

Jonathan Moore
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Bristol, VA 24202



FIDELITY RETIREMENT ANALYSIS

Report prepared on September 27, 2023 for
Jonathan Moore

4.IRE-PIDG@0474553992





Dear Jonathan Moore

Thank you for taking the time to review your retirement plan. This report contains a summary of what you told us in the Fidelity Planning & Guidance Center and highlights what, if any, changes you explored.

Based on the information you provided, your plan as it stands now looks like it may provide you with enough income to last throughout your retirement.

With your retirement age approaching and all the hard work you've done looking like it's about to pay off, you should take a moment to congratulate yourself. However, even when you're this close to retirement, your work is far from done. There are still things you can potentially be doing to increase your plan's chances of success. Above all, it's important that you continue to monitor and make changes to your plan as necessary as you enter and live in retirement.

What's next?

Review the entire report carefully, paying special attention to the next steps and your action items. We recommend that you come back and revisit your analysis periodically. If something in your life changes or the markets move significantly in either direction, you might want to consider using that as a reason to conduct an additional review.

If you have any questions about your plan, please don't hesitate to contact us at **800-343-3548**. We look forward to helping you reach your retirement goals.

Sincerely,

Christopher A. McDermott
Senior Vice President
Planning and Guidance
Fidelity Investments

NOTICE: Unsettled transactions, margin balances, and short positions affect account balances, holdings data, and analytical information presented. Please consult your account statement and any statements from the respective financial institution for accounts included in the Planning & Guidance Center Retirement Analysis (the "Tool"). Recently enacted legislation made a number of changes to the rules regarding defined contribution, defined benefit and/or individual retirement plans and 529 plans. Information herein may refer to or be based on certain rules in effect prior to this legislation and current rules may differ. As always, before making any decisions about your retirement planning or withdrawals you should consult with your personal tax advisor.

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

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NEXT STEPS

Throughout this report, you'll find suggested next steps you can take to help improve your retirement analysis.



Accounts & Income Sources

Accounts Assigned			
Account Name	Owner*	Balance	As of Date
Jonathan Moore's Investments*****3490	Jonathan	\$0.00	09/27/2023
ROTH IRA*****6673	Jonathan	\$0.00	09/27/2023
Macromedia Stock Spilt (M)	Jonathan	\$2,531.50	02/10/2023
Banker Acceptance (M)	Jonathan	\$2,000,000,000.00	09/27/2023
Total Value		\$2,000,002,531.50	

Social Security		
Benefit	Start Age	Amount/ Frequency
Jonathan 's Retirement Benefit	67	\$2,000/mo
Jonathan 's Disability Benefit	18	\$2,000/mo

In generating this analysis, Fidelity considered the account balances and income sources identified on this page. You may have other assets, including additional accounts and income sources, that were not considered in this analysis, and the value of your assets may change from day to day. Any Income Strategy modeling, including income mix modeling, is not reflected in the balances shown on this page.

You should always ensure that you consider the most up-to-date information before making any investment, tax, or retirement planning decisions.

NEXT STEP

Be sure that you've included all the accounts and income sources that you'll be using in retirement.

Account holdings and balance information shown in this report are gathered from multiple sources, as of the following dates: Fidelity-recordkept workplace savings plan accounts and Fidelity personal accounts, including Fidelity authorized accounts [denoted (AA)] are reported as of the close of business on the day preceding the date of your retirement analysis. Securities in Equity Compensation accounts are priced real-time for customers that have agreed to the Real-Time Quotes Subscriber Agreements; otherwise, quotes are delayed at least 15 minutes. If the current market price is unavailable or the market is closed, Fidelity will factor in the most recent closing market price to determine the closing market value. Accounts and other income sources held outside Fidelity are reported either (i) as provided by third party recordkeepers (ii) via the Full View® service [denoted (FV)] as of the last account balance refresh within that system, or (iii) as manually entered by you during a previous planning tool interaction [denoted (M)] as of your last manual update to that data. Fidelity is not responsible for the accuracy, timeliness, or completeness of the data reflected for accounts and other income sources held outside Fidelity. For more information on the Full View service, please see the Methodology. *The tool does not differentiate ownership or access limitations for any Authorized and Full View accounts you include in your planning session. You will be displayed as the owner regardless of your actual ownership of the account.

Estimates of potential Social Security income are based on data you provided to the tool and certain assumptions, including assumptions regarding compensation. These values are estimates for purposes of this analysis only and your actual Social Security income will differ. For more information regarding Social Security estimates, please refer to the Important Information section of this document and the Methodology.



RETIREMENT ANALYSIS

The analysis in the following pages is based on information you provided during your most recent Fidelity Planning & Guidance Center Retirement Analysis session. It's important to remember that changes you made to your Savings Rate, Asset Mix or Income Strategy during this session have not been implemented.



Fidelity Retirement Score (FRS)

Your Fidelity Retirement Score (FRS) represents the approximate percentage of your retirement expenses you may be on track to cover, assuming a significantly below average market. It's based on a range of information you provided the last time you used a Fidelity planning tool, including the accounts and income sources you assigned to your retirement plan, your savings rate, your asset and income mix, your retirement time horizon, and your estimated taxes and expenses as well as any hypothetical changes you may have modeled. Based on this information, your FRS score is 150



IMPORTANT: The projections or other information generated by the Tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Your results may vary with each use and over time.

Retirement Analysis, including the Fidelity Retirement ScoreSM (FRS), is based on the hypothetical planning information you entered or confirmed, index returns for either a model asset mix similar to the accounts you selected or a Target Asset Mix you selected, or certain tool assumptions, representative indexes, and market performance assumptions based on hypothetical scenarios using historical data. Numerous factors make the calculations uncertain, such as the use of assumptions about historical returns and inflation, as well as the data you provided. Fund fees and other expenses will generally reduce your actual investment returns and are not reflected in the analysis. For more information, please refer to the Important Information section of this document and the Methodology or contact your Fidelity representative.

WHAT DOES THIS MEAN?

The four designations shown can be represented as follows:

Needs Attention (less than 65). Not on track to sufficiently cover all estimated retirement expenses in a significantly below average market. Significant adjustments to planned lifestyle likely required.

Fair (65 to 80). Not on track to sufficiently cover all estimated retirement expenses in a significantly below average market. Modest adjustments to planned lifestyle are likely required.

Good (81 to 95). On track to cover at least your estimated expenses, but not your discretionary expenses. Modest adjustments to plan may be necessary.

On Track (higher than 95). On track to cover 95% or more of estimated expenses, like health care, housing, and food, and discretionary expenses, like travel, even in a significantly below average market.

NEXT STEPS

Although your FRS score is considered Very Good, we suggest you revisit your plan regularly, as things may change over time.



Detailed Income Analysis

Assuming Significantly Below Average Market Conditions

Your income could potentially last for

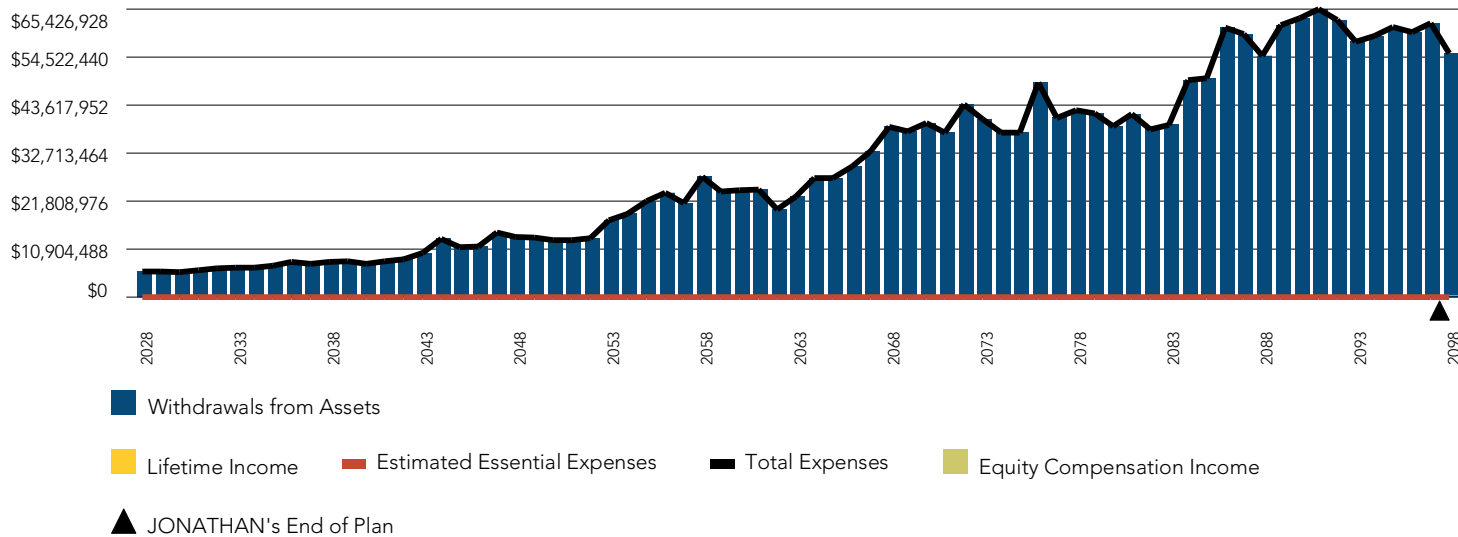
71 years

Cumulative Lifetime Income

\$1,296,000

Assets at end of plan

\$13,128,543,505



WHAT DOES THIS MEAN?

This shows a hypothetical illustration, in today's dollars, of how the income we estimated you may have in retirement compares to your estimated expenses. Income is broken down by source, while expenses are divided into two categories: essential expenses and discretionary expenses. This chart also shows at what age we estimate you could potentially experience a shortfall, and, if applicable, any potential surplus you may have.

A significantly below average market is defined as a scenario in which your outcome was successful 90% of the time. To learn more, review the Important Information section of this document.

NEXT STEP

Review the rest of the report and consider whether you want to implement any changes you modeled during your most recent session.

IMPORTANT: The projections or other information generated by the Tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Your results may vary with each use and over time.

The analysis of your retirement plan is based on the hypothetical planning information you entered or confirmed index returns for either a model asset mix similar to the accounts you selected or a Target Asset Mix you selected, or certain tool assumptions, representative indexes, and market performance assumptions based on hypothetical scenarios using historical data. Numerous factors make the calculations uncertain, such as the use of assumptions about historical returns and inflation, as well as the data you provided. Fund fees and other expenses will generally reduce your actual investment returns and are not reflected in the analysis. For more information, please refer to the Important Information section of this document and the Methodology or contact your Fidelity representative.



Detailed Income Analysis

Assuming Significantly Below Average Market Conditions

The table below estimates the sources and amounts of income we estimate you could receive over the course of your retirement.

			Expenses	Income Sources							Withdrawals				
Year	Your Age	Beginning Savings	Total Expenses	Earned Income	Pension	Social Security	Annuity Income	Equity Comp Income	Other Income	Total Estimated Income	RMD	Withdrawals from Savings	% of Savings Withdrawn	Ending Savings	Shortfall
2028	50	\$1,439,998,394	\$5,800,237	\$0	\$0	\$0	\$0	\$160	\$0	\$160	\$0	\$5,800,077	0.40%	\$1,408,625,544	\$0
2029	51	\$1,408,625,544	\$5,837,581	\$0	\$0	\$0	\$0	\$146	\$0	\$146	\$0	\$5,837,435	0.41%	\$1,362,748,398	\$0
2030	52	\$1,362,748,398	\$5,635,992	\$0	\$0	\$0	\$0	\$153	\$0	\$153	\$0	\$5,635,840	0.41%	\$1,485,661,771	\$0
2031	53	\$1,485,661,771	\$6,101,378	\$0	\$0	\$0	\$0	\$134	\$0	\$134	\$0	\$6,101,244	0.41%	\$1,515,814,929	\$0
2032	54	\$1,515,814,929	\$6,531,872	\$0	\$0	\$0	\$0	\$116	\$0	\$116	\$0	\$6,531,756	0.43%	\$1,628,691,316	\$0
2033	55	\$1,628,691,316	\$6,676,197	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,676,197	0.40%	\$1,564,380,517	\$0
2034	56	\$1,564,380,517	\$6,728,313	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,728,313	0.43%	\$1,550,267,872	\$0
2035	57	\$1,550,267,872	\$7,176,971	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,176,971	0.46%	\$1,755,333,490	\$0
2036	58	\$1,755,333,490	\$8,003,185	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,003,185	0.45%	\$1,750,404,122	\$0
2037	59	\$1,750,404,122	\$7,618,866	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,618,866	0.43%	\$1,823,224,861	\$0
2038	60	\$1,823,224,861	\$8,012,339	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,012,339	0.43%	\$1,780,909,262	\$0
2039	61	\$1,780,909,262	\$8,113,865	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,113,865	0.45%	\$1,761,581,305	\$0
2040	62	\$1,761,581,305	\$7,508,746	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,508,746	0.42%	\$1,712,920,610	\$0
2041	63	\$1,712,920,610	\$8,202,850	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,202,850	0.47%	\$1,823,743,659	\$0
2042	64	\$1,823,743,659	\$8,539,573	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,539,573	0.46%	\$1,943,216,416	\$0



Detailed Income Analysis (continued)

Assuming Significantly Below Average Market Conditions

The table below estimates the sources and amounts of income we estimate you could receive over the course of your retirement.

