



Invest Confidently
for Your Future



OPENING



Getting started



**Saving for
retirement**



**Buying a
new home**



**Helping pay
for college**



**Paying
off debt**

OPENING



Building and maintaining a portfolio

STEP 1



Define
your goals



STEP 2



Build an
investment plan



STEP 3



Continuously
manage your plan



Step 1:
Define your goals



STEP 1

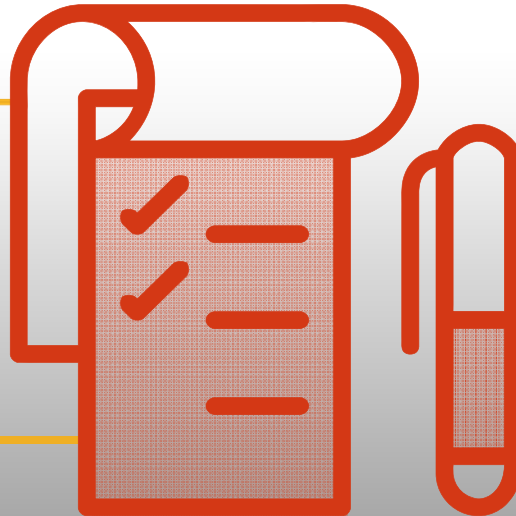


Define your goals

What are
your goals?



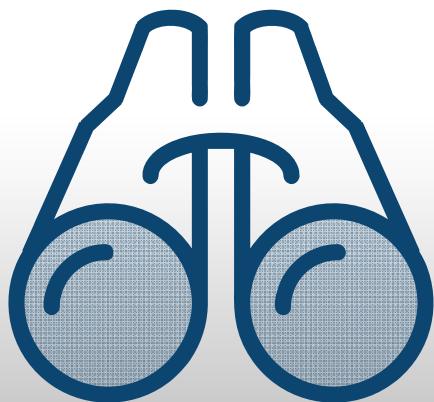
What is your
time frame?



How much do you
need to save?



STEP 1



Monitor your progress



Use the Planning & Guidance Center



Fidelity is here to help



Step 2:
Build an investment plan



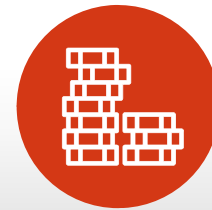
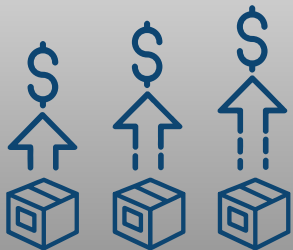
STEP 2



