Personalized Planning & Advice

Help achieve your retirement goals with a team of professionals

Fidelity® Personalized Planning & Advice is a managed account service with a team of portfolio managers to manage your investments and a dedicated team of Fidelity representatives to help you keep your retirement priorities in line with your goals.

How it works

As you work toward your retirement, we'll work with you to create a plan, manage your assets, and support you as your life and your financial situation evolve.

Our team of Fidelity professionals is ready to help you keep your retirement on track.

Plan

Retirement goals

First, we'll work on creating a plan specific to your retirement goals, which includes:

- Learning about you (and your spouse/partner, if applicable) through **your Personal Profile**
- Looking at the **factors** that are important to you, such as:
  - What is your current **financial situation?**
  - How comfortable are you with **risk?**
  - What is your retirement **time horizon?**
  - Do you have **other non-Fidelity retirement sources,** such as IRAs, pensions, spousal retirement accounts?

Manage

Your Personal Profile forms the foundation for the investment approach we take on your behalf. We professionally manage your retirement savings based on your long-term retirement goals and other factors, such as the stock market and business cycles.

We develop model investment portfolios and propose one for you based on your Personal Profile.

Through our extensive research and experience, we develop diversified portfolios based on the fund options available in your workplace savings plan.

We keep an eye on your model portfolio and the markets for you.

We continue to monitor the funds available in your plan, the markets, and the business cycle (which is a fluctuation in economic activity that an economy experiences over a period of time).

We will automatically adjust your retirement account investments when necessary.

On an ongoing basis (typically quarterly), the investment team evaluates your account and, depending on economic factors and performance, may make adjustments accordingly.

Support

As a member of the service, you have access to:

- Quarterly check-ins, which include your progress toward key milestones, along with actions you might want to consider for financial success. You'll also receive Fidelity's perspective on how the market might impact your investment strategy.

At least once a year, we will reach out to see if you have any updates to your personal or financial situation that might impact your goals.

- An entire team of **Planning Professionals** across the U.S. Whether it's to review or refresh your retirement strategy, you can call your planning team at your convenience or schedule an appointment.

- You have 24/7* access to your personalized online **Planning Dashboard,** which helps you track your retirement savings and potential income in retirement.

Professional management and advice made affordable

There is no minimum contribution amount or balance to enroll, and Fidelity Personalized Planning & Advice is provided for a fee. Your fee is calculated as a percentage of the total assets we manage on your behalf. The specific percentage that applies to you is negotiated with Fidelity by your employer. You can find your plan's fee schedule online at **NetBenefits.com/Plan**.

Questions? Call **866-811-6041.** Or visit **NetBenefits.com/Plan** to learn more.

Investing involves risk, including risk of loss.

*There is a maintenance period when some services may not be available.

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

Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments® companies, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

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