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**FIDELITY LAUNCHES COMPREHENSIVE FINANCIAL GUIDANCE PROGRAM
TO HELP AMERICANS NAVIGATE THROUGH CHALLENGING ECONOMIC TIMES**

**National Program Offers Free Financial Seminars, New Investor Tools and Savings
Principles to Help Individuals Save Strategically and Get Finances Back on Track**

BOSTON, March 10, 2009 – In response to the challenging economic conditions impacting the financial security of many Americans, Fidelity Investments today announced the launch of a comprehensive financial guidance program called Guide to Personal Savings, or GPS. This multi-faceted, guidance initiative is designed to help Americans define, prioritize and plan for financial goals in the midst of uncertain market conditions.

The program combines free financial seminars available to all Americans, nationwide, with over 500 planned through the end of March; new interactive tools and financial guidance resources; and the launch of a Fidelity brand and communications campaign. The campaign highlights the financial needs associated with different life stages and includes actionable, financial strategies for investors. For more information on the GPS program, consumers can log onto www.fidelity.com/GPS.

“Last year, Fidelity conducted 1.3 million financial guidance interactions with Americans and we anticipate the number of investors in need of help this year will be greater,” said Kathleen A. Murphy, president, Personal Investing, Fidelity Investments. “The volatility of the market has left many Americans uncertain of how to tackle short- and long-term financial goals. In response to this tremendous need for financial guidance, we’ve launched a national program that harnesses new and existing Fidelity resources to help Americans navigate their way through the crisis, get back on track with their finances, and feel more secure about the future.”

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More Than 500 Seminars Nationwide in 21 Days

As part of the GPS program, Fidelity will be significantly increasing its already robust number of free financial seminars to more than 500 through the end of March at its Investor Centers nationwide.

Based on local market demand, seminars will cover dozens of topics, including "Quarterly Market Updates," "Wise Choices for Your 401(k)" and "Building a Retirement Roadmap," which is a new seminar offering for 2009 that addresses Fidelity's point-of-view on managing multiple financial priorities and creating savings strategies. For those who cannot attend a seminar in person, the "Building a Retirement Roadmap," also will be available online on the GPS Web page.

For the more than 14 million Americans with Fidelity workplace savings plans, a series of weekly live Webinars are available through the Fidelity NetBenefits Web site to help workers learn more about managing their finances. As well, Fidelity will be working with employers through the year to host regional in-person seminars in select major metro markets such as Dallas, Chicago, New York, Atlanta, San Diego and Detroit. The regional seminar, "Putting Your Financial Future on Track," addresses investing fundamentals and will help individuals set and achieve financial goals.

"Our research shows that 83 percent of Americans have not sought financial help in the past 12 months, primarily because they thought they couldn't afford it, believed it wouldn't help, or thought such guidance was for the affluent only," said Murphy.¹ "We want everyone to know that financial help is available to them, at no cost, whether you're a Fidelity customer or not."

Need for Guidance Growing

As the financial markets and overall economy continue to fluctuate, investors are seeking more help and guidance than ever before. In fact, in 2008, Fidelity conducted more than 1.3 million guidance interactions, which included portfolio analysis, retirement, income and investment planning. These interactions were conducted either face to face with investors through its 128 investor centers, or over the phone and Web.

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¹ Fidelity national omnibus survey of 1,472 respondents sampled online from the US population age 18+ (excluding students and retirees). The survey was fielded from 2/12/09 to 2/17/09.

On a daily basis, Fidelity makes available a variety of guidance services for individuals. These include one-on-one consultations, access to award-winning planning tools, easy-to-follow savings and retirement checklists, and rich online educational resources that feature personal finance articles, leading investment research, and podcasts and videos by Fidelity professionals. All of these resources help deliver prescriptive financial strategies to enable investors to financially plan for their personal life stage goals. Whether starting out and learning how to invest, saving for retirement or college, managing finances through a job change or building long-term wealth and financial security, Fidelity's guidance offerings can help investors navigate toward their goals.

New Tools Help Americans Assess Savings and Spending Efforts

Many Americans, worried about their personal finances, have already begun to change savings and spending habits and are seeking Fidelity's help to better manage their finances. Fidelity research confirms that as many as eight out of 10 (82 percent) Americans have reined in spending, cutting back on discretionary or non-critical purchases because of the economic crisis. Of those who have reduced spending, nearly half (46 percent) are managing to accumulate additional savings, with the median amount saved being \$200 per month.²

Yet more than one-third of Americans (37 percent) don't understand where to place their next savings dollar.³ For these individuals, Fidelity is launching its new Savings Planner. The calculator provides guidance to users on where to save their next dollar, given the often competing financial needs of saving toward future goals vs. paying down debt.

The new Savings Planner brings to life Fidelity's savings point of view, allowing users to set up to five personal financial priorities, including retirement, mortgage debt, credit card debt, college savings and auto loans. Starting with user-selected goals, the planner asks a few simple questions related to age, income and savings, as well as availability of an employer retirement plan, and suggests a hierarchy to help meet identified priorities for the investor. It then provides a potential savings path to help the investor meet his or her financial priorities.

