



# Your guide to NetBenefits<sup>SM</sup> The BP pension & savings plans online tool I



Am I up-to-date on my retirement benefit accounts?



# Why use NetBenefits?


NetBenefits makes managing your retirement accounts as simple as possible. It gives you easy access to view and manage your portfolio, take action on your accounts, and the online tools can help you determine your retirement readiness.



This guide is designed to:

- Provide you with step-by-step instructions for access and getting around the NetBenefits website
- Enable you to view your account balances including enroll or make changes to your ESP
- Direct you to useful tools and resources available on the website

We've organized this guide into sections so that it will be easy for you to find the information you need. We hope you take the time to review this guide and explore the tools and resources available on NetBenefits today!

If you have grandfathered retirement benefits look for :  **Heritage** as this information applies specifically to you.

If you get stuck or have any questions, call BP Retirement Services toll-free at 1-877-272-3334 Monday through Friday (excluding New York Stock Exchange holidays), from 7:30 a.m. to 11:00 p.m. (CST), to speak with a service center representative.

# What's inside

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**Note:** All pictures are for illustrative purposes only and may not be exact replications of the NetBenefits web site.

# Getting started I

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4 How do I **Log In** or establish a **PIN**?

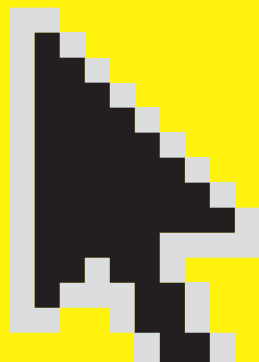
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5 How do I designate or update my **Beneficiaries**?

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5 Can I receive **Communication Materials** online versus in the mail?

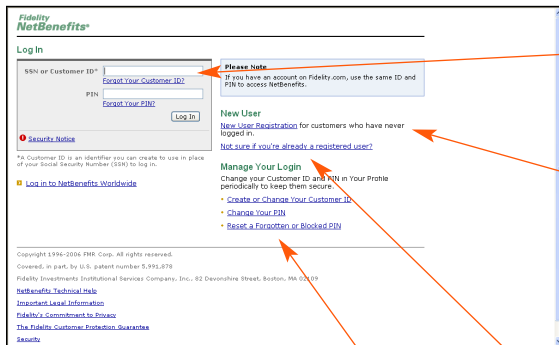
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# How do I **Log In** or establish a **PIN**?

Navigate your Web browser to [www.netbenefits.fidelity.com](http://www.netbenefits.fidelity.com).

You'll be brought to the NetBenefits log in page:



If you've logged in before, enter your **Social Security Number (SSN)** or the **customer ID** you established the first time you logged in to NetBenefits, as well as your **PIN**.

If you're new to NetBenefits, click on the **New Users Registration** link and follow the instructions to create a customer ID and to obtain a password. Be prepared to respond to the following questions:

- Your date of birth
- The zip code of your mailing address
- Security question

Not sure if you've ever logged in? Click on **Not sure if you're already a registered user?** for more information.

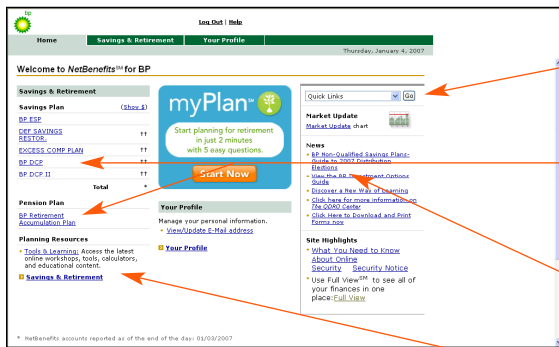
Don't want to use your SSN? You can create your own identifier, called a Customer ID. Use this instead of your Social Security number to log in to your accounts.

If you need help, click on the appropriate link:

- [Change Your PIN?](#)
- [Reset a Forgotten or Blocked Pin](#)

**Note:** To use NetBenefits you will need an Internet service provider and one of the following Web browsers: Microsoft Internet Explorer 4.01 or higher, or Netscape® 4.06 or higher. Microsoft is a registered trademark of Microsoft Corporation. Netscape is a registered trademark of Netscape Communications Corporation.

Logging in takes you to your personalized Home Page. From here you can navigate to any NetBenefits feature or service.



Use the Quick Links to access key account information quickly. These will be highlighted throughout the guide as "shortcuts."

The **Home Page** shows your balances and portfolio total for your retirement accounts – both Savings and Pension Plans. Click the highlighted account you wish to manage.

View current topical information on BP savings & retirement plans in the **News** section.

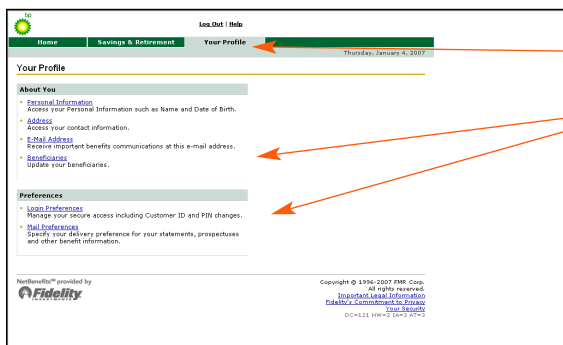
Use **Tools & Learning** to learn more about managing your account and planning for retirement.

**Note:** If you had a Fidelity plan with a previous employer, you may see a different Home Page showing all of your Fidelity plans. Just select the BP Plan name to manage your BP account.

