

## Your guide to Fidelity NetBenefits®

Whether you're three months or three decades away from retirement, Fidelity NetBenefits® can help you get ready. It's quick and easy. Just log on at any time you choose to view and manage your accounts, access planning tools and resources, research the investment options available under Savings plans, view messages from BP related to your benefits and much more.

### Getting Started

To access NetBenefits®:

- Enter **www.netbenefits.fidelity.com** into your Web browser.
- Enter your **username** and **password**.
- Click **Log In**.

**Note:** If this is your first time visiting the site, click the **Register Now** link to begin the quick set-up process.

**Fidelity NetBenefits®**

**Log In**

If you have an account on Fidelity.com, use the same username and password.

Username

Remember Me

Password

**New User?**

[Register Now](#)

**Need Help Logging In?**

[Having trouble with your username or password?](#)

[Frequently Asked Questions](#)

[Security Notice](#)

For additional questions, please call BP Retirement Services at Fidelity at 1-877-272-3334. Representatives are available from 7:30 a.m.–11:00 p.m. Central time Monday through Friday, excluding market holidays.

## Navigate the Home Page Hub

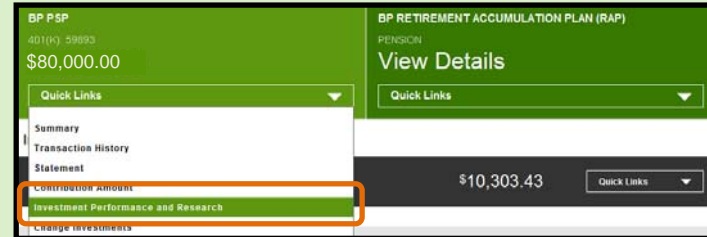
The Fidelity NetBenefits® home page brings your BP pension and savings benefits to the forefront of your online experience. The intuitive design and navigation make it easier for you to find help and take action.

- 1. Important Message:** Look here for important information you can act on.
- 2. Your Portfolio:** View the total balance for all your workplace and Fidelity accounts. Also featured here: retirement income based on various savings rates.
- 3. Link to Income Simulator:** See the potential effects of saving more or changing your investments.
- 4. Account Balance Tiles and Access:** View balances and access your BP pension and savings accounts, as well as stock plan and personal accounts, if applicable.
- 5. Quick Links:** Links that provide direct access to balance and transactional screens for each selected plan.
- 6. Make the most of your benefits:** View resources related to your BP pension and savings plans, as well as financial news, important educational information and tools.


The screenshot shows the Fidelity NetBenefits Employee Benefits home page. The page is titled "Employee Benefits" and features a navigation bar with "Planning", "Library", and "Life Events". A prominent banner at the top says "Learn about the new NetBenefits" with a "Watch Now" button. Below this, a "Your Portfolio" section displays a total balance of \$100,000.00 and a "Try the Income Simulator" link. The main content area is divided into two columns: "BP PSP" (with a balance of \$80,000.00) and "BP RETIREMENT ACCUMULATION PLAN (RAP)". A "Quick Links" dropdown menu is open, showing options like "Summary", "Transaction History", "Statement", "Contribution Amount", "Investment Performance and Research", "Change Investments", "Loans or Withdrawals", "Rollovers", "Electronic Payments", and "Plan Information and Documents". At the bottom, there are sections for "Savings Links", "Pension Links", "Non-Qual Links", and "Help is here!".

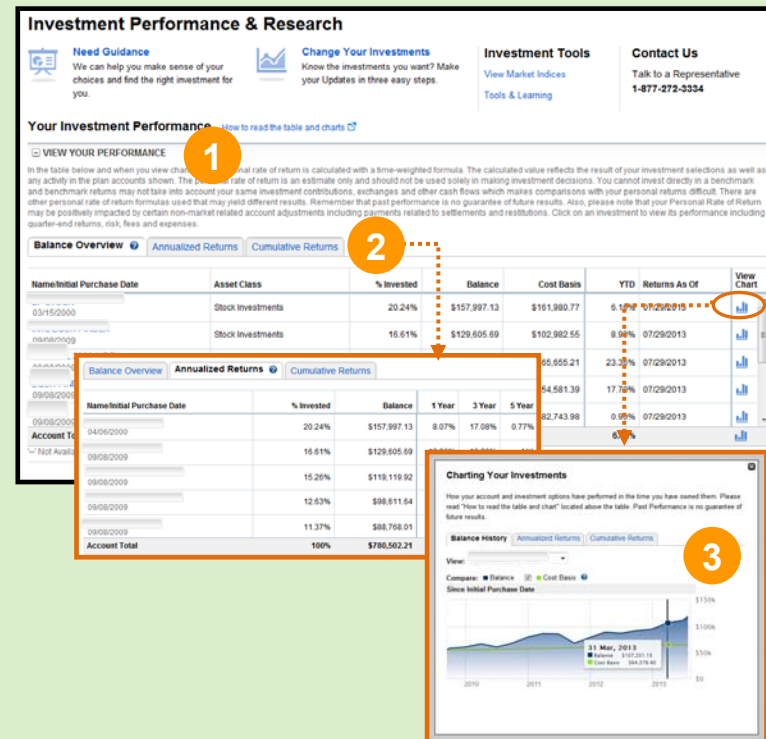
## Review Savings Plan Investment Options and Performance

From **Quick Links**, access a full listing of funds available in the Savings plans, with annualized and cumulative returns, daily quotes, basic fees and restrictions through the **Investment Performance and Research** page.



