

SUBJECT LINE: Your investments may need attention

PRE-HEADER: Check in on your investments.

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Important information regarding your investments



Based on your investments, your asset allocation is more <aggressive/conservative> than Fidelity's equity glide path for participants your age.¹

When investing for the long-term, Fidelity believes that asset allocation (the percentage of stocks, bonds, and other investments) is the most important factor in balancing risk and reward. While your current investment mix may be designed to <minimize loss><maximize gains>, it's important to review your approach to make sure you're on target toward your goals.

To adjust your current asset allocation, you can either continue to do it on your own or explore two *Do it for me* strategies that may help you stay on track.

Do it on my own

Do it for me



Manage it myself

Review and adjust my current allocation using funds in my Plan's lineup.

Fund expenses apply.

[Learn more](#)



Managed account

Fidelity's team of professionals will create an investment strategy based on my unique situation and provide ongoing monitoring and management.

Fund expenses and advisory fee applies.

[Learn more](#)



Target date fund

A single fund with a diversified blend of assets that becomes more conservative over time based on expected retirement date.

Fund expenses apply.

[Learn more](#)

Investing is personal, but that doesn't mean you have to go it alone. Our Planning Consultants are ready to help you review your current asset allocation and discuss options to consider.

Call **866-811-6041** <or schedule a complimentary portfolio review>.

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Investing involves risk, including risk of loss.

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¹You may receive this message if your stock holdings are more than plus or minus 10% off from what the age-based stock holding would suggest. Your current age and stock holdings are compared with Fidelity's equity glide path (i.e., a range of age-based equity allocations that may be generally appropriate for many investors saving for retirement and planning to retire around ages 65 to 67). Fidelity's equity glide path is reflective of the equity glide path of a typical target date mutual fund, and is designed to become more conservative (or to decrease) as investors approach retirement and beyond. The glide path allocations, as of <Month Date Year>, begin with 90% stock holdings within a retirement portfolio at age 25, continuing down to 19% stock holdings 10–19 years after retirement. Stocks are defined as domestic equity, international equity, company stock, and the stock portion of blended investment options. In assessing your investment mix, this report considers only the percentage of stock holdings within the named workplace savings plan account and does not consider other investment types. The report does not take into consideration stock or other investments you may hold in other workplace savings plan accounts or in other accounts you may hold with Fidelity or elsewhere. It also does not consider other factors, such as risk tolerance, that may affect your retirement mix decision. If you have gone through an online planning experience and received a recommended target asset mix, this assessment may not apply to you. If your planned retirement age is outside the range of 55 to 75, that is +/- 10 years from age 65, this assessment also may not apply to you.

Diversification and asset allocation do not ensure a profit or guarantee against loss.

Target date funds are an asset mix of stocks, bonds, and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

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Effective March 31, 2025, Fidelity Personal and Workplace Advisors LLC (FPWA) will merge into Strategic Advisers LLC (Strategic Advisers). Any services provided by FPWA as described above will, as of March 31, 2025 be provided by Strategic Advisers. FPWA and Strategic Advisers are Fidelity Investments companies.

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Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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