



# Workplace Education and Guidance — for all that life entails



## Plan for *Life*: Fidelity's guided and engaging participant experience

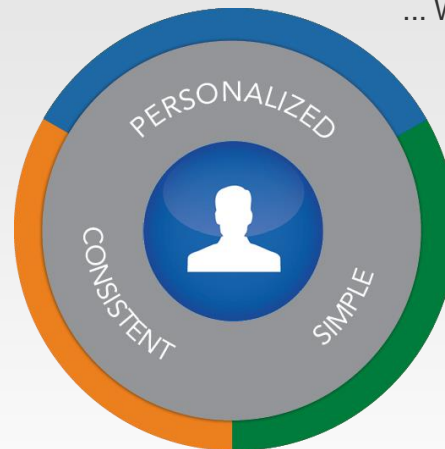
Making it easy for employees to plan effectively for retirement, no matter what life brings.

### How It Works:

- Leverages **insights about employees' needs** to help them achieve retirement readiness through every life stage and life event
- Provides **innovative solutions** designed to engage, educate, and guide employees to plan and take action
- Spans **across all benefits** to help ensure maximum value of your benefits and achieve a retirement ready workforce

**Plan for Life** helps employees make better decisions...

... With guidance that offers:



Personalized messaging

Simple steps

Consistency across channels

### Consider This:

Employees need help

- Only 13% of employees are confident they'll save enough to retire<sup>1</sup>

Plan for Life delivers positive outcomes

- 46% of guidance interactions have resulted in action<sup>2</sup>

9 out of 10 employees say their expectations are met by the guidance they receive from Fidelity<sup>3</sup>

<sup>1</sup> Employer Benefits Research Institute | Retirement Confidence Survey, March 2013.

<sup>2</sup> Fidelity Investments Customer Knowledge Center, internal information, Q2, 2013.

<sup>3</sup> Fidelity Investments, Participant Loyalty Study, Q3 2013.

## Make the right connection

A robust educational program delivered according to employee preference that drives to one-on-one guidance.



### Group Education

- *Live on-site workshops*
- *Live web workshops*
- *On-demand workshops*

### Individual Support

- *Dedicated Phone-based Workplace Planning & Guidance Consultants*
- *Post-Workshop Experience following workshops*
- *On-site appointments for pre-retirees*



## Make it easy to get involved



### MAXIMIZE THE ADVANTAGES OF THE WEB

#### Live Web Workshops\*

*Live, interactive sessions conducted online through NetBenefits®*

- Best for employees:
  - At remote locations or those who travel
  - At various locations across the country

#### On-demand Workshops\*

*Available on-demand, virtually 24 hours a day, 7 days a week*

- Best for employees:
  - Who prefer self-paced online learning at their convenience
  - At various locations across the country



### MAKE THE MOST OF IN-PERSON EVENTS

#### Live On-site Workshops\*

*Live sessions conducted onsite at your location*

- Best for employees:
  - At a single-site organization or where there is a large concentration of employees

#### Post-Workshop Experience

Presenters are available following workshops in a central location

- Best for employees:
  - Who have general questions on concepts reviewed in the workshops
  - Who need direction on broader retirement and investment planning
  - Who would like to take immediate action following the workshop

\*May be customized to include your plan's specific details

## Provide individual support



### Dedicated Workplace Planning & Guidance Consultants

- FINRA-registered phone associates, fully trained on plan specifics
- Specializing in benefits enrollment, contribution and allocation strategies
- Provide more complex investment and retirement planning
- Transactional capabilities to implement planning decisions



### On-site Guidance Appointments

- Pre-scheduled 45-minute Retirement & Investment Planning appointments for pre-retirees (age 55+) and their spouses
- iPad and/or laptop will be available for NetBenefits® access to change deferral, make investment changes and other transactions



### Local Investor Center Support

By referral where appropriate:

- Investment Strategy
- Retirement Planning
- Income Protection
- Asset Protection
- Family Assistance

Some services included here are provided through Fidelity Personal Investing and require a Letter of Direction from plan sponsors.

