the changes for accuracy. If you need to make a change, click *Cancel Rebalance*.
   - If you are ready to complete the exchanges, click *Submit* and you will receive a confirmation page.

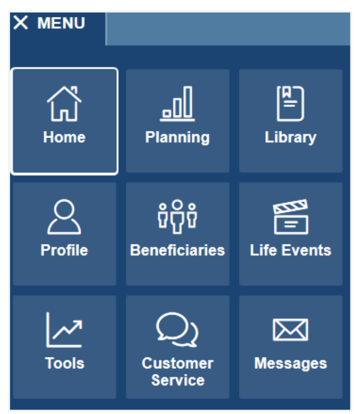
Update your communication preferences and contact information

Receiving communications by email offers you greater convenience and will help keep you up-to-date on topics related to your retirement plan. Providing Fidelity with your contact information helps in keeping your account secure.

1. **Log on to netbenefits.com or text *PAPERLESS* to 343-898**

2. **From the home page, go to *Profile* and click *Personal & Contact Information***
   - Enter your personal email address and phone number, click save.

3. **Go to *Preferences* to select which types of communications you wish to receive via email**



Ask us anything!

As a colleague of Trinity Health, you’re entitled to complimentary consultations with Fidelity Planners. It’s your opportunity to get one-on-one help with topics like:

- Budgeting
- Saving strategies
- Investing strategies
- Retirement planning

You don’t have to know all the answers. That’s why we’re here—to develop an ongoing relationship and to help you take a comprehensive view of your finances. Together, we can help you create a personalized plan. Call **866-715-5959.** Phone appointments are also available, Monday through Friday, from 8 a.m. to 8 p.m. ET. Or visit **www.fidelity.com/ask**.

Go Mobile

1. **Text *NBapp* or *NBplay* to 343-898 to download the NetBenefits app**

Stay connected with your benefits.

- **Access:** Manage your Fidelity workplace accounts in one easy-to-access location
- **Help:** Connect with a rep instantly by tapping “Give us a call”—so you are never too far from live assistance*

Download the apps today—or you can browse NetBenefits.com on the mobile Web.

Download on the App Store | ANDROID APP ON Google play | Get it from Microsoft

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Investing involves risk, including risk of loss.