			Expenses	Income Sources							Withdrawals				
Year	Your Age	Beginning Savings	Total Expenses	Earned Income	Pension	Social Security	Annuity Income	Equity Comp Income	Other Income	Total Estimated Income	RMD	Withdrawals from Savings	% of Savings Withdrawn	Ending Savings	Shortfall
2043	65	\$1,943,216,416	\$10,082,975	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,082,975	0.51%	\$2,096,243,942	\$0
2044	66	\$2,096,243,942	\$13,252,096	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$13,252,096	0.63%	\$2,148,836,960	\$0
2045	67	\$2,148,836,960	\$11,412,881	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$11,388,881	0.53%	\$2,163,278,739	\$0
2046	68	\$2,163,278,739	\$11,422,077	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$11,398,077	0.52%	\$2,193,550,985	\$0
2047	69	\$2,193,550,985	\$14,734,505	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$14,710,505	0.67%	\$2,257,638,445	\$0
2048	70	\$2,257,638,445	\$13,684,828	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$13,660,828	0.60%	\$2,189,631,028	\$0
2049	71	\$2,189,631,028	\$13,594,074	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$13,570,074	0.61%	\$2,298,898,836	\$0
2050	72	\$2,298,898,836	\$12,922,397	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$12,898,397	0.56%	\$2,296,347,183	\$0
2051	73	\$2,296,347,183	\$12,931,327	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$12,907,327	0.56%	\$2,369,916,987	\$0
2052	74	\$2,369,916,987	\$13,424,249	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$13,400,249	0.56%	\$2,487,512,711	\$0
2053	75	\$2,487,512,711	\$17,509,841	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$17,485,841	0.70%	\$2,639,456,361	\$0
2054	76	\$2,639,456,361	\$18,930,859	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$18,906,859	0.71%	\$2,743,801,194	\$0
2055	77	\$2,743,801,194	\$21,804,078	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$21,780,078	0.79%	\$2,846,041,914	\$0
2056	78	\$2,846,041,914	\$23,633,871	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$23,609,871	0.82%	\$2,996,958,737	\$0
2057	79	\$2,996,958,737	\$21,359,352	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$21,335,352	0.71%	\$3,269,986,820	\$0



Detailed Income Analysis (continued)

Assuming Significantly Below Average Market Conditions

The table below estimates the sources and amounts of income we estimate you could receive over the course of your retirement.

			Expenses	Income Sources							Withdrawals				
Year	Your Age	Beginning Savings	Total Expenses	Earned Income	Pension	Social Security	Annuity Income	Equity Comp Income	Other Income	Total Estimated Income	RMD	Withdrawals from Savings	% of Savings Withdrawn	Ending Savings	Shortfall
2058	80	\$3,269,986,820	\$27,374,940	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$27,350,940	0.83%	\$3,237,147,152	\$0
2059	81	\$3,237,147,152	\$23,952,506	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$23,928,506	0.73%	\$3,411,882,271	\$0
2060	82	\$3,411,882,271	\$24,238,275	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$24,214,275	0.70%	\$3,762,002,537	\$0
2061	83	\$3,762,002,537	\$24,376,875	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$24,352,875	0.64%	\$3,909,232,000	\$0
2062	84	\$3,909,232,000	\$19,919,930	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$19,895,930	0.50%	\$4,123,131,975	\$0
2063	85	\$4,123,131,975	\$22,822,173	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$22,798,173	0.55%	\$4,246,709,746	\$0
2064	86	\$4,246,709,746	\$27,062,709	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$27,038,709	0.63%	\$3,953,842,765	\$0
2065	87	\$3,953,842,765	\$27,109,285	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$27,085,285	0.68%	\$4,486,700,168	\$0
2066	88	\$4,486,700,168	\$29,664,229	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$29,640,229	0.66%	\$4,638,329,483	\$0
2067	89	\$4,638,329,483	\$33,148,518	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$33,124,518	0.71%	\$4,796,394,011	\$0
2068	90	\$4,796,394,011	\$38,707,812	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$38,683,812	0.80%	\$4,784,753,043	\$0
2069	91	\$4,784,753,043	\$37,623,292	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$37,599,292	0.78%	\$4,822,994,560	\$0
2070	92	\$4,822,994,560	\$39,488,600	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$39,464,600	0.81%	\$4,845,387,346	\$0
2071	93	\$4,845,387,346	\$37,342,272	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$37,318,272	0.77%	\$5,304,087,408	\$0
2072	94	\$5,304,087,408	\$43,744,234	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$43,720,234	0.82%	\$6,186,340,666	\$0



Detailed Income Analysis (continued)

Assuming Significantly Below Average Market Conditions

The table below estimates the sources and amounts of income we estimate you could receive over the course of your retirement.

			Expenses	Income Sources							Withdrawals				
Year	Your Age	Beginning Savings	Total Expenses	Earned Income	Pension	Social Security	Annuity Income	Equity Comp Income	Other Income	Total Estimated Income	RMD	Withdrawals from Savings	% of Savings Withdrawn	Ending Savings	Shortfall
2073	95	\$6,186,340,666	\$40,378,061	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$40,354,061	0.65%	\$5,782,805,080	\$0
2074	96	\$5,782,805,080	\$37,340,730	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$37,316,730	0.64%	\$6,578,736,105	\$0
2075	97	\$6,578,736,105	\$37,426,510	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$37,402,510	0.56%	\$6,902,076,867	\$0
2076	98	\$6,902,076,867	\$48,772,657	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$48,748,657	0.70%	\$6,753,056,600	\$0
2077	99	\$6,753,056,600	\$40,688,165	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$40,664,165	0.60%	\$7,281,585,251	\$0
2078	100	\$7,281,585,251	\$42,511,853	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$42,487,853	0.58%	\$6,375,896,059	\$0
2079	101	\$6,375,896,059	\$41,670,548	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$41,646,548	0.65%	\$6,584,371,215	\$0
2080	102	\$6,584,371,215	\$38,769,024	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$38,745,024	0.58%	\$6,838,238,548	\$0
2081	103	\$6,838,238,548	\$41,555,288	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$41,531,288	0.60%	\$7,293,045,822	\$0
2082	104	\$7,293,045,822	\$38,092,546	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$38,068,546	0.52%	\$7,656,712,612	\$0
2083	105	\$7,656,712,612	\$39,170,478	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$39,146,478	0.51%	\$7,958,636,368	\$0
2084	106	\$7,958,636,368	\$49,235,546	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$49,211,546	0.61%	\$8,597,842,218	\$0
2085	107	\$8,597,842,218	\$49,717,017	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$49,693,017	0.57%	\$9,007,715,059	\$0
2086	108	\$9,007,715,059	\$61,181,228	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$61,157,228	0.67%	\$9,672,842,601	\$0
2087	109	\$9,672,842,601	\$59,718,020	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$59,694,020	0.61%	\$9,283,727,705	\$0



Detailed Income Analysis (continued)

Assuming Significantly Below Average Market Conditions

The table below estimates the sources and amounts of income we estimate you could receive over the course of your retirement.

			Expenses	Income Sources							Withdrawals				
Year	Your Age	Beginning Savings	Total Expenses	Earned Income	Pension	Social Security	Annuity Income	Equity Comp Income	Other Income	Total Estimated Income	RMD	Withdrawals from Savings	% of Savings Withdrawn	Ending Savings	Shortfall
2088	110	\$9,283,727,705	\$54,764,379	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$54,740,379	0.58%	\$9,607,392,381	\$0
2089	111	\$9,607,392,381	\$61,842,628	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$61,818,628	0.64%	\$10,800,238,798	\$0
2090	112	\$10,800,238,798	\$63,370,105	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$63,346,105	0.58%	\$11,627,249,203	\$0
2091	113	\$11,627,249,203	\$65,426,928	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$65,402,928	0.56%	\$10,397,991,688	\$0
2092	114	\$10,397,991,688	\$62,930,193	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$62,906,193	0.60%	\$11,134,572,779	\$0
2093	115	\$11,134,572,779	\$57,972,349	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$57,948,349	0.52%	\$11,707,901,626	\$0
2094	116	\$11,707,901,626	\$59,281,446	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$59,257,446	0.50%	\$13,103,886,644	\$0
2095	117	\$13,103,886,644	\$61,319,510	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$61,295,510	0.46%	\$13,992,647,742	\$0
2096	118	\$13,992,647,742	\$60,167,148	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$60,143,148	0.42%	\$12,894,793,221	\$0
2097	119	\$12,894,793,221	\$62,192,962	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$62,168,962	0.48%	\$13,208,833,381	\$0
2098	120	\$13,208,833,381	\$55,322,534	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$55,298,534	0.41%	\$13,128,543,505	\$0

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Detailed Income Analysis

Assuming Average Market Conditions

Your income could potentially last

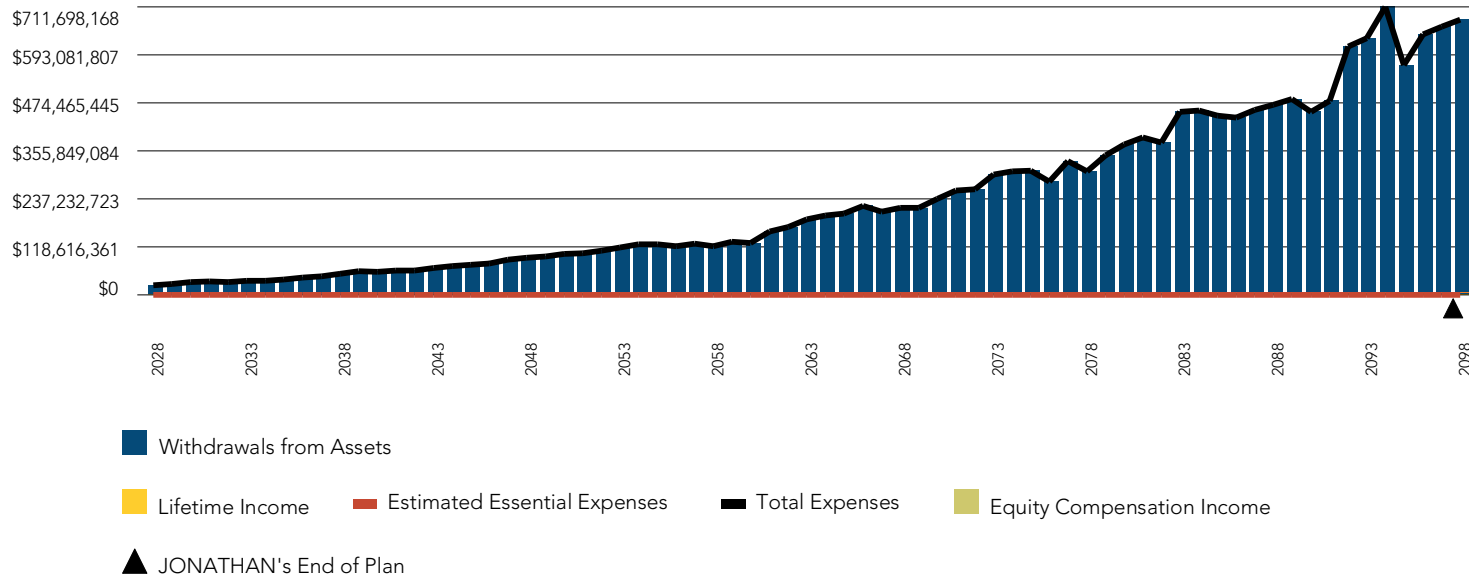
71 years

Cumulative Lifetime Income

\$1,296,000

Assets at end of plan

\$101,088,618,379



WHAT DOES THIS MEAN?

This shows a hypothetical illustration, in today's dollars, of how the income we estimated you may have in retirement compares to your estimated expenses. Income is broken down by source, while expenses are divided into two categories: essential expenses and discretionary expenses. This chart also shows at what age we estimate you could potentially experience a shortfall, and, if applicable, any potential surplus you may have.