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## Plan for *Life*

A guided and engaging participant experience

# Provide them with a path they can follow

	BASIC ← → COMPLEX				
	New to the plan	In-plan needs	Broader needs	Job changer	Pre-retiree
EDUCATE (On-site, On-demand and Web Workshops)	<p><b>Getting on the Right Path with Your Workplace Savings</b></p> <p><b>Making the Most of Your Workplace Transition</b></p>	<p><b>Building a Portfolio for Any Weather</b></p>	<p><b>Designing Your Financial Roadmap</b></p> <p><b>Confident Investing in Any Market</b></p>	<p><b>Deciding What to Do with Your Workplace Savings</b></p>	<p><b>Preparing Your Savings for Retirement</b></p> <p><b>Shifting From Saving to Spending</b></p> <p><b>Preserving Your Savings for Future Generations</b></p>
PLAN (Planning Tools)	<ul style="list-style-type: none"> <li>• Online Enrollment Wizard</li> <li>• Contribution Calculator</li> <li>• Take Home Calculator</li> <li>• Budget Snapshot</li> </ul>	<ul style="list-style-type: none"> <li>• Portfolio Review</li> <li>• Income Simulator</li> <li>• Contribution Calculator</li> <li>• Take-Home Calculator</li> </ul>	<ul style="list-style-type: none"> <li>• Retirement Quick Check</li> <li>• Roth IRA Evaluator</li> <li>• College Savings Calculator</li> </ul>	<ul style="list-style-type: none"> <li>• Consolidation Calculator</li> </ul>	<ul style="list-style-type: none"> <li>• Retirement Income Planner</li> <li>• Income Simulator</li> <li>• Income Strategy Evaluator</li> <li>• Estate Planning Calculator</li> </ul>
GUIDE (Individual Support)	<p><b>Dedicated Phone Workplace Planning &amp; Guidance Consultants</b></p> <ul style="list-style-type: none"> <li>• Guidance on core plan and other needs</li> <li>• Rep-led Tool-based guidance interactions</li> <li>• Transactions can be completed over the phone.</li> </ul> <p><b>Post-Workshop Experience</b></p> <ul style="list-style-type: none"> <li>• Drop by following workshops to ask general questions and let us point you in the right direction.</li> <li>• iPad and/or laptop will be available for NetBenefits access to enroll, change deferral, or make an investment mix.</li> </ul> <p><b>Local Investor Centers</b></p> <ul style="list-style-type: none"> <li>• Referrals will be made to the local Investor Center for personal investing needs.</li> </ul>			<p><b>Dedicated Phone Workplace Planning &amp; Guidance Consultants</b></p> <ul style="list-style-type: none"> <li>• Guidance on core plan and other needs</li> <li>• Rep-led tool-based guidance interactions</li> <li>• Transactions can be completed over the phone.</li> </ul> <p><b>On-site 1:1 Guidance</b></p> <ul style="list-style-type: none"> <li>• Pre-scheduled 45-minute Retirement and Investment Planning Appointments. Spouses invited.</li> <li>• iPad and/or laptop will be available for NetBenefits access to enroll, change deferral, or make an investment mix</li> </ul> <p><b>Local Investor Centers</b></p> <ul style="list-style-type: none"> <li>• Referrals will be made to the local Investor Center for personal investing needs</li> </ul>	