# How do I designate or update my **Beneficiaries**?

**ShortCut:** From the **Home Page:** In the **Quick Links** drop-down menu at the upper right, click either **Personal Information, Address** or **Beneficiaries** from the Your profile menu, then **Go**.

From the **Your Profile** tab, you can update your beneficiaries for each plan you participate in. You can also change your login preferences and mail preferences.



Manage your personal information with **Your Profile**.  
View your personal information, update your beneficiaries, and change how you receive your account statements (mail preferences).

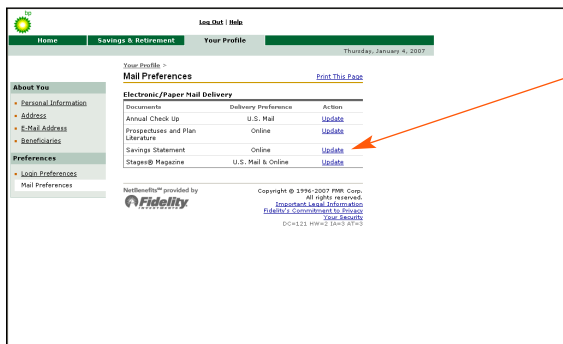
**Note:** If you're actively employed with BP and wish to change your mailing address, you'll need to log onto <http://myhr.bpweb.bp.com>.

If you're no longer employed by BP and wish to change your address, you'll need to contact the BP Retirement Services at 1-877-272-3334.

# Can I receive **Communication Materials** online versus in the mail?

**It's easy being "Green."** From the **Your Profile** tab, you can update your beneficiaries for each plan. You can also change your login preferences and mail preferences.

If you select **Mail preferences** under **Your Profile**, you can select your delivery preference for various documents.



Simply select **Update** for each document listed and then select your preference: Online, U.S. Mail or U.S. Mail & Online (where available).



If I'm fully vested, what would I receive as payment from my pension plan?

# Retirement (pension) benefits I



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- 8 How do I find out about my **BP Pension Benefit**?
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- 11 How do I **Compare Pension Estimates**?
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# How do I find out about my **BP Pension Benefit**?

From your **Home Page** click on your **BP Pension Plan name**. This takes you to the **Summary** page for that plan. From the Summary page you'll learn:

- How much the company has contributed to your cash balance account
- Your estimated benefit at age 65
- Your estimated benefit at different retirement dates

This page will provide you with an ESTIMATE of the payment that you would receive from your pension plan IF YOU WERE FULLY VESTED and begin receiving your benefits at age 65 years of age.

**Heritage:** This first page shows your “winning benefit” which is the greater of your heritage (or grandfathered) formula and the cash balance formula. If you click on the Account Balance tab, you will see the cash balance portion of your benefit that has been accrued to date. Your heritage (or grandfathered) benefit is not included in this number. See the next page for more information.

The screenshot shows the 'Your Pension Summary' page. Red arrows point to the following sections:

- Retirement Dates:** Points to the 'What is an Accrued Benefit?' link.
- Service Summary and Employment History:** Points to the 'What is a Vested Accrued Benefit?' link.
- Request a Pension Form:** Points to the 'Request a Pension Form' link.

The page content includes:

- Account Balance:** A table showing payment details for the BP Retirement Accumulation Plan, with a monthly amount of \$150.57.
- Your Vested Accrued Benefit:** A table showing payment details for the BP Retirement Accumulation Plan, with a monthly amount of \$0.00.
- Vesting:** A section explaining vesting rules and the current vesting percentage.
- Your Vesting Percent:** A section stating the current vesting percentage is 0.00%.

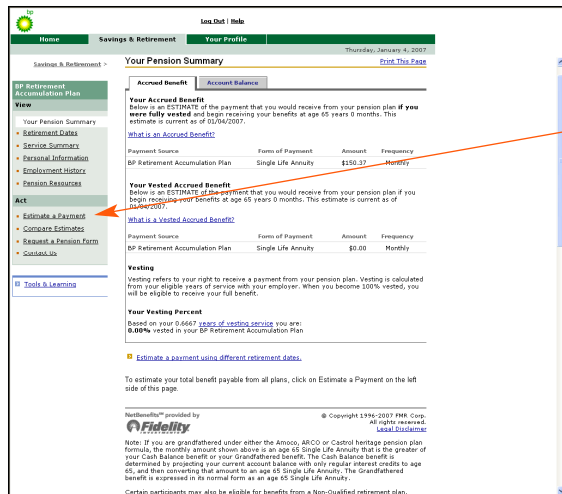
Click **Retirement Dates** to learn about your vesting period, early retirement and normal retirement dates.

Click **Service Summary and Employment History** to see what dates are used to calculate your pension benefit.

Click on **Request a Pension Form** to download applicable pension forms. Forms include Beneficiary designation form, rollover and withholding form for lump sum payments, tax notices, QDRO guidelines and more.

# How do I find out about my Pension Benefit if I plan to retire earlier or later than age 65?

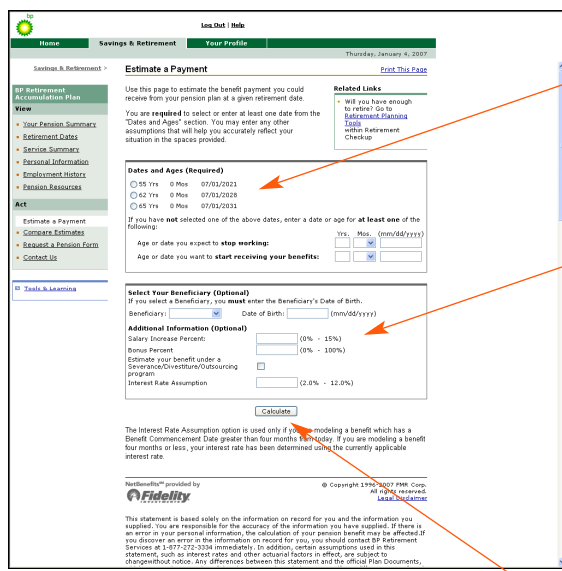
Here's how to model your pension benefit based on different retirement dates as well as other assumptions including interest rates, your spousal benefits, etc.



