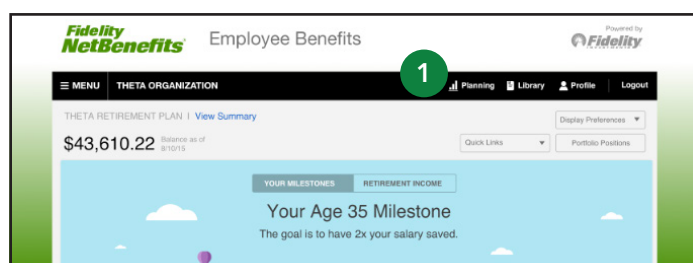


The Planning & Guidance Center on NetBenefits®



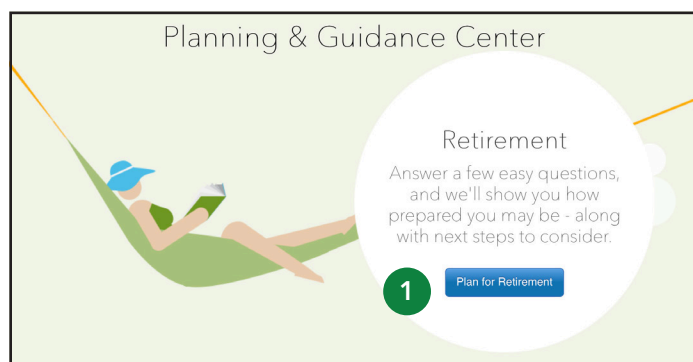
Personalized, online planning experience to help you set goals and better understand your full financial picture.

The Planning & Guidance Center makes it easier to plan for the retirement you envision. By answering just a few questions, you'll be able to estimate how much income you may have in retirement, receive next steps to consider to help you get on track, and build your retirement plan in minutes.



Access the Planning & Guidance Center

- 1 From anywhere in NetBenefits®, click the **Planning** link in the upper right corner



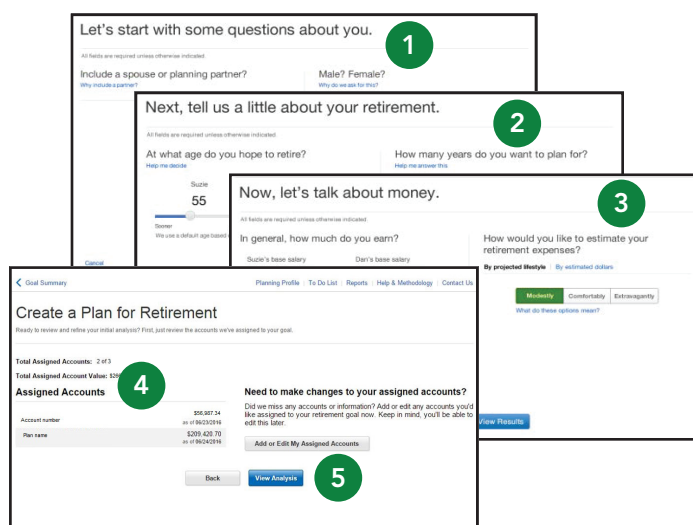
Create a retirement plan that's based on your needs

If you haven't set up a Retirement Goal, you will begin by selecting **Plan for Retirement** and answering some simple questions.

- 1 Click **Plan for Retirement** to get started

Answer some simple questions,* like:

- 1 Your **personal information**:
 - Are you including a spouse or partner?
 - Are you still employed, or retired?
- 2 Your **retirement goal**:
 - At what age do you plan to retire?
 - How many years do you want to plan for?
- 3 Your **income and expenses**:
 - What are your current earnings?
 - How do you want to estimate expenses—by projected lifestyle or dollars?
- 4 Confirm **accounts**:
Review and confirm the accounts that will be included in your plan.
- 5 Click **View Results**.



Screenshots for illustrative purposes only.

*Number of questions may vary based on age.

Review your detailed retirement analysis

The retirement analysis is a one-page experience where you can model various scenarios and see the potential impact these changes may have on your retirement savings outlook.

- 1 Display preferences:***
 - Show results using various chart types
 - Show assumptions for a significantly underperforming market (90% confidence), a below-average market (75% confidence), and an average market (50% confidence)
- 2 Retirement score:**
 - Your score represents the percentage of your average estimated retirement expenses your plan could cover, assuming an underperforming market.
- 3 Results chart:**
 - This chart view illustrates what you may have, how much you may need, and the potential gap (other chart views are available).
- 4 Accounts & income sources:**
 - Enter any accounts (including non-Fidelity accounts), income sources, and Social Security amounts.
- 5 Change levers:**
 - The tabs in the middle of your analysis access three levers (Savings Rate, Asset Mix, Time & Expenses) that enable you to model how changes might impact your retirement income.

