Subject: Upcoming enhancements to your managed account
Preheader: Your Personalized Planning & Advice account will soon be more customized to you.

Fidelity INVESTMENTS

Client Logo

[Firstname] [Lastname]
[Clientname]

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Important information about your managed account

We're excited to inform you about enhancements designed to help strengthen the retirement outcome of your **Fidelity® Personalized Planning & Advice** managed account.

We're enhancing how factors like your planned retirement age and comfort with risk shape your managed account investment mix. We've also deepened the way we evaluate retirement assets held outside your managed account.

You can review and accept your enhanced proposal to **receive your updated investment strategy today**. Please note that if no action is taken by <Plan re-score date>, the enhanced methodology will be automatically applied to your account.[1]

View enhanced proposal

Here is a preview of your current investments and your anticipated enhanced investment mix:[2]

Managed account investment mix based on current methodology:

- Domestic stock: <XX.X%>
- Foreign stock: <XX.X%>
- Bonds: <XX.X%>
- Short-term: <XX.X%>
- Other: <XX.X%>

Managed account investment mix based on enhanced methodology:

- Domestic stock: <XX.X%>
- Foreign stock: <XX.X%>
- Bonds: <XX.X%>
- Short-term: <XX.X%>
- Other: <XX.X%>

Action needed
You're projected to see a significant change to your anticipated managed account investment mix. It's important for you to review and accept these changes and your updated proposal.

Connect with a Personalized Planning & Advice professional

We're here to help you understand your updated proposal and anticipated changes to your investment mix. Call **866-811-6041** or schedule an appointment at your convenience.

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Investing involves risk, including risk of loss.

[1] **Please note:** If you do not take action by <plan re-score date>, the enhanced methodology will be automatically applied to your account. This date is subject to change. If you are enrolled in Personalized Planning & Advice in more than one savings plan, the enhanced methodology will be applied for all your plans based on the plan with the earliest automatic application date.

[2] Analysis is based on a hypothetical application of the methodologies to your account utilizing your latest profile responses and balance information as of <Month, Day Year>. Actual results will vary based on changes to profiling responses, asset balance totals, and updates to your investment strategy driven by the advisor.

Fidelity® Personalized Planning & Advice (the "Service") does not manage BrokerageLink assets; however, the Service does consider the equity portion of the BrokerageLink assets. However, after enrollment in the Service, depositing additional money into BrokerageLink is not allowed.

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