From your **Home Page** click on your **BP Pension Plan name**. Then select **Estimate a Payment** under **Act** on the left hand side.

**Heritage:** If you're eligible for a grandfathered pension formula, the benefits you receive in "Estimate a Payment" link will show the greater of your heritage (grandfathered) formula and the cash balance formula. The page will display whichever pension formula will pay you more upon your retirement – in other words the "winning benefit" between the two formulas.

This takes you to the **Estimate a Payment** page.

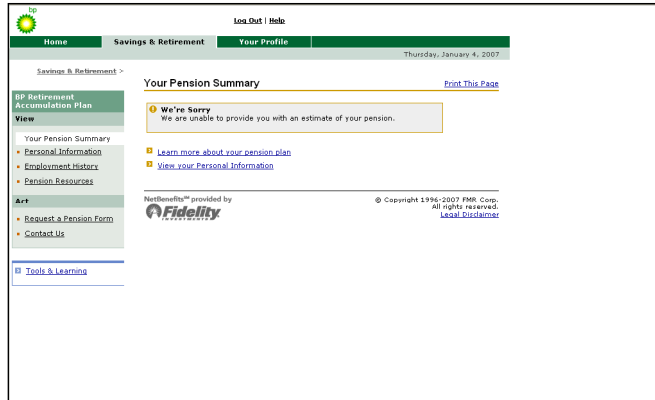


From this page you can enter various assumptions on which to estimate your pension payment including the age or date you expect to stop working (or retire), and the age or date you wish to start receiving your pension benefit.

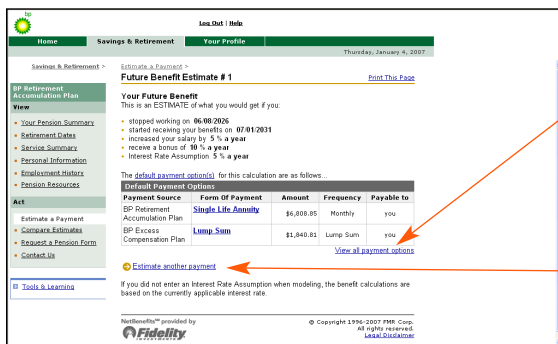
If you scroll down the page, you may also enter your spouse information as well as assumptions on your salary increase, bonus percent, and interest rate. If you do not enter a salary increase or bonus percent, the calculation will assume that no future pay raises or bonuses are received. The interest rate assumption is used to give the cash balance account balance future interest and to convert the heritage (grandfathered) benefit to a lump sum (to be compared to the cash balance account balance). The Severance/Divesture/Outsourcing box will cause all benefits to be calculated as 100% vested.

Once you enter various assumptions, click **Calculate**. Please note that this may take a few moments to calculate.

**Heritage:** You may see the following message, if your pension calculation is complex. If you do, simply call BP Retirement Services at 1-877-272-3334 for an up-to-date estimate of your pension benefit, which will be mailed to your address on file.



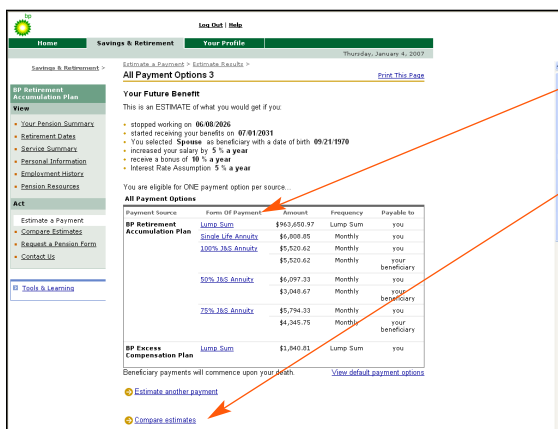
At the **Future Benefit Estimate** page, you'll see a pension benefit based on the assumptions you entered in the previous screen.



The future benefit defaults to one of your payment options. Select **View all payment options** to find more payment options available.

You may **estimate another payment** or several payments.

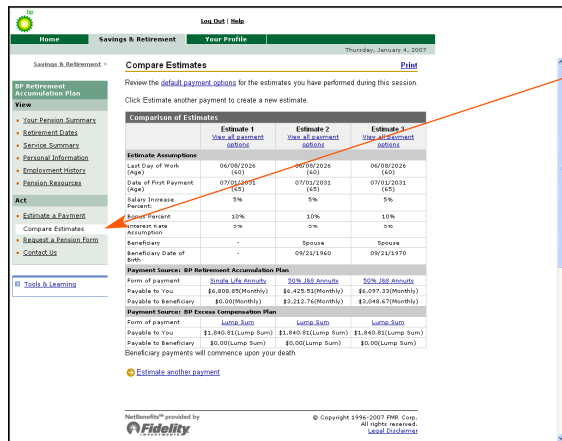
If you entered spouse information in the Estimate a payment page, you will see a screen similar to this.



Click on any **Form of Payment** to learn more about the payment option available.

