Workplace Education Series

GET STARTED
AND SAVE FOR THE FUTURE YOU

Fidelity INVESTMENTS

AGENDA

ENROLLING

- Why save in your workplace plan?
- How to choose investments?

CONTRIBUTING

- How much should you save?
- How do I reach my goal?

NEXT STEPS

- How can Fidelity help?

Fidelity INVESTMENTS

WHY SAVE IN **YOUR WORKPLACE PLAN?**

Your workplace savings plan is hard to beat

1
Ease and convenience

2
Investment choices

3
Tax deferral

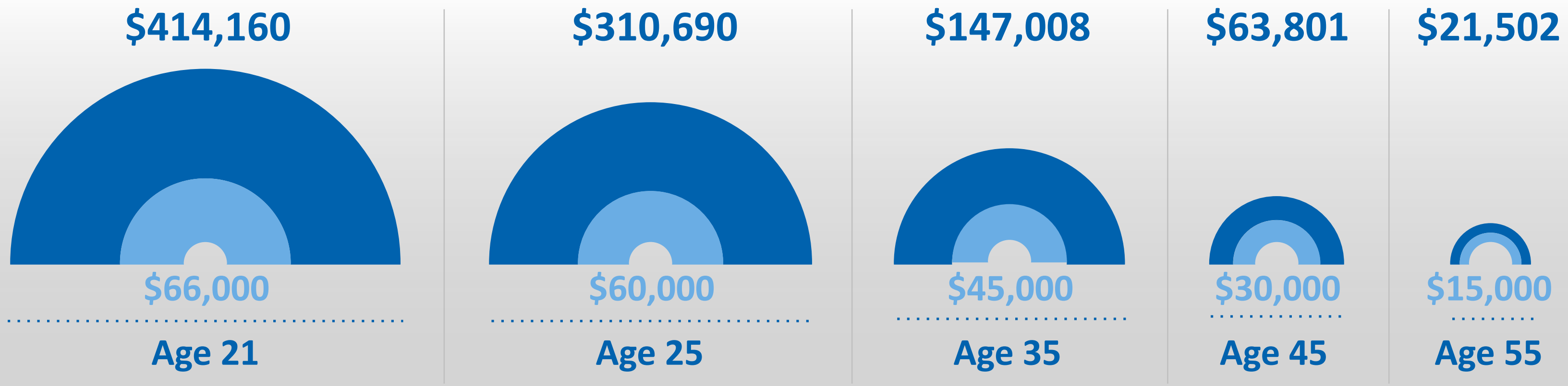
4
Compounded growth potential

How your money can grow

Participant contribution

Participant contribution with benefit of tax-deferred growth

Potential account balance at age 65 if participant invested $125/month starting at various ages:



This hypothetical example assumes a beginning plan account balance of $0; pre-tax contributions of $125.00 every month beginning at the age shown above until age 65 and an effective annual rate of return of 7%. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pre-tax contributions are subject to taxes when withdrawn. Distributions before age 59 1/2 may also be subject to a 10% penalty. Contribution amounts are subject to IRS and Plan limits. This example is for illustrative purposes only and does not represent the performance of any security. Individuals may earn more or less than this example. Investing on a regular basis does not ensure a profit or guarantee against a loss in a declining market.

HOW MUCH
SHOULD YOU SAVE?