### Viewing your personal performance details

1. Click **View Your Performance** to display the balance, personal rate of return and cost basis for only those investment options in which you are invested.
2. Click **Average Returns** or **Cumulative Returns** to view your personal rate of return over average or cumulative intervals.
3. Click  under the **View Chart** column to display performance charts that illustrate trends in values and returns over your ownership period.



## Review Savings Plan Investment Options and Performance, *continued*

The **Investment Performance and Research** page provides a comprehensive side-by-side comparison of key data for all of the investment options within the Savings Plan.

### Viewing all investment options under the Savings Plan

1. The **Average Annual Total Returns** tab provides the 1, 3, 5 and 10 year returns for all of the investment options available under the Savings Plan.
2. Click the **Cumulative Total Returns, Daily Quotes, Fees or Restrictions** tabs to view additional detail on the investment options.
3. Click the **investment option name** to display additional fund facts and easy-to-understand charts and graphs.
4. Click **Show** under the **Benchmark** column to view performance data for the investment option's associated benchmark.

**Investment Performance & Research**

Need Guidance | Change Your Investments | Investment Tools | Contact Us

Your Investment Performance | VIEW YOUR PERFORMANCE

Investment Choices | 23 Investment Options | Filter & Compare

1. Average Annual Total Returns tab selected

Name/Inception Date	Asset Class	1 Year	3 Year	5 Year	10 Year, OP*	Returns As Of	Benchmark
<b>TIER 1 TARGET DATE FUNDS</b>							
<b>TIER 2 CORE INDEXED FUNDS</b>							
04/01/2000	Stock Investments	16.76%	18.84%	7.65%	+7.2%	08/30/2013	Show
04/01/2000	Stock Investments	24.99%	18.22%	7.31%	8.01%	08/30/2013	Show
01/01/2009	Stock Investments	20.61%	18.46%	N/A	16.23%	08/30/2013	Hide
Benchmark: S&P 500		20.6%	18.46%	7.01%	7.3%	08/30/2013	

3. Clicked on investment option name (04/01/2000)

4. Clicked on Show under Benchmark column

**Performance & Risk**

Information on this investment option was provided by your plan sponsor, plan trustee, investment manager, trustee or third party data provider. This investment is not a mutual fund.

**Performance:**

YTD (Daily)*	1 Yr	3 Yr	5 Yr	10 Yr
--	+24.99%	+18.22%	+7.31%	+8.01%

**Hypothetical Growth of \$10,000:**

**Details:**

Morningstar Category	Large Value
Fund Inception	4/1/2000
NAV	\$18.47
Exp Ratio (Gross)	0.04%
Exp Ratio (Net)	0.04%
Turnover Rate	35.02%

**Top 10 Holdings:**

25.47% TOP 10 HOLDINGS

## Change Your Savings Plan Investments

You can change how your future contributions to the Savings Plan will be invested, or move assets from one investment option to another (an “exchange”). From **Quick Links**, access the **Change Investments** screen to change investments.

### Changing current and future investment elections

1. Click **Investment Elections** to change how your future Savings Plan contributions will be invested.
  - Select the **Source** (contribution type), either automatic payroll deductions or rollover contributions.
  - Enter the **percentage** you want to invest for each option (total percentages must add up to 100%).
  - Click **Update and Continue**.
2. Click **Exchanges** to move your current balance from one single investment option to another.
  - Select the investment option to exchange **from**.
  - Enter the **amount** you want to exchange.
  - Select an investment option to exchange **to**.
3. Click **Rebalance** to move your current balance(s) between multiple investment options at one time. You can also:
  - Sign up for email alerts when your allocation slips from those targets (**Rebalance Notification**).
  - Choose to have your account automatically reset to your desired allocation on a regular basis (**Automatic Rebalance**).

Quick Links	
Summary	
Transaction History	
Statement	
Contribution Amount	
Investment Performance and Research	
<b>Change Investments</b>	
Loans or Withdrawals	

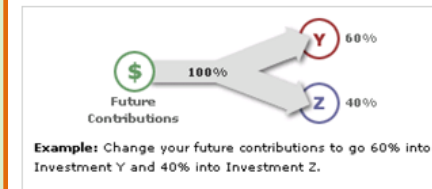
### Change Investments

How do you want to change your investments?

#### 1 Change or View Future Investment Elections

##### Investment Elections

View and adjust where your contributions are invested in the future.



#### 2 Move Money Between Investments

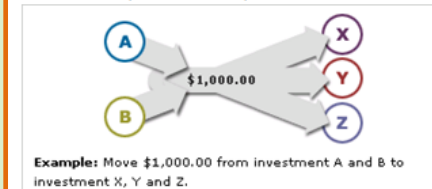
##### Exchanges

Move money from one investment to another.



