Your Personal Program Report for 2016

Savings: On track

Your total savings rate meets or exceeds Fidelity's suggested savings goal of 15% as a general rule of thumb. Visit the Planning & Guidance Center now to develop an investment plan.

Savings: May need attention

You will receive a "May need attention" message if stock holdings are within 10%–25% of what the age-based stock holdings would suggest, or if not enough information is known to provide an "On track" or "Needs attention" message.

On track for savings/Off track for investing

- You will receive a "Needs attention" message if stock holdings are more than 25% off from what the age-based stock holdings would suggest and is capped at 95% stock.
- You will receive an "On track" message if your stock holdings are within 10% of what the age-based stock holdings would suggest, or if you have more than 80% of your total balance in target date funds, or if you are enrolled in a managed account.

Determine if your investing approach is right for you

- Your investment mix appears to be appropriate for your age. Are you happy with how much of your portfolio is in stocks?
- Your investment mix appears to be off track, and may be too aggressive for your age, based on your current stock holdings.
- Your investment mix could use some attention. We can help. Make sure you're invested properly for your age.
- Your investment mix is based solely on your current age. In developing the series of salary multipliers corresponding to age, Fidelity considered historical return rates and retirement success rates based on a 15% savings rate, a 1.5% constant real wage growth, a 2% annual inflation rate, and an age-based glide path.

Portfolio Advisory Service at Work

- Use the salary multipliers to determine if you're on track to have enough income in retirement.
- To calculate your retirement income needs, we can help. Give us a call to develop an investment plan.

Check your progress at www.fidelity.com/RetirementIncomeTools

- Visit the Planning & Guidance Center now to develop an investment plan.
- If you have a Target Date Fund (Fidelity or non-Fidelity) and part
- Enrolled in third-party managed account (FE)
- Your investment mix appears to be off track, and may be too aggressive for your age, based on your current stock holdings.
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We are here to help. Give us a call to help you develop an investment plan.

Call 800.206.4015

Fidelity Brokerage Services LLC, Member NYSE, SIPC

Asset allocation does not ensure a profit or guarantee against loss.

Subject:

We can help provide a more comprehensive view of your financial picture. Call 800.206.4015.

- "Savings" include employee and employer contributions. Employee contribution rates are as of <Month XX, 2016>, and include contributions in <Month YYYY, 2016> and before. They may have been adjusted to reflect any changes to contributions. Savings also includes matching and profit-sharing contributions. The analysis treats all contributions as pre-tax, except for <Month YYYY, 2016> when contributions were made on a post-tax basis. If contributions were made in 2009, we do not know the nature of the contributions.

- Your yearly income saved to meet your basic needs in retirement.

- Future results; it does not reflect the return of any particular investment or take into consideration the composition of the investments you own.

- Fidelity's suggested total pretax savings goal of 15% of annual income (including employer contributions) is based on our analysis of a variety of factors, including market data, assuming poor market conditions to support a 90% confidence level of success. These simulations take into consideration the age-based salary multiplier, which is intended to be only one source of information that may help you assess your retirement income needs.

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Stat, IRS 2014 tax brackets, and Social Security benefit calculators. Fidelity developed the salary multipliers through an analysis of the age-based glide path of a typical target date retirement fund, a 15% savings rate, a 1.5% constant real wage growth, a 2% annual inflation rate, and an age-based glide path.

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