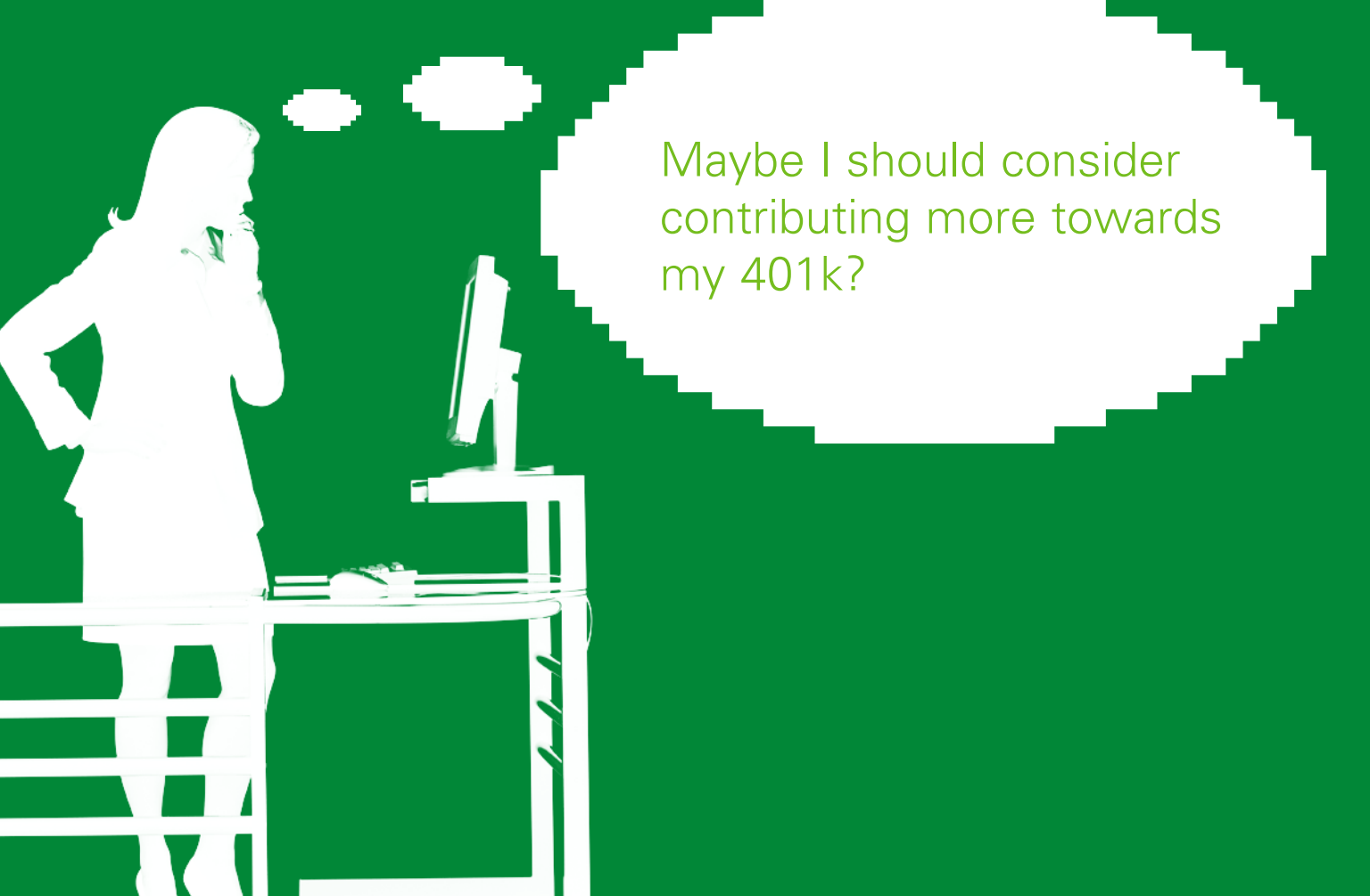
If you have modeled more than one payment, you may **Compare Estimates**.

# How do I Compare Pension Estimates?



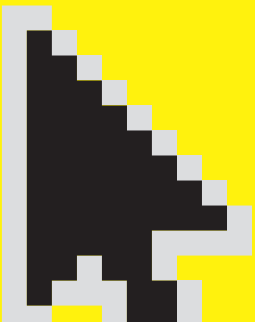
Once you have estimated at least two payments, click **Compare Estimates** under the **Act** menu on the left hand side.

The compare estimates screen will give you a side-by-side comparison of the various estimates. You may compare up to three estimates at a time and continue on to make more estimates.



# Savings plans (401(k)) I

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- 14** How do I participate in the plan or change my **Contribution Rate**?
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- 19** Tell me more about an **Investment Option**
- 
- 20** How do I change my **Past Contribution Elections**?
- 
- 20** How do I **Exchange Balances** between investment options?
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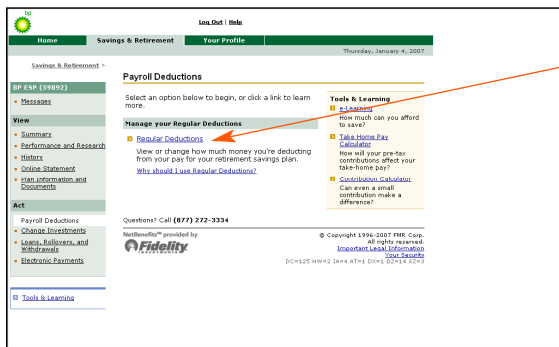


# How do I participate in the plan or change my **Contribution Rate**?

Each pay period, you may contribute a percentage of your pre-tax pay to your plan account. Here's how to change your contribution rate (the percentage that is deducted from each paycheck and deposited to your plan account). When you change the Contribution Rate from 0, you begin to participate in the plan.

