

▶ Managing your 401(k) account with NetBenefits®



Go to netbenefits.com

Start using NetBenefits today. It's the online tool that puts you in the driver's seat in saving for retirement. You can manage your account, track your progress, and keep moving toward your goals right from your desktop. NetBenefits is available virtually 24/7.

A simple log-in is all it takes.

Fidelity NetBenefits®

Log In

SSN or Customer ID* [Forgot Your Customer ID?](#)

PIN [Forgot Your PIN?](#)

When logging in for the first time, go to New User Registration.

Already registered? Simply log on.

Please Note
If you have an account on Fidelity.com PIN to access NetBenefits.

New User
[New User Registration](#) for customer logged in.
[Not sure if you're already a register](#)

[Manage Your Login](#)

*A Customer ID is an identifier you can create to use in place of your Social Security Number (SSN) to log in.



Smart move.™

Take charge of your future today with NetBenefits

Participating in your company's 401(k) plan is a starting point for building a financially secure retirement. Understanding and managing your account are the practical means for achieving it.

Fidelity's NetBenefits gives you the tools and learning resources you need to make the most of your 401(k) savings opportunity.

Enroll in your company's plan now. Then explore NetBenefits and discover how convenient and helpful these resources are.

netbenefits.com

Home page

Enroll online in your company's 401(k).

The screenshot shows the Theta Corporation NetBenefits home page. At the top is the Theta Corporation logo and a navigation bar with 'Home', 'Savings & Retirement', and 'Your Profile'. Below the navigation bar is a welcome message: 'Welcome to NetBenefits® for Theta Corporation'. The main content area is titled 'Savings & Retirement' and includes a table for 'Savings Plans' with a 'SAVINGS' row showing a balance of 0.00. Below the table is a 'Plans/Accounts**' section with a 'Show other plans/accounts' link and a 'Total' row showing a balance of \$.00. At the bottom is a 'Planning Resources' section with a 'Tools & Learning' link. A blue banner on the right side of the page says 'It's not just a retirement plan. It's a plan to feel great about your future.' and includes an 'Enroll today.' button. Three callout boxes are overlaid on the page: one on the left for already enrolled users, one on the right for enrollment, and one at the bottom for enrollment.

Savings Plans	(Hide \$)
SAVINGS	0.00

Plans/Accounts**	
Show other plans/accounts	
Total	\$.00

Profile

[Tools & Learning](#): Access the latest

Already enrolled?

Congratulations!

Just turn the page to see what NetBenefits has to offer.

It's not just a retirement plan.

It's a plan to feel great about your future.

[▶ Enroll today.](#)

Profile

To enroll online, click here.

Discover the wealth of resources to help you achieve your savings goals

Home page

Access your 401(k) account and any other personal accounts you have with Fidelity.

View your account

Savings & Retirement
Savings Plans

Access Tools & Learning

Planning Resources

Summary page

Review your investment options and make changes to your investments and contributions virtually anytime.

See your account statement

Online Statement

Increase your payroll deductions
Change and rebalance your investments

Payroll Deductions
Change Investments

View your current Contributions

Tools & Learning page

Find tools and resources that inform you about a range of personal finance topics and help you make decisions with confidence.

THETA CORPORATION

Home Savings & Retirement Your Profile

Savings & Retirement >

Tools & Learning

Overview

Tools

- Preparing for Retirement
- Investing for the Future
- Monitoring Your Total Finances

Learning

- ▶ Retirement Checkup
- ▶ **eLearning**
- ▶ About Your Strategy
- ▶ About 401(k)s
- ▶ Stages Online

TOOLS & LEARNING

Retirement Planning Resources

Need help achieving your financial goals? Use our wide range of online planning tools to tailor your own retirement plan, no matter where you are in the process:

- Estimate your financial needs in retirement
- Determine and track your investment strategy
- See how changes in your plan can affect your savings

➔ [Create Your Retirement Plan Now](#)

Calculators

- ▶ [Retirement Calculators](#)
- ▶ [Calculators for your finances](#)
- ▶ [Withdrawal Calculator](#)
- ▶ [Take Home Pay Calculator](#)

Find online workshops

Set your financial goals for retirement and create a strategy to get there

Go to *Create Your Retirement Plan Now*, then click on Retirement Quick Check

View how your contributions are invested

Log on to **netbenefi**

Retirement Quick Check page

Monitor your progress toward your savings goals, and learn how to stay on track.

THETA CORPORATION [Log Out](#) | [Help](#)

Home Savings & Retirement Your Profile Thursday, November 29, 2007

[Tools and Learning](#) >

Retirement Quick Check (RQC)

[Help](#) | [Glossary](#) | [Methodology](#)

1 Personal Information 2 Income & Expenses 3 Assets 4 Analysis 5 Action Plan

Analysis

You've done a good job saving for your retirement, but we estimate that you may still fall short of your retirement goal if the markets perform poorly.

Your Total Goal \$1,214,041	Your Monthly Goal \$5,046/mo <small>(85% of pre-retirement income)</small>	On Track to Have \$3,509 - \$4,662/mo <small>(59-79% of pre-retirement income)</small>	Additional Savings Needed \$368 - \$3,120/mo Can't save that much?
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Monthly Income at Retirement

Goal

If the market performs on average

Adjust My Plan

You're currently contributing \$292 per month to THETA SAVINGS PLAN 401(K)

[Explore changes to your contribution](#)

Current Monthly Savings \$ 292

Additional Monthly Savings¹ \$

Monthly Expenses \$

Your Retirement Age

Find out how much you may need to save to reach your goal

See how changes may impact your account

ts.com today.

The Retirement Quick Check tool's illustrations result from running a minimum of 250 hypothetical market simulations. The market return data used to generate the illustration is intended to provide you with a general idea of how asset mixes have performed historically. Our analysis assumes a level of diversity within each asset class consistent with a market index benchmark that may differ from the diversity of your own portfolio. Please note that the projections do not reflect the impact of any transaction costs or management and servicing fees (except variable annuities); if these had been included, the projected account balances would have been lower.

IMPORTANT: The projections or other information generated by Fidelity's Retirement Quick Check regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.

Make it a habit to visit NetBenefits often.

Click around and explore the wealth of resources to help you manage your retirement account. Monitor your progress. Make changes along the way to stay on track toward your savings goals. NetBenefits is there to help – every step of the way.

Our Retirement Benefits Line, 800-294-4015, is your one-call resource for answers to questions about your plan and account:

- For automated information: call anytime 24/7
- For representative assistance: call between 8:30 a.m. and 8:30 p.m. ET each day the New York Stock Exchange is open.



netbenefits.com

For plan participants.

Not FDIC Insured • May Lose Value • No Bank Guarantee

Not NCUA or NCUSIF insured. May lose value. No credit union guarantee.

Retirement Quick Check is an educational tool developed by Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company, and offered for use by Fidelity Investments Institutional Services Company, Inc.

The information contained herein is for illustrative purposes only, is hypothetical in nature, and does not reflect any actual plan account data or participant information related to the participant and plan name that appear within.

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Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact your investment professional or visit netbenefits.com for a fund prospectus containing this information. Read it carefully before you make your investment choices.