



Your 401(k) Retirement Plan

Easy today

Get started in
60 seconds with
EasyEnroll.

Smart going forward

Choose a savings approach that
suits you today—and adjust it
anytime to fit your changing needs.

***Enroll now: NetBenefits.com/Easy
or text **Start to 343-898****



The earlier you start saving, the more time your money has the potential to grow. Choose a savings approach that suits you today—you can adjust it any time, to fit your changing needs.

Review the plan highlights – use your camera on your smart phone to scan the code above.

or get help enrolling from a Fidelity Representative at
866.697.1036



*Note: Your enrollment window opens when Fidelity is notified by XPO, generally the week following your date of hire.



Resource List



Set Up Your NetBenefits® Account

If you already have Fidelity accounts, you can use your login information to access NetBenefits®. If you need to set up a username and password:

Visit [NetBenefits.com/atwork](https://netbenefits.com/atwork) > Follow the instructions to Register > Add your preferred email address and select *eDelivery*



The Power of Small Amounts

See how a small change—1%, 3% or 5%—can make a big difference.

fidelity.com/powerofsmallamounts



Savings & Spending Checkup

See how your savings and spending habits compare to our guidelines.

fidelity.com/savingsandspendingcheckup



Create a Budget, Ditch Your Debt and Start Building for the Future

Understand how to balance your spending and borrowing with saving for important goals.

brainshark.com/fidelityemg/budgetanddebtworkshop



Discover More Workshops

Learn how to make confident financial decisions and plan for your future.

netbenefits.fidelity.com/livewebmeetings

Investing involves risk, including risk of loss.

Message and data rates may apply. Get details at <https://digital.fidelityinvestments.com/smsee>.

The plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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