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Easy Today. Smart Going Forward.

In just 60 seconds, enroll in the [<401k Plan><403b Plan><Plan Name>](#) using your smartphone, tablet, or computer.

EasyEnroll now:

- **Text Start to 343898**
- or
- **Go to NetBenefits.com/Easy**

Choose a savings approach that suits you today—you can adjust it any time, to fit your changing needs.

See all of the plan's highlights at NetBenefits.com, or get help enrolling from a Fidelity Representative at 866-697-1036.

Investing involves risk, including risk of loss.

When you text Start to 343898 you will receive 1 text message from Fidelity. Message and data rates may apply. Text HELP for help and STOP to opt-out. Visit <http://pages.fidelityinvestments.com/smsee> for additional information.

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[QUICK HITS OPTION 2](#)

App download = 45 seconds. Plan enrollment = 60 seconds.

Got a minute? Make this the day you enroll in the [<401k Plan><403b Plan><Plan Name>](#) on your smartphone, tablet, or computer. In about the time it takes to download an app, you can choose to enroll with a savings approach that's right for you.

EasyEnroll now:

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- or
- **Go to NetBenefits.com/Easy**

After enrolling, you can adjust your approach any time to fit your changing needs.

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ARTICLE

What is a <401(k)><403(b)>, anyway?

Simply put, a <401(k)><403(b)> is a type of retirement plan offered through your employer. It makes a lot of sense to start participating in the plan as soon as possible. Here are a few reasons why:

1. The earlier you start saving, the more time your money has the potential to grow. That's called compounding, and it can really help you work toward your retirement savings goals. Here's how time and compounding can impact a yearly pretax contribution of \$5,000:
 - Start saving at age 25: \$1,600,000 by age 70*
 - Start saving at age 35: \$800,000 by age 70*
 - Start saving at age 40: \$500,000 by age 70*
2. Beyond providing a way to invest for retirement, a <401(k)><403(b)> may offer important tax advantages. For example, your contribution [comes] [can come] out of your paycheck before income taxes are deducted, which means your tax bill will be lower. You could also save on taxes when you withdraw the money, if retirement has placed you in a lower tax bracket.
3. Your retirement plan isn't just a generic savings plan for your day-to-day expenses. It's a long-term personal approach for growing your savings, by investing in stocks and bonds through the investment options available in your plan. What's more, you can change your approach anytime to reflect your unique goals and needs from day one through retirement.
4. <<Here's another advantage: the chance to get "free" money from <employer name> in the form of matching contributions.>><The plan specific match details go here.>>

If you're eligible to enroll, you can get started right now on your smartphone, tablet, or computer: Text Start to 343898 or go to NetBenefits.com/Easy. Choose a savings approach that suits you today—you can adjust it any time, to fit your changing needs. You can also see the plan's highlights at NetBenefits.com or get help enrolling from a Fidelity Representative at 866-697-1036.

[Full] <Is your financial picture everything it could be? Find out in 10 minutes or less, with a money checkup today. Text Fit to 343898 or visit Fidelity.com/GetMyMoneyCheckup.>

[Basic] <Is your financial picture everything it could be? Find out in 10 minutes or less, with a money checkup today. Text Checkup to 343898 or visit Fidelity.com/SeeMyMoneyCheckup.>

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Investing involves risk, including risk of loss.

*This hypothetical example assumes the following: (1) \$5,000 annual contributions on January 1 of each year for the age ranges shown, (2) an annual rate of return of 7%, and (3) no taxes on any earnings within the qualified retirement plan. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pretax contributions from qualified retirement plans are subject to taxes when withdrawn. Qualified retirement plan distributions before age 59½ may also be subject to a 10% penalty. Systematic investing does not ensure a profit and does not protect against loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any security.

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