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Plan for *Life*

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participant experience

## Appendix



## Group Workshops

WORKSHOP TITLE	KEY TOPICS	DELIVERY OPTIONS		
		Live On-site	Live Web	Spanish
<b>Getting on the Right Path with Your Workplace Savings Plan</b>	<ul style="list-style-type: none"> <li>• Understand the benefits of enrolling in their retirement savings plan</li> <li>• Identify their plan’s features and investment options</li> <li>• How to manage debt and create a budget to identify available dollars for retirement savings</li> </ul>	●	●	●
<b>Building a Portfolio for Any Weather</b>	<ul style="list-style-type: none"> <li>• Review plan specifics</li> <li>• Principles of asset allocation, diversification, and risk vs. return potential</li> <li>• Building an investment strategy</li> </ul>	●	●	●
<b>Making the Most of Your Workplace Savings Plan Transition</b>	<ul style="list-style-type: none"> <li>• Educate on new plan features and investment options</li> <li>• Key dates and transitional events</li> <li>• Create a savings plan including opportunities to increase contribution each year</li> </ul>	●	●	●
<b>Designing Your Financial Roadmap</b>	<ul style="list-style-type: none"> <li>• Planning for retirement and building the foundation (Debt Management &amp; Budgeting)</li> <li>• Importance of balancing and prioritizing other non-retirement goals to save appropriately</li> <li>• How to evaluate your portfolio and select appropriate savings vehicles</li> <li>• Factors to consider when choosing a college savings plan</li> </ul>	●	●	●
<b>Preparing Your Savings for Retirement</b>	<ul style="list-style-type: none"> <li>• The importance of maximizing savings while still in the workforce</li> <li>• How to conduct an income and expense analysis</li> <li>• Strategies to maximize income sources, and the impact of healthcare costs on retirement savings</li> <li>• The importance of estate planning and introduction to key estate planning tools</li> </ul>	●	●	●
<b>Deciding What to Do with Your Workplace Savings</b>	<ul style="list-style-type: none"> <li>• Key considerations when leaving an employer</li> <li>• Advantages and disadvantages of each distribution option</li> <li>• Rollovers, fees, and tax consequences; additional resources</li> </ul>	●	●	
<b>Quarterly Market Update</b>	<ul style="list-style-type: none"> <li>• Current macro- and microeconomic conditions</li> <li>• U.S. Equity, International Equity, and Fixed income markets</li> <li>• Long-term investing themes</li> </ul>	●	●	

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## Group Workshops (continued)

WORKSHOP TITLE	KEY TOPICS	DELIVERY OPTIONS		
		Live On-site	Live Web	Spanish
<b>Confident Investing in Any Market</b>	<ul style="list-style-type: none"> <li>The importance of asset allocation and diversification</li> <li>Measures commonly used to evaluate funds, and what really impacts portfolio performance</li> <li>The importance of setting a long-term strategy, and key rebalancing techniques to keep a portfolio on track</li> </ul>	●	●	
<b>Shifting from Saving to Spending</b>	<ul style="list-style-type: none"> <li>Recap of competing investing priorities, and why growth is still a must in retirement</li> <li>Common income strategies, and the importance of a target investment mix</li> <li>Establishing a withdrawal strategy and the basics of MRDs</li> </ul>	●	●	
<b>Preserving Your Savings for Future Generations</b>	<ul style="list-style-type: none"> <li>What is a taxable estate and how can assets be distributed?</li> <li>Understanding estate planning components, wills vs. probates, and what is a power of attorney</li> <li>The importance of a living will and healthcare proxy, and establishing a trust and different forms of trusts</li> <li>The importance of beneficiary designations, and gifting and insurance replacement strategies</li> </ul>	●	●	
<b>Your College Planning Choices</b>	<ul style="list-style-type: none"> <li>Learn how to start saving now for a child's college education</li> </ul>		●	
<b>Debt Management and Budgeting</b>	<ul style="list-style-type: none"> <li>Help recognize the importance of managing debt.</li> <li>Provides steps for maintaining a healthy financial fitness to help them reach their future financial goals</li> </ul>		●	
<b>Monitoring Your Portfolio</b>	<ul style="list-style-type: none"> <li>Help in understanding the importance of monitoring your portfolio</li> <li>Evaluating your current approach</li> <li>Rebalancing investments to better meet your savings goals</li> </ul>		●	
<b>Women and Investing</b>	<ul style="list-style-type: none"> <li>Review some of the facts about women in today's economy and some of the challenges women face when it comes to saving for retirement</li> </ul>		●	
<b>Wise Choices for your Old Workplace Savings Plan</b>	<ul style="list-style-type: none"> <li>Help understand distribution options and benefits of account consolidation</li> </ul>		●	

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## Workshop Modules

The following plan design modules can be added to any of the workshops at your request.

