



YOUR *guide* TO FIDELITY NETBENEFITS®

FOR PARTICIPANTS IN THE AURA RETIREMENT SAVINGS PLANS

Use this guide to:

- Create a username and password
- Change your contribution amount.
- Choose your investments
- Assign your beneficiaries
- Set your mail preferences

If you have questions or need assistance, please call 800-343-0860.

Establish a username and password

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

1. Go to NetBenefits.com/AURA.
2. Click *Register* at the top of your screen.
3. Verify your identity by entering:
 - The last 4 digits of your Social Security number
 - First Name
 - Last Name
 - Date of birth

4. Create a Username.
Your username can be your Social Security number; however, to better protect your account, we strongly recommend that you create a unique username. Once you create a username, you cannot revert to your Social Security number.

Username Standards

- Use 6 to 15 letters and/or numbers.
- If your username is between 9 and 11 characters in length, it must contain at least two letters.
- Do not use one entire piece of personally identifiable information such as your Social Security number, telephone number, or date of birth. Instead, alter or disguise it (e.g., Jane212Smith).
- Do not use 5 or more instances of a single number or letter, or easily recognized sequences (e.g., 11111 or 12345).
- Do not use symbols, punctuation marks, or spaces (e.g., #, @, /, *, -).

5. Create a Password.
Your password protects your account from unauthorized users. A strong password is one that is between 15 and 20 characters, has a mix of case sensitivity, numbers, letters, and special characters.

Your password should *not* be personally identifiable information, such as your Social Security number, telephone number, or date of birth.

Password Standards

- Please use 6 to 20 letters, numbers, and/or special characters. Letters are case sensitive.
- You may not use: # & * ← → [] ' { }.
- You may not use sequences (e.g., 12345 or 11111).
- Personal info (Social Security number, phone #, DOB).

6. 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.

Security Answer Standards

- Answers must be between 3 and 31 characters, no spaces.
- Select a question that you can easily answer.
- Answers are not case sensitive.

7. New User Registration Confirmation.
If you have other accounts you access via Fidelity.com, NetBenefits®, or eWorkplace®, your new log in information applies to these accounts, as well as to accessing your account by phone.

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.

Change your contribution amount

To review or change the amount of your payroll contributions directed into your Plan account(s):

1. Log on to NetBenefits at NetBenefits.com/AURA.
2. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *Contribution Amount*, then click *Contribution Amount*.
3. Enter your new voluntary contribution percentage amount and click "*Change Contribution Amount*" at the bottom of the page.
4. Confirm and "*Submit*" your new contribution percentage amount. Once submitted, the Contribution Amount Confirmation page will appear. Print or save for your records.

Make or change your investment elections

To select your investments:

1. Log on to NetBenefits at NetBenefits.com/AURA.
2. From the home page, click the *Quick Links* drop-down menu next to your plan name, select *Change Investments*, then *Change Investment Elections* under *Future Investments*.
3. On the next screen, click the *Change Investment Elections* link and choose which investments you would like to change. You may change your future investments or your current investments. For guidance or assistance, please call Fidelity at **800-343-0860**.
4. On the following screen, click *Change Your Investment Elections*.
5. On the *Investment Elections* page, scroll to the bottom of the page. You will be prompted to choose one of two options: *Lifecycle Fund* or *Choose your own investments*.
 - If you select *Lifecycle Fund*, you will need to select a fund and select “*Continue*” to view the fund prospectus.
 - If you select *Choose your own investments*, you will need to enter a percentage for each fund to which you would like contributions directed. 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.
6. Review and submit investment election changes. Select “*Submit*” to finalize your elections and receive a confirmation page.

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/AURA.
2. Go to *Profile* at the top of your screen and click *Email Address*. Enter your personal email address.
3. Go to *Email Settings* and *Mail Preferences* 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 all of your Aura accounts. 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/AURA.
2. From the home page, click on *Profile*, then *Beneficiaries* in the *About You* section.
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
- Gender

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.

6. Click the “*Save All*” button in the *Review and save your choices* section.
7. Your beneficiary designations will become effective as soon as you complete the online designation process.