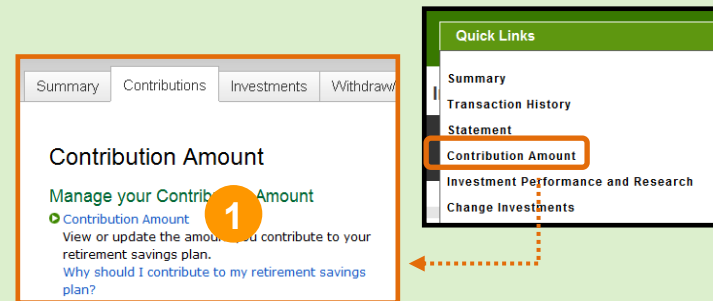
#### 3 Rebalance

Move money between many investments.



## Change Your Savings Plan Contribution

Each pay period, you may contribute a percentage of your pay to your Savings Plan account. From **Quick Links**, access the **Contribution Amount** screen to change your contribution percentage.



### Viewing your current contribution amount

1. Click **Contribution Amount** under Manage your Contribution Amount to view contribution options.

### Changing your contribution amount

2. You may contribute on a Pre-Tax, Roth or After-tax basis.
3. To change your contribution rate, enter a percentage in the **Desired Election** box.
4. Click **Change Contribution Amount** at the bottom of the screen.

**Note:** To find out more about the BP company match you are eligible for, refer to your *Employee Benefits Handbook*.

### Contribution Amount

<b>PRE-TAX</b>	
Current Election	7 %
Desired Election	7 %
(0% to 80% in increments of 1%)	
<b>ROTH</b>	
Current Election	0 %
Desired Election	0 %
(0% to 80% in increments of 1%)	
<b>Pre-tax and Roth Subtotal</b>	
Current Election	7 %
Desired Election	7 %
(0% to 80%)	
<b>AFTER-TAX</b>	
Current Election	0 %
Desired Election	0 %
(0% to 80% in increments of 1%)	
<b>After-tax Subtotal</b>	
Current Election	0 %
Desired Election	0 %
(0% to 80%)	
<b>Contribution Amount Total</b>	
Current Election	7 %
Desired Election	7 %
(0% to 80%)	

Your changes will generally take effect in 1 to 2 pay periods depending upon when your employer makes your requested payroll change.

Change Contribution Amount

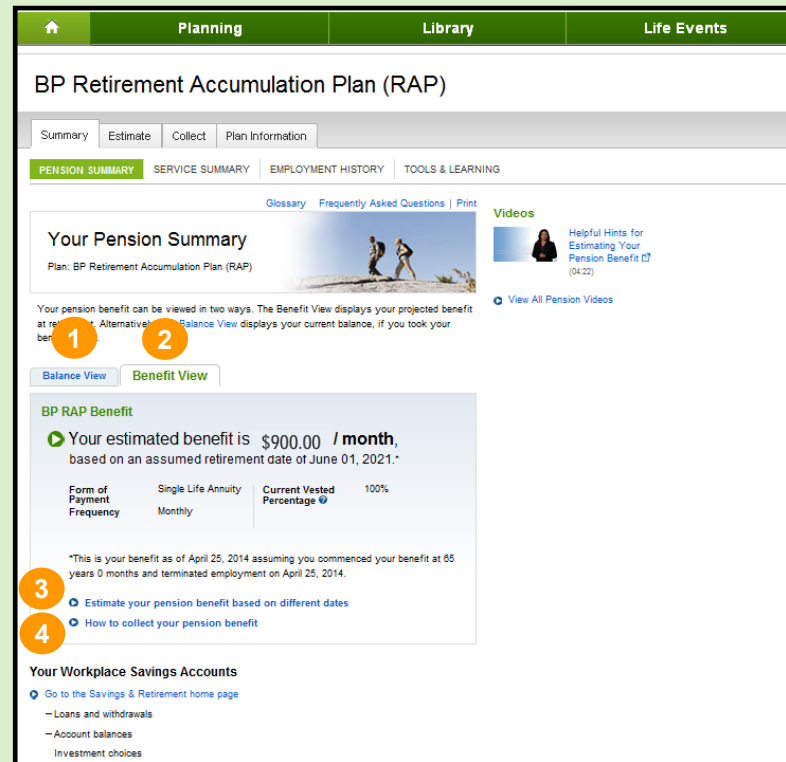
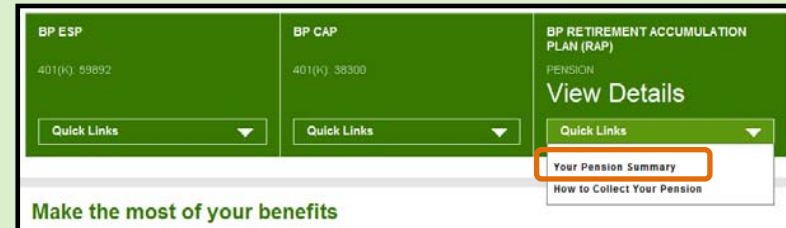
## View Your Pension Summary

**Quick Links** provide direct access to your pension summary screen and instructions on how to collect your pension. Select **Your Pension Summary** to access your estimated BP RAP benefit.