MODULE TITLE	KEY TOPICS	DELIVERY OPTIONS		
		On-Demand	Live Web	Live On-Site
<b>Fidelity BrokerageLink®</b>	<ul style="list-style-type: none"> <li>• How to enroll</li> <li>• Funding options</li> <li>• How the program works with fund selection and payroll deduction</li> </ul>	●	●	●
<b>Fidelity Freedom® Funds</b>	<ul style="list-style-type: none"> <li>• Importance of diversification</li> <li>• Automatic rebalancing</li> <li>• Professional account management</li> </ul>		●	●
<b>NetBenefits®</b>	<ul style="list-style-type: none"> <li>• Getting the most out of the tools and resources on NetBenefits including new enhancements, NetBenefits Library and mobile capabilities</li> </ul>		●	●
<b>Health Savings Accounts (HSAs)</b>	<ul style="list-style-type: none"> <li>• How HSAs and HSA-eligible plans work together</li> <li>• Benefits of a Health Savings Account</li> <li>• 2013 limits</li> <li>• Distribution considerations and qualified expenses</li> </ul>	●	●	●
<b>Portfolio Advisory Service At Work</b>	<ul style="list-style-type: none"> <li>• Features of professional investment management</li> <li>• Fees and expenses</li> <li>• Company stock considerations</li> </ul>	●	●	●
<b>Roth 401(k) and Roth 403(b)</b>	<ul style="list-style-type: none"> <li>• Introduction to new contribution option</li> <li>• Roth vs. traditional pretax vs. Roth IRA</li> <li>• Who would benefit and considerations</li> </ul>	●	●	●

## On-Demand Workshops

The following on-demand modules are available any time.

WORKSHOP TITLE	OBJECTIVE
<b>Getting on the Right Path with Your Workplace Savings Plan*</b>	<ul style="list-style-type: none"> <li>Part 1 of the Retirement Savings Series. Focuses on setting financial goals by reviewing opportunities to save in workplace savings plans.</li> </ul>
<b>Building a Portfolio for Any Weather</b>	<ul style="list-style-type: none"> <li>Part 2 of the Retirement Savings Series. Helps determine an appropriate asset allocation, how to apply a well-diversified strategy to your workplace savings plan, and techniques for rebalancing your account.</li> </ul>
<b>Confident Investing in Any Market*</b>	<ul style="list-style-type: none"> <li>Part 1 of the Multi-Goal Planning Series. Focuses on becoming more confident investors, understand how the markets may impact their investment strategy, and learn ways to establish and maintain a tax-sensitive savings approach.</li> </ul>
<b>Designing Your Financial Roadmap*</b>	<ul style="list-style-type: none"> <li>Part 2 of the Multi-Goal Planning Series. Focuses on understanding how to create a financial plan and how to save for other long- and short-term goals you may have in addition to retirement.</li> </ul>
<b>Preparing Your Savings for Retirement</b>	<ul style="list-style-type: none"> <li>Part 1 of the Retirement Income Series. Focuses on identifying sources of income, including Social Security, assessing the impact of future health care costs in retirement, and evaluating expenses and strategies to fill the gap.</li> </ul>
<b>Shifting from Saving to Spending</b>	<ul style="list-style-type: none"> <li>Part 2 of the Retirement Income Series. Focuses on the importance of asset allocation in retirement, elements for building your investment strategy, and considerations for portfolio withdrawal rates.</li> </ul>
<b>Preserving Your Savings for Future Generations</b>	<ul style="list-style-type: none"> <li>Part 3 of the Retirement Income Series. Focuses on estate planning as well as gifting and insurance replacement strategies.</li> </ul>
<b>Monitoring Your Portfolio</b>	<ul style="list-style-type: none"> <li>Understand the importance of monitoring your portfolio, evaluating your current approach, and rebalancing your investments to better meet your savings goals.</li> </ul>
<b>Retirement Planning with Annuities</b>	<ul style="list-style-type: none"> <li>An in-depth look at annuities and how they may work within a retirement income plan and withdrawal strategy.</li> </ul>
<b>Allocating Your Workplace Savings</b>	<ul style="list-style-type: none"> <li>Understand the role of asset allocation when choosing investments for your workplace savings plan.</li> </ul>

\* Available in Spanish

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## On-Demand Workshops (continued)

The following on-demand modules are available any time.