Invest at the right level of risk



Inflation Risk



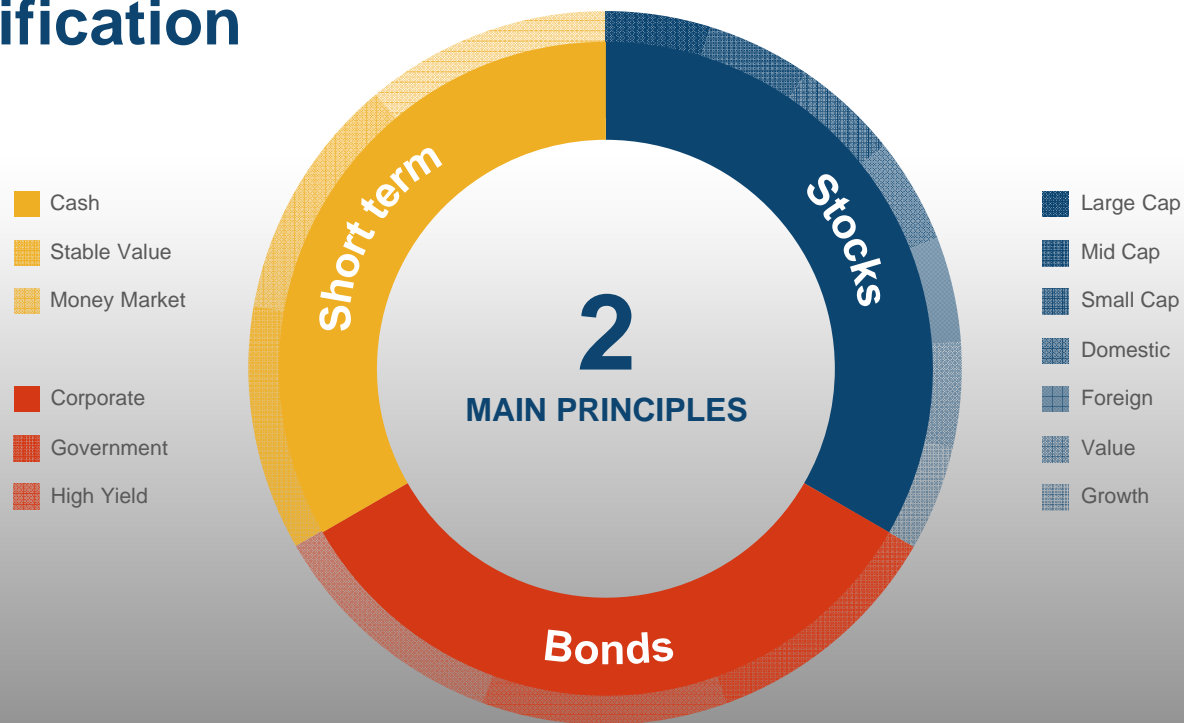
Investment Risk



STEP 2



Asset allocation and diversification



For illustrative purposes only.

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

STEP 2



Your time horizon

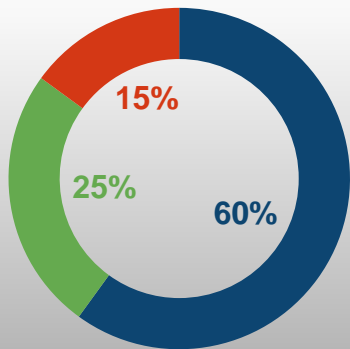


STEP 2

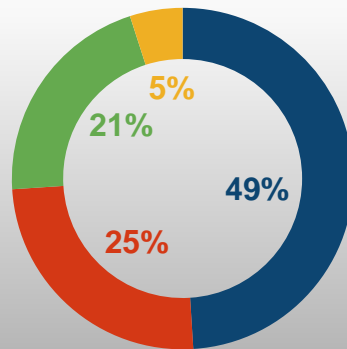


Asset allocations

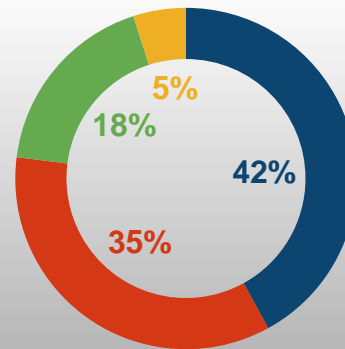
Aggressive Growth
13+ Years



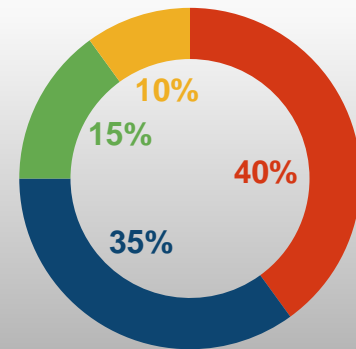
Growth
9–12 Years



Growth with Income
1–8 Years



Balanced
0–5 Years



■ Domestic Stocks ■ Foreign Stocks ■ Bonds/Fixed Income ■ Short Term

For illustrative purposes only. Diversification and asset allocation do not ensure a profit or guarantee against loss.

As a possible starting point for either your retirement or nonretirement goals, the target asset mix (TAM) is based on a measure of your time horizon. The measure of time horizon and the available default TAMs will vary by goal type. Time horizon for retirement goal type is defined as the difference between Current Year and Retirement (Goal Start) Year. Please note that this time horizon-based default TAM is just a starting point for you to begin consideration of the appropriate asset allocation. For a more in-depth look, be sure to take your risk tolerance, financial situation, and time horizon into consideration before choosing an allocation.