### Accessing your pension summary

1. The **Balance View** provides your total qualified cash balance account. If you do not have a cash balance account, the Balance View is not available.
2. The **Benefit View** provides your estimated benefit per month, assuming you cease working on the current date and your benefit will commence at age 65.
3. The **Estimate your pension benefit based on different dates** link allows you to model your benefit based on different termination and commencement dates.
4. The **How to collect your pension benefit** link provides step-by-step instructions for initiating your retirement election online.

**Note:** You can also access the online modeling tool by clicking the **Estimate** tab at the top of the screen.



## Estimate a Pension Benefit Payment

The online benefit modeling tools allows you to estimate and compare different payment amounts and schedules that may be available to you. With this tool, you can compare scenarios, save snapshots of estimates, and even initiate your retirement if you're eligible.

### Modeling different benefit scenarios:

1. Enter the **age** or **date** you plan to retire from BP.
2. Enter the **age** or **date** you plan to start receiving your pension benefit.
3. Add a **beneficiary option**, if applicable.
4. Enter **salary and interest rate** details.

**Note:** Click *How does this impact my estimate* for additional information on how the above attributes affect your estimate.

### Adding different scenarios and calculating options:

5. Click **Add another scenario** to model different retirement and commencement ages. You can model and compare up to three scenarios and one time.
6. Click **Calculate Payment Options** to view the benefit estimates for each scenario.

The screenshot shows the 'Estimate a Payment' tool interface. At the top, there are tabs for 'Estimate a Payment' and 'Review Saved Snapshots'. Below this, the 'Scenario 1' section is active, with a 'Clear Values' link. A note states: 'You must provide at least one age or date below.' The form is divided into several sections:

- When will you stop working?** (Callout 1): Includes a dropdown for 'Age' (set to 0 months) and a date field (MM/DD/YYYY).
- When would you like to start receiving benefits?** (Callout 2): Includes a dropdown for 'Age' (set to 0 months) and a date field (MM/DD/YYYY).
- Should we include a beneficiary in your estimate?** (Callout 3): Includes a dropdown for 'Choose a beneficiary type' with options 'Spouse', 'Non-Spouse', and 'None'. An important note states: 'Important: If you are married, your spouse must provide consent to not being your beneficiary before you can initiate retirement.'
- Beneficiary's date of birth:** Includes a date field (MM/DD/YYYY).
- Other factors we will use to calculate your estimate:** (Callout 4): Includes a dropdown for 'You may enter specific values, or we will apply your plan defaults.' and a table of rates:

Salary Increase Percent per year	0.0 %	(e.g. 0.0% - 15.0% in increments of 1.0%)
Bonus Percent per year	0.0 %	(e.g. 0.0% - 100.0% in increments of 1.0%)
30 Year Treasury Rate	0.00 %	(e.g. 0.00% - 12.00% in increments of 0.01%)
1st Corporate Bond Segment Rate	0.00 %	(e.g. 0.00% - 12.00% in increments of 0.01%)
2nd Corporate Bond Segment Rate	0.00 %	(e.g. 0.00% - 12.00% in increments of 0.01%)
3rd Corporate Bond Segment Rate	0.00 %	(e.g. 0.00% - 12.00% in increments of 0.01%)
- Add another scenario** (Callout 5): A link to 'Add another scenario (you may compare up to 3 at a time)'. A note below explains that the requested interest rate is only used if modeling a Benefit Commencement Date that is greater than four months out (two months out for Carson Union Aroo Heritage Participants and Non-salaried Participants of the Dussek Campbell Pension Plan).
- Calculate Payment Options** (Callout 6): A button to 'Calculate Payment Options >'



## Changing and Saving Your Estimated Pension Benefit

The online modeling tool will calculate your projected benefit and provide a list of payment options that may be available to you. You can analyze the impact that different retirement and commencement dates have on your projected benefit by adding the applicable scenario.

### Changing and saving payment scenarios

1. Click **Add Scenario** to model your estimate based on different data points.
2. Click **Delete Scenario** to remove a scenario altogether.
3. Click **Edit** to modify one of the data elements in an existing scenario.
4. Click **Save** to store all three scenarios as a snapshot to review at a future date.
5. Click **Format for Printing** to print a copy of your scenarios and estimated payments.

**Note:** Snapshots maybe saved for two years. Click **Review Saved Snapshots** to access scenarios you've modeled and saved within the last two years.

The screenshot displays the 'Estimate a Payment' tool interface. At the top, there are two tabs: 'Estimate a Payment' and 'Review Saved Snapshots'. The main area is divided into two sections: 'Assumptions' and 'Available Options'.

