

# Investment and Retirement Planning Resources

**Oracle provides employees with numerous tools and resources to assist in developing strategies to help achieve your financial goals.**

## Oracle and Fidelity

Oracle partners with Fidelity and regularly hosts experienced Fidelity representatives through numerous US office locations for 1:1 in-person consulting, retirement readiness workshops, and year-round personal phone consultations to help you align your retirement investment with your financial goals.

To take advantage of these resources:

- Within your [Fidelity NetBenefits](#) 401(k) Home Page, click on the *Learn* tab to filter by articles, podcasts, resources, tools, videos, webcasts, and more
- For one-on-one retirement planning help, call Fidelity at +1.800-603-4015
- To schedule an over-the-phone interaction for a time and date convenient for you, use [Fidelity's Client Appointment System](#) to schedule your session.
- For more in-depth consultation, let an experienced Fidelity representative help you develop a comprehensive retirement and investment plan that integrates your Oracle 401(k) Plan with your overall financial goals by providing education and strategies on a wide range of topics. To schedule your complimentary 1:1 consultation, use the [Fidelity Investor Center Branch locator tool](#) to find a location near you.

## Oracle and Edelman Financial Engines

Professional management and investment advisory services are available for your Oracle 401(k) through Edelman Financial Engines, a federally registered investment advisor. Their services are personalized, unbiased, and they don't sell investments or receive commissions for fund recommendations.

You have access to Edelman Financial Engines through the following services:

- **Online Advice**—already actively managing your account? Edelman Financial Engines can provide online guidance and suggestions for your retirement account investments, with advisors you can call for questions, at no additional cost to you.
- **Professional Management** (fee based)—Edelman Financial Engines will provide expert analysis of your investments, including fund recommendations, and ongoing monitoring and management of your Oracle 401(k) account.
- For more information on the services available, visit [Edelman Financial Engines](#) or call +1.800-601-5957, Monday-Friday 8 a.m. to 8 p.m. CT to speak with an advisor.



## **Ayco Financial Planning**

Oracle offers an extensive financial planning benefit through Goldman Sachs Ayco. Ayco focuses on financial wellness by guiding you through the complexities of personal financial planning via a digital platform and/or a financial coach. For more information, see the [Ayco Financial Planning Home Page](#).

## **Bank of America Banking & Investing Program**

Do you have an existing eligible personal Bank of America checking or savings account with an Oracle payroll direct deposit into that account? If so, then you're already enrolled in the [Bank of America Banking & Investing Program for Oracle](#).

In addition to banking benefits from Bank of America, you have access to investment products from Merrill, and have access to financial information through Bank of America's [Better Money Habits](#) page.