An average market is defined as a scenario in which your outcome was successful 50% of the time. Fidelity encourages planning that assumes a significantly below average market so as to err on the side of a more conservative estimation of future market performance. If you are within 10 years of retirement or retired, see your Risk Assessment for more information. To learn more, review the Important Information section of this document.

NEXT STEP

Review the rest of the report and consider whether you want to implement any changes you modeled during your most recent session.

IMPORTANT: The projections or other information generated by the Tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Your results may vary with each use and over time.

The analysis of your retirement plan is based on the hypothetical planning information you entered or confirmed index returns for either a model asset mix similar to the accounts you selected or a Target Asset Mix you selected, or certain tool assumptions, representative indexes, and market performance assumptions based on hypothetical scenarios using historical data. Numerous factors make the calculations uncertain, such as the use of assumptions about historical returns and inflation, as well as the data you provided. Fund fees and other expenses will generally reduce your actual investment returns and are not reflected in the analysis. For more information, please refer to the Important Information section of this document and the Methodology or contact your Fidelity representative.



Detailed Income Analysis

Assuming Average Market Conditions

The table below estimates the sources and amounts of income we estimate you could receive over the course of your retirement.

			Expenses	Income Sources							Withdrawals				
Year	Your Age	Beginning Savings	Total Expenses	Earned Income	Pension	Social Security	Annuity Income	Equity Comp Income	Other Income	Total Estimated Income	RMD	Withdrawals from Savings	% of Savings Withdrawn	Ending Savings	Shortfall
2028	50	\$2,545,649,614	\$23,102,522	\$0	\$0	\$0	\$0	\$522	\$0	\$522	\$0	\$23,102,000	0.90%	\$2,766,873,861	\$0
2029	51	\$2,766,873,861	\$26,315,554	\$0	\$0	\$0	\$0	\$513	\$0	\$513	\$0	\$26,315,041	0.95%	\$2,977,324,195	\$0
2030	52	\$2,977,324,195	\$32,205,335	\$0	\$0	\$0	\$0	\$499	\$0	\$499	\$0	\$32,204,835	1.08%	\$3,011,379,630	\$0
2031	53	\$3,011,379,630	\$32,460,855	\$0	\$0	\$0	\$0	\$502	\$0	\$502	\$0	\$32,460,353	1.07%	\$3,127,499,660	\$0
2032	54	\$3,127,499,660	\$31,929,232	\$0	\$0	\$0	\$0	\$527	\$0	\$527	\$0	\$31,928,705	1.02%	\$3,252,948,838	\$0
2033	55	\$3,252,948,838	\$35,126,502	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$35,126,502	1.07%	\$3,351,090,566	\$0
2034	56	\$3,351,090,566	\$34,760,731	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$34,760,731	1.03%	\$3,496,050,684	\$0
2035	57	\$3,496,050,684	\$38,074,998	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$38,074,998	1.08%	\$3,685,614,325	\$0
2036	58	\$3,685,614,325	\$43,049,032	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$43,049,032	1.16%	\$3,935,254,721	\$0
2037	59	\$3,935,254,721	\$45,570,200	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$45,570,200	1.15%	\$4,084,257,603	\$0
2038	60	\$4,084,257,603	\$52,017,362	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$52,017,362	1.27%	\$4,454,896,071	\$0
2039	61	\$4,454,896,071	\$58,355,198	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$58,355,198	1.30%	\$4,808,537,267	\$0
2040	62	\$4,808,537,267	\$57,355,459	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$57,355,459	1.19%	\$5,078,550,497	\$0
2041	63	\$5,078,550,497	\$59,357,831	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$59,357,831	1.16%	\$5,126,556,465	\$0
2042	64	\$5,126,556,465	\$60,086,600	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$60,086,600	1.17%	\$5,567,470,346	\$0
2043	65	\$5,567,470,346	\$66,127,384	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$66,127,384	1.18%	\$5,849,520,242	\$0
2044	66	\$5,849,520,242	\$71,600,073	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$71,600,073	1.22%	\$6,054,554,727	\$0
2045	67	\$6,054,554,727	\$75,055,666	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$75,031,666	1.23%	\$6,557,404,017	\$0
2046	68	\$6,557,404,017	\$77,005,426	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$76,981,426	1.17%	\$6,671,368,850	\$0
2047	69	\$6,671,368,850	\$87,419,628	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$87,395,628	1.31%	\$7,004,310,413	\$0



Detailed Income Analysis (continued)

Assuming Average Market Conditions

The table below estimates the sources and amounts of income we estimate you could receive over the course of your retirement.

			Expenses	Income Sources							Withdrawals				
Year	Your Age	Beginning Savings	Total Expenses	Earned Income	Pension	Social Security	Annuity Income	Equity Comp Income	Other Income	Total Estimated Income	RMD	Withdrawals from Savings	% of Savings Withdrawn	Ending Savings	Shortfall
2048	70	\$7,004,310,413	\$92,105,097	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$92,081,097	1.31%	\$7,809,105,944	\$0
2049	71	\$7,809,105,944	\$95,469,028	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$95,445,028	1.22%	\$8,545,796,030	\$0
2050	72	\$8,545,796,030	\$101,184,613	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$101,160,613	1.18%	\$8,814,094,766	\$0
2051	73	\$8,814,094,766	\$102,658,204	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$102,634,204	1.16%	\$9,104,481,040	\$0
2052	74	\$9,104,481,040	\$108,697,341	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$108,673,341	1.19%	\$9,857,363,194	\$0
2053	75	\$9,857,363,194	\$116,677,574	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$116,653,574	1.18%	\$10,446,458,602	\$0
2054	76	\$10,446,458,602	\$124,518,962	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$124,494,962	1.19%	\$10,743,868,762	\$0
2055	77	\$10,743,868,762	\$125,326,389	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$125,302,389	1.16%	\$10,497,458,820	\$0
2056	78	\$10,497,458,820	\$120,048,872	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$120,024,872	1.14%	\$11,373,702,339	\$0
2057	79	\$11,373,702,339	\$127,181,620	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$127,157,620	1.11%	\$11,948,242,099	\$0
2058	80	\$11,948,242,099	\$119,905,399	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$119,881,399	1.00%	\$12,175,980,401	\$0
2059	81	\$12,175,980,401	\$131,642,990	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$131,618,990	1.08%	\$11,970,213,148	\$0
2060	82	\$11,970,213,148	\$127,685,920	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$127,661,920	1.06%	\$13,285,997,256	\$0
2061	83	\$13,285,997,256	\$156,522,262	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$156,498,262	1.17%	\$14,939,663,644	\$0
2062	84	\$14,939,663,644	\$167,240,985	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$167,216,985	1.11%	\$15,709,003,912	\$0
2063	85	\$15,709,003,912	\$186,502,264	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$186,478,264	1.18%	\$15,907,416,977	\$0
2064	86	\$15,907,416,977	\$195,419,117	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$195,395,117	1.22%	\$16,566,121,949	\$0



Detailed Income Analysis (continued)

Assuming Average Market Conditions

The table below estimates the sources and amounts of income we estimate you could receive over the course of your retirement.

			Expenses	Income Sources							Withdrawals				
Year	Your Age	Beginning Savings	Total Expenses	Earned Income	Pension	Social Security	Annuity Income	Equity Comp Income	Other Income	Total Estimated Income	RMD	Withdrawals from Savings	% of Savings Withdrawn	Ending Savings	Shortfall
2065	87	\$16,566,121,949	\$200,608,309	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$200,584,309	1.21%	\$17,930,236,789	\$0
2066	88	\$17,930,236,789	\$219,874,326	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$219,850,326	1.22%	\$19,193,182,252	\$0
2067	89	\$19,193,182,252	\$205,022,423	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$204,998,423	1.06%	\$19,101,361,150	\$0
2068	90	\$19,101,361,150	\$215,820,899	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$215,796,899	1.12%	\$18,955,798,800	\$0
2069	91	\$18,955,798,800	\$214,318,517	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$214,294,517	1.13%	\$19,106,208,765	\$0
2070	92	\$19,106,208,765	\$236,957,483	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$236,933,483	1.24%	\$22,276,171,776	\$0
2071	93	\$22,276,171,776	\$258,135,177	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$258,111,177	1.15%	\$23,065,939,020	\$0
2072	94	\$23,065,939,020	\$261,417,595	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$261,393,595	1.13%	\$24,664,637,065	\$0
2073	95	\$24,664,637,065	\$296,788,607	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$296,764,607	1.20%	\$24,284,311,171	\$0
2074	96	\$24,284,311,171	\$305,730,208	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$305,706,208	1.25%	\$27,271,334,812	\$0
2075	97	\$27,271,334,812	\$306,520,305	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$306,496,305	1.12%	\$27,893,976,522	\$0
2076	98	\$27,893,976,522	\$279,548,662	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$279,524,662	1.00%	\$31,351,120,157	\$0
2077	99	\$31,351,120,157	\$330,837,218	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$330,813,218	1.05%	\$32,250,796,456	\$0
2078	100	\$32,250,796,456	\$304,745,959	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$304,721,959	0.94%	\$33,545,352,046	\$0
2079	101	\$33,545,352,046	\$345,026,409	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$345,002,409	1.02%	\$36,391,785,266	\$0



Detailed Income Analysis (continued)

Assuming Average Market Conditions

The table below estimates the sources and amounts of income we estimate you could receive over the course of your retirement.

			Expenses	Income Sources							Withdrawals				
Year	Your Age	Beginning Savings	Total Expenses	Earned Income	Pension	Social Security	Annuity Income	Equity Comp Income	Other Income	Total Estimated Income	RMD	Withdrawals from Savings	% of Savings Withdrawn	Ending Savings	Shortfall
2080	102	\$36,391,785,266	\$371,593,751	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$371,569,751	1.02%	\$39,842,734,094	\$0
2081	103	\$39,842,734,094	\$389,025,350	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$389,001,350	0.97%	\$40,429,166,508	\$0
2082	104	\$40,429,166,508	\$376,877,090	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$376,853,090	0.93%	\$45,767,311,492	\$0
2083	105	\$45,767,311,492	\$451,633,579	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$451,609,579	0.98%	\$46,869,653,644	\$0
2084	106	\$46,869,653,644	\$455,898,416	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$455,874,416	0.97%	\$47,822,695,084	\$0
2085	107	\$47,822,695,084	\$442,640,846	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$442,616,846	0.92%	\$50,678,897,382	\$0
2086	108	\$50,678,897,382	\$438,488,509	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$438,464,509	0.86%	\$53,504,300,237	\$0
2087	109	\$53,504,300,237	\$456,492,679	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$456,468,679	0.85%	\$54,001,343,230	\$0
2088	110	\$54,001,343,230	\$469,191,156	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$469,167,156	0.86%	\$59,749,062,905	\$0
2089	111	\$59,749,062,905	\$483,728,181	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$483,704,181	0.80%	\$58,463,277,889	\$0
2090	112	\$58,463,277,889	\$452,153,537	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$452,129,537	0.77%	\$62,480,291,714	\$0
2091	113	\$62,480,291,714	\$478,575,141	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$478,551,141	0.76%	\$68,552,389,211	\$0
2092	114	\$68,552,389,211	\$613,266,555	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$613,242,555	0.89%	\$75,620,216,586	\$0
2093	115	\$75,620,216,586	\$633,471,644	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$633,447,644	0.83%	\$76,466,445,123	\$0
2094	116	\$76,466,445,123	\$711,698,168	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$711,674,168	0.93%	\$77,652,986,857	\$0



Detailed Income Analysis (continued)

Assuming Average Market Conditions

The table below estimates the sources and amounts of income we estimate you could receive over the course of your retirement.

			Expenses	Income Sources							Withdrawals				
Year	Your Age	Beginning Savings	Total Expenses	Earned Income	Pension	Social Security	Annuity Income	Equity Comp Income	Other Income	Total Estimated Income	RMD	Withdrawals from Savings	% of Savings Withdrawn	Ending Savings	Shortfall
2095	117	\$77,652,986,857	\$567,400,607	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$567,376,607	0.73%	\$81,215,076,683	\$0
2096	118	\$81,215,076,683	\$644,296,616	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$644,272,616	0.79%	\$88,752,021,855	\$0
2097	119	\$88,752,021,855	\$662,326,980	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$662,302,980	0.74%	\$85,469,996,532	\$0
2098	120	\$85,469,996,532	\$680,303,956	\$0	\$0	\$24,000	\$0	\$0	\$0	\$24,000	\$0	\$680,279,956	0.79%	\$101,088,618,379	\$0

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The analysis of your retirement plan is based on the hypothetical planning information you entered or confirmed index returns for either a model asset mix similar to the accounts you selected or a Target Asset Mix you selected, or certain tool assumptions, representative indexes, and market performance assumptions based on hypothetical scenarios using historical data. Numerous factors make the calculations uncertain, such as the use of assumptions about historical returns and inflation, as well as the data you provided. Fund fees and other expenses will generally reduce your actual investment returns and are not reflected in the analysis. For more information, please refer to the Important Information section of this document and the Methodology or contact your Fidelity representative.