STEP 2

Performance determined by asset mix

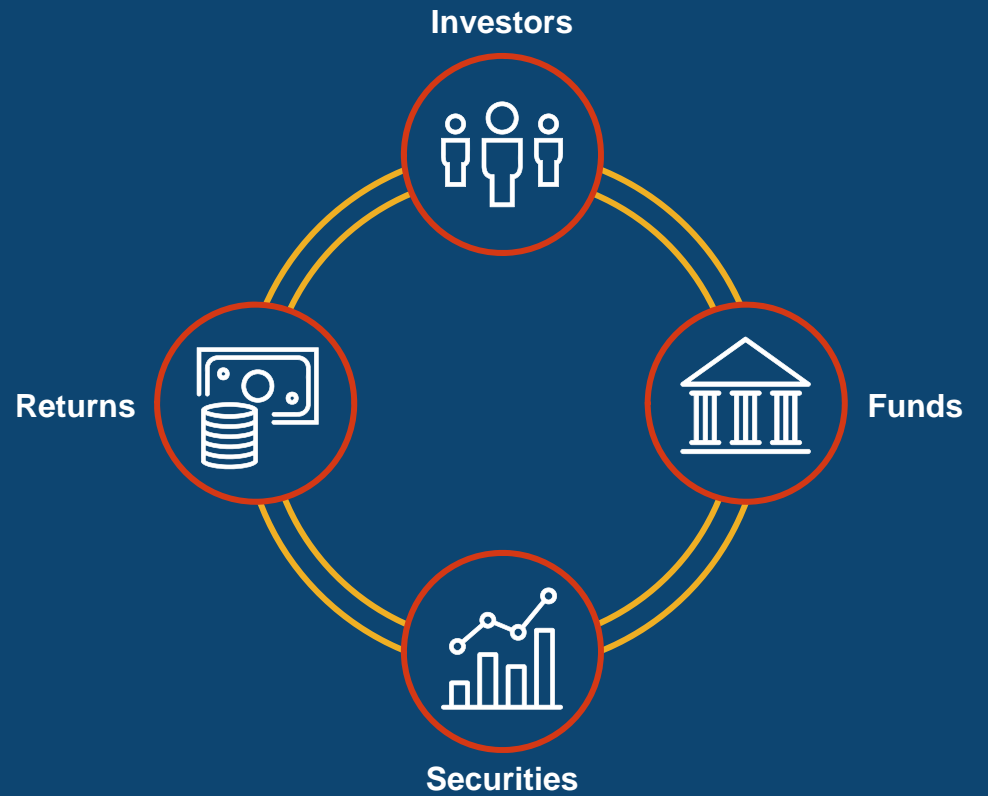
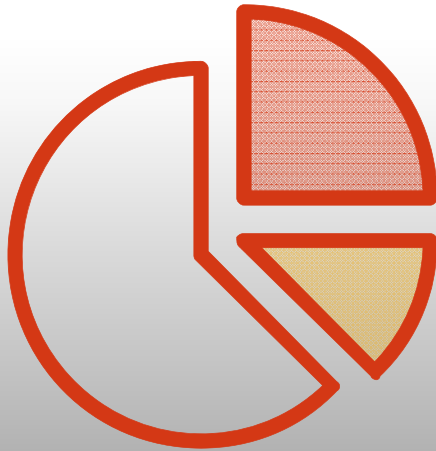
	Jan. 2008–Feb. 2009	Mar. 2009–Feb. 2014	Jan. 2008–Feb. 2014
1. All-cash Portfolio	1.6%	0.3%	2.0%
2. Diversified Growth Portfolio	-35.0%	99.7%	29.9%
3. All-stock Portfolio	-49.7%	162.3%	31.8%

Source: Strategic Advisers, Inc. Hypothetical value of assets held in untaxed accounts of \$100,000 in an all cash portfolio; a diversified growth portfolio of 49% U.S. stocks, 21% international stocks, 25% bonds, and 5% short-term investments; and all stock-portfolio of 70% U.S. stocks and 30% international stocks. This chart's hypothetical illustration uses historical monthly performance from January 2008 through February 2014 from Morningstar/Ibbotson Associates; stocks are represented by the S&P 500 and MSCI EAFE Indexes, bonds are represented by the Barclays U.S. Intermediate Government Treasury Bond Index, and short-term investments are represented by U.S. 30-day T-bills. Chart is for illustrative purposes only and is not indicative of any investment. Past performance is no guarantee of future results.