Retirement today

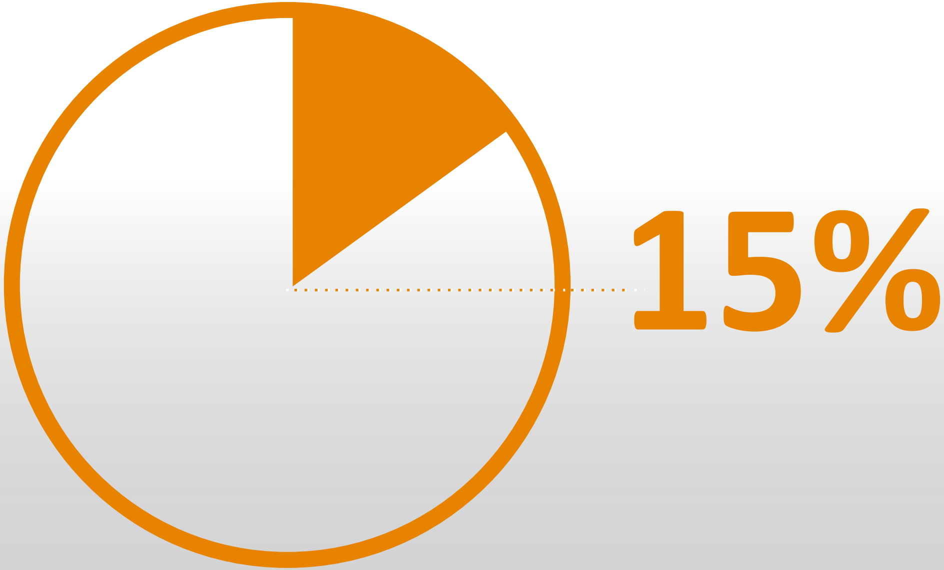
Live longer, retire earlier

Fewer workers count on pension

Social Security uncertain

Maximize your employer match

How much should you save?



Maximize contributions

Catch-up contributions

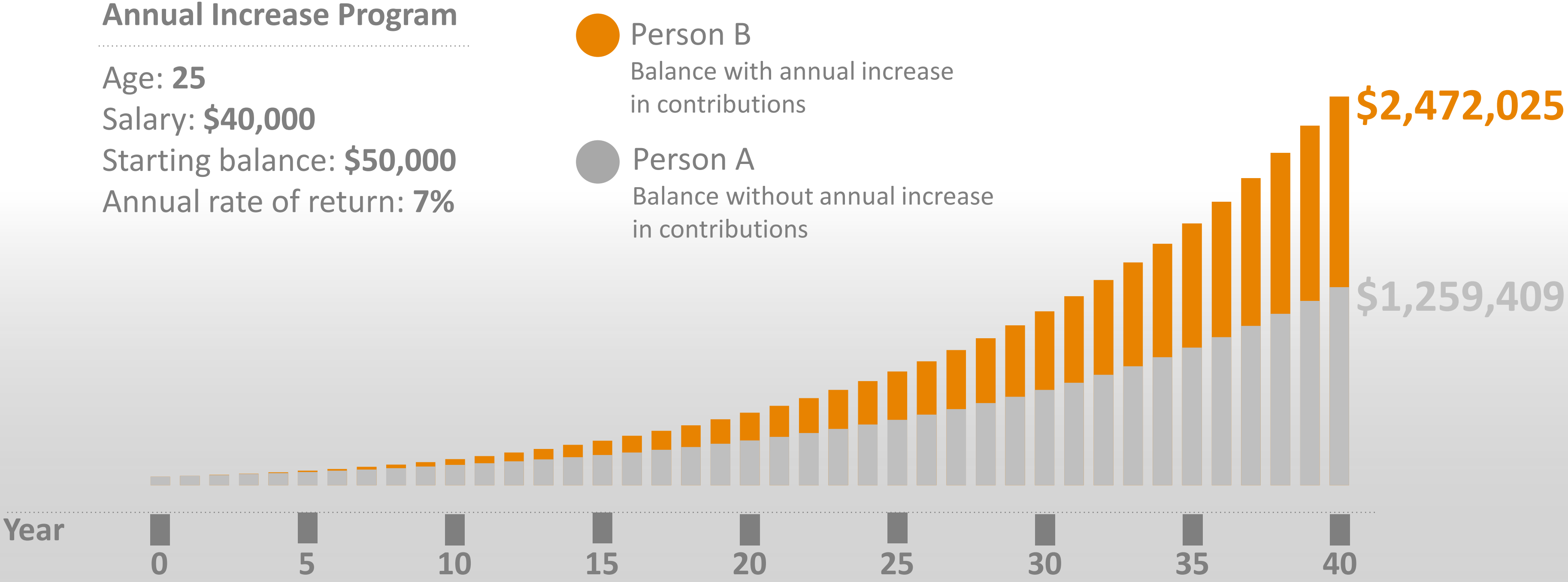
Ease of payroll deduction

CONTRIBUTING How do I reach my goal?

