



Get to Know Fidelity and
NetBenefits®





Get to know NetBenefits®



Designed to help
answer your questions



Tools and
calculators



Videos, articles,
and workshops



View and make
account changes



Download
NetBenefits app

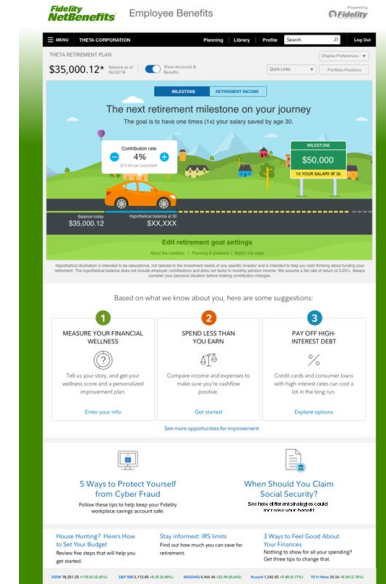


More than just a place to check your account balance

NetBenefits® has evolved to provide more help—beyond saving for retirement.

From creating an emergency savings fund and managing your spending, to improving your investing know-how and growing your savings, NetBenefits has the resources you need to help you achieve financial wellness, and feel confident about where you stand.

Today's quick tour can help you get started.



Getting started with NetBenefits





Log in to NetBenefits

1 Username ? Password ? Log in Remember Me Register Need Help? Security Notice

2

UNIVERSITY OF MINNESOTA
Driven to Discover[®]
Crookston Duluth Morris Rochester Twin Cities

Fidelity
INVESTMENTS

Home Get Started Investment Options Tools & Resources Contact Us

COVID-19 Resource Center
These are uncertain times and we're here to help. [Access important resources and information](#)
Necessita COVID-19 recursos [en español?](#)

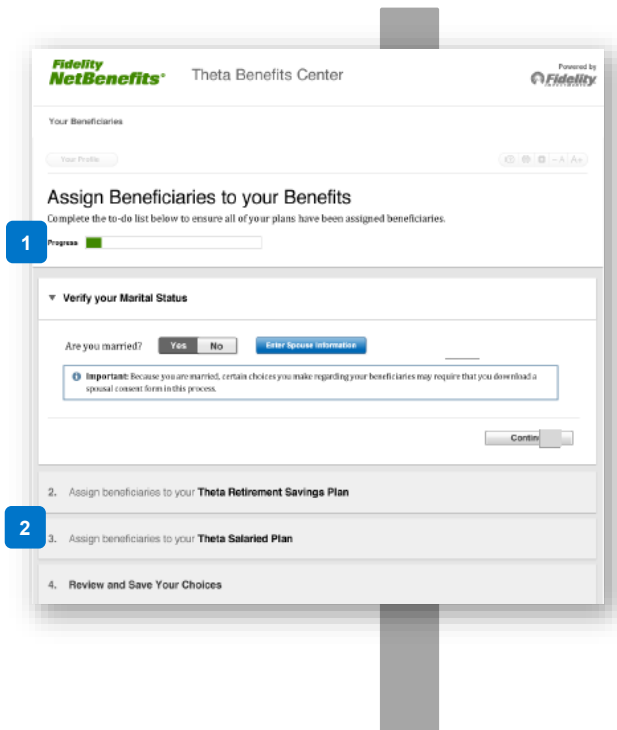
Get Ready for Your Future
Enroll in your workplace retirement savings plan today.
[Start Now](#)

1 **Log In**
Already registered?
Simply log in.

2 **New User?**
When logging in for
the first time, go to
Register.



Setting up your beneficiary online



1 See your progress

Progress meter at the top of the page shows where you are in the process

2 Beneficiaries

Eligible plans are clearly displayed and helpful links guide you through the process

3 One per Plan

It is important to note that you will need to designate a beneficiary for each UMN plan

**Your
NetBenefits
home page
in detail**





NetBenefits home page highlights

The screenshot shows the Fidelity NetBenefits Employee Benefits home page for Theta Corporation. The page is divided into several sections, each highlighted with a numbered callout:

- 1** Account balance: \$35,000.12*
- 2** Quick Links and Display Preferences: Includes links for "Dark Links" and "Portfolio Positions".
- 3** Goals and milestones: A retirement milestone graphic showing a goal of \$50,000 (1x salary at age 30) and a current balance of \$35,000.12. It also displays a contribution rate of 4%.
- 4** Retirement Income: A section titled "The next retirement milestone on your journey" with a goal of \$50,000.
- 5** Personalized suggestions: A section titled "Based on what we know about you, here are some suggestions:" with three cards: "MEASURE YOUR FINANCIAL WELLNESS", "SPEND LESS THAN YOU EARN", and "PAY OFF HIGH-INTEREST DEBT".
- 6** Educational resources: Two articles titled "5 Ways to Protect Yourself from Cyber Fraud" and "When Should You Claim Social Security?".
- 7** Market news: A section titled "House Hunting? Here's How to Set Your Budget" and "Stay informed: IRS limits" and "3 Ways to Feel Good About Your Finances".

- 1 Your account balance(s)
- 2 Quick Links and Display Preferences
- 3 Goals and milestones
- 4 Retirement Income
- 5 Your top 3 financial priorities
- 6 Resources and educational information for you
- 7 The latest market numbers



Account balances and Quick Links

1 \$35,000.12* Balance as of 06/22/18

2 Quick Links

3 Display Preferences

1 THETA RETIREMENT PLAN

THETA CORPORATION

Employee Benefits

Fidelity

Contribution rate: 4%

Next Milestone: \$50,000

Goal: The goal is to have one times (1x) your salary saved by age 30.

