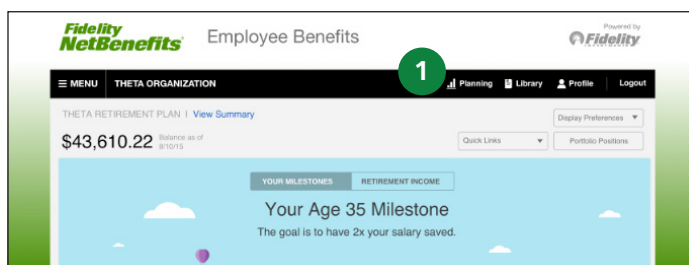


The Planning & Guidance Center on NetBenefits®



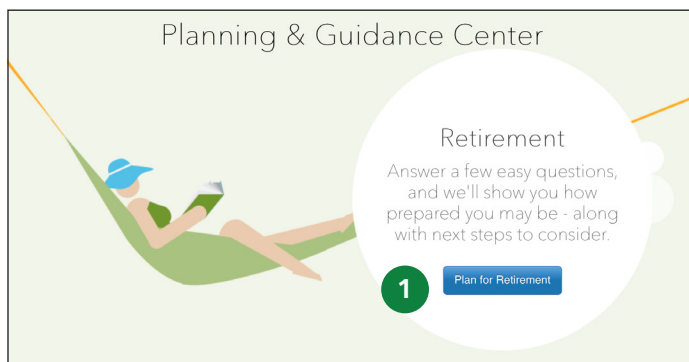
Personalized, online planning experience to help you set goals and better understand your full financial picture.

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.



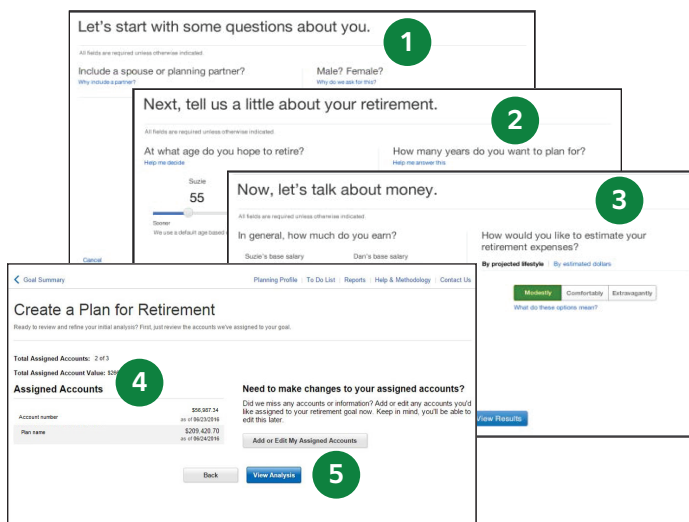
Create a retirement plan that's based on your needs

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 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**.



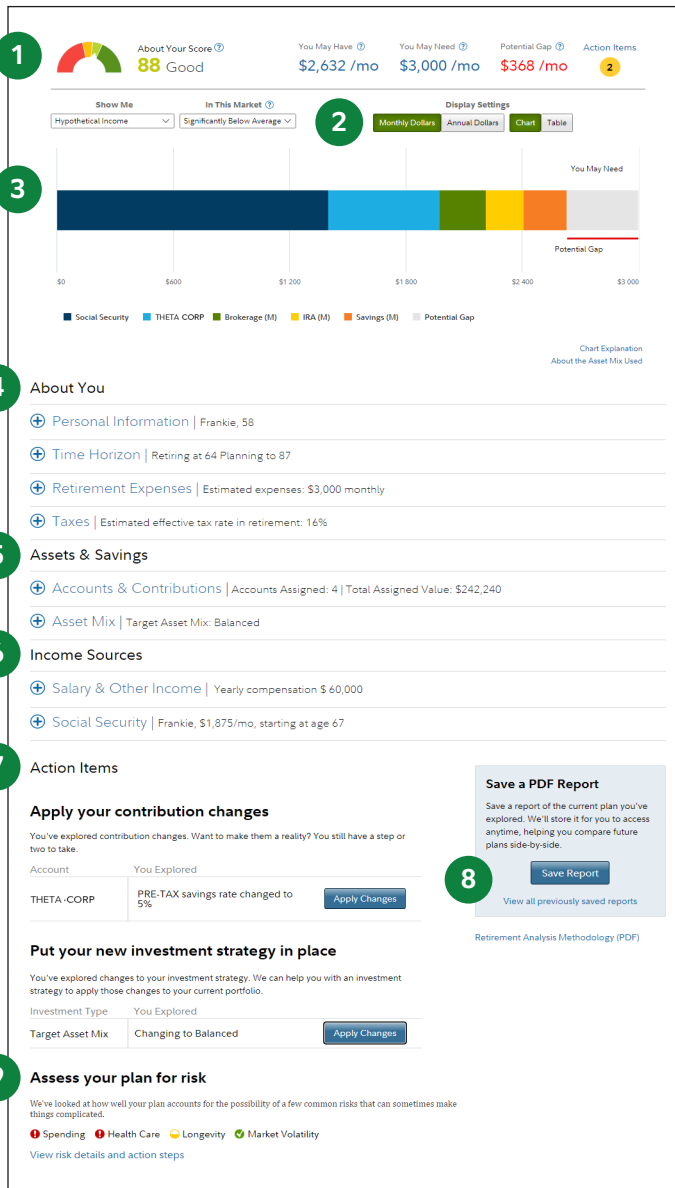
Screenshots are for illustrative purposes only.

*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 effect any changes may have on your retirement savings outlook.

- 1 Retirement score:**
 - Represents the percentage of your average estimated retirement expenses your plan could cover, assuming an underperforming market.
- 2 Display preferences:[†]**
 - View assumptions for a significantly underperforming market (90% confidence), a below-average market (75% confidence), and an average market (50% confidence).
 - See results using monthly or annual dollars via a chart or table.
- 3 Results chart:**
 - Illustrates what you may have, how much you may need, and the potential gap (other chart views are available).
- 4 About You:**
 - Update important information such as age, time horizon to retirement, anticipated retirement expenses, and tax rate in retirement.
- 5 Assets & Savings:**
 - Update or add accounts (including non-Fidelity accounts), and how much you contribute to them.
 - Review or adjust your asset mix.
- 6 Income Sources:**
 - Enter any income sources and Social Security amounts.



Screenshot is for illustrative purposes only.

Take action or download your report for review

- 7 Implement changes:**
 - Outlines changes that you may need to make to put your plan into action.
 - Automatically brings you where you need to go to take action and make changes.
- 8 Download your report:**
 - Provides a snapshot and summarizes inputs, results, and potential action steps; reports are stored in the Reports section.
- 9 Risk assessment:**
 - Scores participants who are 10 or fewer years from retirement against key risks of retirement.

[Log in to NetBenefits.Fidelity.com/planningcenter today to get started.](https://www.fidelity.com/planningcenter)

[†]Preferences shown may vary based on age.

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.

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