**ShortCut:** From the **Home Page**: In the **Quick Links** drop-down menu at the upper right, click **Deductions**, then **Go**. (If this takes you to **Select Account**, simply choose your **BP Savings** account, then **Go**.)

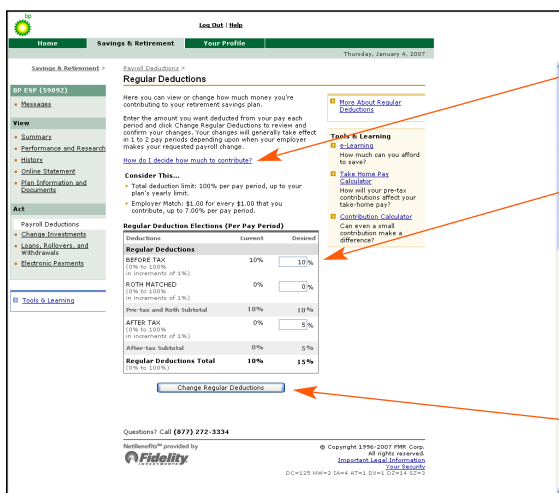
From your **Home Page** click on your **BP Savings Plan name**. Then select **Payroll Deductions** under **Act** in the left hand navigation menu. This takes you to the **Payroll Deductions** page:



Click **Regular Deductions**.

**Note:** If you are eligible for catch-up contributions, "regular deductions" will automatically be adjusted.

This takes you to the **Regular Deductions** page:



Before making a decision, you can get more information by clicking on **How do I decide how much to contribute?**

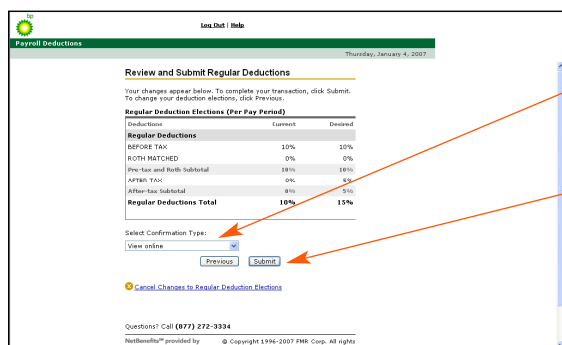
To change your contribution rate, enter a percentage in the **desired** box.

**Note:** If you change your contribution election to 100%, your entire paycheck (after other payroll deductions and taxation, if applicable) will be deposited into your Savings Plan account and you will not receive any net income.

Click **Change Regular Deductions**.

**Reminder:** Depending on the BP savings plan, you may be eligible to get a company match on your before-tax or Roth matched elections. To find out more about the BP company match you are eligible for, refer to your Employee Benefits Handbook.

This takes you to the **Review and Submit Regular Deductions** page:



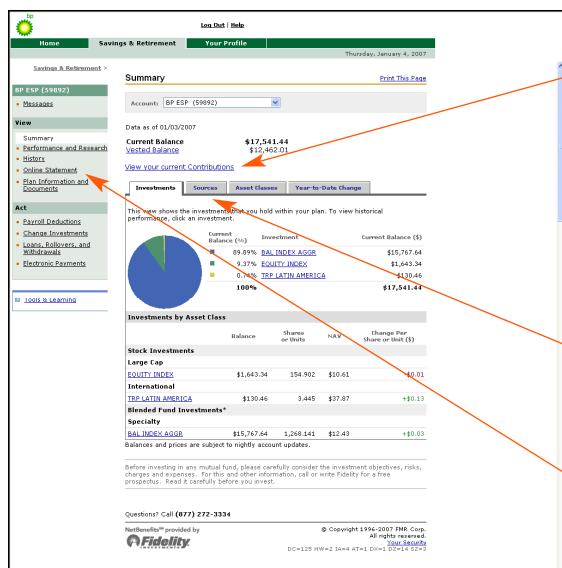
You may choose how you would like to receive confirmation of your changes by selecting either **View online** or **View online and receive by mail**.

Click **Submit** to finalize your changes. This takes you to the **Regular Deductions Confirmation** page. **Print** a copy of the page for your records. (You may also go back to the previous page or **Cancel Changes**.)

## What's in my Account?

From your **Home Page** click on your **BP Savings Plan name**. This takes you to the Summary page for that plan. From the Summary page you'll learn:

- How much you have saved
- How much the company has contributed to your account
- How you currently have your money invested



Click **View your current contributions**. This takes you to the Contributions page, which lists your current contribution elections and gives you the option to change how future contributions are invested (see next page).

On the **Investment** tab, you'll see your most recent account balances in each investment option you hold. Scroll down for more details on your balance in each option.

Click on the **Sources** tab to see your contribution types – your own contributions and company matching contributions, for example – and how much is vested.

Click **Online Statement** on the left side of the page to view a statement for any time period you select for the past 24 months (if you receive paper statements you'll be able to view online statements for monthly and quarterly time frames).

**Note:** You'll need to provide consent to receive online statements and also have a valid e-mail address on file.

# How do I select where my **Contributions** will go? Or how do I change my **Future Contribution Elections**?

Here's how to select investment options for future contributions – if you're a new plan participant – or change your elections if you're an existing participant. (Your plan contributions are also called “deductions” because they are deducted from your pay.)

