Savings Checklist

At Fidelity, we believe everyone needs a path to financial wellness—and the foundation of that path is saving.

☑ Identify your goals and priorities.

We believe that you should consider saving for retirement and reducing credit card debt to be top priorities. You may have other financial goals as well, such as saving for a child's college expenses or paying down your home mortgage.

- Visit Fidelity.com/savingsplanner for help creating a personalized savings plan based on your priorities.

☑ Save for your retirement first.

- Enroll in your workplace savings plan as soon as you are eligible.
- Contribute at least enough to receive any and all matching funds from your employer (if available).
- Determine how much you need to save to reach your retirement goals. Visit Fidelity.com/snapshot.

☑ Reduce, or eliminate, "bad" debt and build a safety net for emergencies.

- Pay off high interest credit card debt. See the benefits of increasing your payments at Fidelity.com/savingsplanner.
- Set aside enough cash to cover 90 days' worth of living expenses so that you don't need to tap into investments or retirement savings.
- Get a better understanding of where you spend your money at Fidelity.com/budgeting.

☑ Save more through a tax-advantaged account.

- Save to the maximum allowed in your workplace savings plan—$16,500 if under age 50, $22,000 if over age 50.
- *Then* open an IRA or another tax-advantaged retirement savings account. If you qualify, consider a Roth IRA; visit Fidelity.com/tvr to see if one is right for you.
- *After funding retirement,* consider opening a 529 College Savings Plan to save for a child's college expenses. Visit Fidelity.com/college to learn more.
- Pay off other debt such as your home mortgage or a car loan.

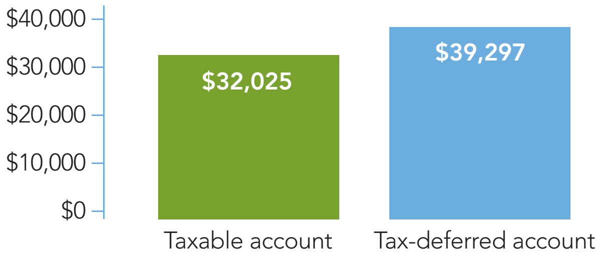
Tips for Saving

- **Simplify your finances.** Consolidating old 401(k)s into an IRA can make it easier to see your overall financial picture and get more control over your savings. Visit Fidelity.com/rollover.
- **Make sure you stay on track.** Review your investment strategy at least once a year and rebalance as necessary. Visit Fidelity.com/portfolioreview to see if your investments are still aligned to meet your goals.

Fidelity INVESTMENTS®

Why is contributing to your workplace savings plan important?

$100/month for 20 years



$7,272 more in savings
Tax-deferred growth increases your savings potential

This hypothetical example assumes (1) an investment of $100 per month at the beginning of each month over 20 years, (2) a 25% federal income tax bracket, and (3) an annual rate of return of 7% compounded monthly. All earnings are reinvested.

Why is paying down credit card debt important?

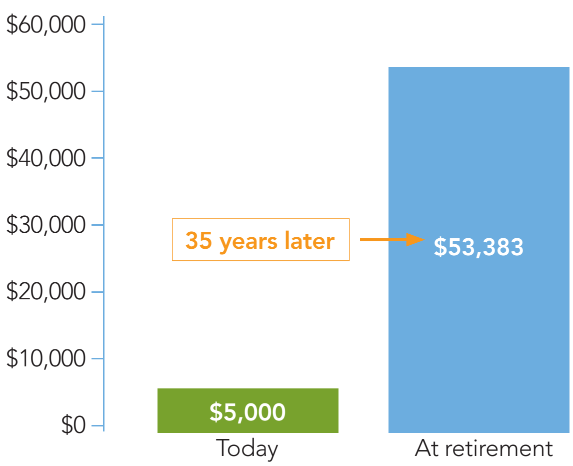
$9,000 credit card balance

	Monthly payment	Pay off in	Interest you'll pay
Current payment	$248	5.0 years	$2,974
Increase payment by $100	$348	3.0 years	$1,804

You save $1,170 in interest
Debt is paid off 2 years sooner
Increasing your payment amount can considerably reduce your interest payments.

This hypothetical example compares an assumed monthly credit card payment to one that is $100 higher. It assumes no further purchases are made on the credit card for the entire time payments are being made. The assumed monthly payment was determined by taking a $9,000 outstanding balance and 13% interest rate and assuming the credit card would be fully paid off in exactly 5 years.

Why is contributing to an IRA important?



Tax-free growth in a Roth IRA means that every dollar earned is available to you in retirement.

This hypothetical example assumes the following:
(1) one annual $5,000 Roth IRA contribution made on January 1 of the first year, and (2) an annual rate of return of 7%. and 3) no taxes on any earnings within the IRA. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pretax (deductible) contributions from a Traditional IRA are subject to taxes when withdrawn. Earnings distributed from Roth IRAs are income tax free provided certain requirements are met. IRA distributions before age 59½ may also be subject to a 10% penalty. Systematic investing does not ensure a profit and does not protect against loss in a declining market.

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