



Welcome to Financially Well at Dell

Digital Resource Guide



Financially Well at Dell is a new program designed to help you manage your financial health. Whether you are focused on reducing debt or saving for retirement, financial wellness impacts every aspect of your life, so feeling comfortable with your money is essential to your overall well-being. **Financially Well at Dell** directly supports our People Philosophy by strengthening our commitment to be a place where team members can be their best and do their best work. It's one more way we help support your total wellness by giving you what you need to not only fulfill your potential, but expand it through benefits that can improve your mind, body and wealth.

What's Inside

Take steps toward your total wellness.

You are important to Dell. Not just for what you contribute through your work, but for who you are as an individual.

Your overall well-being plays a major role in your success at home and at work. And your finances impact every aspect of your life. That is why managing your financial health is essential to your overall wellness, and Dell wants to help you achieve your goals.

Now you can easily focus on your financial health through **Financially Well at Dell**. Use it to see how your money is working for you, identify areas for improvement and — based on your specific needs — guide you to the relevant financial wellness programs and resources offered by Dell.



What's your financial story?

Your finances impact every aspect of your life — and vice versa. This is why it's important to focus on your financial health as part of your total approach to wellness. No matter your financial situation, there is always room for improvement.

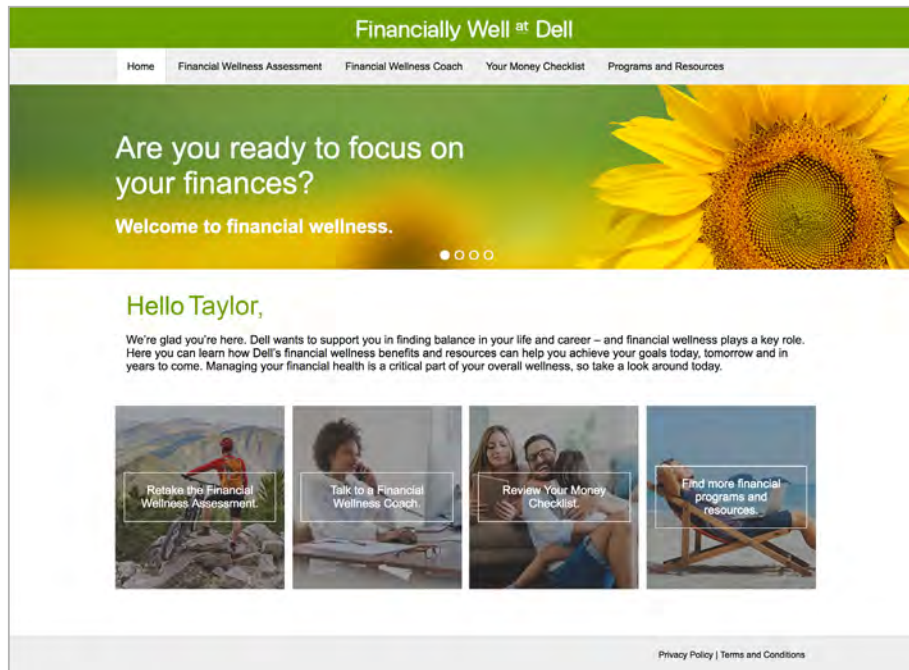
With Financially Well at Dell resources, you'll know where to begin — or continue — your financial wellness journey, and learn which Dell programs, tools and resources can help you achieve your goals.

Maintain balance with the comprehensive support available today:

- ◆ College planning with College Coach
- ◆ Fidelity planning and educational resources
- ◆ Financial Engines 401(k) Investment Advice
- ◆ Commuter, fitness and tuition reimbursement programs
- ◆ Financial Wellness Assessment — **NEW!**
- ◆ Financial Wellness Coach — **NEW!**
- ◆ Your Money Checklist — **NEW!**
- ◆ Will preparation
- ◆ Many other benefits and resources

Ready to get started?

Visit MyWellatDell.com to start on your path to improved financial health — and improved overall health — through Financially Well at Dell today.



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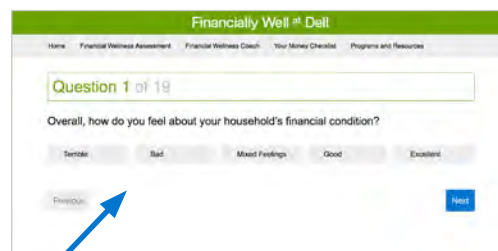
Be Financially Well at Dell.



Financial Wellness Assessment

The most important part of knowing where to go with your finances is understanding where you currently stand. The Financial Wellness Assessment can help you do that by creating a personalized action plan to know where to focus first. Plus, eligible employees* who take the assessment by August 31, 2019, can earn up to \$75 in My Activity Perks Visa gift cards! **

The Financial Wellness Assessment evaluates how you spend and save across multiple categories, including retirement, big goals, day-to-day expenses and emergencies, then suggests benefits, tools and resources to help you improve your financial situation. Plus, you can take the assessment any time as your situation changes to ensure you're always on the right path to financial wellness.



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In under 10 minutes, you can gauge where your money's doing well and where it can do better.



Financial Wellness Coach

Getting your arms around every aspect of your financial life can be tricky. Through the Dell Financial Wellness Program you have access to Financial Wellness Coaches who can answer questions about your Financial Wellness Assessment results, how to implement Your Money Checklist and guide you to additional Dell benefit programs that can help you strengthen your finances.

