

Sell and Transfer Instructions

Selling ESPP Stock

- 1) Log in to Fidelity Investments by going to <http://www.netbenefits.com>
- 2) Click on the Account named "Individual" (there may be numbers following it)
 - a. This is the account that your ESPP funds have been deposited into, and used to purchase Company stock at a discount.
 - b. You will see that your account balance is 15-20% higher than your total contribution amount
- 3) Under the "Positions" tab, click the Company stock symbol
- 4) A pop-up will appear, click "Sell"
 - a. In the "Action" drop-down, select "Sell All Shares". By selling all the shares, you are locking in the 15-20% gain
 - b. In the "Order Type" drop-down, select "Market Order"
 - c. Click "Preview"
 - d. Review the Order request. It should indicate that you are selling all of the available Company shares at Market price
- 5) Click "Execute Order"
 - a. Your order will be executed and will show as "Pending" for up to 48 hours

Transferring Funds

- 1) Once your trade is complete, and no longer pending, the funds will be available for withdrawal into a bank account of your choosing
- 2) Click the "Transfer" link, under "Accounts & Trade"
 - a. In the "Transfer From" drop-down, select the "Individual" Account
 - b. In the "Transfer To" drop-down, select the checking account of your choice*, for transfer as an EFT

You can transfer any amount, but it is recommended to transfer the entire balance, which will provide you with your profit and can be used to repay your loan balance.

**You will need to link a bank account at this time, if you have not already done so*