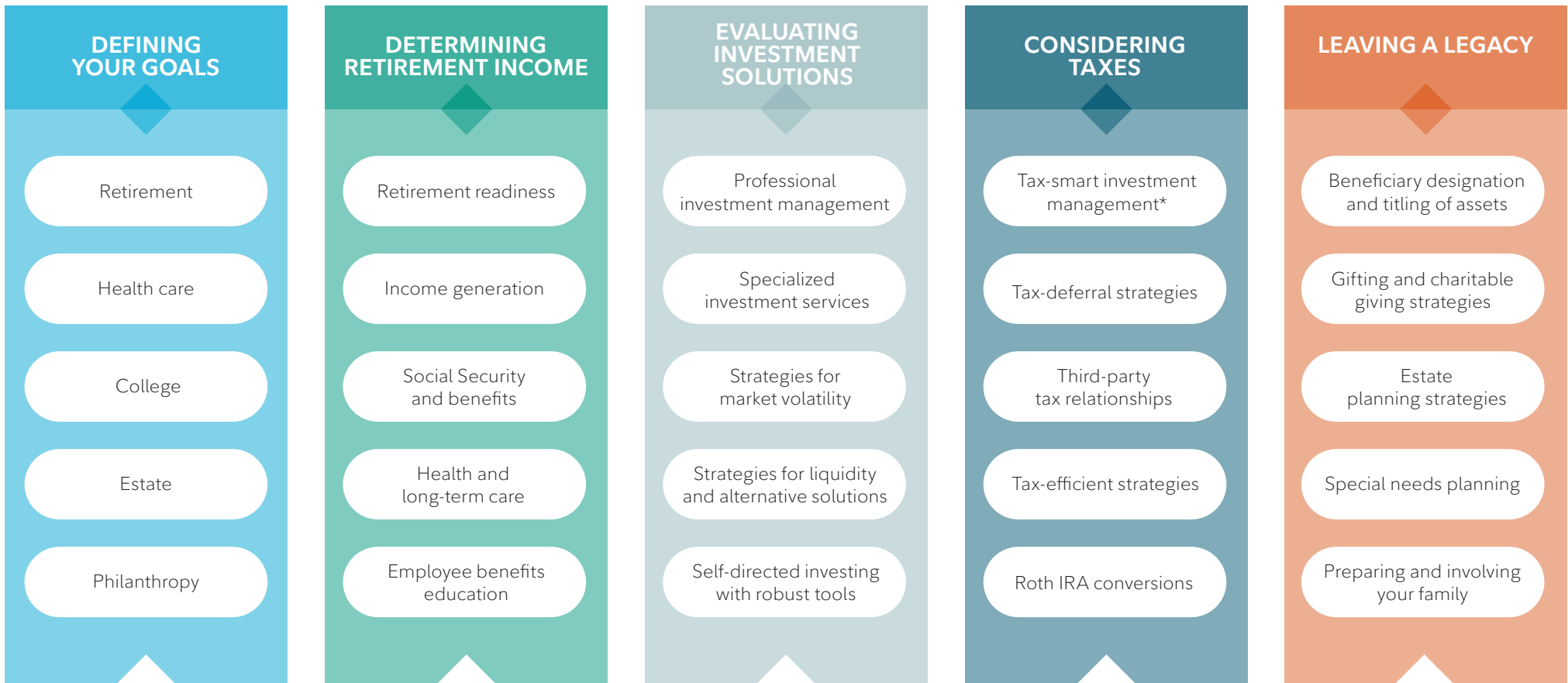


A PLAN FOCUSED ON YOU & YOUR FULL FINANCIAL PICTURE

Our goal is to help you bring to life what matters most to you—enjoying your retirement, navigating taxes and health care expenses, or leaving a legacy. It all starts with a conversation. We can discuss these topics and more.



Topics and questions 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.

*Tax-smart (i.e., tax-sensitive) investing techniques, including tax-loss harvesting, are applied in managing certain taxable accounts on a limited basis, at the discretion of the portfolio manager, primarily with respect to determining when assets in a client's account should be bought or sold. Assets contributed may be sold for a taxable gain or loss at any time. There are no guarantees as to the effectiveness of the tax-smart investing techniques applied in serving to reduce or minimize a client's overall tax liabilities, or as to the tax results that may be generated by a given transaction.

Investing involves risk, including risk of loss.

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