Current Balance: \$35,000.12

Next Milestone: \$50,000

Target Salary: \$XX,XXX

Based on what we know about you, here are some suggestions:

- 1** MEASURE YOUR FINANCIAL WELLNESS: Tell us your story, and get your wellness score and a personalized improvement plan. [Enter your info](#)
- 2** SPEND LESS THAN YOU EARN: Compare income and expenses to make sure you're cash-flow positive. [Get started](#)
- 3** PAY OFF HIGH-INTEREST DEBT: Credit cards and consumer loans with high interest rates can cost a lot in the long run. [Explore options](#)

See more opportunities for improvement

5 Ways to Protect Yourself from Cyber Fraud

When Should You Claim Social Security?

House Hunting? Here's How to Set Your Budget

Stay informed: IRS limits

3 Ways to Feel Good About Your Finances

- 1** **Current account**
Your account with your current employer
- 2** **Quick Links**
Quick links to account details and transactions—including contribution and investment changes
- 3** **Display Preferences**
View your plans in a tile view or list format



Goals and milestones

The screenshot shows the Fidelity NetBenefits Employee Benefits portal. At the top, it says "Fidelity NetBenefits Employee Benefits" and "Powered by Fidelity". Below that, there's a navigation bar with "MENU", "THEIA CORPORATION", "Planning", "Library", "Profile", "Search", and "Log Out". The main content area is titled "THEIA RETIREMENT PLAN" and has a "Display Preferences" dropdown. A blue box with the number "1" is overlaid on the top left. The main content area has two tabs: "MILESTONE" (selected) and "RETIREMENT INCOME". The headline reads "The next retirement milestone on your journey" and "The goal is to have one times (1x) your salary saved by age 30." Below this, there's a visual representation of a road with a car. On the left, a box shows "Contribution rate 4%" and "\$75.00 per paycheck". On the right, a green box shows "MILESTONE \$50,000" and "1X YOUR SALARY AT 30". Below the road, it shows "Balance today \$35,000.12" and "Hypothetical balance at 30 \$XX,XXX". A blue box with the number "2" is overlaid on the bottom left. At the bottom, there's a button that says "2 Edit retirement goal settings". Below the button, there's a link: "About the numbers | Planning & guidance | Watch 10x video".

1 Important information for you

Triggered by your status and situation

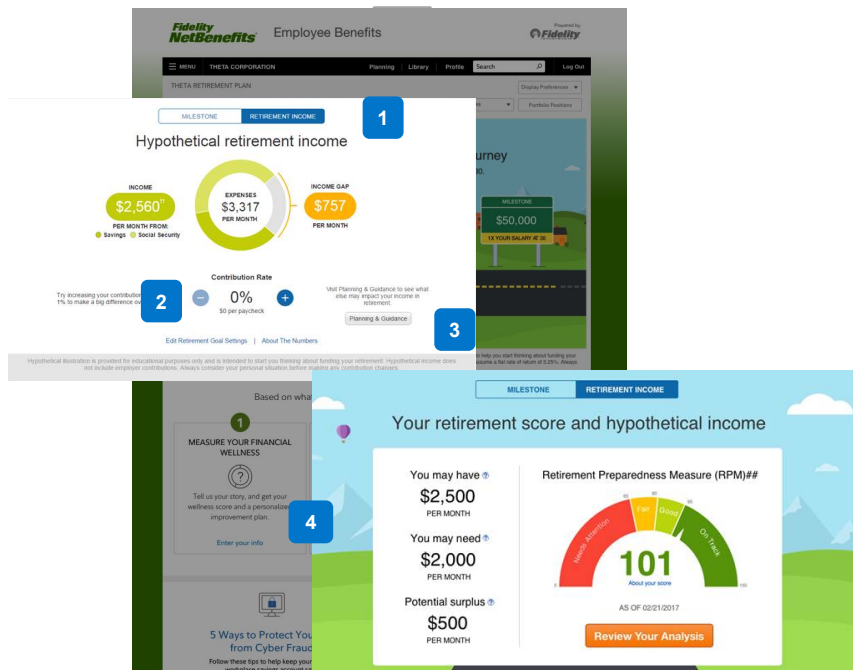
2 Take action

In this example, your next step to consider is to increase your contribution rate to meet your retirement milestone (i.e., to have 1x your salary saved by age 30*)

This hypothetical example is for illustrative purposes only. It is not intended to predict or project investment results. Your rate of return may be higher or lower than that shown in the hypothetical illustration above.



Hypothetical retirement income



This hypothetical example is for illustrative purposes only. It is not intended to predict or project investment results. Your rate of return may be higher or lower than that shown in the hypothetical illustration above.

- 1 Retirement Income**
Hypothetical retirement income based on different factors (first-time user view)
- 2 Model changes**
Change your contribution rate
- 3 Link to the Planning & Guidance Center**
Allows you to model various scenarios based on your situation and create retirement and investment goals
- 4 Return user view**
Your Fidelity Retirement Score indicates whether you are on track to cover estimated total post-retirement expenses



Review your top 3 financial priorities

The screenshot shows the Fidelity NetBenefits Employee Benefits dashboard. At the top, it says "Based on what we know about you, here are some suggestions:". Below this are three main cards:

- 1 MEASURE YOUR FINANCIAL WELLNESS**: Tell us your story, and get your wellness score and a personalized improvement plan. Enter your info.
- 2 SPEND LESS THAN YOU EARN**: Compare income and expenses to make sure you're cashflow positive. Get started.
- 3 PAY OFF HIGH-INTEREST DEBT**: Credit cards and other loans with high interest rates can add a lot to the total amount you owe. Explore options.

