EssilorLuxottica

Planning for a healthy financial future

GET STARTED WITH Fidelity NETBENEFITS®

It is important to start saving for your financial future now. However, no matter where you are in planning for your financial future, Fidelity NetBenefits® is a great place to start. It's your one-stop online resource, designed so you can quickly and easily set up, monitor, and manage your retirement account. Benefits accessible via NetBenefits® are detailed below and include:

- Retirement Services – your 401(k) Plan(s), Rollovers, IRAs
- Health Savings Account
- Financial Planning Education
- Financial Planning Tools

WWW.401K.COM

401(k) Retirement Plan Features

- Enroll online at any time, or by calling the Fidelity Retirement Benefits Line at 1-800-742-4015.
- Through automatic payroll deductions, you can contribute between 1 and 25% of your eligible pay on a pretax basis.(Please note, if you are a HCE, you can only contribute 3 or 5% of your eligible pay.)
- EssilorLuxottica helps your retirement savings grow by matching your contributions dollar for dollar up to 3 or 5% (see details online).
- To help you meet your investment goals, the Plan offers you a range of options – including Target Date Funds that adjust the asset mix and weightings over time to be more conservative as you near retirement age. 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.
- You are always 100% vested in your contributions (as well as any earnings on them). Company contributions (and earnings) are subject to a 5-year graded vesting schedule.

To learn more and/or enroll:

- Click the *Register* link
- Follow the instructions to set up your username and password

Already established a username and password with Fidelity?

If so, you can use the same login information (username and password) from those accounts to access NetBenefits®. If you have forgotten your login information, click the *Login Help* link

You can also access NetBenefits.com using a web browser on your mobile device or download the NetBenefits® mobile app from the App Store®, Google Play™ Store, or Windows Store

Download on the App Store | GET IT ON Google Play | Get it from Microsoft

HEALTH SAVINGS ACCOUNT (HSA)

A health savings account is a personal account that you use to pay for eligible healthcare expenses.

A Fidelity HSA can be a smart, tax-free[1] way to help pay for qualified health care expenses. If you enroll in the HSA plan, and you complete certain wellness activities, EssilorLuxottica may also make a contribution to your HSA.

Visit Health Savings Account to learn more or call 800-742-4015 to speak with a Fidelity HSA service specialist.

TOOLS AND RESOURCES

Whether you're looking for investment education, you want to review your finances, or you're thinking about retirement, Fidelity can help you take your next steps with confidence. With robust, online capabilities and experienced representatives within easy reach, you'll have support with your most important retirement and financial decisions.

ONLINE WORKSHOPS

Get smarter about your finances by attending an online educational workshop.

Workshop Registration

ONLINE WEBCASTS

Check out the webcast hub anytime to access on-demand replays, register for upcoming events and find additional tools, articles and workshops to help you manage your financial life.

Fidelity.com/webcasts

- Workshops and webcasts are live and on-demand
- Attend from any computer or mobile device
- Learn about a variety of topics, including choosing investments, balancing financial goals, and preparing for retirement

FINANCIAL WELLNESS

Is your financial picture everything it should be?

In 10 minutes or less, get your score and find out how you're doing

Take a financial wellness checkup —You can also Text ***fit*** to 343898 to receive the link to the tool.*

Uncover your financial strengths, opportunities, and the tips and tools to help you get to where you want to be.

*When you text fit to 343898, you will receive one text message from Fidelity. If you provide your email address in your text, you may also receive up to one email from Fidelity. Message and data rates may apply. Text HELP for help and STOP to opt out. Visit http://pages.fidelityinvestments.com/smsee for additional information. If you voluntarily choose to access any of the tools via your personal device, you will be responsible for all associated fees, data charges, and related IT support.

The money checkup is available to you now, and there is no account login required to use the tool.

ONLINE PLANNING TOOL

netbenefits.fidelity.com/planningcenter

Fidelity's online Planning & Guidance Center in NetBenefits® makes it easier to plan for the future you envision. By answering just a few questions, you'll be able to:

- Estimate how much income you may have—or need—in retirement
- Receive tips to help you get or stay on track
- Create a retirement plan in minutes

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

ONE–ON–ONE SUPPORT

Available on business days from 8:30 a.m. to 8:00 p.m. ET by calling 800-742-4015

Fidelity representatives are available to help you create a savings strategy that works for you and your goals. Fidelity representatives have detailed knowledge and can assist with a range of needs, including:

- Enrolling in the Plan
- Helping you balance multiple financial goals, such as paying for college, buying a home, or building an emergency fund.
- Helping you understand how much you'll need to retire and what your income may look like in retirement.

Personalized Planning and Advice from a Fidelity licensed financial professional[2]

IT'S *YOUR* RETIREMENT. SHOULDN'T IT BE YOUR CHOICE HOW TO PLAN FOR IT?

Fidelity's licensed financial professionals are always in your corner - ready to provide advice as you make important decisions for your future. Knowing some people prefer to be more hands- on, while others welcome more support, EssilorLuxottica offers choices for managing your workplace savings plan.

Fidelity® Personalized Planning & Advice is a managed account service with a team of portfolio managers to manage your investments and a dedicated team of Fidelity representatives to help you keep your retirement priorities in line with your goals. The team will work on creating a plan specific to your retirement goals and then professionally manage your retirement savings based primarily on your long-term retirement goals and other factors, such as the stock market and business cycles.

For more information, call a Fidelity Personalized Planning and Advice representative at 866-811-6041.

FINANCIAL WELLNESS – LIFE EVENTS

When life happens, Fidelity Life Events can help with logistical, financial, and emotional support.

Whether you're planning for the future or reacting to something unexpected, help is just a click away

- Starting a family-How to prepare financially and emotionally.
- Income reduction or job change- Regrouping after a setback and making a plan.
- Buying a home- How to build a team to find the best home for you.
- Navigating the college journey-From applying to how to pay for it.
- Caring for a loved one- How to make smart decisions about care, insurance and more.

Visit Help navigating the moments that matter most to learn more or call 800-742-4015 to speak with a Fidelity representative.

FINANCIAL WELLNESS – POINT SOLUTIONS

The Plan offers curated Fidelity and Third Party Solutions to help protect you and your family financially.

If you need additional help, it is just a click away

- Short Term Savings Goals - Fidelity Goal Booster was designed to help you save more successfully.
- MMI Credit Counseling and Debt Management – it's easy to get started with a free credit counseling session.
- Estate Planning - uniquely designed by Fidelity to help digitally guide you through the estate planning process.
- College journey- College planning from College Wise and Test Prep Help from ACT and Kaplan
- Tax Preparation- help and discounts on tax preparation services from Turbo Tax or HR Block.

Visit Get answers to what's on your mind to learn more or call 800-742-4015 to speak with a Fidelity representative

Investing involves risk, including risk of loss.

[1]With respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation. See your tax professional for more information on the state tax implications of an HSA.

[2]Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**