STEP 2



Investment funds



STEP 2



Stock funds

Invest primarily in equities



Growth
funds



Value
funds



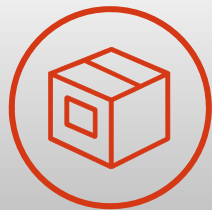
Balanced
funds



Index
funds



Sector
funds



Specialty
funds

STEP 2



Investment funds

ACTIVELY MANAGED FUNDS



Higher
operating
costs



Potential to
outperform
the market

PASSIVELY MANAGED FUNDS



Investments
mirror a
market index

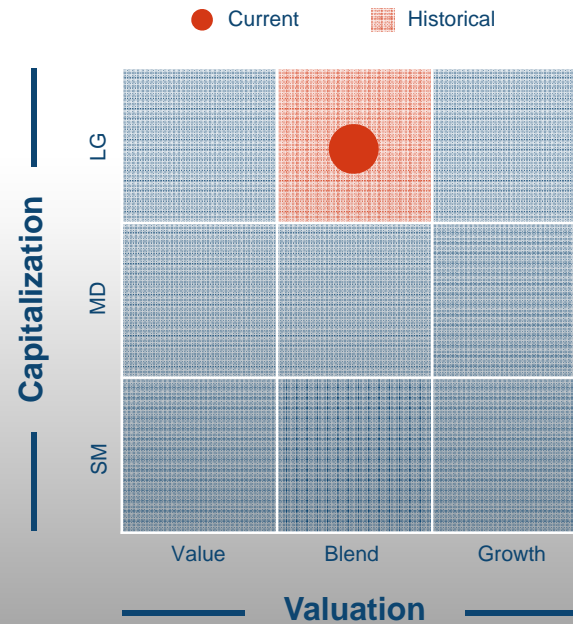


Lower
operating
costs

STEP 2



Stock funds: Equity StyleMap®



*StyleMap® depictions of characteristics are produced by Fidelity using data from Morningstar, Inc. StyleMaps estimate characteristics of a fund's equity holdings over two dimensions: market capitalization and valuation. The percentage of fund assets represented by these holdings is indicated beside each StyleMap. Current StyleMap characteristics are denoted with a dot and are updated periodically. Historical StyleMap characteristics are calculated for the shorter of either the past three years or the life of the fund, and are represented by the shading of the box(es) previously occupied by the dot. StyleMap characteristics represent an approximate profile of the fund's equity holdings (e.g., domestic stocks, foreign stocks, and American depository receipts), are based on historical data, and are not predictive of the fund's future investments. Although the data are gathered from reliable sources, accuracy and completeness cannot be guaranteed.

