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 help simplify the planning process so you can focus on reaching your goals.

These tools are all easily accessible to you on the home page of your Fidelity NetBenefits® Web site at **www.401k.com**. Launch a tool directly from the home page or click **Tools and Resources** to learn more.

Log in today and start planning for your future!

I want to:	Help me:	The tool I need is:
Create a plan for savings and managing my debt	Decide what financial goal I should save for first	**Savings Planner**
	Create a budget and determine my monthly surplus or deficit	**Budget Snapshot**
	Get an overview of my Fidelity and non-Fidelity accounts	**Full View**
Determine where and how much to save	See how increasing my contributions may help my money grow over time	**Contribution Calculator**
	Find out how my paycheck might change if I contribute more to my 401(k)	**Take Home Pay Calculator**
Make sure I'm saving enough for retirement	See how my savings translates into monthly income in retirement and get personalized and actionable next steps to help improve my outlook	**Income Simulator**
Select investments for my 401(k)	Stay on track by creating an investment strategy that's aligned with my goals	**Portfolio Review**
Understand the fees associated with my account	Need help understanding fees and expenses with your plan? See Fee Disclosure Notice and Understanding Fees document in Plan Literature on NetBenefits.	**Fee Disclosure Documents**
Plan for my savings goals	Create an income plan to help ensure I don't outlive my savings	**Retirement Income Planner**
	Build a portfolio of income-producing investments	**Fidelity Income Strategy Evaluator®***

*Please note that the Fidelity Income Strategy Evaluator® is only available from the Tools and Resources page.

For additional questions, please call Fidelity Investments at 1-800-835-5091
Representatives are available from 8:30 a.m.– 8:00 p.m. (ET).

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Learn more about your workplace retirement savings plan at your convenience through Fidelity e-Learning® Workshops

Fidelity e-Learning® Workshops are on-demand, self-paced learning modules that provide guidance. Topics include:

- The benefits of saving at work and how to create an investment strategy
- Strategies to help you effectively balance saving, spending, and debt
- Planning for multiple goals, including a college education
- How to manage your workplace savings through market ups and downs
- Building a retirement income plan and strategies to help generate lifetime income
- How to establish and maintain an estate plan
- Deciding what to do with workplace savings from former employers

Log on to http://e-learning.fidelity.com/ to learn more.

Learn more about saving for your future at a live Web Workshop

Attend a live, presenter-led workshop online at a time and date convenient for you. It's easy to enroll and worthwhile to attend. Sample workshops include:

- Getting on the Right Path with Your Workplace Savings
- Taking Control of Your Personal Finances
- Planning for College
- Monitoring Your Portfolio
- Building a Portfolio for Any Weather
- Designing Your Financial Roadmap

Log on to http://webworkshops.fidelity.com and check out the offerings.

Update your beneficiary information online

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. The Online Beneficiary Service is a straightforward, convenient process that takes just minutes to update.

Log on to NetBenefits® and select *Update Your Beneficiaries* under *Your Profile*. If you do not have access to the Internet, call the Fidelity Retirement Benefits Line at 1-800-835-5095 to request a form.

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Guidance Representatives - get one-on-one help today
Guidance that's free - with no obligation
Call for one-on-one consultation at 888-832-2093

Fidelity Investor Centers
Supporting your pursuit of financial wellness. Fidelity Investor Centers offer face-to-face support for complex planning and guidance needs beyond your workplace savings plan. Fidelity staffs more than 180 Investor Centers across the United States with experienced associates/representatives/investment professionals who provide guidance on investment strategies during scheduled appointments. If you are nearing or are already in retirement, or are juggling multiple financial needs, a Fidelity Representative can help you develop a detailed plan aligned with your goals and personal situation.
To find an Investor Center near you visit http://www.fidelity.com/branchlocator/ or call 1 800-Fidelity (800-343-3548).

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

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.

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

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