

PLAN AHEAD

to Achieve your Retirement Goals



Knowing you can reach your retirement goals. That's retirement readiness. And you can begin taking the steps to achieve your goals when you meet with a Fidelity Retirement Counselor. Each session is specially designed to help you become better informed and more confident in planning for your retirement.

Please take time now to schedule your personal consultation with **Perry Atkin** from Fidelity Investments.

To schedule your confidential consultation, please go on-line at www.fidelity.com/atwork/reservations or call Perry Atkin directly at (800) 248-4213 ext 3030.

Perry Atkin will contact you by phone at your scheduled time.

You will learn about investing for retirement and get a better understanding of the steps you can take to ensure your retirement readiness.



Plan ahead to achieve your retirement goals.

To begin taking the steps to achieve your goals, attend this on-site event or visit

www.fidelity.com/atwork to become better informed and more confident in planning for your retirement.

In addition to attending this valuable in-person meeting, you can also access Fidelity e-Learning® workshops at <http://e-learning.fidelity.com> any time to learn at your own pace.

This message has been sent to you at the request of your employer as part of a series of communications to make sure you are aware of the features and benefits of the retirement savings program.

Keep in mind, investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call Fidelity at 1-800-343-0860 or visit www.fidelity.com for a free mutual fund prospectus. Read it carefully before you invest.

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