

# ▶ Let us help you keep your savings on track in retirement

## Understand your options

Now that you're retired and no longer an active participant in your former employer's workplace savings plan, you'll want to ensure that you have the right strategy for keeping your savings on track.

A key step is to review the options you have and decide which one makes the most sense for you. Give us a call at 1-888-622-3174 for a complimentary one-on-one consultation with a Fidelity Retirement Representative who knows your plan and can help you assess your options.

Options	Advantages	Items to discuss
<b>Leave your money in your former employer's plan</b>	<ul style="list-style-type: none"> <li>• Easy</li> <li>• Continued tax deferral</li> <li>• Access to same investment choices</li> <li>• After age 55, penalty-free withdrawals may be possible</li> </ul>	<ul style="list-style-type: none"> <li>• Breadth of investment options within a plan</li> <li>• Flexibility of distribution options</li> <li>• Outstanding loans</li> <li>• Possible restrictions and fees</li> </ul>
<b>Move it to a rollover IRA</b>	<ul style="list-style-type: none"> <li>• Easy to establish</li> <li>• Continued tax deferral</li> <li>• Wide array of investment choices</li> <li>• Allows for consolidation of multiple accounts</li> <li>• Provides options for creating a lifetime income stream*</li> </ul>	<ul style="list-style-type: none"> <li>• Loss of plan-specific investment options</li> <li>• Possible fees</li> <li>• Impact on company stock or loans (if appropriate)</li> <li>• Tax implications</li> </ul>
<b>Take it in cash</b>	<ul style="list-style-type: none"> <li>• Immediate access to your savings</li> </ul>	<ul style="list-style-type: none"> <li>• End of tax deferral status</li> <li>• Required 20% withholding and potential 10% early withdrawal penalty, depending on your age</li> <li>• Liquidating your account leaves you with less money for retirement</li> <li>• Impact on company stock or loans (if appropriate)</li> </ul>
<p>▶ Call 1-888-622-3174 for your free consultation with a Fidelity Retirement Representative.</p>		

\*Lifetime income payments through an annuity are subject to the claims-paying ability of the issuing insurance company.

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Smart move.®

# ▶ Stay in touch with your savings

Whether you choose to leave your assets in the plan or move them, Fidelity is committed to helping you plan for and reach your financial goals. We can help you find answers to some of the questions you may have:

- **What are my options for income planning now that I'm retired?**
- **Do I have an appropriate mix of investments?**
- **What's the best way to manage my savings going forward?**
- **What are Minimum Required Distributions (MRDs) and when do they affect me?**

## ▶ Call 1-888-622-3174

Talk to a Fidelity Retirement Representative who will help you assess your needs and make confident decisions.

## ▶ Go to [www.fidelity.com/atwork](http://www.fidelity.com/atwork) to access your account on NetBenefits®

Go online for information about your account and to access powerful planning and guidance tools in the Tools & Learning area.

## With you for the long term

Fidelity can provide the ongoing support you need to realize your unique vision for retirement. We're here to give you the support—and confidence—to help make it a reality.

- **A range of financial services**—from do-it-yourself to professional portfolio management where you can have your account managed for you
- **Award-winning online tools\***—helping you make smarter investment decisions
- **Easy access to information**—available when and how you want, online and over the phone

For more than 60 years, Fidelity has been committed to helping individuals succeed through a range of investment options, award-winning planning tools, and world-class customer service. Add it all together, and you have a great resource to help you succeed through every stage of your financial life.

**Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges, and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.**

\* Fidelity ranked #1 in Mutual Fund Monitor Report—Retirement Planning Resources Part 2: Interactive Tools and Planners, Corporate Insight, October 2005, an evaluation of 18 financial institutions. Corporate Insight and Fidelity Investments are not affiliated.

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