Below these cards, it says "See more opportunities for improvement" and lists several other options:

- 1 ENROLL IN YOUR HSA
- 2 MAKE A BASIC BUDGET
- 3 CREATE A WILL OR ESTATE PLAN
- GET YOUR EMPLOYER CONTRIBUTION
- IMPROVE YOUR CREDIT SCORE
- MANAGE YOUR STUDENT DEBT
- ENROLL IN A WORKPLACE SAVINGS PLAN
- ARE YOU SURE YOU WANT TO BUILD UP CASH?
- INVESTIGATE IDENTITY PROTECTION
- BE AWARE OF HOW MUCH YOU OWE
- USE DEBT
- RETIRE THE MONEY

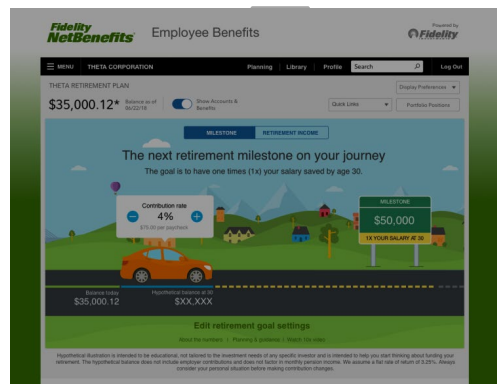
An inset window titled "High-interest debt" shows a bar chart comparing the total amount paid on a \$10,000 loan with a 15% interest rate over 60 months for three different monthly payments:

Monthly Payment	Total Amount Paid
Minimum payment of \$200	\$11,985
Extra \$50 monthly	\$1,488
Extra \$100 monthly	\$1,878
Extra \$150 monthly	\$2,970

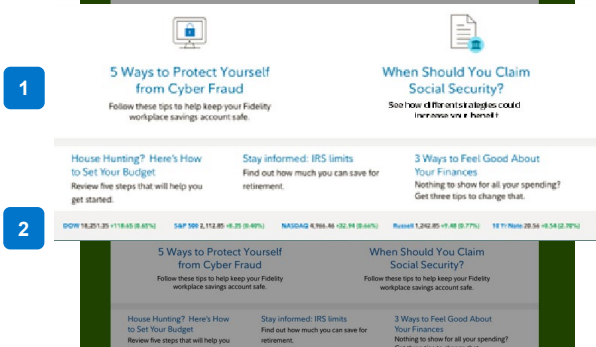
- 1 Top 3 priorities**
Here are your top 3 financial suggestions. Click in to one of the 3 to learn more about an area you should focus on and consider next steps.
- 2 Measure your Financial Wellness**
If you haven't taken the Financial Wellness checkup, this will be your first priority
- 3 More opportunities**
Visit the "See More Opportunities" page



Resources and help based on your needs are front and center



- 1 Educational resources and information**
Highlights the most important resources and messages for you
- 2 The latest market numbers**



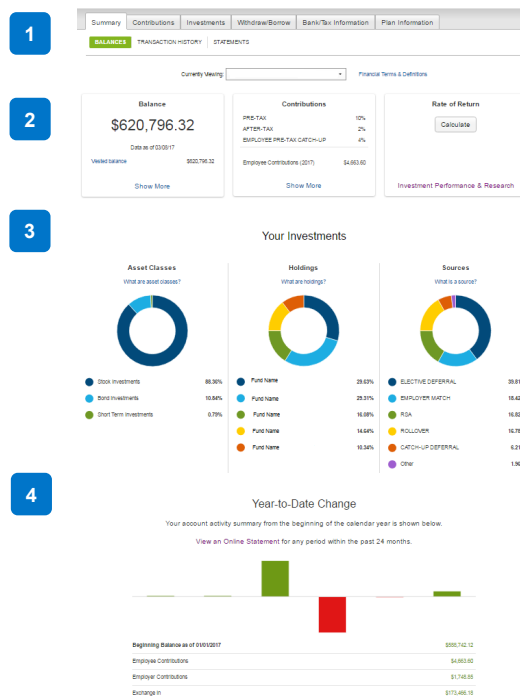
**NetBenefits:
beyond the home
page**





Summary

See what's going on inside your account.

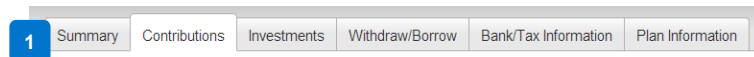


- 1 Section tabs**
Tabs are located at the top of the page as sub-navigation
- 2 Balance overview**
Current balance, vested balance, and loan details
- 3 Investment summary**
Single-table view with sorting capabilities
- 4 Year-to-Date Changes**
Account activity summary from the beginning of the calendar year



Contributions

Adjust the amount you save from each paycheck.



1 Section tabs
Tabs are located at the top of the page as sub-navigation

Contribution Amount

Manage your Contribution Amount

- 2** [Contribution Amount](#)
View or update the amount you contribute to your retirement savings plan.
[Why should I contribute to my retirement savings plan?](#)
- [Annual Increase Program](#)
Enroll in a program to automatically increase your Contribution Amount election each year.
[What is the Annual Increase Program?](#)

2 Contribution amount
Change your contribution with just a few clicks



Investment Performance & Research

Evaluate and choose your plan investments.

Summary
Contributions
Investments
Withdraw/Borrow
Bank/Tax Information
Plan Information

PERFORMANCE & RESEARCH
INVESTMENT GUIDANCE
CHANGE INVESTMENTS
BROKERAGE LINK®

Investment Performance & Research

Review Strategies
Visit the Planning & Guidance Center to build an investment portfolio that can help meet your needs.

Change Your Investments
Know the investments you want? Make your Updates in three easy steps.

