Personalized Planning & Advice

Get a personalized investment strategy that can take into account your unique financial situation

Fidelity® Personalized Planning & Advice is a professionally managed account service built around your personal situation. We'll develop a personalized investment strategy designed to help you manage your retirement goal.

How it works

As you work toward your retirement, we'll help you create a plan, manage your assets, and support you as your life and financial situation evolve.

It all starts with our team

We'll keep your investment strategy aligned to your goals to help you stay on track for retirement.

A team of licensed representatives

Our licensed phone representatives can work with you as you develop your retirement plan and help you keep your Personal Profile up to date.

An experienced team of investment professionals

Our investment professionals manage your assets, ensuring your strategy aligns with your unique financial situation and comfort level with market risk.

Plan

We know that you're not only saving for retirement. With Personalized Planning & Advice, we'll develop an investment strategy based on your personal situation and can take into account your overall financial picture. We'll do the following:

- Learn about you (and your spouse or partner, if applicable) through **your Personal Profile**
- Look at the **factors** that are important to you, such as:
  - Your overall financial picture, including non-Fidelity retirement sources
  - Your comfort level with risk
  - How much you've saved
  - How long your money will need to last

Manage

Your Personal Profile forms the foundation for the investment strategy we develop on your behalf. Using your information, we'll create a personalized portfolio built around you and your retirement needs.

We develop model investment portfolios and propose one for you based on your Personal Profile.

Through our extensive research and experience, we develop diversified portfolios based on the fund options available in your workplace savings plan.

We keep an eye on your model portfolio and the markets for you.

We continue to monitor the funds available in your plan, the markets, and the business cycle (which is a fluctuation in economic activity that an economy experiences over a period of time).

We will automatically adjust your retirement account investments when necessary.

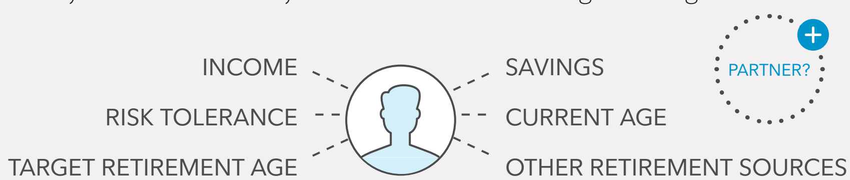
Our investment professionals will monitor and review your account and, depending on economic factors and performance, rebalance your investment portfolio as needed.

Support

When you're a member of the service, we'll provide you with planning resources:

- Use our exclusive planning dashboard to track your retirement score and income estimates in real time.
- Get online resources and videos so you can see how our investment professionals keep your strategy aligned to your goals as the market changes.
- Each quarter, you'll receive a summary of your progress and key actions to consider in order to improve your retirement readiness.

To keep your investments aligned to your goals, we can help you update your Personal Profile anytime using your exclusive dashboard, and we'll contact you at least once a year if we notice something's missing.



There's no minimum contribution amount or balance to enroll, and Fidelity® Personalized Planning & Advice is provided for a fee. Your fee is calculated as a percentage of the total assets we manage on your behalf and is automatically deducted on a quarterly basis. You can unenroll at any time, and you'll only pay for the period in which you were enrolled. You can find your plan's fee schedule online at **NetBenefits.com/Plan**.

Questions? Let's talk.

Call **866-811-6041.** Or visit **NetBenefits.com/Plan** to learn more.

Investing involves risk, including risk of loss.

Diversification and/or asset allocation do not ensure a profit or protect against loss.

Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments® companies, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

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