



## Personalized Planning & Advice

# Help achieve your retirement goals with a team of professionals

Fidelity® Personalized Planning & Advice is a managed account service with a team of portfolio managers to manage your investments and a dedicated team of Fidelity representatives to help you keep your retirement priorities in line with your goals.

## How it works

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



## It all starts with our team

Our team of Fidelity professionals is ready to help you keep your retirement on track.



### A dedicated team of planning professionals

Our Personalized Planning & Advice team is always just a phone call away, ready to work with you from the first day you enroll throughout your retirement. They can help you create, implement, and track a plan that helps you reach your goals.



### An experienced team of investment professionals

Our team of investment professionals works for you behind the scenes, putting in the time, resources, and knowledge needed to develop investment portfolios and manage ongoing investment decisions on your behalf.



## Plan

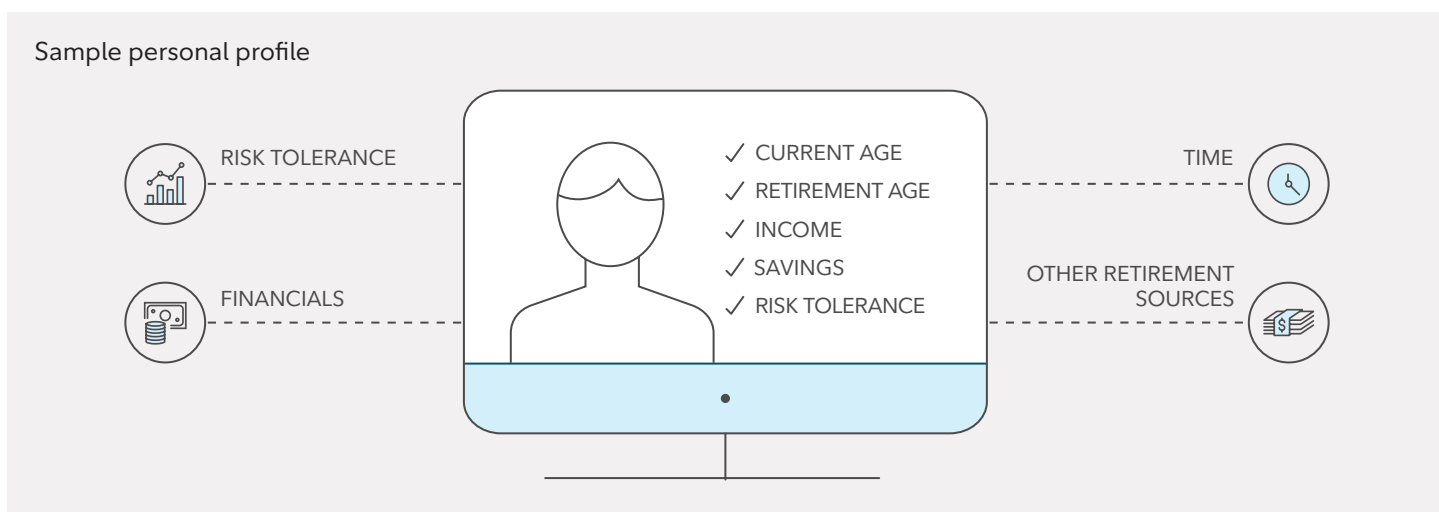
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Even though retirement may be your primary focus, we know it isn't the only thing you are saving for.

### Retirement goals

First, we'll work on creating a plan specific to your retirement goals, which includes:

- Learning about you (and your spouse/partner, if applicable) through **your Personal Profile**
- Looking at the **factors** that are important to you, such as:
  - What is your current **financial situation**?
  - How comfortable are you with **risk**?
  - What is your retirement **time horizon**?
  - Do you have **other non-Fidelity retirement sources**, such as IRAs, pensions, spousal retirement accounts?



Based on your unique needs, together, we'll create a plan, put the plan into action, and track your progress against your stated goals. With ongoing management of your investments, Fidelity will support you as your life and your financial situation evolve.



## Manage

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Your Personal Profile forms the foundation for the investment approach we take on your behalf. We professionally manage your retirement savings based primarily on your long-term retirement goals and other factors, such as the stock market and business cycles.

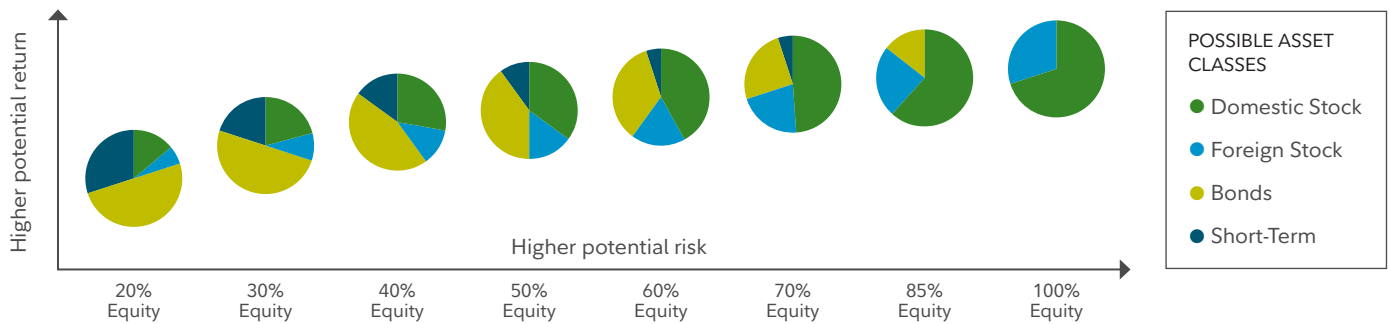
### 1. We develop model investment portfolios and propose one for you based on your Personal Profile.