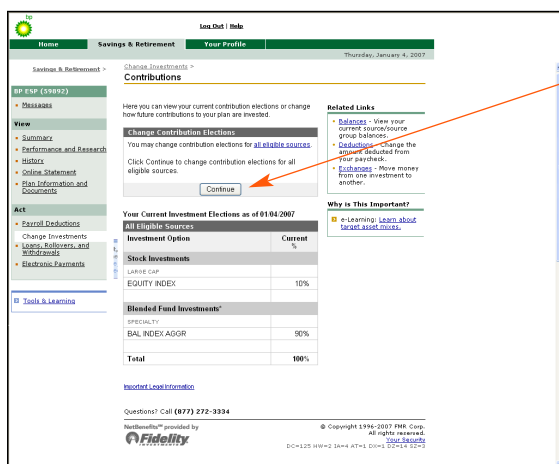
**ShortCut:** From the **Home Page:** In the **Quick Links** drop-down menu at the upper right, click **Contributions**, then **Go**. (If this takes you to **Select Account**, simply choose your **BP Savings account**, then **Go**.)

From your Home Page click on your **BP Savings Plan name**. Then select **View Your Current Contributions**. This takes you to the Contributions page for that plan. From the **Contributions** page you can:

- View how your current contributions are invested
- Change how your future contributions are invested
- Learn how to balance your assets

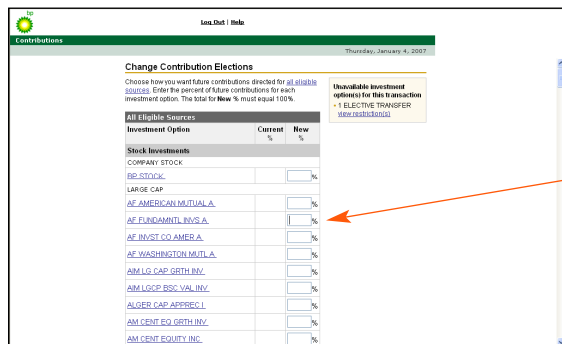
You can also access **Contributions** from the left-hand navigation bar under **Change Investments**.

**Before investing in any mutual fund, please carefully consider its investment objectives, risks, charges, and expenses. For this and other information, call or write Fidelity for a free prospectus, or access the prospectus online. You may also refer to your most recent copy of the Investment Options Guide.**



Click **Continue**. This takes you to the **Change Contribution Elections** page.

From the Change Contribution Elections page:



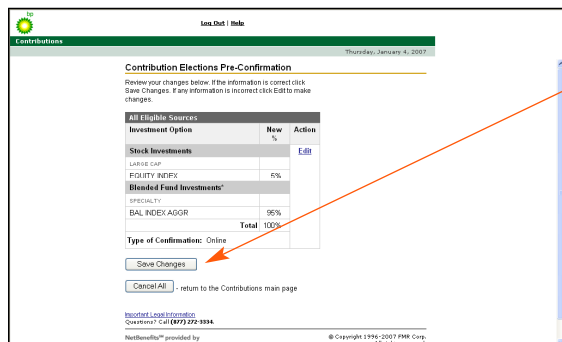
Scroll down to see all of your potential investment choices; you may click on any investment option to see a snapshot of information about that option.

Indicate the percentage of your total contribution that you wish to invest in each of your chosen options. The percentages must add up to 100%.

Click **Continue** (you may need to scroll down to reveal the continue button).

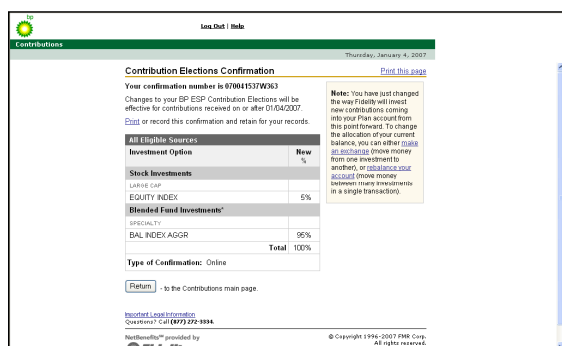
If you've selected any funds that are new to your portfolio, you'll be asked how you wish to receive prospectuses and other plan literature – online or by U.S. mail. In order to continue, you must also view the prospectus online or confirm that you received it within the past 30 days.

When you've finished, click Continue. This takes you to the Contribution Elections Pre-Confirmation page:



Click **Save Changes** to confirm your selections. (You may also **Edit** your selections or **Cancel All**.)

This takes you to the **Contribution Elections Confirmation** page, which you may print for your records.



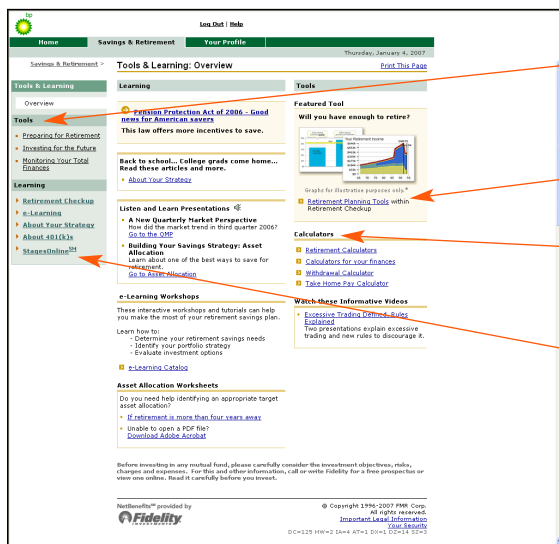
# Tell me more about **Saving for Retirement.**

NetBenefits contains a wealth of information on planning and saving for retirement. You'll find a wide range of educational offerings you can access at your convenience and at your own pace.

From the **Home Page**: Click on the **Tools & Learning** link. (If your Home Page does not have a **Tools & Learning** link, click the **Savings & Retirement** tab near the top of your screen to bring up a page with the link.)