Summary of changes reflected in this analysis

The changes to your accounts that you explored or saved during your retirement analysis planning session are summarized below.

Saved changes

You updated the following items in your plan. These changes will continue to be reflected in future visits to the Planning & Guidance Center.

Contributions: Banker Acceptance (M) now 700000.0/yr.

WHAT DOES THIS MEAN?

The changes shown here represent what was used to generate your retirement analysis. It is important to remember that any changes you modeled on-line have not been implemented in the actual accounts.

NEXT STEPS

Review the changes and decide whether or not to implement them in your plan. Also, ensure the saved changes are accurate. Contact a Fidelity representative if you need assistance.



YOUR PLANNING INFORMATION

The following pages contain information that you provided or confirmed in your most recent Fidelity Planning & Guidance Center session. It includes information about you, your expenses, the amount you save, and the way your assets are invested. Some of this information may have been changed by you during your most recent session. If you're satisfied with this analysis, we suggest you consider taking action on the changes you explored that you believe have improved your analysis.



Savings Rate

The chart below reflects the savings rate information on which your analysis is based. The figures shown here may reflect your actual contribution amounts, or contribution amounts you have modeled.

Account Name	Your Amount	Employer Amount	Savings Rate
JONATHAN MOORE'S INVESTMENTS *****3490	\$0/yr	\$0/yr	Annual Contribution - \$0
ROTH IRA *****6673	\$1/yr	\$0/yr	Annual Contribution - \$1
MACROMEDIA STOCK SPILT (M) *****3973	\$0/yr	\$0/yr	Annual Contribution - \$0
BANKER ACCEPTANCE (M) *****0677	\$700,000/yr	\$0/yr	Annual Contribution - \$700000
Total: \$700,001/yr			

WHAT DOES THIS MEAN?

The contribution rates shown here represent what was used to generate your retirement analysis. If you modeled changes to the contribution rates in the on-line experience, those are reflected here. However, any changes you modeled have not been implemented in the actual accounts. You must make those yourself.

NEXT STEP

Make sure that you're saving as much as you can to help you reach your retirement goal.

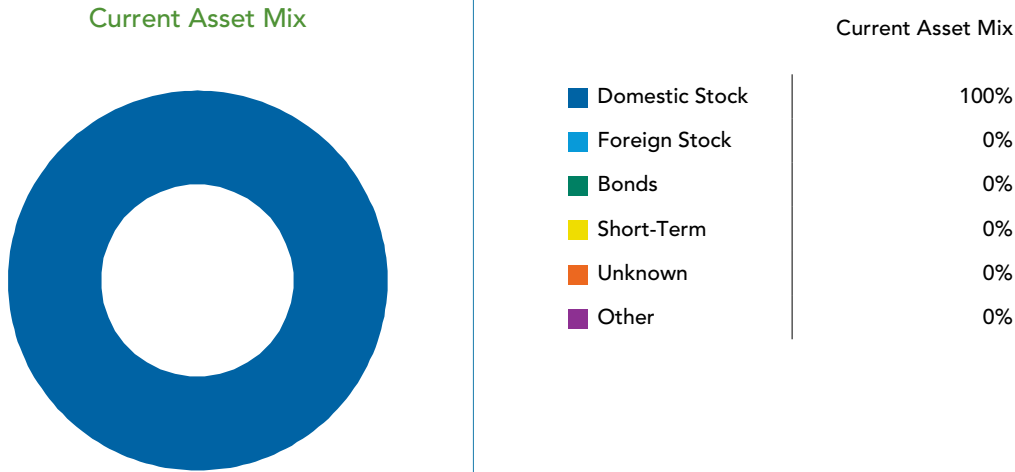
The Planning & Guidance Center's Retirement Analysis will utilize employer match as provided to us from your employer for our analysis. Your plan may process the employer match in a different manner in your actual account. Check your plan rules for details.

The analysis only includes accounts assigned to your retirement plan. Fidelity is not able to verify the accuracy, timeliness or completeness of information regarding accounts accessible via the Full View service [denoted (FV)] or that you manually enter in the Planning & Guidance Center's Retirement Analysis [denoted (M)] or other planning tool interactions. Fidelity authorized accounts [denoted (AA)] may be included above. You should always confirm the current valuation of your holdings prior to making any financial decision. Information regarding accounts that hold positions in foreign currency from your outside accounts is not available in the Planning & Guidance Center, but may be available via the Full View service.



Asset Mix

Your retirement plan analysis included in this report is based on the current asset mix of the accounts assigned to your plan. This Most Aggressive asset mix may be appropriate for investors who seek very aggressive growth and who can tolerate very wide fluctuations in market values, especially over the short term.



In assessing asset mix, the Tool sorts the holdings in your selected accounts among several major asset classes, including domestic stocks and foreign stocks (equities), bonds (fixed income), short-term securities (cash, cash equivalents, CDs, money market funds, etc.), other, and unknown. Underlying investments held in a mutual fund or other pooled investment vehicle are considered individually. If holdings are identified as "Unknown" or "Other," the equity, fixed income, and short-term allocations are proportionally adjusted to create a normalized mix percentage adding up to 100% in your retirement plan analysis. If a large percentage is identified as "Unknown" or "Other," your asset mix assessment may not accurately reflect the current risks inherent in your selected accounts.

Please confirm that your asset mix aligns with your investment objectives, risk tolerance, and preferences. For more information, please refer to the Important Information section of this document and the Methodology.

WHAT DOES THIS MEAN?

This shows the current allocation of the holdings in the account(s) assigned to your plan. To learn more about how asset mixes are analyzed and to about target asset mixes you might choose to model in your plan, please see the Important Information section of this document.

NEXT STEP

If your current asset mix does not align with your investment objectives, risk tolerance, and preferences, you may want to explore different asset mixes, including the age-based default you were presented during your most recent planning session.



Time & Expenses

Below is a summary of the information you provided during your most recent planning session. You may change any of this by returning to the Planning & Guidance Center.

Planning Information								
Name	Date of Birth	Retirement Age	Plan-To Age	Gender	Retirement Status	Base Salary	Bonus	Commissions
Jonathan	04/1978	50	120	Male	Not Yet Retired	\$1/yr	\$0	\$0

Estimated Retirement Expenses	
Description	Amount
Essential	\$3,000/mo
Discretionary	\$0/mo

	Yes	No
Medigap or other supplemental health care insurance included?		✓
Long-term care insurance included?	✓	

Estimated Taxes*	
Category	
Effective Local Tax Rate	0.00%
Filing Status [†]	Single
State of Primary Residence	VA

WHAT DOES THIS MEAN?

This page displays information pertaining to your salary, time horizon, retirement expenses, and taxes that you provided during your most recent planning session.

Please review everything for accuracy and to make sure that any changes you made during your most recent planning session are accurately reflected here.

The information you provide here is hypothetical in nature and may be different from other information you have provided to Fidelity in the past. For questions, or to reconcile this information, please contact Fidelity.

NEXT STEP

If you'd like to improve your retirement analysis, consider changing some of the information shown here. Even if you're satisfied with your analysis, we suggest you revisit this information frequently and verify its accuracy. If you are within 10 years of retirement or retired, see your Risk Assessment and compare the information you provided to your estimated expenses to make sure you didn't miss anything.

*The analysis used an estimated effective tax rate for the federal and state level based on the projected gross taxable income for a given year. To calculate your effective tax rate estimate, we took into account the filing status and state of residence you provided. If no state was provided, the analysis assumed a state effective tax rate of 5%.

[†]Spouse/Planning Partner Assumptions: If you plan with a spouse/planning partner, the online retirement planning experience assumes that you are eligible to file your federal tax return together as "Married, Filing Jointly". It also assumes that you both qualify for certain Social Security benefits, transfer tax marital deductions, and other benefits to which only individuals qualifying as "spouses" under federal tax or other law may be entitled. If these assumptions do not accurately reflect your situation, the online retirement planning experience results may not be appropriate for you. You can add/update your federal tax filing status through the Income page in the online experience. For more detail on the time and expenses data, please refer to the Important Information section of this document and the Methodology.

Fidelity does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and subject to change, which can materially impact investment results. Fidelity cannot guarantee that the information herein is accurate, complete, or timely. Fidelity makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Consult an attorney or tax professional regarding your specific situation.



Risk Assessment

Based on what you've told us, we've analyzed your plan and evaluated your exposure to what we consider the five key risks to retirement.

Spending

A green Spending indicator means that the historical performance analysis suggests that you may be able to cover your indicated expenses until your planning age in a significantly below average market. A yellow indicator appears if the historical performance analysis suggests that you may be able to cover your indicated expenses within five years of your planning age in a significantly below average market, and a red indicator appears if the analysis suggests that you may not be able to cover your indicated expenses for more than five years from your planning age in a significantly below average market.

Inflation

The Inflation indicator would show as red if you changed the default inflation rate used in the tool, because this may affect the tool's results in ways that do not reflect the historic relationship between inflation and asset class performance.

Health Care

A green Health Care indicator is shown if you stated that you are planning for both health care expenses and long-term care in retirement (whether or not it's actually listed as an expense). A yellow indicator appears if you stated you are planning for either health care expenses or long-term care in retirement, and a red indicator appears if you did not state that you are planning for either expense (whether or not either of these are actually listed as an expense).

Longevity

A green Longevity indicator is shown if you (or you and your partner if you're planning with one) are planning at least to your 25% longevity age (the age at which 25% of healthy individuals of your age and gender would still be living). A yellow indicator means you or (or you and your partner if you're planning with one) are planning to an age within seven years of your 25% longevity age, and a red indicator means you or (or you and your partner if you're planning with one) are planning to an age that is more than seven years younger than your 25% longevity age.

Market Volatility




The Market Volatility indicator reflects the confidence level you chose to use for your analysis. Having selected to run the tool's analysis using a significantly below average market for your plan helps consider the risk that extended periods of poor market returns could pose to your plan and is reflected here as a green indicator.

WHAT DOES THIS MEAN?

This page shows the potential exposure your plan may have to several factors that may put your retirement at risk. While these factors are not the only things that could impact your retirement, they are good areas on which to focus.

NEXT STEP

If you have an exposure to any of the risks outlined on this page, you may want to consider making changes to your plan to help you mitigate those risks.

-  Green: Your plan appears to account for this risk.
-  Yellow: Your plan has some exposure to this risk.
-  Red: Your plan has significant exposure to this risk.



ADDITIONAL ANALYSIS


The following pages contain additional analysis that allow you to evaluate different aspects of your retirement plan.




Asset Mix Details

This table shows your current asset mix for each of the accounts assigned to your plan.

Account Name	Account Balance	■ Domestic Stock	■ Foreign Stock	■ Bonds	■ Short-Term	■ Unknown	■ Other
Jonathan Moore's Investments *****3490	\$0.00	0%	0%	0%	0%	0%	0%
ROTH IRA *****6673	\$0.00	0%	0%	0%	0%	0%	0%
Macromedia Stock Spilt (M) *****3973	\$2,531.50	100%	0%	0%	0%	0%	0%
Banker Acceptance (M) *****0677	\$2,000,000,000.00	100%	0%	0%	0%	0%	0%

 Denotes a managed account

 Denotes an account with a high percentage of "Unknown" and "Other"

In assessing asset mix, the Tool sorts the holdings in your selected accounts among several major asset classes, including domestic stocks and foreign stocks (equities), bonds (fixed income), short-term securities (cash, cash equivalents, CDs, money market funds, etc.), other, and unknown. Underlying investments held in a mutual fund or other pooled investment vehicle are considered individually. If holdings are identified as "Unknown" or "Other," the equity, fixed income, and short-term allocations are proportionally adjusted to create a normalized mix percentage adding up to 100% in your retirement plan analysis. If a large percentage is identified as "Unknown" or "Other," your asset mix assessment may not accurately reflect the current risks inherent in your selected accounts.

Please confirm that your asset mix aligns with your investment objectives, risk tolerance, and preferences. For more information, please refer to the Important Information section of this document and the Methodology.