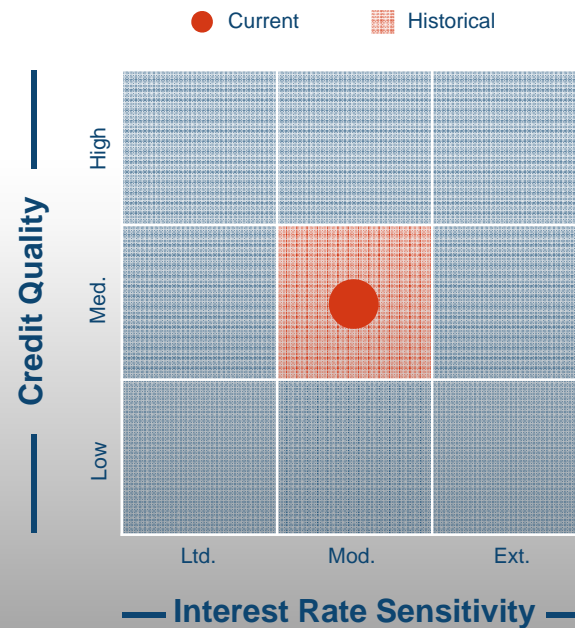
STEP 2



Bond funds: Fixed Income StyleMap®

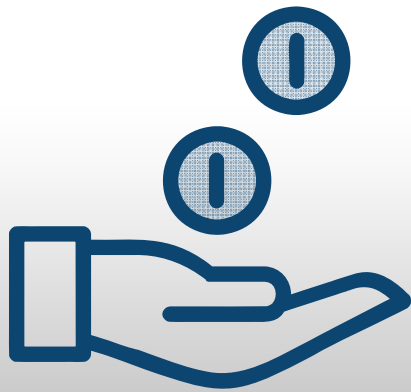


Pool your money with
other investors



*StyleMap® depictions of characteristics are produced by Fidelity using data from Morningstar, Inc. StyleMaps estimate characteristics of a fund's equity holdings over two dimensions: market capitalization and valuation. The percentage of fund assets represented by these holdings is indicated beside each StyleMap. Current StyleMap characteristics are denoted with a dot and are updated periodically. Historical StyleMap characteristics are calculated for the shorter of either the past three years or the life of the fund, and are represented by the shading of the box(es) previously occupied by the dot. StyleMap characteristics represent an approximate profile of the fund's equity holdings (e.g., domestic stocks, foreign stocks, and American depository receipts), are based on historical data, and are not predictive of the fund's future investments. Although the data are gathered from reliable sources, accuracy and completeness cannot be guaranteed.

STEP 2



**Think about
investment accounts**



Research



Monitor



Select investments



Rebalance

STEP 2



Evaluate your investment options



**Long-term
performance**



**Rankings
and ratings**



**Risk
measurement**



**Expenses
and fees**



**Benchmark
comparison**



**Top 10
holdings**

STEP 2



What have you done to diversify your investments?



Invested in
mutual funds



Invested in
stocks, bonds,
and short-term
investments



Invested
in different
countries



Invested
in different
companies and
industries



None
of these

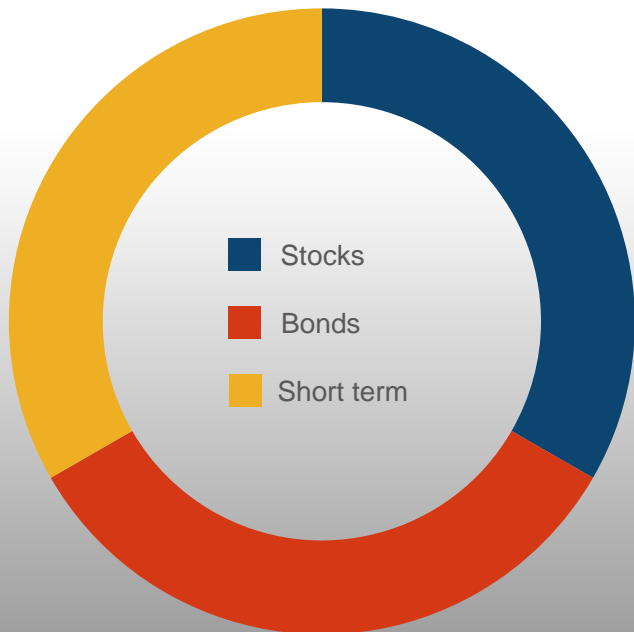


I'm
not sure

STEP 2



Target asset mix



For illustrative purposes only.