This takes you to the **Tools & Learning: Overview** page.

- Explore the page. You can choose among quick, educational offerings that range from online calculators to brief articles to eLearning workshops.



Explore the suite of planning **Tools** designed to help you get ready for retirement and other important goals.

**Retirement Planning Tools** can help you see if you're on track to meet retirement goals.

Use any of the handy **Calculators** that estimate your take-home pay, retirement health care expenses, mortgage payments, and more.

Find in-depth articles, authored by Fidelity and noted third-party experts, on a wide range of financial topics at **STAGES Magazine**.

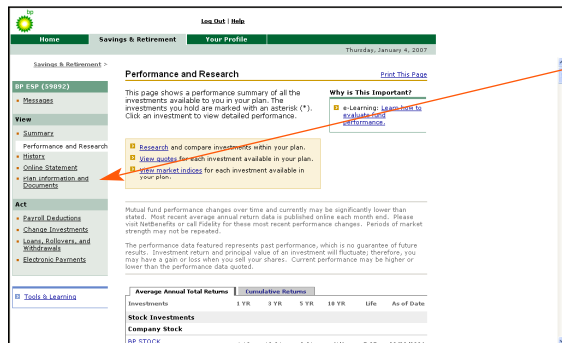
# Tell me more about an Investment Option.

NetBenefits makes it easy to research any investment option in your plan. You can:

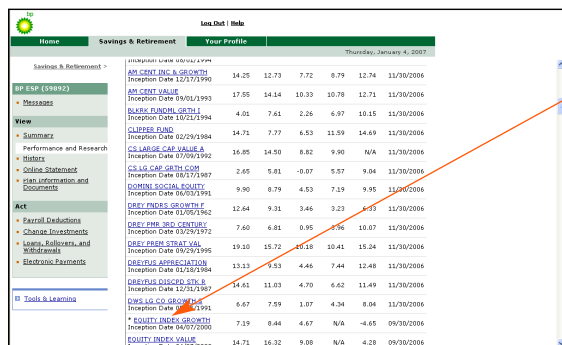
- Look up past performance
- Find out what the option invests in
- Read the prospectus online – which you are required to do before putting your hard-earned money into any investment

Before investing in any mutual fund, please carefully consider its investment objectives, risks, charges, and expenses. For this and other information, call or write Fidelity for a free prospectus, or access the prospectus online. Read it carefully before you invest.

From your **Home Page** click on your **BP Savings Plan name**. Then select **Performance and Research** from the left hand navigation menu under **View**. This takes you to the **Performance and Research** page:

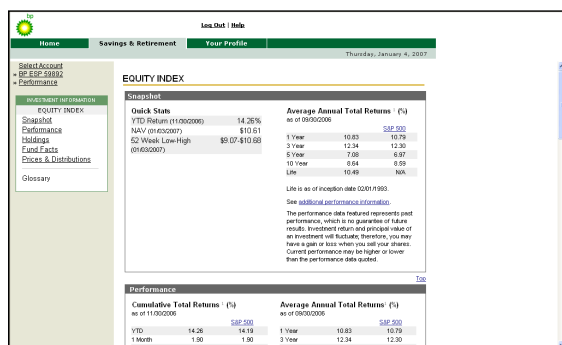


**Plan Information and Documents** provides you with information such as BP's Investment Option Guide, Quarterly Investment Performance Statements, and more.



Scroll down the page. You'll see performance summaries of all the investment options in your plan. The investments you hold are marked with an asterisk (\*).

Click on any investment option. This takes you to a **Snapshot** of that investment option:



Scroll down the page. You'll see a wide range of information, from past performance to competitive ratings, which may help you decide if this investment is a good fit for your individual goals, time horizon, and risk tolerance.

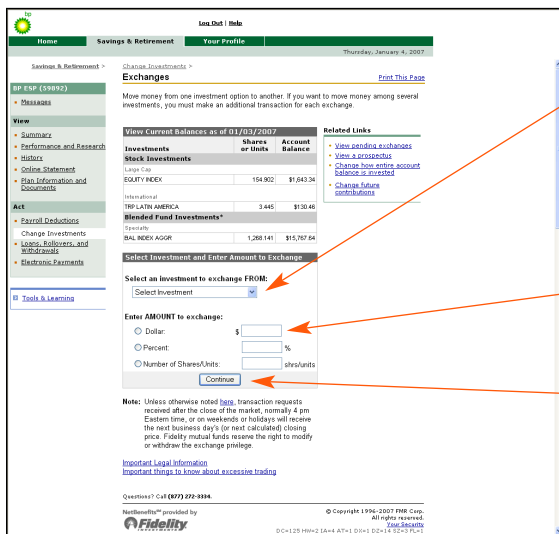
# How do I change my **Past Contribution Elections**? How do I **Exchange Balances** between investment options?

Here's how to move money from one of your existing investment options to another, or from an existing option into a new option.

**ShortCut:** From the **Home Page:** In the **Quick Links** drop-down menu at the upper right, click **Exchanges**, then **Go**. (If this takes you to **Select Account**, simply choose your **BP Savings account**, then **Go**.)

From your **Home Page** click on your **BP Savings Plan name**. Then select **Change Investments** under **Act** in the left hand navigation menu. Then choose **Exchanges**.