Investment Tools
View Market Indices
Visit the Library

Your Investment Performance [How to read the table and charts](#)

VIEW YOUR PERFORMANCE

In the table below and when you view charts, your personal rate of return is calculated with a time-weighted formula. The calculated value reflects the result of your investment selections as well as any activity in the plan accounts shown. The personal rate of return is an estimate only and should not be used solely in making investment decisions. You cannot invest directly in a benchmark and benchmark returns may not take into account your same investment contributions, exchanges and other cash flows which makes comparisons with your personal returns difficult. There are other personal rate of return formulas used that may yield different results. Remember that past performance is no guarantee of future results. Also, please note that your Personal Rate of Return may be positively impacted by certain non-market related account adjustments including payments related to settlements and restitutions. Click on an investment to view its performance including quarter-end returns, risk, fees and expenses.

Balance Overview
Annualized Returns
Cumulative Returns

Name/Initial Purchase Date	Asset Class	Category	% Invested	Balance	Cost Basis	YTD	Returns As Of	View Chart
<small>Investment Name</small> 01/03/2017	Stock Investments	Large Cap	29.83%	\$183,959.54	\$176,043.40	5.12%	03/08/2017	[Bar Chart]
<small>Investment Name</small> 01/02/2015	Blended Fund Investments*	NA	29.31%	\$181,983.28	\$182,800.22	3.82%	03/08/2017	[Bar Chart]
<small>Investment Name</small> 01/02/2015	Stock Investments	Small Cap	10.06%	\$99,797.83	\$91,500.64	8.93%	03/08/2017	[Bar Chart]
<small>Investment Name</small> 01/02/2015	Stock Investments	International	14.64%	\$90,857.48	\$88,984.31	7.13%	03/08/2017	[Bar Chart]
<small>Investment Name</small> 08/01/2018	Blended Fund Investments*	NA	10.34%	\$64,198.18	\$61,499.84	3.39%	03/08/2017	[Bar Chart]
Account Total			100%	\$620,736.32		4.36%		[Bar Chart]

1 Key information on all your plan investments
View average annual returns, cumulative returns, current price, fees, and restrictions

2 Benchmark data
See and compare funds based on your strategy and goals

3 Filter & Compare
For quick evaluations

Investment Choices [How to read this table](#) Recently Viewed Investments ▾

26

Investment Options
Retirement Savings Plan Name

Filter & Compare

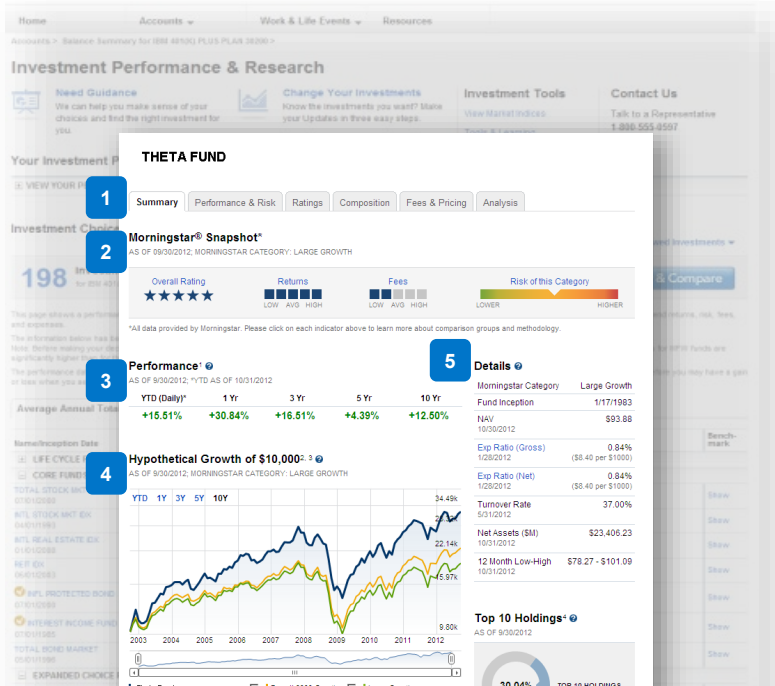
This page shows a performance summary of all the investments in your plan. The investments you hold are marked with a check-mark icon. Click an investment to view quarter-end returns, risk, fees, and expenses.

17



Investment Details

Click into any of the investments in your plan lineup from the Investment Performance & Research page.



- 1 Summary**
For each investment option in your plan lineup
- 2 Morningstar Snapshot**
- 3 Returns**
Year-to-date and average 1-, 3-, 5-, and 10-year
- 4 Hypothetical \$10,000 investment**
- 5 52-week high/low**




Investment Strategies

Get help choosing and managing your investments.

PERFORMANCE & RESEARCH | PORTFOLIO ADVISORY SERVICE | **INVESTMENT STRATEGIES** | CHANGE INVESTMENTS

Investment Strategies

How can we help you choose and manage your investments?


1  **Do it for me**

Fidelity® Portfolio Advisory Service at Work

Take the time and stress out of managing your own investments with access to a team of professionals that will help you create a plan and stay on track to retirement.

Choose one fund

Select a target date fund¹ based on a projected retirement date. The fund will adjust to become more conservative over time.


 **I'll do it myself**

Planning & Guidance Center

Visit the Planning & Guidance Center to build an investment portfolio that can help meet your needs.

View & choose investments

Build your own portfolio using the Investment Performance and Research page.

2  **Help me decide**

Explore your options

Tell us a little about yourself and the account(s) you want help with. Then review your options, or answer a few questions to narrow your choices.

Need more help?

... ..

3 **Prepare for retirement on your terms**

Retiring on your terms is no small task. We know you are faced with many big questions such as:

- Will I have enough to retire?
- Am I contributing enough to achieve my goals?
- How do I build a retirement spending plan?

Fidelity's [Library](#) section contains tools and information that may help to answer these questions and more.