These professionals can help you:

- ◆ Understand your assessment score and personalized action plan.
- ◆ Get resources and education to help with budgeting, spending and saving.
- ◆ Be aware of additional Dell-provided benefits, tools and resources that can help you out financially.
- ◆ Get a better understanding of basic financial habits, like budgeting and managing overall finances.



Quick Tip

To get the most out of your Financial Wellness Coach conversation, be sure to take the Financial Wellness Assessment before you call!

*The My Activity Perks program is open to benefits-eligible team members and medically enrolled spouses and domestic partners (spouses and domestic partners are not eligible to participate in the financial wellness assessment activity). Part-time team members scheduled to work less than 20 hours per week and interns are not eligible to participate. My Activity Perks are reportable on your W-2 and subject to tax. Note: At this time My Activity Perks Visa gift cards are awarded in \$50 increments.

**Notwithstanding anything to the contrary in any other communications, MAP awards related to the Financial Wellness Assessment are only available to team members in the United States.

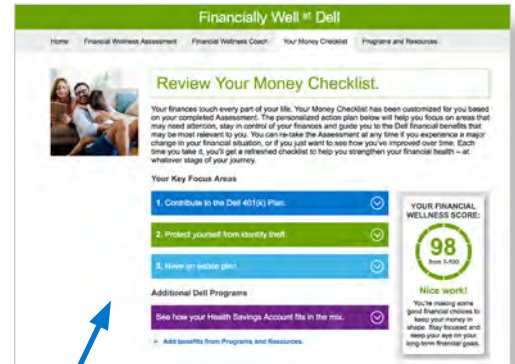
Be Financially Well at Dell.



Your Money Checklist

Wouldn't it be nice if you had a straightforward list of actions you could take to improve your finances? Once you take the Financial Wellness Assessment, you will! That's because Your Money Checklist uses your information to create an action plan that is as unique as you are.

The recommended focus areas in Your Money Checklist are based on the answers you provide in your Financial Wellness Assessment to help ensure you are taking the right actions at the right times to make the most of your money. Your Money Checklist covers every part of your financial needs — from major goal planning to protecting your finances to tracking your daily spending. You can save and even print the checklist to refer to it at any time. And if you take the assessment again, Your Money Checklist will adjust to fit your new financial situation.



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View your key focus areas and financial wellness score at a glance.



Programs and Resources

Dell is committed to your financial health. The benefits we offer are all chosen based on their ability to deliver real value to you as you focus on your finances. In particular, Dell provides programs and resources to help support you at every stage of your life — some you may not even know about!

The Programs and Resources section of Financially Well at Dell provides a complete view of all of Dell's financial wellness benefits and programs and how they can positively impact your finances in a variety of areas.

Manage day-to-day finances.

Protect and insure your finances and family.

Save and invest in your future.

Discover other financially-focused employee benefits.

Get a handle on debt.

Get help in times that matter the most.

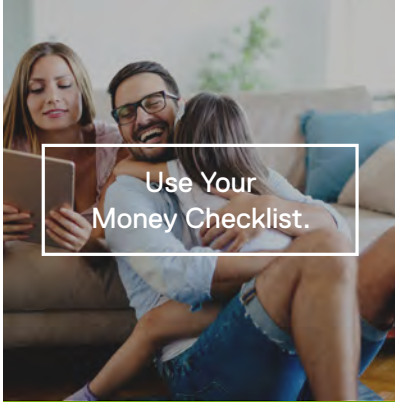
This section provides a quick view of some Dell programs that can help you during specific financial situations. If you find something in this section that you want to “save” for later, you can add it to Your Money Checklist.

It's time to take action.




Take the Financial Wellness Assessment.

Gauge where you are today — and where you can be in the future



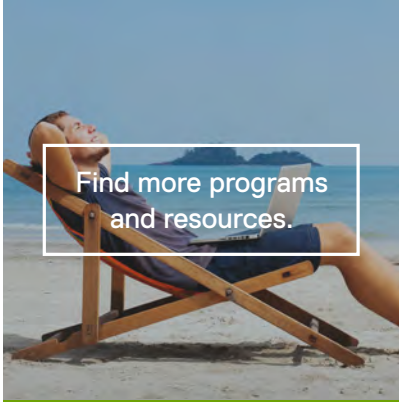
Use Your Money Checklist.

Build a financial plan to make the most of your money



Talk to a Financial Wellness Coach.

Get one-on-one support and education to help you set — and reach — your goals



Find more programs and resources.

Boost your financial health at every stage of your life



Giving you choice. Protecting your privacy.

Dell values your privacy. When you access Financially Well at Dell for the first time — and again annually — you'll be asked to agree to access the information on this digital resource. The information included will not be shared with Dell or any other entity. Participation is voluntary and you may choose to not participate in the personalized experience at any time.

Questions?

For general questions about the Dell 401(k) Plan and/or other benefits at Fidelity, call the Dell Retirement Service Center at Fidelity Line toll-free at **1-800-466-2900** from 8:30 a.m. to 8:30 p.m. ET to speak to a representative. If you prefer to speak with a Financial Wellness Coach about your situation upon completion of the Financial Wellness Assessment, contact Fidelity at **1-800-791-2363**. Coaches are available 8:30 a.m. to 8:00 p.m. ET, Monday through Friday, excluding most U.S. holidays.



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