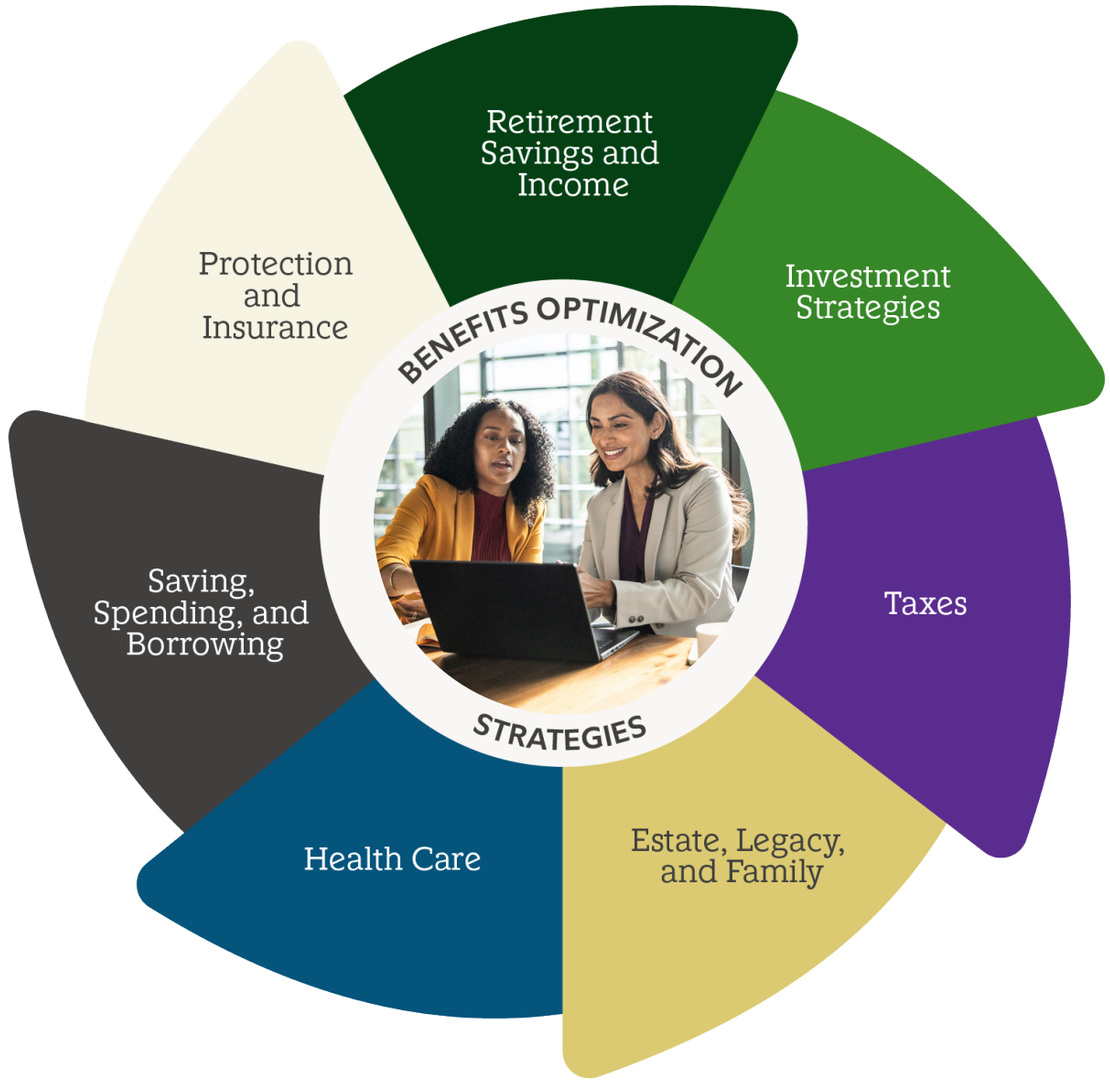
Fidelity INVESTMENTS

FIDELITY EXECUTIVE SERVICES℠

A deeper level of support for your important financial decisions

Your Executive Services team can work with you to develop a plan that integrates your workplace benefits decisions with broader wealth planning strategies to help you achieve your financial goals.



Access to the services herein are dependent upon the complexity of the customer's needs.
Advisory services are provided for a fee through Strategic Advisers LLC.

Call **800.533.8004** today or **click here** to schedule a meeting with your dedicated team.