1 **Know your investing style?**

Review different investing options based on your investing style preference

2 **Not sure of your style?**

Tell us a little about yourself, review your options, or answer a few questions to narrow your choices.

3 **Visit the Library**

View educational resources in the Library to help you make the best financial decisions for your personal situation





Change Investments

Simple processes for investment elections, exchanges, and rebalancing.

The screenshot shows a navigation bar with tabs: Summary, Contributions, Investments, Withdraw/Borrow, Bank/Tax Information, and Plan Information. Below this is a sub-navigation bar with links: PERFORMANCE & RESEARCH, PORTFOLIO ADVISORY SERVICE, INVESTMENT GUIDANCE, CHANGE INVESTMENTS (highlighted in orange), and BROKERAGELINK®.

The main content area is divided into two sections: Future Investments and Current Investments.

Future Investments: A green box with a dollar sign icon and three boxes labeled A, B, and C. An arrow points from the dollar sign to box A.

Current Investments: A blue box with two boxes labeled A and B. An arrow points from box A to box B.

Exchange MULTIPLE Investments: A blue box with a grid of boxes labeled A through Z. An arrow points from the left side (A, B, C, D, E, F) to the right side (U, V, W, X, Y, Z).

Numbered callouts 1 through 4 are placed over the interface to highlight key features:

- 1** Points to the 'Investments' tab in the navigation bar.
- 2** Points to the 'Change Investment Elections' section.
- 3** Points to the 'Exchange ONE Investment' section.
- 4** Points to the 'Exchange MULTIPLE Investments' section.

Below the investment sections, there are two promotional links:

- Debt: The Good, The Bad, and The Ugly** - Register today for Fidelity's free webcast on March 29 or 30.
- Stay Informed: IRS Limits** - Find out how much you can save for retirement in 2017.

- 1 Section tabs**
Tabs are located at the top of the page as sub-navigation
- 2 Change investments**
View and adjust where your contributions are invested
- 3 Move money**
Move money from one investment to another
- 4 Rebalance**
Move money between many investments



Planning & Guidance Center

Get a personalized planning experience to help you set goals

1 Planning

2

CREATE A GOAL
(first-time visitor)

Planning & Guidance Center

Hello, Donald. How can we help you today?
Take a video tour.

Plan for Retirement Plan for College Get an Investment Strategy

Retirement
Answer a few easy questions, and we'll show you how prepared you may be - along with next steps to consider.

Plan for Retirement

Review five steps that will help you get started. retirement. Nothing to show for all your spending? Get three tips to change that.

PLANNING & GUIDANCE CENTER LANDING PAGE
(return user)

Planning and Guidance Center

Welcome back, Sam. How your plans changed since your last visit?

96
Retirement score

Current Asset Mix | Target Asset Mix

100% (\$47,481)

Review your investment strategy.

What else can we help you do?
Plan for College Plan for Something Else Get an Investment Strategy

1

Access

Visit the new Planning & Guidance Center via the Planning link on the homepage

2

Views

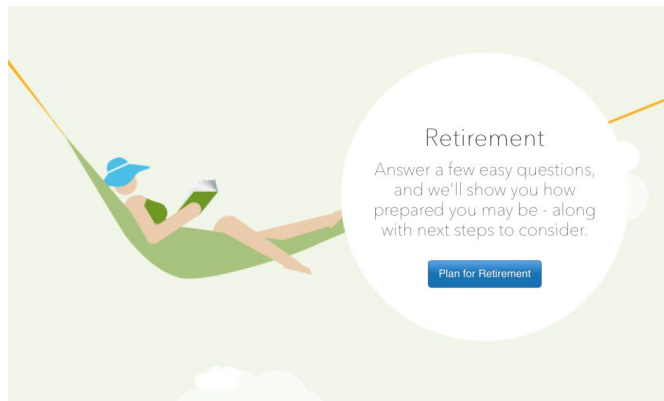
Different views will appear for return users versus first time users

Screenshots are for illustrative purposes only.



Create a retirement goal

Within the Planning & Guidance Center, you can create a retirement plan that's based on your personal situation.

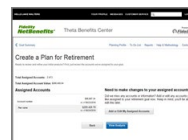
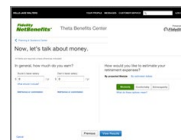
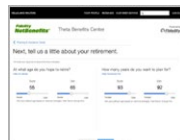
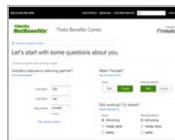


1

- 1 Create a retirement goal:**
 - Estimate how much income you may have—or need—in retirement
 - Receive next steps to help you get or stay on track
 - Create a retirement plan in minutes

2

PERSONAL INFORMATION RETIREMENT GOALS INCOME AND EXPENSES CONFIRM ACCOUNTS

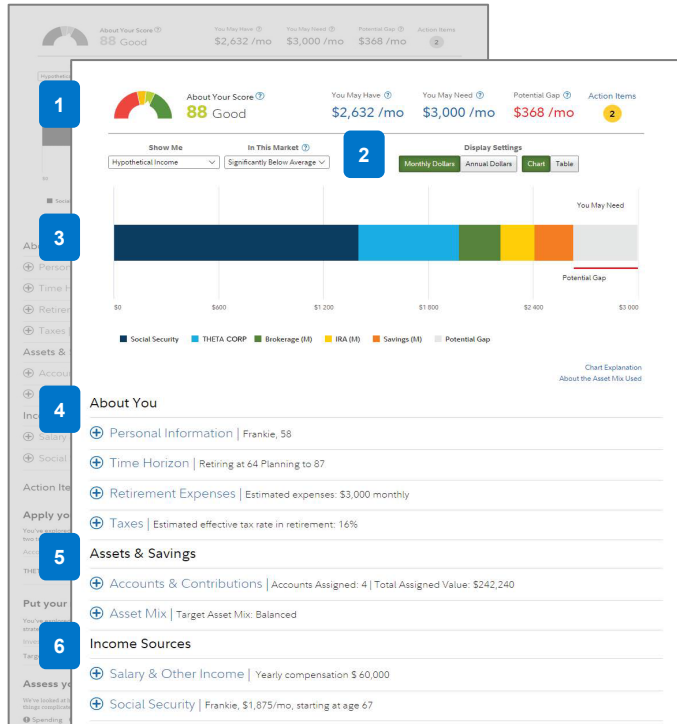


- 2 Answer a few quick questions to get started**
 - Personal information
 - Retirement goals
 - Income and expenses
 - Confirm accounts

Screenshots are for illustrative purposes only.