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² Fidelity national omnibus survey of 1,472 respondents sampled online from the US population age 18+ (excluding students and retirees). The survey was fielded from 2/12/09 to 2/17/09.

³ Ibid

The strategies provided by the tool are based on several of Fidelity's views on saving and personal money management that include the following general principles:

- Saving for retirement should be a primary focus. There are significant advantages to saving for retirement as early as possible.
- For many investors, a tax-advantaged workplace savings plan such as a 401(k), 403(b), 457 or for self-employed individuals, a SEP IRA or Keogh, is the best place to save for retirement. Regardless of age, all workplace plan participants should contribute at least enough to receive the maximum amount of any matching employer contributions, review their portfolio at least once a year and rebalance as necessary.
- While building a retirement foundation, investors should reduce or eliminate high-interest credit card debt and set aside at least three to six months worth of living expenses as a safety net.
- After maximizing contributions to their tax-advantaged workplace savings plan, investors should consider saving more for retirement using an IRA or another tax-advantaged retirement savings vehicle.
- Upon fully funding tax-advantaged retirement accounts and paying down credit card debt, investors should address other goals, such as saving for a child's college expenses using a 529 college savings plan or examining the benefits of paying off a mortgage or car loan.

"Our savings point-of-view goes beyond retirement to help address an individual's entire financial picture," said Murphy. "For example, in an environment where 21 percent of Americans report having a member of their household laid off in the last 12 months, the existence of an emergency fund becomes critical, and must be factored into an overall financial plan if families are to be successful." ⁴

Fidelity's research found that nearly nine in 10 Americans (87 percent) say the current economic crisis has made them realize the importance of having an emergency fund, but less than half of Americans (46 percent) have such a fund. Behaviors may be changing though, with half (51 percent) of those who do not yet have an emergency fund indicating they plan to start one in the next six months.⁵

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⁴ Fidelity national omnibus survey of 1,472 respondents sampled online from the US population age 18+ (excluding students and retirees). The survey was fielded from 2/12/09 to 2/17/09.

⁵ Ibid

And budgeting is equally a challenge for many Americans. Although every financial plan starts with a budget, Fidelity research found that the majority of people (57 percent) try to manage their finances without one. In fact, the top three reasons individuals cite for not creating a budget are: a lack of discipline to stick with it (30 percent), belief it would take too much time (27 percent) and no desire to do the work (24 percent) involved with creating one.⁶

To help Americans create and stick to a monthly budget plan, Fidelity is launching its new Budget Snapshot calculator. This easy-to-use, interactive calculator allows users to quickly bucket expenses and determine monthly surpluses or deficits. Additionally, the calculator provides independent editorial content on how to better manage debt and expenses.

Investing Made Easier

In addition to new interactive tools, Fidelity also has added new capabilities to its popular Portfolio Review assessment tool, providing a number of innovative enhancements to help investors. A new streamlined and simplified design will allow users to select an investment strategy more quickly and easily. The tool now also provides an age-based target asset mix for those who may need additional help in deciding how to build a portfolio to meet their long-term goals. This Spring, new Click-to-Trade functionality will allow users who want to implement a portfolio constructed with the help of the tool to reallocate their account as necessary to achieve that result with the click of a mouse.

And, Fidelity continues to build its offerings for investors who prefer to have their investments professionally managed through Fidelity's Portfolio Advisory Services. Through this service, Fidelity investment professionals work closely with investors to evaluate their financial situations, review their risk levels and develop an appropriate investment strategy to help meet their long-term goals.

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⁶ Fidelity national omnibus survey of 1,472 respondents sampled online from the US population age 18+ (excluding students and retirees). The survey was fielded from 2/12/09 to 2/17/09.

Guidance Message Promoted Through New Brand Campaign

As evidence of the firm's commitment to provide guidance and financial help to Americans through every stage of life, particularly in this difficult environment, Fidelity will be launching a new life-stage themed brand campaign. The campaign integrates television, print, billboard and online messages into one powerful communications platform. It will be supported by an interactive microsite, highlighting life-stage appropriate products and strategies that address seven critical life stages from starting out as an investor to retiring.

For more information from Fidelity concerning financial and retirement preparedness, investors can call 1-800-FIDELITY, visit www.fidelity.com, or meet with a representative at one of Fidelity's 128 Investor Centers nationwide.

About Fidelity Investments

Fidelity Investments is one of the world's largest providers of financial services, with custodied assets of over \$2.5 trillion, including managed assets of over \$1.2 trillion as of January 31, 2009. The company offers investment management, retirement planning, brokerage, and human resources and benefits outsourcing services to 24 million individuals and institutions as well as through 5,500 financial intermediary firms. The firm is the largest mutual fund company in the United States, the No. 1 provider of workplace retirement savings plans, the largest mutual fund supermarket and a leading online brokerage firm. For more information about Fidelity Investments, visit www.fidelity.com.

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Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully.

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

Keep in mind investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

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