Asset Analysis - Lifetime View

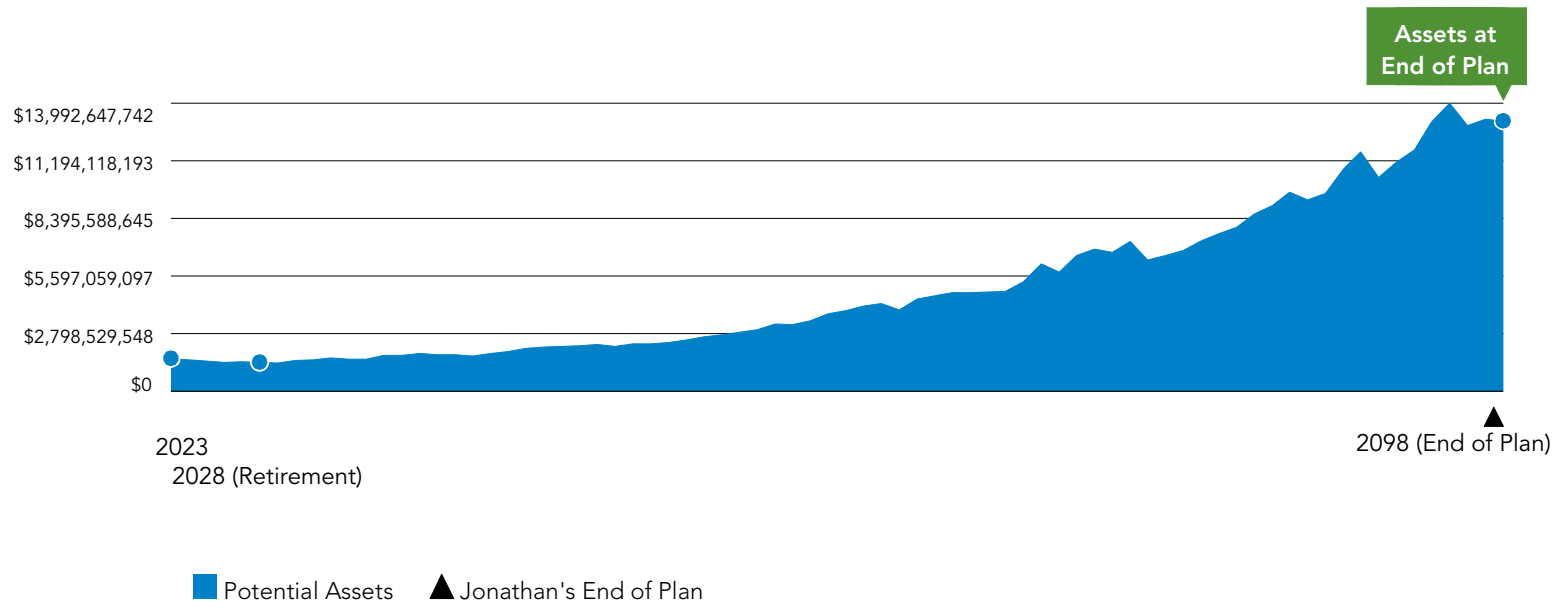
Assuming Significantly Below Average Market Conditions

At your expected retirement age,
you may have

\$1,408,625,544

Assets at end of plan

\$13,128,543,505



WHAT DOES THIS MEAN?

This graph and accompanying table show a hypothetical illustration, in today's dollars, of how the value of the accounts assigned to your retirement plan could potentially fluctuate over time as you save for and withdraw money to meet your retirement expenses, based on your current asset mix and information you modeled in the tool. It also shows an estimate of the assets you may have at the age you told us you expect to retire, as well as your planning age. This view shows asset values for your plan from now until your planning age or your partner's planning age (if you're planning with a partner), whichever falls last.

A significantly below average market is defined as a scenario in which your outcome was successful 90% of the time. To learn more, review the Important Information section of this document.

NEXT STEP

Review the rest of the report and consider implementing any changes you modeled during your most recent session.

IMPORTANT: The projections or other information generated by the Tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Your results may vary with each use and over time.

The analysis of your retirement plan is based on the hypothetical planning information you entered or confirmed index returns for either a model asset mix similar to the accounts you selected or a Target Asset Mix you selected, or certain tool assumptions, representative indexes, and market performance assumptions based on hypothetical scenarios using historical data. Numerous factors make the calculations uncertain, such as the use of assumptions about historical returns and inflation, as well as the data you provided. Fund fees and other expenses will generally reduce your actual investment returns and are not reflected in the analysis. For more information, please refer to the Important Information section of this document and the Methodology or contact your Fidelity representative.



Asset Analysis - Lifetime View

Assuming Significantly Below Average Market Conditions

Significantly Below Average Market			
Year	Without Changes	With Changes	Potential Difference
2023	\$1,593,659,772	\$1,593,659,772	N/A
2024	\$1,536,115,938	\$1,536,115,938	N/A
2025	\$1,458,499,320	\$1,458,499,320	N/A
2026	\$1,405,310,690	\$1,405,310,690	N/A
2027	\$1,439,998,394	\$1,439,998,394	N/A
2028	\$1,408,625,544	\$1,408,625,544	N/A
2029	\$1,362,748,398	\$1,362,748,398	N/A
2030	\$1,485,661,771	\$1,485,661,771	N/A
2031	\$1,515,814,929	\$1,515,814,929	N/A
2032	\$1,628,691,316	\$1,628,691,316	N/A
2033	\$1,564,380,517	\$1,564,380,517	N/A
2034	\$1,550,267,872	\$1,550,267,872	N/A
2035	\$1,755,333,490	\$1,755,333,490	N/A
2036	\$1,750,404,122	\$1,750,404,122	N/A
2037	\$1,823,224,861	\$1,823,224,861	N/A
2038	\$1,780,909,262	\$1,780,909,262	N/A
2039	\$1,761,581,305	\$1,761,581,305	N/A
2040	\$1,712,920,610	\$1,712,920,610	N/A
2041	\$1,823,743,659	\$1,823,743,659	N/A
2042	\$1,943,216,416	\$1,943,216,416	N/A



Asset Analysis - Lifetime View (continued)

Assuming Significantly Below Average Market Conditions

Significantly Below Average Market			
Year	Without Changes	With Changes	Potential Difference
2043	\$2,096,243,942	\$2,096,243,942	N/A
2044	\$2,148,836,960	\$2,148,836,960	N/A
2045	\$2,163,278,739	\$2,163,278,739	N/A
2046	\$2,193,550,985	\$2,193,550,985	N/A
2047	\$2,257,638,445	\$2,257,638,445	N/A
2048	\$2,189,631,028	\$2,189,631,028	N/A
2049	\$2,298,898,836	\$2,298,898,836	N/A
2050	\$2,296,347,183	\$2,296,347,183	N/A
2051	\$2,369,916,987	\$2,369,916,987	N/A
2052	\$2,487,512,711	\$2,487,512,711	N/A
2053	\$2,639,456,361	\$2,639,456,361	N/A
2054	\$2,743,801,194	\$2,743,801,194	N/A
2055	\$2,846,041,914	\$2,846,041,914	N/A
2056	\$2,996,958,737	\$2,996,958,737	N/A
2057	\$3,269,986,820	\$3,269,986,820	N/A
2058	\$3,237,147,152	\$3,237,147,152	N/A
2059	\$3,411,882,271	\$3,411,882,271	N/A
2060	\$3,762,002,537	\$3,762,002,537	N/A
2061	\$3,909,232,000	\$3,909,232,000	N/A
2062	\$4,123,131,975	\$4,123,131,975	N/A



Asset Analysis - Lifetime View (continued)

Assuming Significantly Below Average Market Conditions

Significantly Below Average Market			
Year	Without Changes	With Changes	Potential Difference
2063	\$4,246,709,746	\$4,246,709,746	N/A
2064	\$3,953,842,765	\$3,953,842,765	N/A
2065	\$4,486,700,168	\$4,486,700,168	N/A
2066	\$4,638,329,483	\$4,638,329,483	N/A
2067	\$4,796,394,011	\$4,796,394,011	N/A
2068	\$4,784,753,043	\$4,784,753,043	N/A
2069	\$4,822,994,560	\$4,822,994,560	N/A
2070	\$4,845,387,346	\$4,845,387,346	N/A
2071	\$5,304,087,408	\$5,304,087,408	N/A
2072	\$6,186,340,666	\$6,186,340,666	N/A
2073	\$5,782,805,080	\$5,782,805,080	N/A
2074	\$6,578,736,105	\$6,578,736,105	N/A
2075	\$6,902,076,867	\$6,902,076,867	N/A
2076	\$6,753,056,600	\$6,753,056,600	N/A
2077	\$7,281,585,251	\$7,281,585,251	N/A
2078	\$6,375,896,059	\$6,375,896,059	N/A
2079	\$6,584,371,215	\$6,584,371,215	N/A
2080	\$6,838,238,548	\$6,838,238,548	N/A
2081	\$7,293,045,822	\$7,293,045,822	N/A
2082	\$7,656,712,612	\$7,656,712,612	N/A



Asset Analysis - Lifetime View (continued)

Assuming Significantly Below Average Market Conditions

Significantly Below Average Market			
Year	Without Changes	With Changes	Potential Difference
2083	\$7,958,636,368	\$7,958,636,368	N/A
2084	\$8,597,842,218	\$8,597,842,218	N/A
2085	\$9,007,715,059	\$9,007,715,059	N/A
2086	\$9,672,842,601	\$9,672,842,601	N/A
2087	\$9,283,727,705	\$9,283,727,705	N/A
2088	\$9,607,392,381	\$9,607,392,381	N/A
2089	\$10,800,238,798	\$10,800,238,798	N/A
2090	\$11,627,249,203	\$11,627,249,203	N/A
2091	\$10,397,991,688	\$10,397,991,688	N/A
2092	\$11,134,572,779	\$11,134,572,779	N/A
2093	\$11,707,901,626	\$11,707,901,626	N/A
2094	\$13,103,886,644	\$13,103,886,644	N/A
2095	\$13,992,647,742	\$13,992,647,742	N/A
2096	\$12,894,793,221	\$12,894,793,221	N/A
2097	\$13,208,833,381	\$13,208,833,381	N/A
2098	\$13,128,543,505	\$13,128,543,505	N/A

IMPORTANT: The projections or other information generated by the Tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Your results may vary with each use and over time.

The analysis of your retirement plan is based on the hypothetical planning information you entered or confirmed index returns for either a model asset mix similar to the accounts you selected or a Target Asset Mix you selected, or certain tool assumptions, representative indexes, and market performance assumptions based on hypothetical scenarios using historical data. Numerous factors make the calculations uncertain, such as the use of assumptions about historical returns and inflation, as well as the data you provided. Fund fees and other expenses will generally reduce your actual investment returns and are not reflected in the analysis. For more information, please refer to the Important Information section of this document and the Methodology or contact your Fidelity representative.



Asset Analysis - Lifetime View

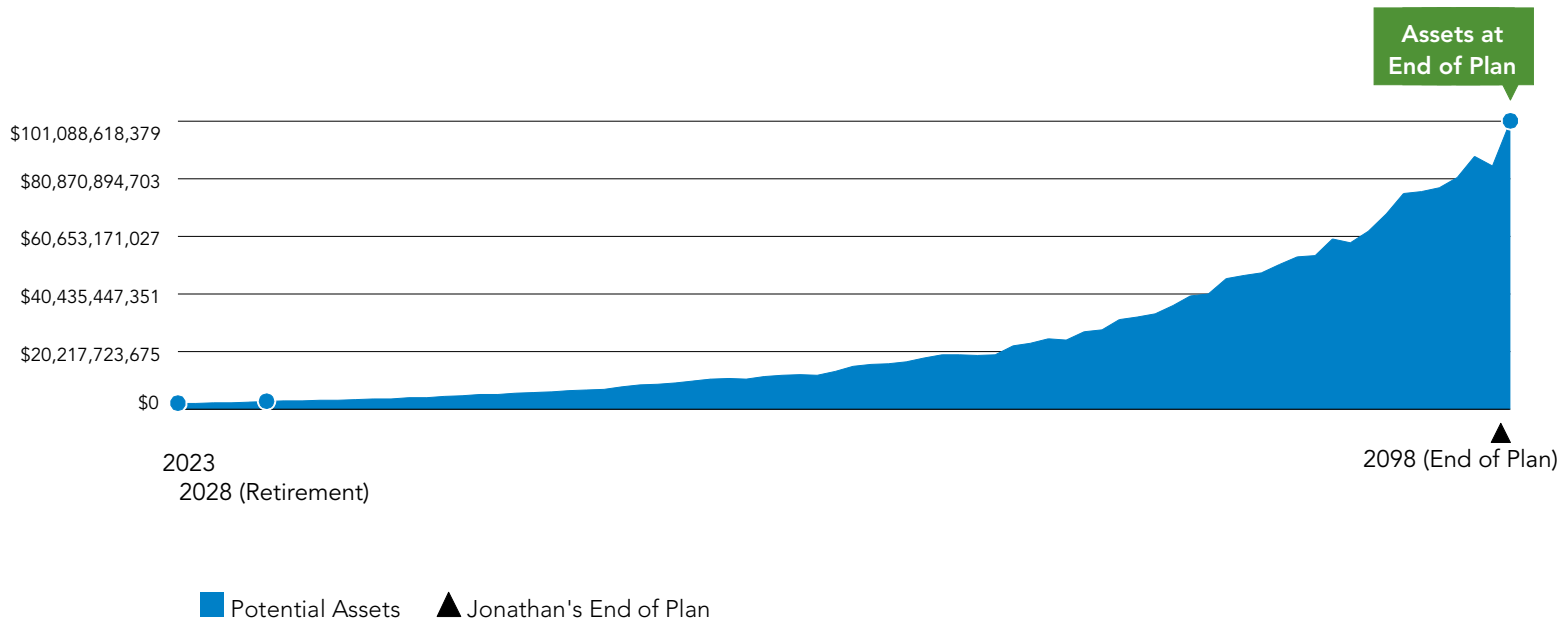
Assuming Average Market Conditions

At your expected retirement age,
you may have

\$2,766,873,861

Assets at end of plan

\$101,088,618,379



WHAT DOES THIS MEAN?