This takes you to the **Exchanges** page:



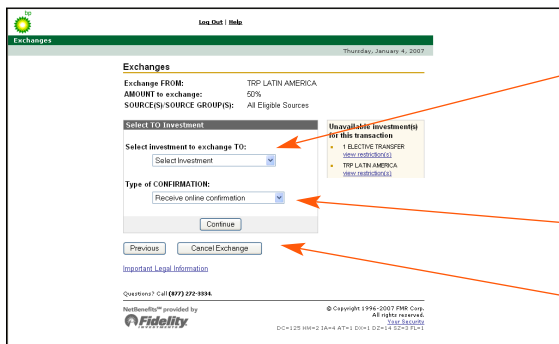
Click on the drop-down arrow to **Select an investment to exchange from**.

In the drop-down menu, click on the investment you wish to take money out of. (Your account balances are listed above on the same page, so you can see what you have available to exchange.)

Enter the **amount** you wish to exchange – either in dollars, percent of your existing balance in that investment option, or number of shares or units.

Click **Continue**.

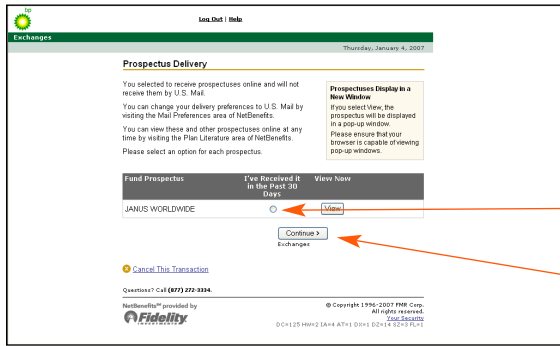
This takes you to a second **Exchanges** page so you can select the investment you wish to put money into:



In the drop-down menu, click on the investment you wish to exchange into. In most cases, all investments in your plan will be available in this menu, except the investment you're exchanging out of.

Select the type of confirmation you wish to receive (online or written).

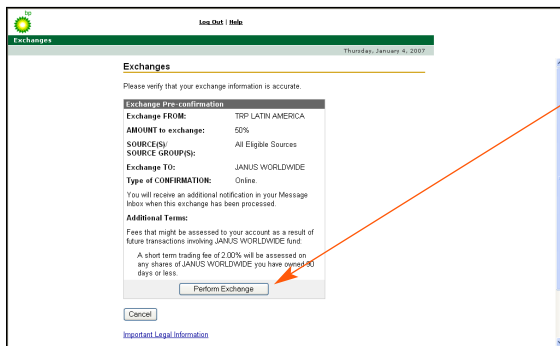
Click **Continue** (or **Cancel Exchange** if you've changed your mind or want to start over).



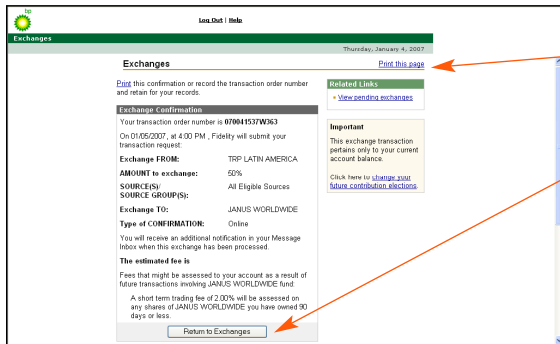
If you've selected any funds that are new to your portfolio, you'll be asked how you wish to receive prospectuses and other plan literature – online or by U.S. mail. You must also read the fund's prospectus online or confirm that you received it within the past 30 days, or you will not be able to continue with the exchange.

Click **Continue** (or **Cancel This Transaction** if you've changed your mind or want to start over).

At a third **Exchanges** page, you'll be asked to verify that your exchange information is accurate. You'll also be warned if a short-term trading fee will be charged on this exchange.



Click **Perform Exchange** to make the exchange (or **Cancel** if you've changed your mind or want to start over).



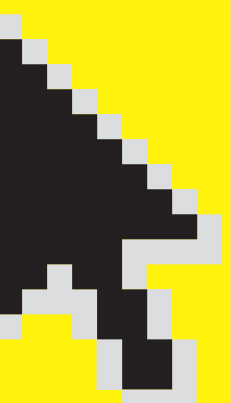
At the confirmation page, **Print** your confirmation.

To perform another exchange, click **Return to Exchanges**.

I have a few questions  
Can you help?



# Resources I



For more detailed information on your retirement and savings (401(k)) plans, see your Employee Benefits Handbook or visit the LifeBenefits website at [www.bp.com/lifebenefits](http://www.bp.com/lifebenefits).

For a definition of terms used in this material, refer to the glossary tab on LifeBenefits at [www.bp.com/lifebenefits](http://www.bp.com/lifebenefits)

Questions about your benefits?  
Contact BP retirement services:

Through the **LifeBenefits Network**  
(voice-activated)

- Within the U.S., 1-800-890-4100.  
Say "Savings and Retirement."
- Outside the U.S. (847) 883-0469

Call **Fidelity** directly:

- Within the U.S., 1-877-272-3334
- Outside the U.S., dial the AT&T access number of the country you are in.  
When prompted, dial 1-877-272-3334.  
Or, call collect at (508) 787-9902.
- hearing or speech impaired,  
1-800-610-4015.

You can **choose**:

- Interactive voice response (IVR) system (available virtually 24 hours a day, 7 days a week);
- or
- Participant Services Representatives (available Monday – Friday, 7:30 a.m. – 11:00 p.m., central time)

## On NetBenefits<sup>SM</sup> you can find:

**Planning Tools** to determine if you're on track to meet your retirement goals.

**Calculators** to help with financial questions, such as the impact of loans and withdrawals.

**Articles** on savings and retirement issues.

**Your account statement** for any time period you choose.

**Fidelity e-Learning<sup>®</sup> workshops** to help you make the most of your plan.



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