

PROFESSIONAL ADVISORY SERVICE MADE AFFORDABLE

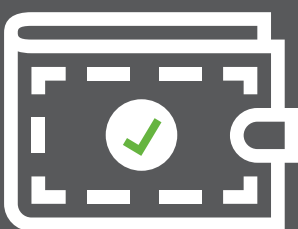
Your Personalized Planning & Advice annual advisory fee covers planning across your financial goals, and the ongoing management of your retirement plan assets - **including investment allocation, monitoring & rebalancing**. Plus, we'll provide you with ongoing, proactive engagement with progress toward your goals.

FOCUSED ON YOUR SUCCESS



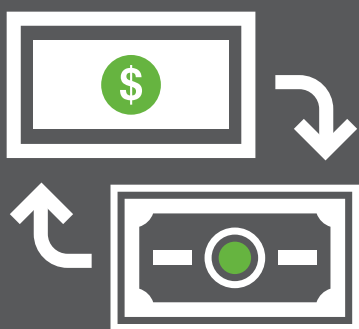
We put your best interest first. Not only is this the right thing to do, it is our legal and fiduciary responsibility.*

AFFORDABLE



Advisory fees are agreed to by your employer, with discounts as your balance increases.

INVESTMENT SELECTION



Funds selected for investment are based on what is available in your workplace savings plan. Management fees for Fidelity funds received by Fidelity as a result of the investments held in your account will be passed back to you.†

SATISFACTION



97% of employees who enroll stay with us.‡ However, if you are not satisfied, you can unenroll at any time —without penalty.

[TO LEARN MORE ABOUT YOUR SPECIFIC PLAN'S PRICING CLICK HERE.](#)

Investing involves risk, including risk of 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.**

* Strategic Advisers LLC assumes fiduciary responsibility for participant investment decisions.

†Refer to the Terms and Conditions and Pricing Supplement for further information.

‡Includes 143,000 participants with funded balances in a Fidelity workplace managed account as of December 31, 2014. 97.2% of the eligible enrolled participants remained in the service through December 31, 2015 while 2.8% unenrolled but remained in a Fidelity plan.

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