This graph and accompanying table show a hypothetical illustration, in today's dollars, of how the value of the accounts assigned to your retirement plan could potentially fluctuate over time as you save for and withdraw money to meet your retirement expenses, based on your current asset mix and information you modeled in the tool. It also shows an estimate of the assets you may have at the age you told us you expect to retire, as well as your planning age. This view shows asset values for your plan from now until your planning age or your partner's planning age (if you're planning with a partner), whichever falls last.

An average market is defined as a scenario in which your outcome was successful 50% of the time. Fidelity encourages planning that assumes a significantly below average market so as to err on the side of a more conservative estimation of future market performance. If you are within 10 years of retirement or retired, see your Risk Assessment for more information. To learn more, review the Important Information section of this document.

NEXT STEP

Review the rest of the report and consider implementing any changes you modeled during your most recent session.

IMPORTANT: The projections or other information generated by the Tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Your results may vary with each use and over time.

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Asset Analysis - Lifetime View

Assuming Average Market Conditions

Average Market			
Year	Without Changes	With Changes	Potential Difference
2023	\$2,043,095,602	\$2,043,095,602	N/A
2024	\$2,132,368,431	\$2,132,368,431	N/A
2025	\$2,253,810,892	\$2,253,810,892	N/A
2026	\$2,320,153,990	\$2,320,153,990	N/A
2027	\$2,545,649,614	\$2,545,649,614	N/A
2028	\$2,766,873,861	\$2,766,873,861	N/A
2029	\$2,977,324,195	\$2,977,324,195	N/A
2030	\$3,011,379,630	\$3,011,379,630	N/A
2031	\$3,127,499,660	\$3,127,499,660	N/A
2032	\$3,252,948,838	\$3,252,948,838	N/A
2033	\$3,351,090,566	\$3,351,090,566	N/A
2034	\$3,496,050,684	\$3,496,050,684	N/A
2035	\$3,685,614,325	\$3,685,614,325	N/A
2036	\$3,935,254,721	\$3,935,254,721	N/A
2037	\$4,084,257,603	\$4,084,257,603	N/A
2038	\$4,454,896,071	\$4,454,896,071	N/A
2039	\$4,808,537,267	\$4,808,537,267	N/A
2040	\$5,078,550,497	\$5,078,550,497	N/A
2041	\$5,126,556,465	\$5,126,556,465	N/A
2042	\$5,567,470,346	\$5,567,470,346	N/A



Asset Analysis - Lifetime View (continued)

Assuming Average Market Conditions

Average Market			
Year	Without Changes	With Changes	Potential Difference
2043	\$5,849,520,242	\$5,849,520,242	N/A
2044	\$6,054,554,727	\$6,054,554,727	N/A
2045	\$6,557,404,017	\$6,557,404,017	N/A
2046	\$6,671,368,850	\$6,671,368,850	N/A
2047	\$7,004,310,413	\$7,004,310,413	N/A
2048	\$7,809,105,944	\$7,809,105,944	N/A
2049	\$8,545,796,030	\$8,545,796,030	N/A
2050	\$8,814,094,766	\$8,814,094,766	N/A
2051	\$9,104,481,040	\$9,104,481,040	N/A
2052	\$9,857,363,194	\$9,857,363,194	N/A
2053	\$10,446,458,602	\$10,446,458,602	N/A
2054	\$10,743,868,762	\$10,743,868,762	N/A
2055	\$10,497,458,820	\$10,497,458,820	N/A
2056	\$11,373,702,339	\$11,373,702,339	N/A
2057	\$11,948,242,099	\$11,948,242,099	N/A
2058	\$12,175,980,401	\$12,175,980,401	N/A
2059	\$11,970,213,148	\$11,970,213,148	N/A
2060	\$13,285,997,256	\$13,285,997,256	N/A
2061	\$14,939,663,644	\$14,939,663,644	N/A
2062	\$15,709,003,912	\$15,709,003,912	N/A



Asset Analysis - Lifetime View (continued)

Assuming Average Market Conditions

Average Market			
Year	Without Changes	With Changes	Potential Difference
2063	\$15,907,416,977	\$15,907,416,977	N/A
2064	\$16,566,121,949	\$16,566,121,949	N/A
2065	\$17,930,236,789	\$17,930,236,789	N/A
2066	\$19,193,182,252	\$19,193,182,252	N/A
2067	\$19,101,361,150	\$19,101,361,150	N/A
2068	\$18,955,798,800	\$18,955,798,800	N/A
2069	\$19,106,208,765	\$19,106,208,765	N/A
2070	\$22,276,171,776	\$22,276,171,776	N/A
2071	\$23,065,939,020	\$23,065,939,020	N/A
2072	\$24,664,637,065	\$24,664,637,065	N/A
2073	\$24,284,311,171	\$24,284,311,171	N/A
2074	\$27,271,334,812	\$27,271,334,812	N/A
2075	\$27,893,976,522	\$27,893,976,522	N/A
2076	\$31,351,120,157	\$31,351,120,157	N/A
2077	\$32,250,796,456	\$32,250,796,456	N/A
2078	\$33,545,352,046	\$33,545,352,046	N/A
2079	\$36,391,785,266	\$36,391,785,266	N/A
2080	\$39,842,734,094	\$39,842,734,094	N/A
2081	\$40,429,166,508	\$40,429,166,508	N/A
2082	\$45,767,311,492	\$45,767,311,492	N/A



Asset Analysis - Lifetime View (continued)

Assuming Average Market Conditions

Average Market			
Year	Without Changes	With Changes	Potential Difference
2083	\$46,869,653,644	\$46,869,653,644	N/A
2084	\$47,822,695,084	\$47,822,695,084	N/A
2085	\$50,678,897,382	\$50,678,897,382	N/A
2086	\$53,504,300,237	\$53,504,300,237	N/A
2087	\$54,001,343,230	\$54,001,343,230	N/A
2088	\$59,749,062,905	\$59,749,062,905	N/A
2089	\$58,463,277,889	\$58,463,277,889	N/A
2090	\$62,480,291,714	\$62,480,291,714	N/A
2091	\$68,552,389,211	\$68,552,389,211	N/A
2092	\$75,620,216,586	\$75,620,216,586	N/A
2093	\$76,466,445,123	\$76,466,445,123	N/A
2094	\$77,652,986,857	\$77,652,986,857	N/A
2095	\$81,215,076,683	\$81,215,076,683	N/A
2096	\$88,752,021,855	\$88,752,021,855	N/A
2097	\$85,469,996,532	\$85,469,996,532	N/A
2098	\$101,088,618,379	\$101,088,618,379	N/A

IMPORTANT: The projections or other information generated by the Tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Your results may vary with each use and over time.

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Important Information

Updated June 2021

Important Information About Investment Advice for Retirement Accounts

For more than 70 years, Fidelity Investments¹ has worked hard to earn the trust of our clients by serving and protecting their interests. We are dedicated to delivering great value and acting in your best interest when we make recommendations about investing for your retirement.

One way we do this is by being transparent about our services and costs. This includes making you aware of potential conflicts of interest that may arise when we provide investment advice, including compensation Fidelity and our financial professionals earn on the products and services you buy. We also want to make you aware of the limitations on investments and other options that we consider when providing investment advice for your retirement accounts.²

What Is Investment Advice?

Our investment advice includes recommendations we provide with respect to how to invest your retirement account and whether you should roll your workplace plan account to another plan or IRA. Advice about how to invest your workplace retirement account may constitute investment advice as defined under the Employee Retirement Income Security Act of 1974, as amended (ERISA) and regulations thereunder.³ However, other advice we provide may not be subject to ERISA's investment advice rules, including general descriptions and education about our products and services, assistance or information we may provide with respect to distribution or rollover decisions, and advice we provide for IRAs, Keogh plans, and plans that are not subject to ERISA.

Fidelity financial professionals are required to follow policies and procedures when providing investment advice, including using carefully designed investment methodologies, tools, or processes when providing investment advice under ERISA. In this way, we guard against potential conflicts affecting our commitment to give you advice that is in your best interest.

Our recommendations are intended to be acted on at the time they are provided. Unless we specifically agree otherwise in writing, it is your responsibility to monitor your investments and make changes if conditions warrant.⁴

What Does Fidelity Consider When Providing Investment Advice for Workplace Retirement Accounts?

When making recommendations to buy, sell, or exchange investments or to purchase investment advisory services for workplace retirement accounts, we will recommend only investment alternatives offered in the plan's fund lineup, including investment management services offered by a Fidelity affiliate, except Company stock, investments available only through Fidelity BrokerageLink®, annuities other than those primarily used for capital preservation, investment management or model portfolio services not managed by Fidelity, and investments that your employer may have directed us to exclude.

When providing assistance or information with respect to distributing or transferring your retirement assets, we consider only the options of staying in your existing plan, rolling over to another employer-sponsored plan recordkept by Fidelity, or rolling over to a Fidelity IRA. We do not assist with decision-making to roll over to plans or IRAs not recordkept by Fidelity, or to cash-out from a plan.

What Does Fidelity Consider When Providing Investment Advice for IRAs and Keogh Plans?

When providing investment advice for IRAs and Keogh plans, we do not consider all possible investment options. We generally will recommend only mutual funds, exchange-traded funds (ETFs), certificates of deposit (CDs), investment-grade fixed income investments, U.S. Treasury securities, or annuity contracts. Fidelity may also recommend investment management services provided by Fidelity's Fidelity Personal and Workplace Advisors LLC.⁵ Fidelity generally recommends only actively managed solutions, unless stated otherwise. You may also request or choose passively managed investments to the extent they are available. Options not considered for recommendations include individual stocks, mutual funds with transaction fees, non-Fidelity affiliated managed accounts or advisory services, and target date funds other than Fidelity's Freedom Funds.



Important Information (Continued)

How Are Fidelity and Its Financial Professionals Compensated?

The money Fidelity and our financial professionals earn varies based on your choice of products and services,⁶ and how much you choose to invest or maintain at Fidelity. In general, the more you buy and invest, the more Fidelity earns. Variations in compensation to Fidelity and our financial professionals, based on your choice of products and services, create the potential for conflicts of interest.

Both Fidelity and our financial professionals generally earn more for investment management services than for individual investment products like mutual funds and other investment funds. In addition, Fidelity generally earns more on mutual funds and other individual investment products that it manages.

Please visit **Fidelity.com/repcompensation** for more information about compensation paid to our financial professionals.

¹"Fidelity Investments" refers to Fidelity Brokerage Services LLC, Fidelity Personal and Workplace Advisors LLC, Strategic Advisers LLC, and their affiliates and subsidiaries.

²"Retirement accounts" herein refers to employer-sponsored plans, including 401(k) plans and 403(b) plans whether or not such plans are subject to Title I of ERISA, Individual Retirement Accounts and Keogh plans.

³Regulations under Section 3(21)(A)(ii) of ERISA generally define "investment advice" to include recommendations as to the advisability of investing in securities that is provided on a regular basis and pursuant to a mutual agreement or understanding that the recommendation will be individualized and will serve as a primary basis for investment decisions.

⁴Unless otherwise agreed to in writing, Fidelity will not monitor a recommendation on an ongoing basis. You should monitor your investments periodically and make changes if market conditions or your objectives, financial circumstances, risk tolerance, or investment needs change.