**Assumptions Table:**

	Scenario 1	Scenario 2	Scenario 3
Stop Working	62 yrs 0 mos   05/28/2018	65 yrs 0 mos   05/28/2021	
Benefit Commencement	65 yrs 0 mos   08/01/2021	67 yrs 0 mos   08/01/2023	
Beneficiary	Spouse	Spouse	
Beneficiary Date of Birth	05/15/1955	05/15/1955	
Salary Increase Percent per year	0.0 %	0.0 %	
Bonus Percent per year	0.0 %	0.0 %	
30 Year Treasury Rate	3.62 %	3.62 %	
1st Corporate Bond Segment Rate	1.23 %	1.23 %	
2nd Corporate Bond Segment Rate	4.23 %	4.23 %	
3rd Corporate Bond Segment Rate	5.31 %	5.31 %	

**Available Options Table:**

	Scenario 1		Scenario 2		Scenario 3	
	You	Surviving Beneficiary	You	Surviving Beneficiary	You	Surviving Beneficiary
<b>BP RAP Benefit</b>						
Lump Sum (a single cash payment)	\$1,000,000	N/A	\$1,000,000	N/A		
Single Life Annuity	\$1,000 Monthly	N/A	\$1,000 Monthly	N/A		
50% Joint & Survivor Annuity	\$1,000 Monthly	\$1,000 Monthly	\$1,000 Monthly	\$1,000 Monthly		
75% Joint & Survivor Annuity	\$1,000 Monthly	\$1,000 Monthly	\$1,000 Monthly	\$1,000 Monthly		
100% Joint & Survivor Annuity	\$1,000 Monthly	\$1,000 Monthly	\$1,000 Monthly	\$1,000 Monthly		
50% Partial Lump Sum	\$1,000,000	N/A	\$1,000,000	N/A		
Along with one of the following:						
Residual Single Life Annuity	\$1,000 Monthly	N/A	\$1,000 Monthly	N/A		
Residual 50% Joint & Survivor Annuity	\$1,000 Monthly	\$1,000 Monthly	\$1,000 Monthly	\$1,000 Monthly		
Residual 100% Joint & Survivor Annuity	\$1,000 Monthly	\$1,000 Monthly	\$1,000 Monthly	\$1,000 Monthly		

At the bottom of the interface, there are several buttons: 'Start Over', 'Format for Printing', 'Edit', and 'Save'. The 'Format for Printing' button is highlighted with a red box and a callout '5'. The 'Edit' button is highlighted with a red box and a callout '3'. The 'Save' button is highlighted with a red box and a callout '4'. The 'Review Saved Snapshots' tab is highlighted with a red box and a callout '2'. The 'Add Scenario' button is highlighted with a red box and a callout '1'.

## How to Collect Your Pension

The **Collect** screen provides the information you'll need to initiate your retirement and describes the three-step process you'll follow to collect your pension.

### Navigating the How to Collect Your Pension screen

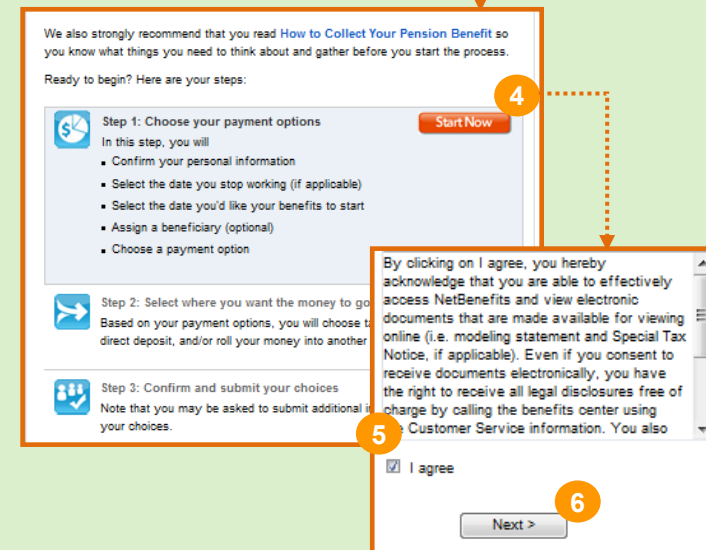
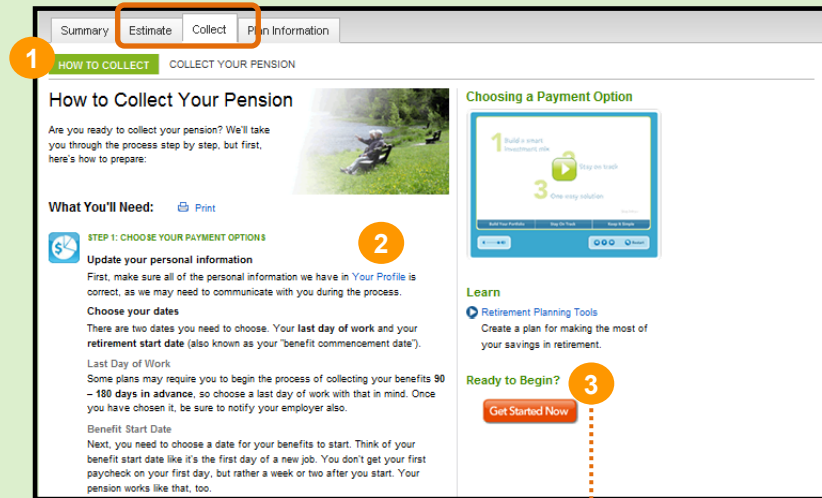
1. Select the **HOW TO COLLECT** sub-tab.
2. Click **Your Profile** to access and update your profile.
3. Click **Get Started Now** to view the Collect Your Pension screen.