Get your retirement analysis



1

Retirement Score

- Represents the percentage of your average estimated retirement expenses your plan could cover, assuming an underperforming market

2

Display Preferences*

- View assumptions for a significantly underperforming market (90% confidence), a below-average market (75% confidence), and an average market (50% confidence)
- See results using monthly or annual dollars via a chart or table

3

Results Chart

- Illustrates what you may have, how much you may need, and the potential gap (other chart views are available)

4

About You

- Update important information such as age, time horizon to retirement, anticipated retirement expenses, and tax rate in retirement

5

Accounts & Savings

- Update or add accounts (including non-Fidelity accounts), and how much you contribute to them.
- Review or adjust your asset mix

6

Income Sources

- Enter any income sources and Social Security amounts

IMPORTANT: The projections or other information generated by Fidelity's Planning & Guidance Center Retirement Analysis, regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.



Take action or download your report for review

The screenshot displays a retirement planning tool interface. At the top, it shows a score of 88 (Good) and three metrics: 'You May Have' at \$2,632/mo, 'You May Need' at \$3,000/mo, and a 'Potential Gap' of \$368/mo. Below this is a bar chart comparing 'You May Have' and 'You May Need' across various asset classes. A sidebar on the left lists navigation options like 'About You', 'Assets & Savings', and 'Action Items'. Three numbered callouts (1, 2, 3) highlight specific sections of the interface:

- 1 Action Items**: A section titled 'Apply your contribution changes' with a sub-header 'You've explored contribution changes. Want to make them a reality? You still have a step or two to take.' It shows a table with columns for 'Account' and 'You Explored'. One entry is 'THETA -CORP' with 'PRE-TAX savings rate changed to 5%' and an 'Apply Changes' button.
- 2 Save a PDF Report**: A box titled 'Save a PDF Report' with the text 'Save a report of the current plan you've explored. We'll store it for you to access anytime, helping you compare future plans side-by-side.' It includes a 'Save Report' button and a link to 'View all previously saved reports'.
- 3 Assess your plan for risk**: A section titled 'Assess your plan for risk' with the text 'We've looked at how well your plan accounts for the possibility of a few common risks that can sometimes make things complicated.' It shows a table with columns for 'Risk' and 'Status'. Risks include 'Spending' (red), 'Health Care' (red), 'Longevity' (yellow), and 'Market Volatility' (green). There is an 'Apply Changes' button and a link to 'View risk details and action steps'.

- 1 Make changes**
 - Outlines changes that you may need to make to put your plan into action
 - Takes you to page within NetBenefits where you can make changes
 - Shows a summary of the changes you made during this session
- 2 Download report**
 - Provides a snapshot view and summarizes inputs, results, and potential action steps
 - Stored document can also be accessed in the Report Center
- 3 Risk assessment**
 - Scores users who are 10 or fewer years from retirement against five key risks of retirement

Screenshots are for illustrative purposes only.



Library

A variety of learning resources to help boost your financial know-how.

1

2

3

1

Resources

Select the category that best fits your financial situation—learning the basics, just getting started on your financial journey, or financially established

2

Featured

Resources recommended for you

3

Browse

By topic, learning level, or media type



Tools & Calculators

Browse the full suite of Fidelity's planning tools.

The screenshot shows the Fidelity NetBenefits Employee Benefits website. At the top, it says 'Fidelity NetBenefits Employee Benefits' and 'Powered by Fidelity'. Below the navigation bar, there is a section titled 'Calculators & Tools' with a sub-header 'Investing Strategies'. Under 'Investing Strategies', there is a link to 'Planning & Guidance Center' with the description 'Get help identifying an asset mix that aligns with your goals.' Below this, there are sections for 'Living in Retirement', 'Saving and Spending', and 'Saving for Retirement'. Each section contains a link to a specific tool with a brief description.

1 Our calculators and tools will help you take the guesswork out of saving for retirement and assist in building an income strategy to meet your needs.

2

Investing Strategies

- Planning & Guidance Center**
Get help identifying an asset mix that aligns with your goals.
Investing | Tools

Living in Retirement

- Evaluate Your Retirement Income Strategy**
Find the right mix of income-producing investments to meet your needs while living in retirement.
Retirement Planning | Tools

Saving and Spending

- Full View®**
Easily monitor all of your Fidelity and non-Fidelity online financial accounts in one secure place.
Personal Finance | Tools

Saving for Retirement

- Contribution Calculator**
See how saving more now means extra money at retirement.
Retirement Planning | Tools
- Planning & Guidance Center**
Create a plan for retirement - to help you get and stay on track.
Retirement Planning | Tools
- Roth 401(k) Modeler**
View hypothetical scenarios showing some differences between ROTH deferral and a pre-tax deferral.
Retirement Planning | Tools
- Take Home Pay Calculator**
See how your pre-tax contribution might affect your take-home pay.
Retirement Planning | Tools
- Savings and Spending Check up**
See how your savings and spending compare.
Retirement Planning | Tools

1 All tools at a glance

2 Organized by need
Scroll through the tool categories to find the one that fits your need



Life Events

Learn about specific steps to take at important times in your life.