» Time frame

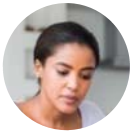


» Financial needs



» Comfort with risk

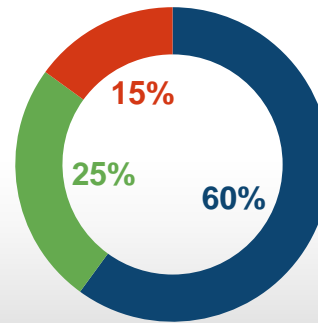
STEP 2



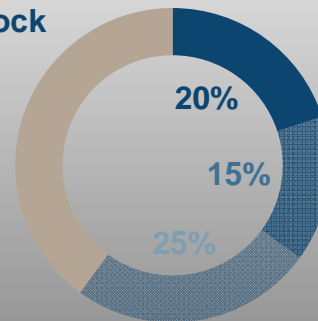
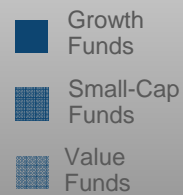
JANE

1. Choose a target asset mix
2. Determine allocation percentages within asset classes
3. Select investments

Aggressive Approach



Domestic Stock Allocation



Selecting Individual Investments





Step 3:
Continuously manage
your plan

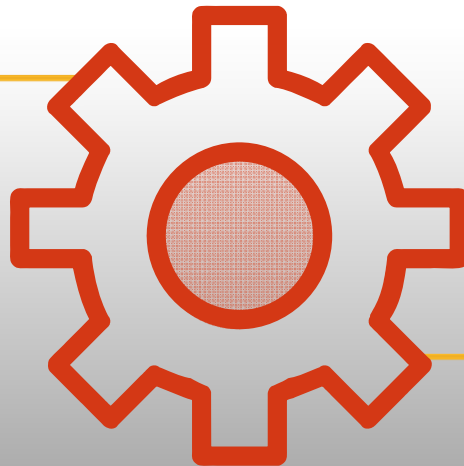


STEP 3



Continuously manage your plan

Monitor and
adjust your plan



Adopt a consistent,
repeatable strategy



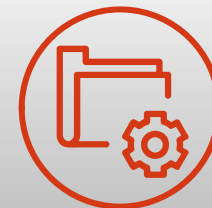
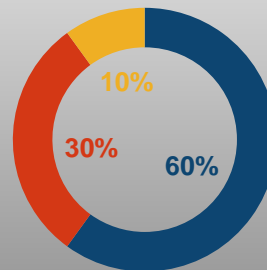
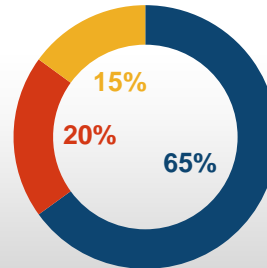
STEP 3