How your contribution can grow over time

Annual Increase Program

Age: **25**
Salary: **$40,000**
Starting balance: **$50,000**
Annual rate of return: **7%**



This is a hypothetical example. Assumptions: Person A and Person B are both 25 years old. Person A contributed 3%/year until age 65. Person B increased contributions 1%/yr for 10 years, then stayed at 13% contributions until age 65. Both earn $40,000 per year and start with an account balance of $50,000. This hypothetical example uses a 4% annual salary increase and is based on monthly contributions made at the beginning of the month to a tax-deferred retirement plan and a 7% annual rate of return compounded monthly. Your own plan account may earn more or less than this example, and income taxes will be due when you withdraw from the account. Investing in this manner does not ensure a profit or guarantee against loss in declining markets. Past performance is no guarantee of future results.

ENROLLING

HOW TO CHOOSE INVESTMENTS?

What you should consider

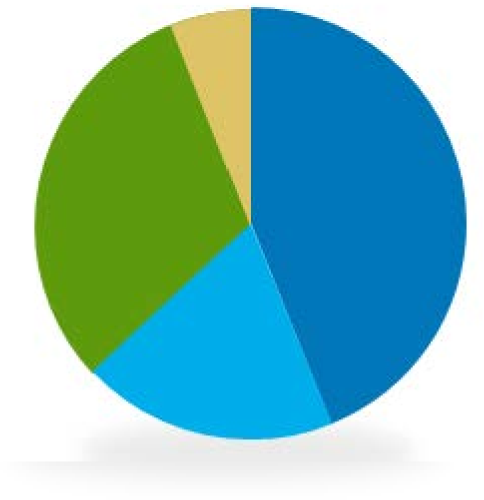
Choosing investments + **Time** + **Confidence**