**Note:** Click the **Estimate** tab to model or edit specific retirement and benefit commencement dates. Review additional resources as needed.

### Initiating your retirement benefit (collecting your pension)

4. Click **Start Now** in Step 1 of the Collect Your Pension screen.
5. Review your personal information and check **Agree** if the information is correct.
6. Click **Next**.

**Note:** Click the **Your Profile** link to update incorrect profile data. Active employees may need to contact BP directly to update applicable profile information.



## Step 1: Choosing Your Payment Options

Prior estimates that you have modeled and saved as snapshots will appear in the **Review a Current Estimate** screen.

1. Click the **calculate your options again** link to change the assumptions for a current estimate.
2. Click the **Calculation Modeling Statement (PDF)** link to view your modeling statement (required to proceed).

**Note:** If you have not modeled a payment prior to starting the initiation process, you will be prompted to estimate a pension. Your newly configured payment options will appear on the **Collect Your Pension** screen. Refer to the section on **Estimate a Pension Benefit Payment** for assistance with how to estimate a pension benefit payment.

### Choosing your payment options

3. Select the desired **payment option**
4. Click **Next** to continue to the second step in the process.

**Note:** You cannot begin the process of collecting your pension if your target retirement date is greater than 180 days in the future.

### Collect Your Pension

**Review a Current Estimate**

You have recently estimated what your pension benefits might be on retiring, and the calculation we provided for you is still valid. Please choose a calculation from the list below, review the assumptions, and indicate whether you would like to choose a payment option from this calculation or calculate your options again.

Benefit Start Date	Retirement Age	Created On	Status
06/01/2014	58 yrs 0 mos	02/28/2014	Not Mailed

**Detail**

Detail	Assumptions
Stop Working	58 yrs 0 mos   05/31/2014
Benefit Commencement	58 yrs 0 mos   06/01/2014
Beneficiary	None
Beneficiary Date of Birth	N/A
Salary Increase Percent per year	0.0 %
Bonus Percent per year	0.0 %
30 Year Treasury Rate	3.86 %
1st Corporate Bond Segment Rate	1.17 %
2nd Corporate Bond Segment Rate	
3rd Corporate Bond Segment Rate	

**Your Calculation Modeling Statement**

You must review your estimated calculation to payment option selection. If you do not review, retirement calculation will be canceled.

[Calculation Modeling Statement \(PDF\)](#)

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### Available Options

Select the payment you wish to choose using the buttons provided for each option.

**BP RAP Benefit**

	You	Surviving Beneficiary	relative value
<input checked="" type="radio"/> Lump Sum (a single cash payment) ++	\$ ..... Lump Sum	N/A	100.0%
<input type="radio"/> Single Life Annuity +	\$ ..... Monthly	N/A	100.0%
<input type="radio"/> 50% Joint & Survivor Annuity * +	\$ ..... Monthly	\$ ..... Monthly	100.0%
<input type="radio"/> 75% Joint & Survivor Annuity +	\$ ..... Monthly	\$ ..... Monthly	100.0%
<input type="radio"/> 100% Joint & Survivor Annuity +	\$ ..... Monthly	\$ ..... Monthly	100.0%
<input type="radio"/> 50% Partial Lump Sum ++	\$ ..... Lump Sum	N/A	
<b>Along with:</b>			
<input type="radio"/> Residual Single Life Annuity +	\$ ..... Monthly	N/A	100.0%
<input type="radio"/> Residual 50% Joint & Survivor Annuity +	\$ ..... Monthly	\$ ..... Monthly	100.0%
<input type="radio"/> Residual 100% Joint & Survivor Annuity +	\$ ..... Monthly	\$ ..... Monthly	100.0%

[Reset Payment Selections](#)

## Step 2: Select Where You Want Your Money to Go

Once you have chosen your payment option(s), you will return to the Collect Your Pension summary screen to where you can proceed to **Step 2: Select where you want the money to go**.

1. Click **Start Now** in Step 2 to display the payment options to display the Choose Your Payment Destination screen.
2. Choose a **payment option**.
  - a) If you select **Pay all of it directly to me**, you can select additional **federal and state tax withholding elections**.
  - b) If you select **Roll it all over** or **Pay some of it to me and roll some over**, you can select an existing Fidelity or non-Fidelity account, or create a new Fidelity account into which you will roll your pension payment.
3. Click **Next**.

**Note: Selecting a delivery method** (applicable if you chose to have all or a partial payment made directly to you).

- Select an existing bank for the direct deposit of your pension payment.
- Enter a new bank and routing instructions for the direct deposit of your pension payment.
- Direct your pension payment to be sent to you as a check.