WORKSHOP TITLE	OBJECTIVE
<b>Women and Investing</b>	<ul style="list-style-type: none"> <li>• Unique considerations for women when building an investment strategy.</li> </ul>
<b>Your College Planning Choices</b>	<ul style="list-style-type: none"> <li>• Start saving now for a child's college education.</li> </ul>
<b>Debt Management and Budgeting</b>	<ul style="list-style-type: none"> <li>• How to manage debt and create a budget to identify available dollars for retirement savings.</li> </ul>
<b>Wise Choices for Your Old Workplace Savings</b>	<ul style="list-style-type: none"> <li>• Key considerations when going through a transition, including the advantages and disadvantages of each distribution option.</li> </ul>
<b>Deciding What to Do with Your Workplace Savings*</b>	<ul style="list-style-type: none"> <li>• Key considerations when leaving an employer, including the advantages and disadvantages of each distribution option.</li> </ul>
<b>Making the Most of Your Workplace Transition* <sup>1</sup></b>	<ul style="list-style-type: none"> <li>• Learn about new plan features and investment options and key dates and transitional events.</li> </ul>
<b>Evaluating Your Investment Options</b>	<ul style="list-style-type: none"> <li>• Understand the importance of monitoring performance and evaluating investment options to ensure they meet expectations.</li> </ul>
<b>Making the Most of Social Security and Medicare</b>	<ul style="list-style-type: none"> <li>• Learn about Social Security and Medicare.</li> </ul>
<b>Identify Strategies to Help You Plan for Taxes</b>	<ul style="list-style-type: none"> <li>• Learn about identifying strategies that may help you plan for taxes.</li> </ul>
<b>Withdrawals from Your Workplace Savings Plan</b>	<ul style="list-style-type: none"> <li>• What to expect when taking a withdrawal from your Workplace Savings Plan.</li> </ul>

\* Available when applicable (during a transition, acquisition or merger).

<sup>1</sup> Available in Spanish

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## Retirement Savings Series Part 1: Getting on the Right Path with Your Workplace Savings Plan

This workshop is designed for employees not participating in their workplace savings plan, or participants enrolled and not deferring the maximum amount or not taking advantage of their company match (if applicable).

### LEARNING OBJECTIVES:

**Create a vision for the future and set financial goals. At the conclusion of this workshop, employees will be able to:**

- Understand the benefits of enrolling in their retirement savings plan
- Recognize the features of their plan
- Know the steps they need to take to enroll in their plan
- Estimate if they are saving enough and list ways to increase the amount they are saving
- Recognize the benefits of increasing contributions
- Manage debt and create a budget to identify available dollars for retirement savings

### LENGTH



### KNOWLEDGE LEVEL

- Advanced
- Intermediate
- Beginner

English and Spanish



## Retirement Savings Series Part 2: Building a Portfolio for Any Weather

This workshop is designed for participants who are currently enrolled in their plan and are now looking for help to improve their investment mix through asset allocation and diversification.

### LEARNING OBJECTIVES:

**Build an investment strategy; create a vision for the future and set financial goals. At the conclusion of this workshop, employees will be able to:**

- Recognize the characteristics of the asset classes (stocks, bonds, etc.)
- Understand the benefits of diversification
- Analyze their current portfolio allocation
- Assess when to make a change or rebalance their account
- Recognize the investment options available in their plan
- Apply a target asset allocation and diversify strategy to their workplace savings account

### LENGTH



### KNOWLEDGE LEVEL

- Advanced
- Intermediate
- Beginner

English and Spanish



## Making the Most of Your Workplace Savings Plan Transition

This workshop is designed for participants who are in the current plan affected by the transition, as well as eligible employees not yet enrolled in the plan.

### LEARNING OBJECTIVES:

**Understand new plan features, investment options, and key dates in transition. At the conclusion of this workshop, participants will be able to:**

- Recognize the features of their plan
- Estimate if they are saving enough and list ways to increase the amount they are saving
- Recognize the benefits of increasing contributions

### LENGTH



### KNOWLEDGE LEVEL

- Advanced
- Intermediate
- Beginner

English and Spanish



## Deciding What to Do with Your Workplace Savings

This workshop is designed for participants who have recently experienced a job change (merger, acquisition, reduction in force, or other corporate action).

### LEARNING OBJECTIVES:

**Understand the key considerations when leaving an employer. At the conclusion of this workshop, employees will be able to:**

- Better understand how to stay on track to reach their retirement goals
- Assess various distribution options for their workplace savings plan
- Create a household budget
- Recognize the types of insurance coverage that they may need to maintain during the transition

### LENGTH



### KNOWLEDGE LEVEL

- Advanced
- Intermediate
- Beginner

English and Spanish





## Quarterly Market Update

This workshop is designed for employees with more complex investing needs, who are taking an active role in managing their investment strategy, and who want to understand how to manage their portfolio based on current and historical market activity.