⁵Investment advisory services offered by Fidelity Personal and Workplace Advisors include discretionary investment management, financial and benefits planning and referrals to a third-party investment adviser through Fidelity's Wealth Advisory Services program. Investment advisory financial planning provided to retirement accounts does not include specific securities advice and clients are responsible for determining how to implement any financial planning recommendations, including asset allocation suggestions. Financial planning is educational in nature and should not be relied on as a primary basis for your decisions regarding investing in, purchasing or selling securities or other property for retirement accounts. In applying any asset allocation suggestion to your individual situation, be sure to consider other assets, income and investments (e.g., home equity, savings accounts or other retirement accounts) in addition to your retirement account(s).

⁶For 401(k) or other employer-sponsored plans, Fidelity may provide a credit to the plan, equal to all or a portion of the compensation received from investment products or services under the plan. This may reduce the amount of compensation to Fidelity and/or cause our compensation not to vary, based on your choice of products and services.



Important Information (Continued)

Guide to Brokerage and Investment Advisory Services at Fidelity Investments

This brochure highlights important differences between the brokerage and investment advisory services that may be provided to you as part of your relationship with Fidelity Investments ("Fidelity," "we," or "us"). Depending on your individual goals and investment objectives, our representatives may assist you with brokerage services, investment advisory services, or both.

It is important for you to understand that Fidelity's brokerage services and investment advisory services are separate and distinct. Our brokerage products and services are subject to different sets of laws and regulations from our investment advisory products and services, and our obligations and duties to you are different for each. Although you may have a relationship with a dedicated Fidelity representative who serves as your primary point of contact for the services you receive from Fidelity, when you receive multiple services from us, each service will be governed by the terms of the applicable agreement, as well as the laws and regulations applicable to that type of service.

Fidelity's Brokerage Services

Our brokerage products and services are provided to you through Fidelity Brokerage Services LLC ("FBS"), a broker-dealer that is registered with the Securities and Exchange Commission ("SEC") and that is a member of the Financial Industry Regulatory Authority ("FINRA"), the New York Stock Exchange ("NYSE"), and Securities Investor Protection Corporation ("SIPC").

When providing brokerage products and services, as described in your Fidelity Account® Customer Agreement or other applicable customer agreement, and/or, for services in connection with certain workplace savings plans, as described in an agreement with your employer or other applicable document, we will accept orders and execute transactions in your Fidelity brokerage account based on your instructions. You, or your authorized representative, are responsible for all investment decisions in your Fidelity brokerage account. As a broker, we also offer you other services incidental to our brokerage services which can take the form of education, research, access to tools available on Fidelity.com, and guidance or advice designed to assist you in making decisions regarding the various products available to you. No separate fees are charged for these other services incidental to our brokerage services. Some of our brokerage representatives also hold insurance licenses that allow them to sell life insurance and annuities issued by our affiliated life insurance companies and certain unaffiliated life insurance companies.

When we act as your broker-dealer, we are held to the legal standards under applicable federal and state securities laws, and the rules of self-regulatory organizations for broker-dealers such as FINRA. We are also subject to state insurance laws relative to the sale of life and annuity products. Among other things, these regulations require broker-dealers to:

- Execute your trades with diligence and competence and seek to provide best execution in light of prevailing market conditions;
- Have reasonable grounds for believing that any security that we specifically present to you is suitable given your investment objectives, risk tolerance, financial and tax status, and other financial information you have disclosed to us; and
- Treat you in a manner characterized by principles of fair dealing and high standards of honesty and integrity.

How You Are Charged for Fidelity's Brokerage Services

Your costs for brokerage services are typically based on a transaction charge, often called a commission, for each trade you make in your account. Other costs and charges will also apply to your account, and these costs and charges are outlined in your Fidelity Account Customer Agreement or through other notification. Life insurance and annuity product sales will result in a commission payment to us from the affiliated and non-affiliated insurance companies for the insurance products we sell.

Fidelity's Investment Advisory Services

Our investment advisory services are provided through Fidelity Personal and Workplace Advisors LLC ("FPWA"), an investment adviser registered with the SEC under the Investment Advisers Act of 1940 (the "Advisers Act"). For workplace savings accounts, advisory services are provided jointly between FPWA and Strategic Advisers LLC ("Strategic Advisers"), another affiliated SEC-registered investment adviser. Generally, the advisory services we offer include nondiscretionary financial planning, and/or discretionary investment management, or a referral to an unaffiliated investment advisory firm.

We will provide investment advisory services pursuant to a written agreement ("Client Agreement") with you (or in the case of workplace savings accounts, with your plan sponsor) that describes our investment advisory relationship and our obligations under the Client Agreement. You will receive a disclosure document required by Form ADV, Part 2A ("Program Fundamentals"), describing the specific investment advisory service we will be providing to you. These documents explain the types of services we provide, the applicable advisory fees, and any potential conflicts between our interests and yours. You will also receive additional disclosure documents as required by Form ADV, Part 2B which provide details regarding the business background of the personnel responsible for delivering investment advice to you.

Please note that our investment advisory services are limited strictly to those services for which you or your plan sponsor has entered into a Client Agreement with FPWA and, with respect to workplace savings plans, Strategic Advisers. The fact that we provide discretionary



Important Information (Continued)

investment management of some of your accounts, or that we provide financial planning with respect to certain of your goals, does not mean that we are under any obligation to provide investment advisory services for other accounts or assets you may have, either at Fidelity or with another financial institution. Where we provide financial planning services as an investment adviser, you are responsible for determining whether, and how, to implement any financial planning recommendations presented, including asset allocation suggestions, and for paying applicable fees. Financial planning through FPWA does not constitute an offer to sell, a solicitation of any offer to buy, or a recommendation of any security by Fidelity Investments or any third party. We will act as a broker-dealer or an investment adviser with respect to any implementation depending on the products or services you select, and such products or services may be subject to separate charges, fees, and expenses.

When providing services as an investment adviser, we owe you a fiduciary duty under the Advisers Act with respect to the specific investment advisory service provided. Our fiduciary duty includes the obligation to:

- Ensure that investment advisory services are suited to your specific investment objectives, needs, and circumstances;
- Make full and fair disclosure of all material facts about our services and our relationship;
- Place your interests before our own when providing the investment advisory service to you;
- Disclose conflicts of interest, including compensation received by us or our affiliates in connection with the investment advisory program;
- Obtain your consent before engaging in transactions with you for our own, an affiliate's, or another client's account; and
- Not give an unfair advantage to one advisory client to the disadvantage of another.

How You Are Charged for Fidelity's Investment Advisory Services

Fees for investment advisory services are described in the applicable Program Fundamentals and Client Agreement. Typically, with respect to discretionary investment management services, your fee for such services will be a percentage of the assets held in an account over which we have investment discretion. As an example, the discretionary investment management fee typically covers both the investment management services and the trading costs associated with the account (note that other costs are not included as detailed in your Client Agreement, Program Fundamentals and/or other notification). This fee is expressed as an annual percentage, but is charged to your account on a quarterly basis in arrears.

Advisory services are provided for a fee through Fidelity Personal and Workplace Advisors LLC, and, with respect to workplace savings accounts, Strategic Advisers LLC. Both are registered investment advisers and Fidelity Investments companies.

Brokerage services are provided by Fidelity Brokerage Services LLC. Custody and other services are provided by National Financial Services LLC. Both are Fidelity Investments companies and members of NYSE and SIPC.

With respect to nondiscretionary financial planning services, our advisory fees may instead be in the form of a fixed annual payment amount or may be included as part of your annual discretionary investment management fee.

Additional Information Applicable to Retirement Accounts

Unless otherwise agreed to by a Fidelity Investments company in writing, information, including analytics, provided to you with regard to your workplace savings account(s) or individual retirement account(s) (together, your "Retirement Accounts"), is educational in nature and should not be relied on as a primary basis for your decisions regarding investing in, purchasing or selling securities or other property for your Retirement Account(s). In applying any asset allocation suggestion to your individual situation, be sure to consider other assets, income and investments (e.g., home equity, savings accounts or other retirement accounts) in addition to your Retirement Account(s).

How Fidelity Representatives Are Compensated

As compensation for the services they provide, our representatives receive base pay and may also be eligible to receive variable compensation. Fidelity representatives may have a financial incentive to recommend your participation in an investment advisory service where this compensation is greater than what the representative would receive if you purchased certain other products or enrolled in other services offered by Fidelity. More information about our representatives' compensation is available upon request, or can be found online at [Fidelity.com/repcompensation](https://www.fidelity.com/repcompensation) and in the Program Fundamentals associated with each advisory service.

Additional Information

Fidelity representatives' use of any specific title or designation does not imply that they are providing you with any specific service, such as financial planning or other investment advisory services. Whether you are a brokerage or investment advisory client is dictated by the actual services that are agreed upon and provided to you.

If at any time you would like clarification on the nature of services provided to you, please speak with a Fidelity representative, or visit our website at [Fidelity.com](https://www.fidelity.com). We also urge you to carefully read the account agreements and disclosures that we provide to you for our brokerage and advisory services, copies of which can be found at [Fidelity.com/customer-service/forms-applications/overview](https://www.fidelity.com/customer-service/forms-applications/overview), or can be obtained from your Fidelity representative.



Important Information (Continued)

Updated June 2021

Key Limitations & Assumptions

By utilizing the Planning & Guidance Center, customers with retirement plans recordkept at Fidelity consent to the use and sharing of information provided by their employer or plan sponsor within Fidelity tools and with Fidelity investment professionals. Customers also consent to the use of data provided by third-party recordkeepers.

The information provided herein is provided to you by Fidelity Brokerage Services LLC, a registered broker dealer, or Fidelity Personal and Workplace Advisors LLC (FPWA), a registered investment adviser, depending on your relationship with Fidelity Investments.

One or more financial planning topics may be presented based on information you have provided as well as certain assumptions. The financial planning results shown are hypothetical and provided for informational purposes only. Other than with respect to assets managed on a discretionary basis through an advisory agreement with FPWA, you are responsible for determining whether, and how, to implement any financial planning recommendations presented, including asset allocation suggestions, and for paying applicable fees. Financial planning does not constitute an offer to sell, a solicitation of any offer to buy, or a recommendation of any security by Fidelity Investments or any third party.

In addition, unless otherwise agreed to by a Fidelity Investments company in writing, the information provided herein with regard to any workplace savings account or individual retirement account is educational in nature and should not be relied on as a primary basis for your decisions regarding investing in, purchasing or selling securities or other property for these accounts. In applying any asset allocation suggestion to your individual situation, be sure to consider other assets, income and investments (e.g., home equity, savings accounts or other retirement accounts) in addition to these accounts.

Fidelity Brokerage Services LLC, or its affiliates, may receive compensation in connection with the purchase and ongoing maintenance of certain financial products, which creates a potential conflict of interest to promote these products within the Planning & Guidance Center. Other products with similar risk and return characteristics may be available. You should choose a financial services provider that best suits your personal needs and investment objectives.

The experience may not consider all information previously provided to Fidelity or its representatives or include all of your assets in the analysis. Keep in mind that the strategies and any corresponding analysis are point in time and may change due to updates or because of changes in your personal circumstances or market conditions. You will not be notified of updates. Consider returning to the Planning & Guidance Center periodically for updated results.

Numerous factors make the calculations uncertain, such as the use of assumptions about historical returns and inflation as well as the data you provide. Past performance is no guarantee of future results. Financial data is provided by third-party vendors and we cannot guarantee the accuracy or timeliness of that data.

NOTICE: Unsettled transactions are not incorporated into the analysis, which may materially impact account balances and other information displayed and render this interaction unreliable. Certain differences in the methodology used by the Planning & Guidance Center may result in discrepancies between the results provided when compared to those provided by other Fidelity guidance tools.

Before investing, consider the investment objectives, risks, charges, and expenses of the fund or annuity and its investment options. Contact Fidelity for a free prospectus or, if available, a summary prospectus containing this information. Read it carefully.

About the Planning & Guidance Center

The **Planning & Guidance Center's Retirement Analysis** is designed for users who are planning for retirement, or who are already in retirement. It considers your financial information and other data to analyze if you are on track to meet your estimated expenses in retirement. You can model changes to your plan, including hypothetical changes to your current asset mix. This analysis is provided to you for informational purposes only by either Fidelity Brokerage Services LLC, a registered broker-dealer, or its affiliate, Fidelity Personal and Workplace Advisors LLC, a registered investment advisor, depending on your relationship with Fidelity Investments.