The screenshot shows two steps in a process. Step 1, 'Choose your payment options', is marked as 'Completed 04/25/2014' with a green checkmark. Step 2, 'Select where you want the money to go', is the active step. It lists three options: 'Choose tax withholding', 'Sign up for direct deposit, and/or', and 'Roll your money into another account'. A 'Start Now' button is highlighted with a red circle and a dashed arrow pointing to the 'Choose Your Payment Destination' screen below.

The screenshot shows the 'Choose Your Payment Destination' screen for a 'BP RAP Benefit: Lump Sum (a single cash payment)'. It asks, 'You have chosen to receive some of your payment as a lump sum. Would you like to roll the money over into another account or have it paid out directly to you?'. Under 'Choose an option:', there are three radio button options: 'Pay all of it directly to me' (labeled 'a'), 'Pay some of it to me directly and roll some over' (labeled '2'), and 'Roll it all over' (labeled 'b'). At the bottom, there are '< Previous' and 'Next >' buttons, with the 'Next >' button highlighted by a red circle and labeled '3'.

## Step 3: Confirm and Submit Your Choices

The **Collect Your Pension** summary screen tracks your progress and displays the **number of days** you have left to finish the initiation process. **All required paperwork and signatures must be received by Fidelity, in good order, within this timeframe to meet your selected benefit commencement date.**

### Changing your selections

1. Click **Change** under **Your Payment Selections** to modify your payment option (lump sum vs. installment).
2. Click **Change your selections** under **Step 2: Select where you want the money to go** to change the distribution method or payment destination.
3. Click **Start Now** under **Step 3: Confirm and submit your choices** to complete the process.

### Confirming and Submitting you Choices

4. Click **Next** to confirm your choices, or **Previous** to return to the **Collect Your Pension** summary screen to change your assumptions and/or payment options.

**Note:** If you are terminating from active status, your first payment will generally be made two months after your termination date.

**Required Paperwork:** If your choices require additional documentation, such as spousal consent, you must print and complete the indicated forms as instructed and return them to the address provided.

**Collect Your Pension**

Step 2 is complete

You have **22 days** to finish this process in order to meet your chosen benefit commencement date of 08/01/2013

**Your Payment Selections** 1

BP RAP Benefit

Lump Sum (a single cash payment) [Change](#)

**Tools & Resources**

- Choose eDelivery of Tax Forms

Certain pension transactions require filing related tax forms with the IRS. Update your document delivery method to activate eDelivery of Tax Forms.

**Step 1: Choose your payment options** Completed 07/08/2013

In this step, you calculated your payment options and chose how you'd like to receive your pension.

**Step 2: Select where you want the money to go** Completed 07/08/2013

Based on your payment options, you choose tax withholding, sign up for direct deposit, and/or roll your money into another account. [Change your selections](#)

**Step 3: Confirm and submit your choices** Start Now

Here you will review your work, sign it electronically, and submit it.

After you confirm your choices, you will be led through the eSignature process, where you will:

- agree to sign electronically
- choose an electronic signature, and
- apply your signature to a PDF agreement document. (Don't worry, we'll show you where to sign.)

**Confirm Your Selections** [Print](#)

Below is a summary of all your selections. Please review it and then click Next to begin the process of signing your choices electronically.

**Dates**

Benefit Start Date: 08/01/2013

**Payment Options and Elections**

BP RAP Benefit

Lump Sum (a single cash payment) [Change](#)

**Your Elections: [Change](#)**

Rollover

Fidelity Account BP ESP (59892)

[< Previous](#) [Next >](#)

**Step 3: Confirm and submit your choices**

Your choices require additional documentation:

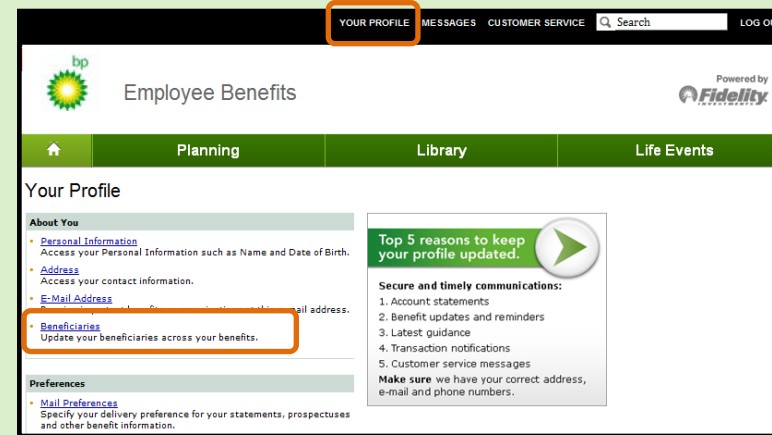
- [Print and/or save your confirmation document](#)
- Spousal consent form [Why do we need this?](#) (included in your documents for print)
- Participant Proof of Birth [Why do we need this?](#)
- Participant Marriage Proof [Why do we need this?](#)

Please print and complete your forms as instructed, then return them to the address provided.

## Update Your Profile

Visit **Your Profile** to update important contact information and communication delivery preferences. **Your Profile** is easily accessible from any page within the site on the upper right-hand navigation bar.