### LEARNING OBJECTIVES:

**Understand current macro- and microeconomic conditions. At the conclusion of this workshop, employees will be able to:**

- Identify the driving forces of recent developments and their influence on financial markets and the U.S. economy
- Understand the factors that can affect the performance of domestic and international markets
- Comprehend what drives changes in bond market interest rates and valuations
- Reflect on their current investment strategy and make a plan to stay on course in any market

### LENGTH



### KNOWLEDGE LEVEL

- Advanced
- Intermediate
- Beginner

English and Spanish



## Multi-Goal Planning Series Part 1: Confident Investing in Any Market

This workshop is designed for employees who understand the basics of investing, are actively involved in managing their investment strategy, and would like to learn how to position their investments to make the most of their savings.

### LEARNING OBJECTIVES:

**Evaluate investment options and the key principles of tax-smart investing. At the conclusion of this workshop, employees will be able to:**

- Understand how to build a smart investment mix
- Evaluate if they have the right mix of investments
- Assess the factors that could impact portfolio performance
- Identify different vehicles to help reduce taxes
- Assess when to make a change

### LENGTH



### KNOWLEDGE LEVEL

- Advanced
- Intermediate
- Beginner

English and Spanish



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## Multi-Goal Planning Series Part 2: Designing Your Financial Roadmap

This workshop is designed for plan employees who are taking an active role in saving for retirement, contributing heavily to their retirement plan, and need to explore additional savings vehicles to create an overall financial plan.

### LEARNING OBJECTIVES:

**Build a financial roadmap. At the conclusion of this workshop, employees will be able to:**

- Identify the need for a financial plan
- Evaluate where to save (workplace savings first, tax-advantaged accounts, after-tax)
- Address additional savings goals (such as college or health savings)

### LENGTH



### KNOWLEDGE LEVEL

- Advanced
- Intermediate
- Beginner

English and Spanish



## Retirement Income Series Part 1: Preparing Your Savings for Retirement

This workshop is designed for employees who are two to 10 years from retirement, are 55 years old or older, who would like to learn how to develop a retirement income plan.

### LEARNING OBJECTIVES:

**The importance of maximizing savings while still in the workplace. At the conclusion of this workshop, employees will be able to:**

- Assess if they are financially ready to retire and identify ways to save more to fill any gaps
- Identify sources of income
- Assess how health care and Social Security can impact their expenses and income strategy
- Understand how to create a retirement income strategy

### LENGTH



### KNOWLEDGE LEVEL

- Advanced
- Intermediate
- Beginner

English and Spanish



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## Retirement Income Series Part 2: Shifting from Saving to Spending

This workshop is designed for employees who are less than two years from retirement, are 55 years old or older, and who have an income plan in place.

### LEARNING OBJECTIVES:

**Developing your own income strategy. At the conclusion of this workshop, employees will have a better understanding of:**

- The potential benefits of income diversification in retirement
- How to create a sound investment strategy to help manage retirement income
- Considerations for portfolio withdrawal rates
- Ways to stay actively involved in managing your portfolio

### LENGTH



### KNOWLEDGE LEVEL

- Advanced
- Intermediate
- Beginner

English



The estate planning information is general in nature and should not be considered legal or tax advice. Laws of your particular state or your particular situation may affect this information. Consult with your attorney or tax professional regarding your specific legal and tax situation.

## Retirement Income Series Part 3: Preserving Your Savings for Future Generations

This workshop is designed for employees interested in learning more about estate planning and preserving their assets.

### LEARNING OBJECTIVES:

**Estate planning. At the conclusion of this workshop, employees will have a better understanding of:**

- The benefits of estate planning
- How to identify estate assets
- Key estate planning tools
- How to review their estate plan
- Gifting and insurance replacement strategies

### LENGTH



### KNOWLEDGE LEVEL

- Advanced
- Intermediate
- Beginner

English



The tax information and estate planning information contained herein is general in nature, is provided for informational purposes only, and should not be construed as legal or tax advice.