The screenshot shows the Fidelity NetBenefits Employee Benefits website. The top navigation bar includes the Fidelity NetBenefits logo, the text "Employee Benefits", and a "Powered by Fidelity" logo. Below the navigation bar, there is a "MENU" button, the text "THETA CORPORATION", and links for "Planning", "Library", "Profile", a search bar, and "Log Out".

The main content area is titled "1 Life Events". Below the title, there is a sub-header "1" and a paragraph: "We're here to help you navigate life events and make these moments less complex. Choose an event to explore tools and resources that can bring clarity to your decision-making." Below this paragraph are four icons representing different life events: "Starting At Your Employer", "Leaving Your Employer", "Annual Financial Checkup", and "Retirement".

The second screenshot shows the "2 Annual Financial Checkup" page. It features a sub-header "2" and a heading "Annual Financial Checkup". Below the heading, there is a paragraph: "Every year, review your financial picture. Start by making sure that your retirement plan is on track and that you're making the most of your investments and benefits. Here are some steps to consider." Below this paragraph are two sections: "Review and revise your savings strategy" and "Verify your personal information". The "Verify your personal information" section includes a sub-heading "Review your Profile" and a paragraph: "Make sure you're sending your benefits information, statements and data to the right place." Below this paragraph is a "Did You Know?" section with the text: "You should contact your employer to update your marital status and name, if applicable." and a "View Profile" button.

1 Life Events

Lays out next steps for starting a new job, retirement, and more

2 Annual Financial Checkup

Example of just one of the Life Events checklists you can access



Financial help—where and when you need it

Discover educational resources and next steps that can make retirement—and your financial life—feel more manageable.

- ✓ See how much you have saved for the future, review your goals and milestones, and get your top 3 financial next steps right on the **Homepage**.
- ✓ Create or manage your plan for retirement by visiting the **Planning & Guidance Center**.
- ✓ Scroll through an infographic or read an article in the **Library**.
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Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including risk of loss.

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

Screenshots are for illustrative purposes only.

System availability and response times may be subject to market conditions.

*Fidelity has developed a series of salary multipliers in order to provide participants with one measure of how their current retirement savings might be compared to potential income needs in retirement. The salary multiplier suggested is based solely on your current age. In developing the series of salary multipliers corresponding to age, Fidelity assumed age-based asset allocations consistent with the equity glide path of a typical target date retirement fund, a 15% savings rate, a 1.5% constant real wage growth, a retirement age of 67 and a planning age through 93. The replacement annual income target is defined as 45% of pre-retirement annual income and assumes no pension income. This target is based on Consumer Expenditure Survey (BLS), Statistics of Income Tax Stat, IRS tax brackets and Social Security Benefit Calculators. Fidelity developed the salary multipliers through multiple market simulations based on historical market data, assuming poor market conditions to support a 90% confidence level of success.

These simulations take into account the volatility that a typical target date asset allocation might experience under different market conditions. Volatility of the stocks, bonds and short-term asset classes is based on the historical annual data from 1926 through the most recent year-end data available from Ibbotson Associates, Inc. Stocks (domestic and foreign) are represented by Ibbotson Associates SBBI S&P 500 Total Return Index, bonds are represented by Ibbotson Associates SBBI U.S. Intermediate Term Government Bonds Total Return Index, and short term are represented by Ibbotson Associates SBBI 30-day U.S. Treasury Bills Total Return Index, respectively. It is not possible to invest directly in an index. All indices include reinvestment of dividends and interest income. All calculations are purely hypothetical and a suggested salary multiplier is not a guarantee of future results; it does not reflect the return of any particular investment or take into consideration the composition of a participant's particular account. The salary multiplier is intended only to be one source of information that may help you assess your retirement income needs. Remember, past performance is no guarantee of future results. Performance returns for actual investments will generally be reduced by fees or expenses not reflected in these hypothetical calculations. Returns also will generally be reduced by taxes.

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DIGITAL ADVICE

Fidelity Go®

- A diversified portfolio of Fidelity funds seeking to track the market and managed over time
- Personalized to your retirement or savings goal

General eligibility ¹	Fees
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ADVICE WITH ACCESS TO A TEAM OF PLANNERS

Fidelity® Personalized Planning & Advice

- Includes Fidelity Go® investing
- Plus: Access to financial coaches to assess spending, debt, and saving for retirement

General eligibility ¹	Fees
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Through Fidelity® Wealth Services

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- Access to financial planners for key savings goals, including saving for retirement and generating income in retirement

General eligibility ²	Fees
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A DEDICATED 1:1 ADVISOR SUPPORTED BY A TEAM OF SPECIALISTS

Fidelity Wealth Management

- Your own dedicated advisor to partner on planning and trade-off analysis across multiple goals, including saving for retirement, college, home purchase, and income in retirement
- Access to estate, trust, and investment planning specialists
- For **Fidelity® Wealth Services** clients: A diversified portfolio of funds and potentially stocks managed with tax-smart investing techniques through market conditions with enhanced personalization
- For **Fidelity® Strategic Disciplines** clients: A personalized portfolio of just stocks or just bonds, and tax-smart investing with stocks

General eligibility ³	Fees ⁴
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Fidelity Private Wealth Management

- Includes all aspects of Fidelity Wealth Management
- Plus: Your own team of dedicated specialists for additional service, planning for advanced topics, and complex investment management needs

General eligibility ⁵	Fees ⁴
\$2M managed and \$10M investable	0.20% to 1.04%

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You can select a target date fund, choose from many self-directed investment options, or we can connect you with a third-party advisor.