We cannot guarantee that you will meet any of your goals. All calculations and results are purely hypothetical, are not intended to predict present or future values of actual investments or actual holdings, and will not affect your actual accounts. Performance returns for actual investments will vary and will generally be reduced by fees or expenses not reflected in the hypothetical illustrations. The Retirement Analysis estimates of potential income and assets illustrated are available in today's dollars or future dollars and are based on data you have entered and assumptions, including market performance assumptions based on hypothetical scenarios using historical data. The analysis assumes a level of diversification within each asset class consistent with a market index benchmark, which may differ from the diversification of your own portfolio.

Certain income taxes have been assumed and estimated, but they may not reflect all taxes applicable to your specific situation. The Retirement Analysis assumes that any assets in a non-Roth individual retirement account (IRA) are held on a tax-deferred basis and that the entire amount will be subject to ordinary income taxation upon distribution.



Important Information (Continued)

About Your Retirement Plan

Fidelity does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and subject to change, which can materially impact investment results. Fidelity cannot guarantee that the information herein is accurate, complete, or timely. Fidelity makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Consult an attorney or tax professional regarding your specific situation.

The analysis of your retirement plan is based on the hypothetical planning information you enter or confirm, a model asset mix similar to the accounts you select (asset mix assessment) or a Target Asset Mix you select, and certain tool assumptions.

In assessing asset mix, the Planning & Guidance Center's Retirement Analysis (the "Tool") sorts the holdings in your selected accounts among several major asset classes, including domestic stocks and foreign stocks (equities), bonds (fixed income), short-term securities (cash, cash equivalents, CDs, money market funds, etc.), other, and unknown. Underlying investments held in a mutual fund or other pooled investment vehicle are considered individually. A model asset mix is then identified based on the percentage of equity holdings in your selected accounts:

Short Term: Stock holdings less than or equal to 10%

Conservative: Stock holdings, 11%–24%

Moderate with Income: Stock holdings, 25%–34%

Moderate: Stock holdings, 35%–44%

Balanced: Stock holdings, 45%–54%

Growth with Income: Stock holdings, 55%–64%

Growth: Stock holdings, 65%–78%

Aggressive Growth: Stock holdings, 79%–92%

Most Aggressive: Stock holdings, 93%–100%

If a large percentage is identified as "Unknown" or "Other," your asset mix assessment may not accurately reflect the current risks inherent in your selected accounts. The "Other" category includes non-asset class holdings (e.g., derivative securities, options, and precious metals) in some of your investments. The "Unknown" category represents holdings you may have, details of which are unknown or unavailable to Fidelity.

For the plan retirement analysis, if the Tool has identified holdings as "Unknown" or "Other," the equity, fixed income, and short-term allocations are proportionally adjusted to cover to create a normalized mix percentage adding up to 100%. Normalization may result in the identification of a different model asset mix. Please be advised: If an asset class has a net negative value, the

normalized asset allocation may have a materially different level of risk and return than that of your actual selected accounts.

Data used to support categorization is provided by third parties as of the most recent date available, which may lag the account data by up to 12 months. Fidelity cannot guarantee the accuracy or timeliness of data obtained from third parties.

If data is available to Fidelity, short and long positions may be represented as a bar chart for review; however, short positions will not be included in the analysis of your retirement plan. Long positions are those reported securities holdings held individually or as underlying investments that were fully paid purchases. Short positions are those reported margin or short positions held individually or as underlying investments that were not fully paid purchases, but instead involved borrowing in order to support the purchase. Note that trades initiated within a money market fund (such as Fidelity Cash Reserves) pending settlement at the close of a calendar month may present as a short position or negative allocation and inadvertently impact the analysis.

If you have not previously selected a Target Asset Mix (TAM) for your retirement plan, the Tool will display a time-based option along with your current asset mix. This time-based option is provided only as a starting point for your asset allocation analysis. Complete an Investor Profile Questionnaire (IPQ) for a more in-depth analysis.

For a Retirement Investment Goal, default time-based Target Asset Mixes are shown as follows:

- **Conservative:** If you are already 18 or more years into retirement
- **Moderate with Income:** If you are already 12 to 17 years into retirement
- **Moderate:** If you are already 6 to 11 years into retirement
- **Balanced:** If you are 0 to 5 years into retirement
- **Growth with Income:** If you are 1 to 8 years away from retirement start date
- **Growth:** If you are 9 to 12 years away from your retirement start date
- **Aggressive Growth:** If you are 13 or more years away from your retirement start date

The Tool assumes a level of diversity within each asset class consistent with a market index benchmark which may vary with each use and over time. Asset allocation does not ensure a profit or guarantee against a loss. Fund fees and other expenses will generally reduce actual investment returns and are not reflected in the hypothetical illustrations. Past performance is no guarantee of future results.

Generally, among asset classes, stocks are more volatile than bonds or short-term instruments and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. The bond market is also volatile. Lower-quality debt securities, including leveraged loans, generally offer higher yields compared to investment grade securities, but they also involve greater risk of default or price changes. Foreign markets can be more volatile than U.S. markets due



Important Information (Continued)

to increased risks of adverse issuer, political, market, or economic developments, all of which are magnified in emerging markets.

Portfolio characteristics (including asset allocation, equity and bond industry sector, equity and bond style, and foreign vs. domestic classifications) are derived from data provided by third-party sources as of the most recent date available, which may not be as of the same date as your account data used in the Tool. Fidelity cannot guarantee the accuracy or timeliness of data obtained from third-party sources.

Managed Accounts

If the accounts assigned to your retirement plan include accounts that are actively managed, please contact a Fidelity representative to make changes to your current asset mix.

Time Horizon

This question pertains to the status of you and your partner, if you're planning with one, regarding both your work income and whether you're taking withdrawals from your retirement accounts.

- **Still working:** Select if you or your partner are currently receiving income from work and are not yet withdrawing any money from your retirement accounts.
- **Already retired:** Select if you're taking withdrawals from your retirement accounts, whether or not you're receiving any work income.
- **Neither:** Select if you're neither receiving income from work nor taking withdrawals from your retirement accounts.

Note: If you're planning with a partner, at least one of you must choose either "Still working" or "Already retired" in order for the Tool to function properly.

Expected Retirement Age

The retirement age you choose is one of the most important factors for your plan. If you retire earlier, you'll have fewer years to save and your retirement savings will generally have to last for a longer period of time. The opposite is true if you're planning to retire at a later age; you'll have more years to build your savings and your money will likely not have to last for as many years. As you think about which age to enter here, you should consider factors such as the minimum age at which you can withdraw funds from your retirement accounts without penalty, your Social Security eligibility age, and your own expected lifespan.

Plan to Age

We ask you to choose an age for which to plan because it gives us a better idea of how many years your plan will need to generate income.

Why do we suggest an age for you?

The planning age we suggest is an estimate of the age at which 25% of healthy individuals of your age and sex are projected to still be living (or, conversely, the age by which 75% of such individuals would be deceased). This figure is called a 25% mortality age. You can adjust this figure to any desired planning age that is less than 126 and greater than your current age. The age you select may have a significant impact on the suggested investment strategy and model portfolio. The source for this estimate is the Society of Actuaries RP-2014 Mortality Table projected with Mortality Improvement Scale MP-2014.

Estimated Retirement Expenses

The Tool presents three options to characterize your Planned Spending in Retirement, "Below Average," "Average," and "Above Average."

What do these options mean?

The idea behind this question is to help us understand how much you think you'll spend in retirement relative to other people who have approximately the same amount of pre-retirement household income. Choose "Average" if you think you'll spend roughly the same amount as we estimate you spend now. By the same token, choosing "Below Average" means you plan on spending approximately 15% less than you do now, while choosing "Above Average" means you think you'll spend about 15% more. If you have a specific income need, you should enter it using the Estimated Dollars option. Upon reviewing your retirement analysis, you'll be able to change this selection in the "Time & Expenses" tab. Estimated expenses do not include estimated income taxes, which are calculated for you.

Inflation Rate Assumptions

The Tool assumes an average annual inflation rate of 2.5%, which is based on the average historical rates and a target rate of 2% set by the Federal Open Market Committee (FOMC).

Social Security

Social Security values are estimated based on your designated retirement age and pre-retirement employment income for the purposes of this tool only. Your actual Social Security benefits will differ. You can obtain an estimate of your actual or projected Social Security benefits directly from the Social Security Administration. For more details, visit www.ssa.gov. Although some individuals can start collecting Social Security as early as age 62, delaying receipt until a later age may increase the amount of your benefit. Also, keep in mind that working while you receive Social Security benefits may reduce those benefits if you are below the full retirement age, as defined by the Social Security Administration based on your date of birth.

Note that any changes you make to your salary in the Tool are for purposes of your Social Security estimate only and will not be used in calculating your retirement analysis.



Important Information (Continued)

Social Security Disability Benefit

Regardless of your age, if you have a medical disability that prevents you from working, you may be able to claim disability benefits from the Social Security Administration. These may come in one of two forms: Social Security Disability Insurance (SSDI) is available only to disabled people who've already worked for a certain number of years. Supplemental Security Income (SSI) is available to disabled or elderly people whose incomes and assets are very low.

Taxes

What is an effective tax rate and how is it calculated?

Your effective tax rate is the total rate you pay on all of your taxable income after deductions. You can determine your annual effective rate by dividing the taxes you paid in the year by your taxable income for that year. Your effective rate will always be lower than your marginal tax rate, which is the rate you pay on the income that falls into the highest tax bracket you reach.

Annuities

It is important to note that when an annuity is assigned as an Account or as an Additional Income Source to your Retirement goal (by you or the Tool), the Tool's analysis makes certain assumptions or does not take into account at all the annuity's: (i) Insurance features, including as applicable guaranteed rates of return, guaranteed living benefits (i.e. guaranteed accumulation benefit or guaranteed withdrawal benefit), guaranteed death benefits, guarantee periods, cost-of-living adjustments, etc., and (ii) Fees, including mortality and expense risk fees, surrender charges, and market value adjustments. Assumptions may have a significant impact on the analysis the Tool conducts and the results it displays about your retirement preparedness. If you modeled an income strategy including hypothetical fixed income annuities, see the Income Strategy section in the Methodology document for more information.

Fixed Annuity

Fixed Annuity is one of the product categories that may be included in a Proposed Strategy generated using the Tool's Income Strategy functionality. In a Proposed Strategy, Fixed Annuity represents a hypothetical annuity contract issued by an insurance company that provides guaranteed income payments for life. The guarantee is subject to the claims-paying ability and financial strength of the issuing insurance company. The income payment will not be affected by market volatility.

Bridge Income

Bridge Income is one of the product categories that may be included in a Proposed Strategy generated using the Tool's Income Strategy functionality. Bridge Income may be included in a Proposed Strategy if there is a temporary need for predictable income to cover essential expenses

over a specific period of time not to exceed 10 years. In a Proposed Strategy, Bridge Income is provided by a hypothetical period certain annuity, a contract issued by an insurance company that provides predictable income payments for a specific period of time, or if the bridge need is less than four years, by utilizing hypothetical short-term cash reserves.

Cumulative Lifetime Income (Lifetime Income)

Cumulative Lifetime Income does not rely on market performance. Cumulative Lifetime Income includes Social Security benefits, pensions, and certain types of annuities or short-term cash reserves. Not all income sources included in Cumulative Lifetime Income are intended to produce income throughout the life of the plan.

Equity Compensation

Equity compensation awards that are record kept by Fidelity or are manually added into the Tool by you may be included in your retirement plan. The Tool uses Monte Carlo analysis to simulate the potential values of the underlying security upon which your equity compensation awards derive their value in order to estimate the potential income which may be generated upon the sale of such underlying security. The hypothetical proceeds of the sale (if any) are treated as income to the plan, are available to pay expenses, and any excess is assumed to be invested in accordance with the goal-level asset allocation of the plan. All projected, hypothetical income generated from equity compensation awards is treated as wage income and taxed upon receipt in accordance with the tax treatment of other income sources. The Tool does not consider any expenses that may be incurred in connection with the sale of the underlying security.

Nonqualified Plans

NQ (nonqualified): Plans that are nonqualified are marked with an (NQ). These plans are unfunded, nonqualified plans, and no funded account has been established for you. These accounts are recordkeeping accounts only that record your deferred compensation and any notional earnings applicable to your deferred compensation. In the event of a bankruptcy or insolvency, you would be an unsecured, general creditor of the employer/service recipient.

For more information on the plan, please refer to the plan documents.

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

Advisory services are provided for a fee through Fidelity Personal and Workplace Advisors LLC, a registered investment adviser. Brokerage services are provided through Fidelity Brokerage Services LLC, a registered broker-dealer. Both are Fidelity Investments companies.

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