Reallocate your investments



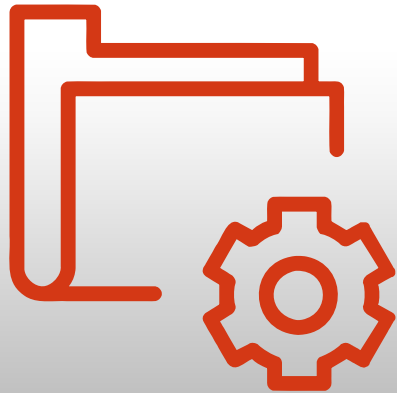
Monitor and rebalance



STEP 3



How to rebalance



Managing your portfolio



Check your
current asset
allocation



Determine which
investments to
reduce or increase

STEP 3



Investment approaches



**Do It
Yourself (DIY)**



**Professional
Investment Help**

STEP 3



Professional investment help



Single-fund Solution*



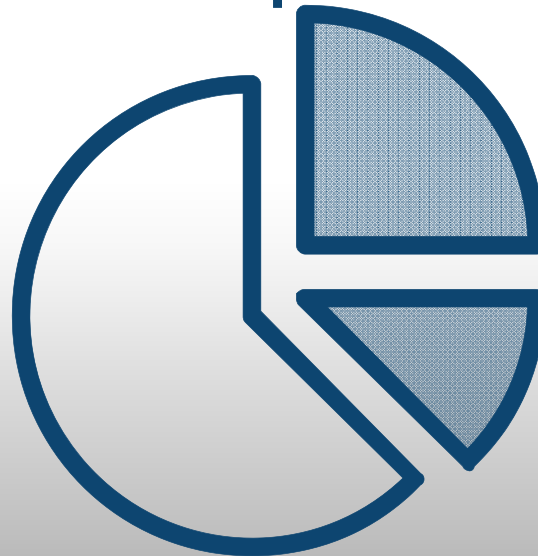
Managed Accounts

*The target date investments are designed for investors expecting to retire around the year indicated in each fund's name. The investments are managed to gradually become more conservative over time as they approach the target date. The investment risk of each target date investment changes over time as its asset allocation changes. The investments are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after the target dates.

STEP 3



Professional investment help



Single-fund Solution

The target date investments are designed for investors expecting to retire around the year indicated in each fund's name. The investments are managed to gradually become more conservative over time as they approach the target date. The investment risk of each target date investment changes over time as its asset allocation changes. The investments are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after the target dates.

Fidelity® Portfolio Advisory Service *at Work*



A personalized approach to investing



Expected retirement age



Savings and income



Social Security and medical



Tolerance for risk

Your team of investment professionals will



Create a personalized investment strategy

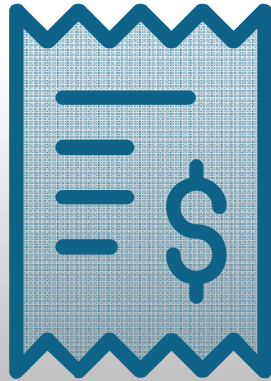


Select your investments



Keep you on track and up to date with any changes in the market or in your plan

Professional investment management made affordable



Annual Advisory Fee



Affordable



Objective Investment Selection*



Satisfaction†

* Refer to the Terms and Conditions and Pricing Supplement for further information.

† 97% of employees who enroll in Portfolio Advisory Service *at Work* stay with us, which includes 143,000 participants with funded balances in a Fidelity® Portfolio Advisory Service *at Work* account as of December 31, 2014. 97.2% of the eligible enrolled participants remained in the service through December 31, 2015, while 2.8% un-enrolled but remained in a Fidelity plan.



