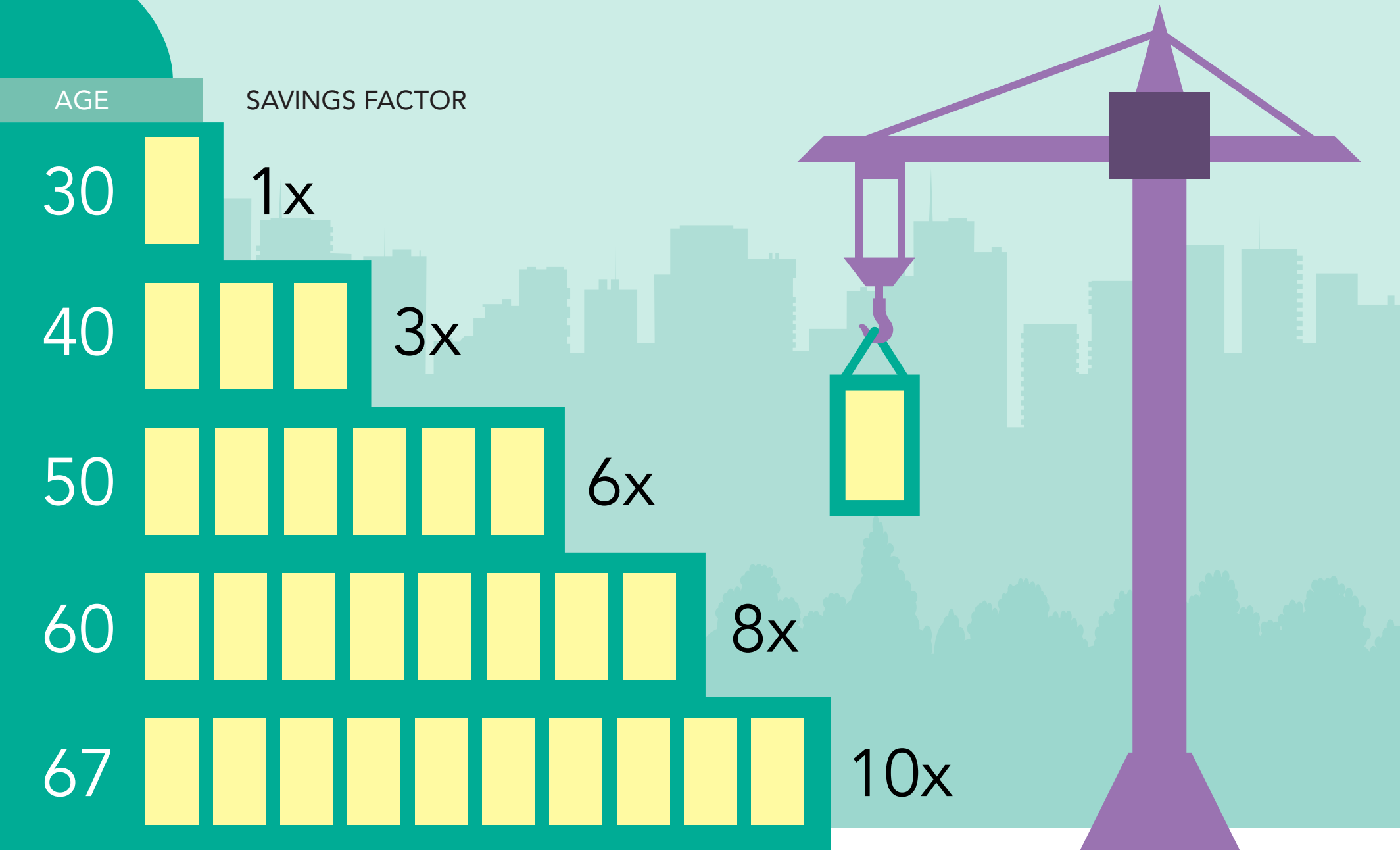


# Building your retirement

To be financially ready to retire by age 67, get started early, save at least 15% throughout your career and aim to have 10 times (10x) your final salary saved at retirement.

To get there, aim to hit these goals by your milestone birthdays.



The 10x savings rules of thumb are based on a 25-year-old earning \$40,000 with a constant wage growth rate of 1.5%, retiring at 67, replacing 45% of pre-retirement income on a pre-tax basis, with a savings rate of 15% and an asset mix of greater than or equal to 50% equity using a 90% confidence level.

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

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