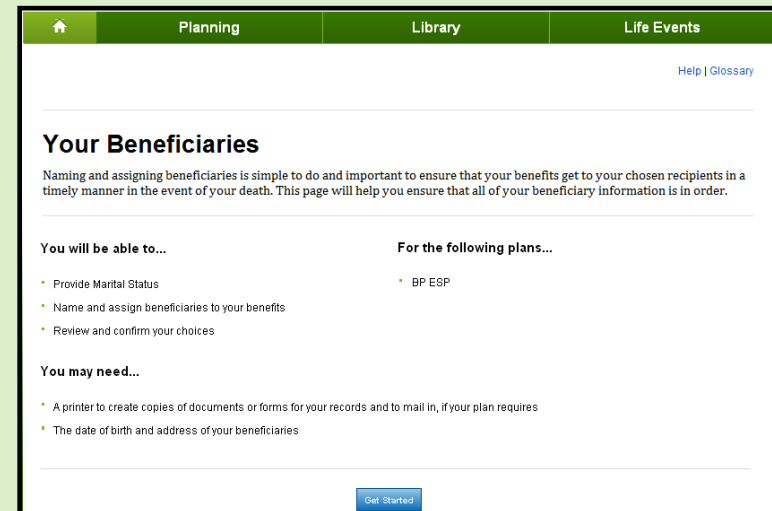
**Note:** The contact information in your NetBenefits profile is used for the majority of your Savings and Pension Plan communications. Please review and update your email and/or mailing address as appropriate to ensure you receive important plan notifications and information.



## Designate Your Beneficiaries

If you haven't selected your beneficiaries yet or if you have experienced a life-changing event, it's time to consider your beneficiary designations. You can update your beneficiary designations by clicking on **Beneficiaries** under **Your Profile**. The online beneficiary service is a straightforward, convenient process that takes just minutes to update.

**Note:** Your beneficiary designation is not automatically updated as a result of a life-changing event. Please review and update your beneficiary information as appropriate to ensure your designations are current.



## Tools to help guide you toward financial success

Whether you are just getting started, preparing to retire, or somewhere in between, Fidelity offers a number of convenient educational tools to help guide you to your next step. These resources can help simplify the planning process so you can focus on reaching your goals.

Most of these tools are easily accessible to you under the **Tools** section of the NetBenefits<sup>®</sup> home page. If you don't find an icon for a particular tool on the NetBenefits home page, you'll find a link to it on the **Planning** page.

I want to:	Help me:	The tool I need is:
<b>Create a plan for saving and managing my debt</b>	Decide what financial goal I should save for first	<b>Savings Planner</b>
	Create a budget and determine my monthly surplus or deficit	<b>Budget Snapshot</b>
	Get an overview of my Fidelity and non-Fidelity accounts	<b>Full View<sup>®</sup></b>
<b>Determine where and how much to save</b>	See how increasing my contributions may help my money grow over time	<b>Contribution Calculator</b>
	Learn about the differences between Roth 401(k)s and traditional 401(k)s	<b>Roth 401(k) Modeler</b>
	Find out how my paycheck might change if I contribute more to my 401(k)	<b>Take Home Pay Calculator</b>
<b>Make sure I'm saving enough for retirement</b>	See how my savings translate into monthly income in retirement, and get personalized and actionable next steps to help improve my outlook	<b>Income Simulator</b>
<b>Select investments for my Savings Plan Account</b>	Stay on track by creating an investment strategy that's aligned with my goals	<b>Portfolio Review</b>
<b>Plan for my savings goals</b>	Create an income plan to help ensure I don't outlive my savings	<b>Retirement Income Planner</b>
	Build a portfolio of income-producing investments	<b>Fidelity Income Strategy Evaluator<sup>®</sup></b>

## Make the most of your benefits.

Make it a habit to visit NetBenefits often—click around and explore the wealth of resources to help you manage your accounts. Monitor your progress. Make changes along the way to stay on track toward your savings goals. NetBenefits is here to help—every step of the way.

For additional questions regarding NetBenefits or for information on your BP pension and savings plans, please call BP Retirement Services at Fidelity at 1-877-272-3334. Representatives are available from 7:30 a.m.–11:00 p.m. Central time Monday through Friday, excluding market holidays.

## A quick conversation could make a big difference.

If you would like assistance using a NetBenefits tool, or have questions about saving and investing for retirement, call and speak with a Fidelity Workplace Planning and Guidance Consultant at 800-887-4015.

One-on-one retirement planning help from Fidelity is always free to you as a participant in a BP savings or pension plan. And Fidelity's Planning and Guidance Consultants will listen to your priorities, understand your needs, and help you take the next step toward building a brighter financial future.

***Reminder: Keep in mind that investing involves risk. The value of your Savings Plan account will fluctuate over time and you may gain or lose money.***

Income Simulator, Portfolio Review, Retirement Income Planner, and Fidelity Income Strategy Evaluator are educational tools.

Screenshots are for illustrative purposes only.

Although consultations are one on one, guidance provided by Fidelity is educational in nature, is not individualized, and is not intended to serve as the primary or sole basis for your investment or tax-planning decisions.

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