Take action or download your report for review

- 1 Implement changes:**
 - Outlines changes that you may need to make to put your plan into action
 - Automatically takes you to the page in NetBenefits where you can make the changes
- 2 Download your report:**
 - Provides a snapshot and summarizes inputs, results, and potential action steps; reports are stored in the Reports section.
- 3 Risk assessment:**
 - Scores participants who are 10 or fewer years from retirement against five key risks of retirement

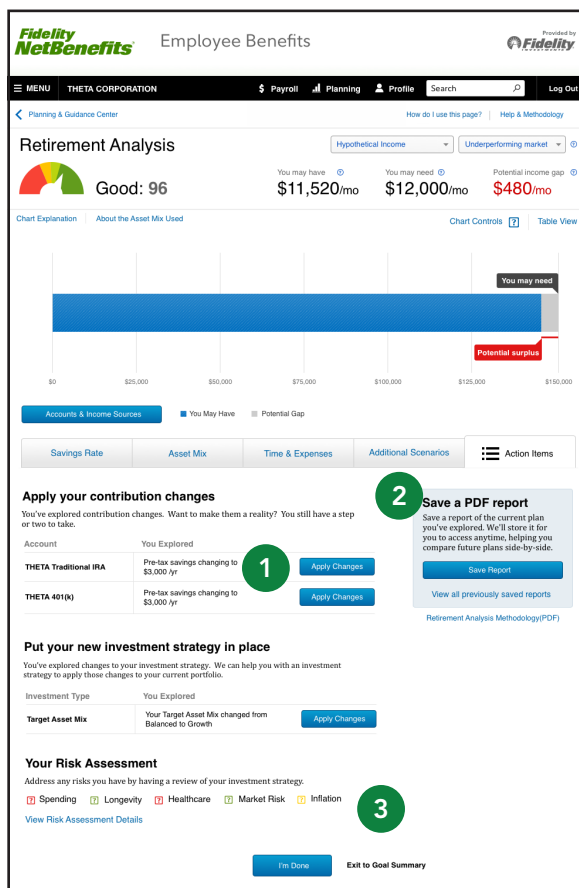
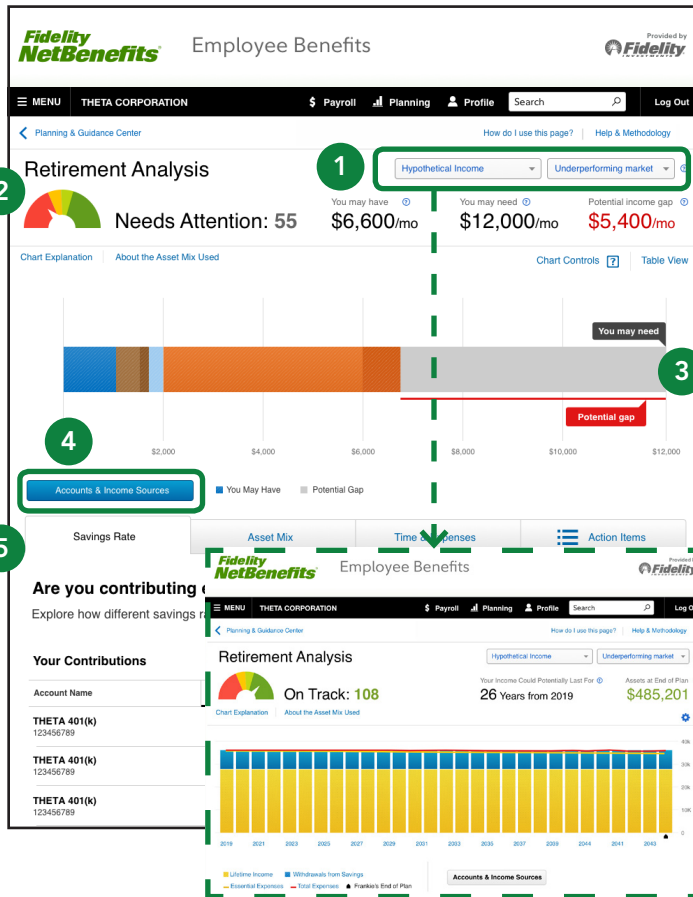
Investing involves risk, including risk of loss.

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

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.

Fidelity Brokerage Services LLC, Member NYSE, SIPC
900 Salem Street, Smithfield, RI 02917

© 2017 FMR LLC. All rights reserved. 751030.4.0 30117-66/0317



Screenshots for illustrative purposes only.

*Preferences shown may vary based on age.