

# FINANCIAL EXAM

— Physicians' Retirement Plan Checkup —

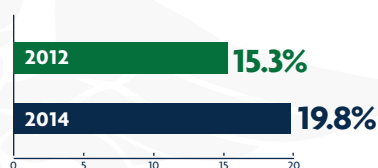
## PATIENT PROFILE

On the surface, the patient appears to be in excellent health:

Physicians' average total savings rate has increased significantly

from **15.3%** in 2012

to **19.8%** in 2014



## SYMPTOMS

However, dig a little deeper and discover:

- 48%** are saving below Fidelity's recommended total savings rate of 15% and some are well below that goal, with an average of just 9%.
- 48%** are not maxing out contributions to their workplace qualified retirement plan.
- 71%** are not contributing to a non-qualified retirement plan, such as a 457(b), available through their employers.

## R Prescription for Financial Health

Be aware of workplace retirement savings opportunities available including:

- o Maximum contributions allowed in a qualified plan such as a 403(b)
- o Availability of non-qualified savings plans such as a 457(b)

Review asset allocation to ensure it is age-appropriate.

Consult with a professional: Aim for a retirement plan checkup annually to ensure that your investment is appropriate for your age and risk tolerance.

To better prepare to retire in good financial health, schedule a free retirement planning consultation by calling **1-866-715-6111**

Guidance provided by Fidelity is educational in nature, is not individualized, and is not intended to serve as the primary basis for your investment or tax-planning decisions.

Source: Fidelity Investments, "Financial Checkup on Physicians' Retirement Readiness," November 2015  
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