About Fidelity's Retirement Score:

**Dark Green**: On Track (greater than 95). These households are on track to cover more than 95 percent of total estimated expenses.

**Green**: Good (81-95). Getting there for essential expenses, but not discretionary expenses like travel, entertainment, etc.

**Yellow**: Fair (65-80). Not on track, with modest adjustments to their planned lifestyle likely.

**Red**: Needs Attention (less than 65). Not on track, with significant adjustments to their planned lifestyles likely.

Data for the Retirement Preparedness Measure was secured from the Fidelity Investments Retirement Savings Assessment (RSA) through a national online survey of 4,650 working households earning at least $20,000 annually with respondents age 25 to 75 throughout August 2015. All respondents expect to retire at some point and have already started saving for retirement. Data collection was completed by GfK Public Affairs and Corporate Communication using GfK's KnowledgePanel®, a nationally-representative online panel. The responses were benchmarked and weighted against the 2014 Current Population Survey by the Bureau of Labor Statistics. GfK Public Affairs and Corporate Communication is an independent research firm not affiliated with Fidelity Investments. Fidelity Investments was not identified as the survey sponsor. The survey responses were then calculated through the proprietary asset-liability modeling engine of Strategic Advisers, Inc., a registered investment advisor and a Fidelity Investments company, to analyze the overall retirement preparedness of American households, based on data such as workplace and individual savings accounts, Social Security benefits, pension benefits, inheritances, home equity and business ownership. The projections were made assuming poor market conditions.

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