Through our extensive research and experience, we develop diversified portfolios based on the fund options available in your workplace savings plan. We look to match your details with the portfolio best suited to your financial situation, your comfort level with risk, and your time horizon.

## Your investment strategy

Our priority is to select a long-term asset mix that is right for you based on your Personal Profile. Risk tolerance is an important determinant for how the asset classes may be weighted.

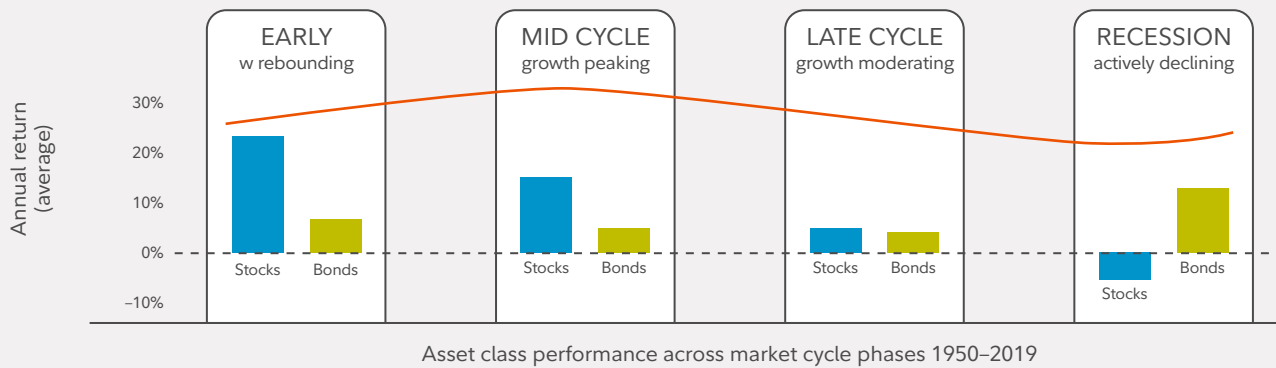
Generally, the more risk assumed, the greater the range of potential return (or loss).



## 2. 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).

Historically, performance for stocks and bonds has been heavily influenced by the market cycle.



**Past performance is no guarantee of future results.** Asset class total returns are represented by indexes from the following sources: Stocks are based upon the S&P 500® Index as provided by Ibbotson, Morningstar Direct. Bonds are represented by the Bloomberg Barclays Aggregate Bond Index since 1976; prior performance is represented by: Fidelity Investments proprietary index composed of investment-grade bonds. Ibbotson Associates, Morningstar Direct, and Bloomberg Barclays, as of June 30, 2020. Source: Fidelity Investments proprietary analysis of historical asset class performance and assignment of historical market cycle periods, which is not indicative of future performance.

## 3. We will automatically adjust your retirement account investments when necessary.

On an ongoing basis (typically quarterly), the investment team evaluates your account and, depending on economic factors and performance, may make adjustments accordingly. Adjustments could include making fund allocation shifts and changing asset class weights based upon changes to your Personal Profile, the performance of the plan's investment options, and our business cycle outlook.

An example of rebalancing at work



## Support

### As a member of the service, you have access to:

- Quarterly check-ins, which include your progress toward key milestones, along with actions you might want to consider for financial success. You'll also receive Fidelity's perspective on how the market might impact your investment strategy.

At least once a year, we will reach out to see if you have any updates to your personal or financial situation that might impact your goals.



- An entire team of **Planning Professionals** across the U.S. Whether it's to review or refresh your retirement strategy, you can call your planning team at your convenience or schedule an appointment.
- You have 24/7\* access to your personalized online **Planning Dashboard**, which helps you track your retirement savings and potential income in retirement.

## Professional management and advice made affordable

There is 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. The specific percentage that applies to you is negotiated with Fidelity by your employer. You can find your plan's fee schedule online at [NetBenefits.com/Plan](https://www.fidelity.com/NetBenefits.com/Plan).

**Questions?** Let's talk.

Call **866-811-6041**. Or visit [NetBenefits.com/Plan](https://www.fidelity.com/NetBenefits.com/Plan) to learn more.



### Investing involves risk, including risk of loss.

\*There is a maintenance period when some services may not be available.

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

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Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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