Take the next steps



NEXT STEPS



Review



**Define
your goals**



**Decide your
investment style**



**Build an
investment plan**



**Allocate and
diversify**



**Continuously
manage your plan**

NEXT STEPS



Your next steps

Text – “Plan” - to 343898



**Visit the Planning &
Guidance Center**



**Download the
NetBenefits® app**



**Call for investment advice
800.603.4015**

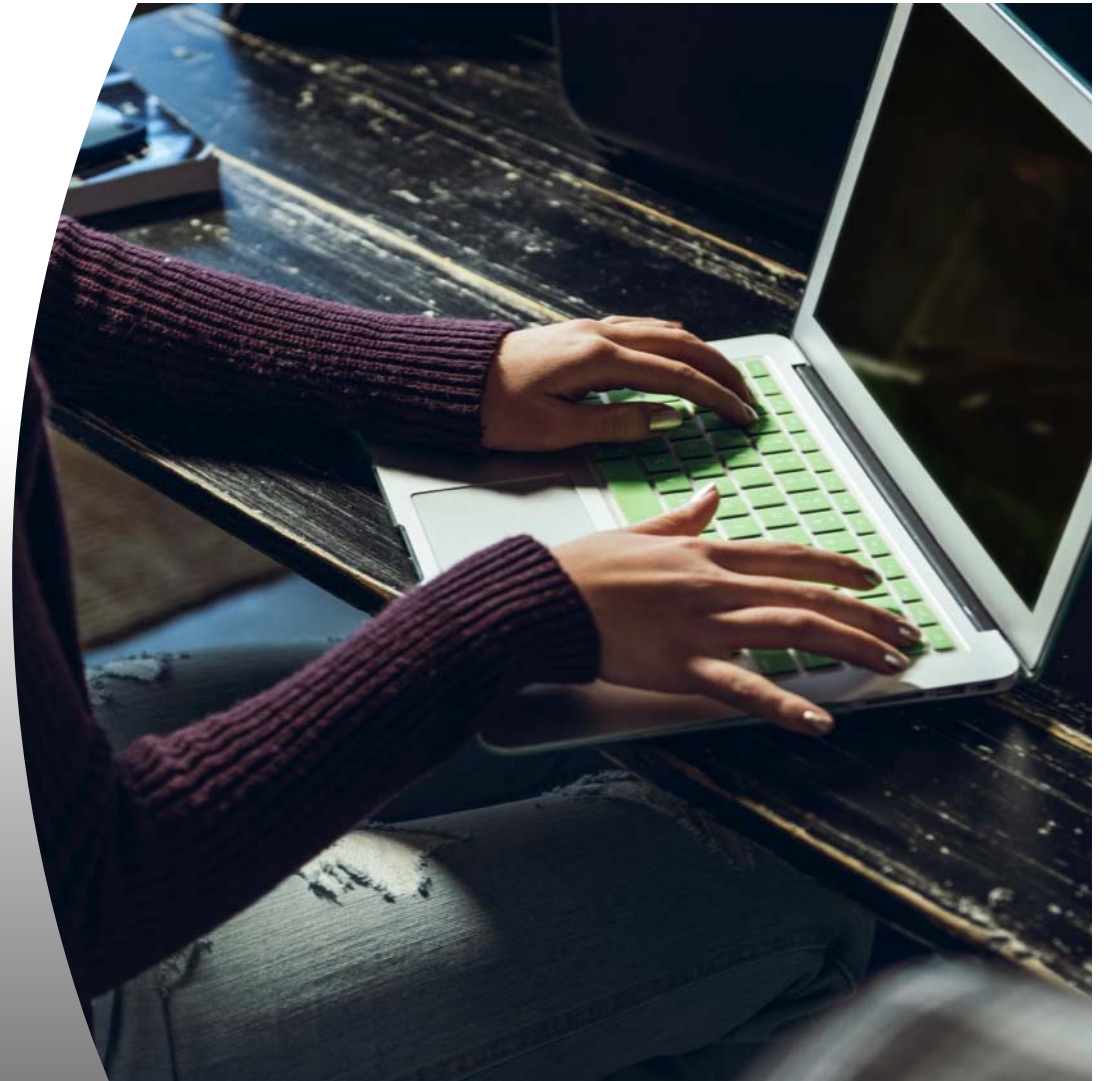
NEXT STEPS



Thank you!

Please download your resource list and provide your feedback.

800.603.4015



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BofA ML U.S. High Yield Bond Index is a market capitalization-weighted index of U.S. dollar denominated below investment grade corporate debt publicly issued in the U.S. domestic market.

Bloomberg Commodity Index measures the performance of the commodities market. It consists of exchange-traded futures contracts on physical commodities that are weighted to account for the economic significance and market liquidity of each commodity.

FTSE NAREIT Equity REIT Index is an unmanaged market value-weighted index based on the last closing price of the month for tax-qualified REITs listed on the New York Stock Exchange (NYSE).

MSCI Emerging Markets (EM) Index is a market capitalization-weighted index that is designed to measure the investable equity market performance for global investors in emerging markets.

MSCI Europe, Australasia, Far East Index (EAFE) is a market capitalization-weighted index that is designed to measure the investable equity market performance for global investors in developed markets, excluding the U.S. and Canada. **MSCI EAFE Small Cap Index** is a market capitalization-weighted index that is designed to measure the investable equity market performance of small-cap stocks for global investors in developed markets, excluding the U.S. and Canada.

Russell 2000® Index is a market capitalization-weighted index designed to measure the performance of the small-cap segment of the U.S. equity market. It includes approximately 2,000 of the smallest securities in the Russell 3000 Index.

Russell 3000 Value Index is a market capitalization-weighted index designed to measure the performance of the small to mid-cap value segment of the U.S. equity market. It includes those Russell 3000 Index companies with lower price-to-book ratios and lower forecasted growth rates.

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