



## Get on the path to retirement with a professionally managed account.

When it comes time for retirement, we want you to be ready. Taking on too much or too little risk can put your workplace savings at a disadvantage. However, with **Fidelity® Portfolio Advisory Service at Work**, you'll always get the skillfully guided investment approach you need. Fidelity's professionals will manage your savings to help you strike the appropriate balance of risk with opportunity for growth.

### What we do for you:

When you enroll in Fidelity® Portfolio Advisory Service at Work, our investment professionals use their experience to actively manage your workplace savings. Fidelity will:

1. **Assess your situation and investment time horizon**
2. **Invest your savings in an appropriate investment mix**
3. **Monitor your account to manage through times of market change**
4. **Adjust your investment mix to help keep your savings on track**

### What you get with Fidelity Portfolio Advisory Service at Work



Your Fidelity team determines *the time frame between your current age and an estimated retirement age*. If you complete an investor profile questionnaire, they will also consider your risk tolerance and current financial situation.



They assign you to an investment mix that is an appropriate mix of stocks, bonds, and short-term investments. This approach is designed using your workplace savings plan's investment options.



The result is a model portfolio that *provides an appropriate balance of risk and opportunities for growth*.\* Your portfolio is monitored and adjusted to keep current with your retirement time frame and changing needs.

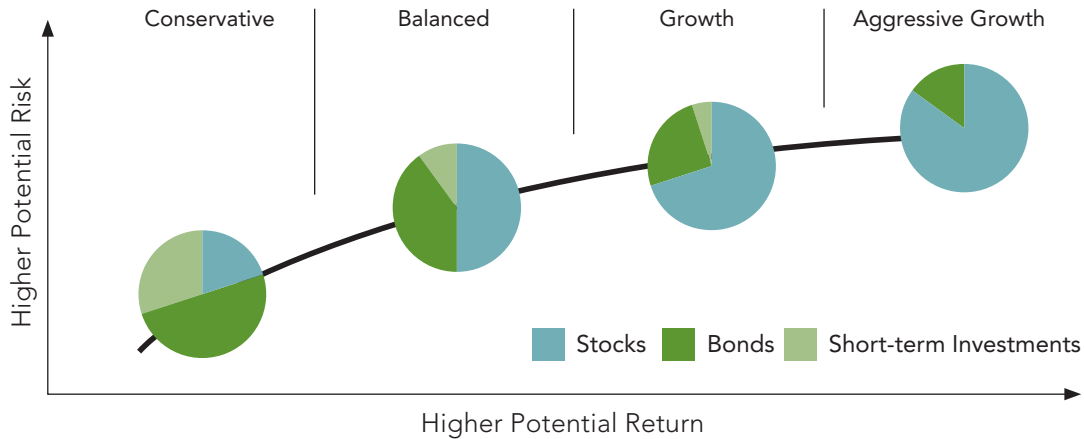
\* Performance of the model portfolios depends on the performance of the underlying investment options. These investments are subject to the volatility of the financial markets in the U.S. and abroad, and may be subject to additional risks associated with investing in fixed-income, high-yield, small-cap, mid-cap, and foreign securities.

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## Fidelity® Portfolio Advisory Service at Work Target Investment Mixes

Your Fidelity® Portfolio Advisory Service at Work relationship starts with an age- and risk-appropriate adjustment of your workplace savings. Then Fidelity's professionals actively manage your investments to keep them in line with your changing needs.



The risk and return graphic above is for illustrative purposes only and is not intended to represent actual risk/return calculations. The four target asset mixes shown represent the primary investment strategies of the Fidelity Portfolio Advisory Service at Work managed account program. Stock, bond, and short-term weights indicated may not match the actual levels in the model portfolio due to market conditions. In addition, participants who enroll using the time horizon-based enrollment option may have asset allocations different from those shown above, as their retirement savings accounts are managed to become more conservative over time. Different asset allocations will also be used for managed accounts of participants who own company stock, and who wish to have the service attempt to offset the risk of their company stock holdings.

### To learn more about Fidelity® Portfolio Advisory Service at Work, simply:

- Go online to NetBenefits® at <https://netbenefits.fidelity.com/pas>.
- Call 866.811.6041 to speak with a Fidelity Guidance Professional who is ready to help.

Fidelity Portfolio Advisory Service at Work is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. **This service provides discretionary money management for a fee.**

*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 or, if available, a summary prospectus. Read it carefully before you invest.*

Fidelity Brokerage Services LLC, Member NYSE, SIPC  
900 Salem Street, Smithfield, RI 02917  
554955.2.0 1.926710.100

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