SINGLE FUND FOR RETIREMENT

A target date fund for retirement that adjusts its asset allocation over time based on the fund's target retirement year

General eligibility	Fees ⁶
No minimum	0.12% to 0.75%

INVEST ON YOUR OWN

You can access Fidelity's online planning tools and resources to help you choose from a variety of investment choices with a range of fees, including but not limited to:

Individual Securities	Funds	Model-Based Solutions
<ul style="list-style-type: none">• Stocks• Bonds	<ul style="list-style-type: none">• Mutual funds and ETFs• Target allocation funds	<ul style="list-style-type: none">• Model portfolios

Clients with \$250K or more at Fidelity may qualify for a single point of contact for support and guidance as needed

FOR SELECT SPECIAL SERVICES

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General eligibility and fees vary

Investing involves risk, including risk of loss.

¹Your account balance must be at least \$10 for Fidelity to invest your money according to the selected investment strategy.

²Fidelity® Wealth Services (FWS) offers three service levels: Fidelity Advisory Services Team, Fidelity Wealth Management, and Fidelity Private Wealth Management. Each level has its own fees, features, and eligibility requirements. Minimum investment to enroll is \$50,000. Refer to the FWS Program Fundamentals for more details.

³FWS Wealth Management service level clients and all Fidelity® Strategic Disciplines (FSD) clients must generally qualify for support from a dedicated Fidelity advisor, which is based on a variety of factors (for example, a client with at least \$250,000 invested in an eligible Fidelity account(s) would typically qualify). Account investment minimum is \$50,000 for FWS, \$100,000 for an FSD equity strategy, and \$350,000 for an FSD bond strategy.

⁴Fees reflect the range of advisory fees applicable to accounts managed through FSD (0.20%–0.90%) and FWS (0.50%–1.50%). At the \$2,000,000 investment level, advisory fees range from 0.20%–0.49% for FSD accounts and 0.50%–1.04% for FWS accounts.

⁵To be eligible for Fidelity Private Wealth Management, clients can meet the \$2 million minimum investment amount through FWS and/or FSD accounts.

⁶Fees reflect the range of target date fund expense ratios for the non-institutional Fidelity Freedom Funds as of 6/1/2021. There is no purchase minimum for fund shares. Review the prospectus for details.

The advisory fees quoted do not include, as applicable depending on the offering, the SMA Manager Fee applicable to certain FWS accounts, charges resulting from trades effected with or through broker-dealers other than Fidelity affiliates, markups or markdowns by broker-dealers, transfer taxes, exchange fees, regulatory fees, odd-lot differentials, handling charges, electronic fund and wire transfer fees, or any other charges imposed by law or otherwise applicable to your account. You will also incur any applicable underlying expenses associated with the investment vehicles purchased for your account. For more details, review the relevant Program Fundamentals.

Tax-smart investing techniques are applied in managing certain taxable FWS and FSD accounts on a limited basis, at the discretion of the portfolio manager, primarily with respect to determining when assets in a client's account should be bought or sold. Assets contributed may be sold for a taxable gain or loss at any time. There are no guarantees as to the effectiveness of the tax-efficient investing techniques applied in serving to reduce or minimize a client's overall tax liabilities, or as to the tax results that may be generated by a given transaction. For Fidelity Tax-Managed U.S.

Equity Index Strategy and Fidelity Tax-Managed International Equity Index Strategy accounts in FSD, the portfolio manager employs multiple tax-smart investing techniques proactively to seek to enhance after-tax returns. For taxable accounts in the Fidelity Equity-Income Strategy, Fidelity International Equity Strategy, and Fidelity U.S. Large Cap Equity Strategy of FSD, the portfolio manager could also implement tax-smart investing techniques, on a limited basis, consistent with the strategy, although tax management is not a primary goal.

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Wealth Planning Overview

Your goals are as unique as you are. That's why we work with you to understand your needs and how you envision a successful life. Then your advisor works together with you and members of our team to help you build a personalized plan. It all starts with a conversation that helps us bring your full financial picture into focus. We can discuss these topics and more:

Achieving goals	Retirement income planning	Investment solutions	Tax considerations	Leaving a legacy
From long-term goals to unexpected needs, we can help you plan for whatever matters most in your life.	You work hard to save for the future. We can help you build a plan that's designed to support the lifestyle you want in retirement.	We can help you build and manage an investment plan based on your personal situation and preferences.	We can help you identify and implement tax-smart techniques designed to help you keep more of what you earn.	Providing for the people who matter most to you can be very fulfilling. We can help you navigate those conversations.
Retirement	Retirement readiness	Professional investment management	Tax-sensitive investment management	Beneficiaries and titling of assets
Health care	Income generation	Specialized investment services	Tax deferral strategies	Gifting strategies
College	Social Security and benefits	Strategies for market volatility	Tax reduction strategies	Estate planning
Estate	Health and long-term care costs	Self-directed investing with robust tools	Roth IRA conversions	Preparing and involving your family
Charity	Employee benefits optimization			

Topics and questions are designed to help give you insights and items to consider when planning for your future. They are intended for educational purposes only, and may not be relevant to your plan. Fidelity does not provide legal or tax advice or prepare estate plans. Please consult an appropriately licensed professional for advice on your specific situation.

Understanding what's important to you

The more we know about you, the easier it is to help you build a plan that's customized for your unique needs and aspirations. We can get started by discussing questions like these and by helping you establish clear next steps. Please take a moment to note your thoughts below.

What goals do you have for your money, now and in the future?

Who are the important people in your life that you would like us to know about as we help you plan?

What's most on your mind as you plan for retirement?

What does leaving a legacy mean to you?

Your next steps