



82 Devonshire Street  
Boston, MA 02109

**GET YOUR FREE  
RETIREMENT  
CONSULTATION  
AND INCOME PLAN.**  
Call 1-800-887-4015  
Today.

392206  
1.810646.100



Help make sure your income lasts a lifetime. Get the Fidelity  
**RETIREMENT INCOME ADVANTAGE.**



You want to ensure a successful retirement.

# YOU NEED AN INCOME PLAN.



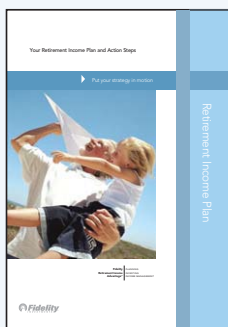
## The difference between retiring and retiring well.

If you are in or nearing retirement, you want to ensure that the savings you have accumulated through your employer-sponsored plan and other sources, will generate the retirement income you need to last a lifetime. After all, you've worked hard to get where you are today. Isn't it important to make sure your savings will last?

As a first step, developing a carefully crafted income plan can help you minimize the key risks you're likely to face in retirement, including:

- Withdrawing money too fast
- Outliving your assets
- Meeting rising health care costs

In short, an income plan is essential if you want to help secure the retirement you've always envisioned.



CALL FOR A COMPLIMENTARY, ONE-ON-ONE CONSULTATION,\* EITHER BY PHONE OR IN PERSON AT A FIDELITY INVESTOR CENTER. A FIDELITY RETIREMENT SPECIALIST CAN HELP YOU:

- Estimate your retirement expenses and monthly spending plan
- Develop an investment strategy to help generate income and help ensure your assets continue to grow
- Stay on track with your plan

GET YOUR PLAN. CALL NOW.

**Call 1-800-887-4015 today.**

Let us help you plan for a successful retirement.

\*One-on-one consultations are provided to you by Fidelity Brokerage Services LLC, member NYSE, SIPC.



Take the next step toward

# A LIFETIME OF CONFIDENCE.

## Introducing Fidelity Retirement Income Advantage<sup>SM</sup>

Fidelity is committed to helping people transition from saving for retirement to using those savings to meet retirement income needs. This is why we created Fidelity Retirement Income Advantage,<sup>SM</sup> a special suite of services designed to help you create an income plan, invest your savings, and manage your retirement income. This program will help you:

### ► Plan

Over the phone or in person, a Fidelity Retirement Specialist can help you craft an income plan to fit your needs. You can also use our Retirement Income Planner to review and modify your plan at any time.

Go to the Retirement Planning Tools area under the Savings & Retirement tab at [netbenefits.fidelity.com](http://netbenefits.fidelity.com). Or, call us at 1-800-887-4015.

### ► Invest

Being retired doesn't mean that you should stop making money. In fact, one of the biggest risks you may face is being too conservative as you choose your investments. We can help you develop an investment strategy that meets your individual needs.

### ► Manage Your Income

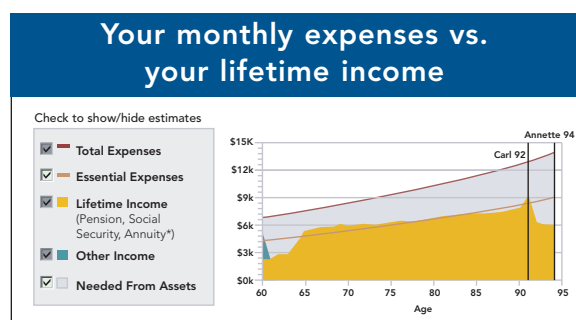
Once you develop your retirement income plan, we can help you stay on track. Our Income Management Account<sup>SM\*</sup> can make it easy to monitor your retirement portfolio, and track your income and your spending each month.

WILL YOU HAVE AN INCOME SHORTFALL IN RETIREMENT?

FIDELITY CAN HELP YOU:

- Assess your financial situation
- Estimate expenses and income
- Make decisions about your investments that help you generate income
- Monitor your plan once it's in motion

Go to [netbenefits.fidelity.com](http://netbenefits.fidelity.com).



Fidelity's retirement planning tools help you project how long your assets will last based on the amount in your portfolio, your expected expenses, and the asset allocation strategy you choose.

Start your plan for

# A SUCCESSFUL RETIREMENT TODAY



TAKE THE NEXT STEPS TOWARD SECURING THE RETIREMENT YOU WANT.  
IT'S EASY.

- 1 Call **1-800-887-4015** to speak with a Fidelity Retirement Specialist.
- 2 Begin your income planning consultation today, or schedule an appointment that's convenient for you. We can help you over the phone, or in person at a Fidelity Investor Center.
- 3 Receive your retirement income plan report with action steps to help you put your strategy in motion.



NOT READY TO START TODAY?

CALL FOR A FREE RETIREMENT INCOME GUIDE  
TO LEARN MORE.

**CALL 1-800-887-4015**

**IMPORTANT:** The projections or other information generated by Fidelity's planning tools regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Estimates of potential income growth are modeled with a minimum of 250 historical market simulations. The market return data used to generate the results is intended to provide you with a general idea of how an asset mix similar to yours has performed historically. Our analysis assumes a level of diversity within each asset class consistent with a market index benchmark that may differ from the diversity of your own portfolio. Results generated by the tool are not intended to project or predict present or future value of actual investments or actual holdings, and they may vary with each use and over time. For more information on calculations, assumptions, and sources of information, refer to the Methodology link in the Retirement Income Planner Tool.