FIDELITY EXECUTIVE SERVICES℠

A deeper level of support for your important financial decisions

Our goal is to help you bring to life what matters most - whether that's enjoying retirement, managing taxes and healthcare expenses, or leaving a meaningful legacy. Together, we can explore these priorities and more, aligning your workplace benefits decisions with your broader wealth planning goals.[1]

○ Benefits Optimization Strategies

Optimizing benefits decisions and integrating with broader wealth planning goals

- Guidance on plan rules and holistic view of workplace benefits
- Potential tax impacts of benefits and compensation
- Deferred compensation planning
- Retirement distribution and contribution strategies
- Valuation of equity awards and trading strategies

● Retirement Savings and Income

Planning designed to take you to, and through retirement

- Coordination of saving and investing
- Guaranteed income strategies[2]
- Transition from saving to spending
- Help reduce taxes on withdrawals[3]

● Investment Strategies

Creating strategies focused on your unique needs[4]

- Review asset allocation
- Coordination across all accounts

With access to:

- Professional investment management[4]
- Portfolios to help manage volatility[4]
- Alternative investment options[5]

● Taxes

Implementing tax-smart strategies[6]

- Coordination across accounts
- Charitable and legacy planning

With access to:

- Year-round use of tax-smart techniques[6]
- Tax-smart wealth transitions[3]

● Estate, Family and Legacy

Estate planning strategies and guidance

- Estate planning to support wealth transitions[7]
- Alignment through family conversation
- Trust administration services[8]
- Funding for education
- Charitable giving

● Health Care

Strategies for managing health care expenses in retirement

- A plan for rising health care costs
- Tax-efficient health savings accounts[9]
- Medicare guidance and enrollment
- Planning for long-term care expenses

● Savings, Spending and Borrowing

Developing everday cash management solutions

- Guidance on spending plans
- Help with planning for major purchases
- Choosing accounts for retirement withdrawals[3]
- Borrowing solutions to keep portfolios intact

○ Protection and Insurance

Strategies for protecting assets and creating income

- Turning savings into reliable income[10]
- Helping to manage the cost of long-term care
- Protecting loved ones from uncertainty

The more we know about you, the easier it is to help you build a plan that's built for your unique needs and aspirations.

We can get started by discussing some of the topics below and helping you establish clear next steps.

Benefits Optimization Strategies

A holistic review of your workplace benefits

- Are you maximizing all your company-provided benefits?
- Do you know how your benefits affect your tax situation?
- What role does your company stock and equity awards play in your broader wealth strategy?
- How confident are you in your plan for using your NQDC or equity awards in retirement?

Investment Strategies

Creating strategies focused on your unique needs

- Could your portfolio be more tax efficient?
- Do you feel as though you have the discipline to remain invested through different types of market conditions?

Taxes

Implementing tax-smart investing strategies[6]

- Do you have a single, comprehensive approach that addresses all the taxes you could be facing?
- Have you considered how different types of financial accounts can contribute to a tax-efficient investment plan?

Retirement Savings and Income

Planning designed to take you to and through retirement

- How might transitioning from accumulation to funding your lifestyle in retirement affect your plan?
- If you're working with multiple investment firms, have you considered how your various accounts can create a cohesive investment strategy toward your retirement goals?

Protection and Insurance

Protecting assets and insurance solutions

- Do you have sufficient sources of guaranteed lifetime income to cover your essential expenses?
- How will your family meet their expenses if you're no longer able to provide for them?

Health Care

Managing health care expenses in retirement

- When you consider how much you might need for medical expenses in retirement, have you accounted for your health and family history as well as your state of residence?
- Does your plan account for the potential costs of health care in retirement?

Saving, Spending, and Borrowing

Developing money management-strategies across accounts

- Do you have a sense of where your money goes each month?
- Are you considering a major purchase that you're not sure how to pay for, such as college, a wedding, or a second home?

Estate, Legacy, and Family

Providing estate planning guidance

- Have you talked with family members about your plan? Do you feel as though everyone's on the same page when it comes to your intentions?
- Does your estate plan have provisions for issues such as long-term care and other health care–related expenses you may encounter?

Disclosures

Investing involves risk, including risk of loss.

Fidelity Executive Services℠ does not provide legal or tax advice. Consult an attorney or tax professional regarding your specific situation

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10 Annuity guarantees are subject to the claims-paying ability of the issuing insurance company.

Topics listed are designed to help give you insights and items to consider when planning for your future. They are intended for educational purposes only and may not be relevant to your plan. Fidelity does not provide legal or tax advice or prepare estate plans. Please consult an appropriately licensed professional for guidance on your specific situation.

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