Do it myself

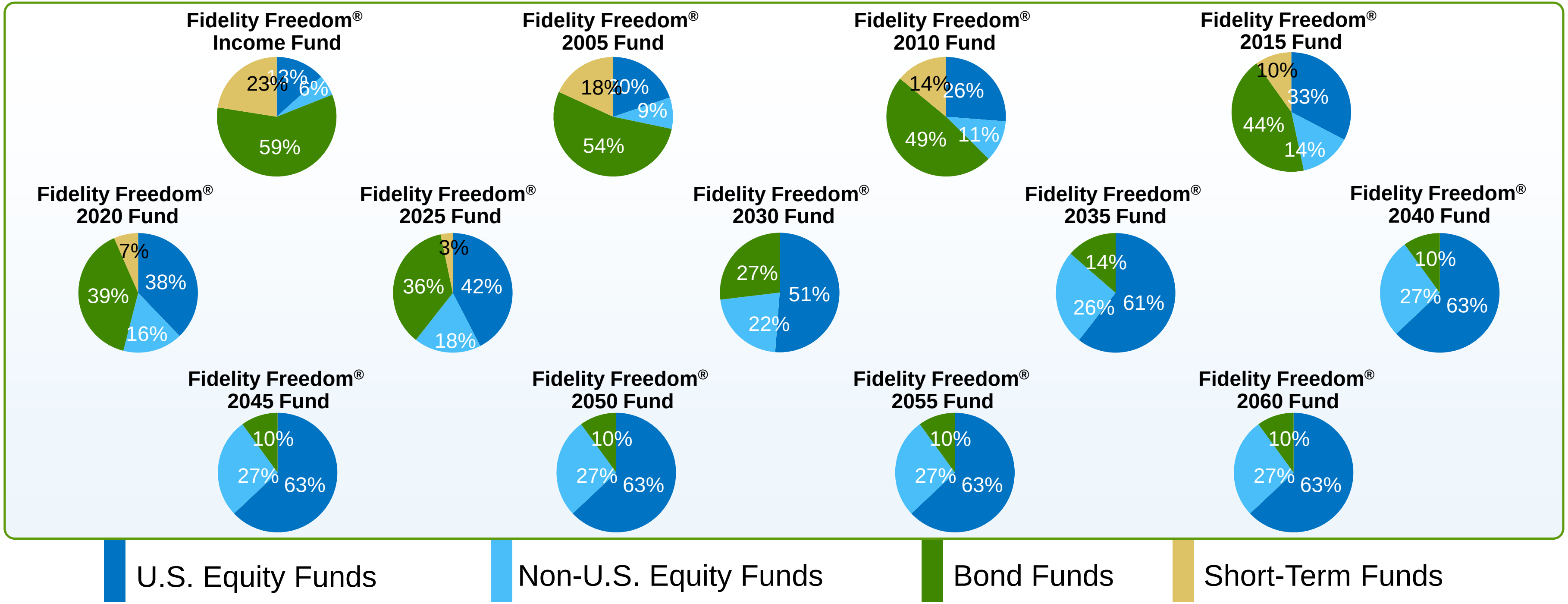
or

Professional investment help

A single-fund approach to investing



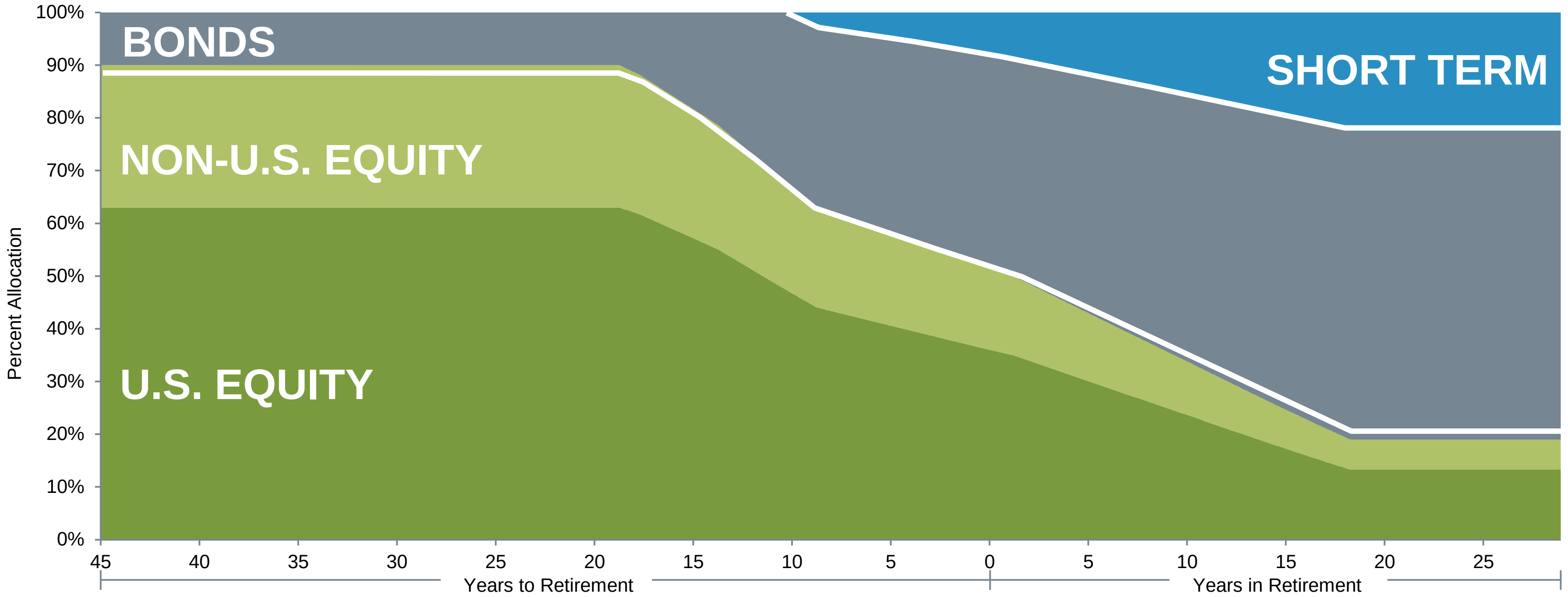
- Simplicity
- Diversification
- Ongoing management
- Lifetime strategy



The percentages represent anticipated target asset allocation at 07/01/2018. Target asset allocations may appear equal due to rounding. Allocation percentages may not add up to 100% due to rounding and/or cash balances.

See next page for important information about asset allocation.

A gradual shift to more conservative investments



The Glide Path depicted represents a revised asset allocation strategy effective June 15, 2018, the full implementation of which is expected by the end of 2018.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

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

Investing involves risk, including risk of loss.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities). Fixed income securities also carry inflation risk, liquidity risk, call risk and credit and default risks for both issuers and counterparties. Lower-quality fixed income securities involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. Foreign investments involve greater risks than U.S. investments, and can decline significantly in response to adverse issuer, political, regulatory, market, and economic risks. Any fixed-income security sold or redeemed prior to maturity may be subject to loss.

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