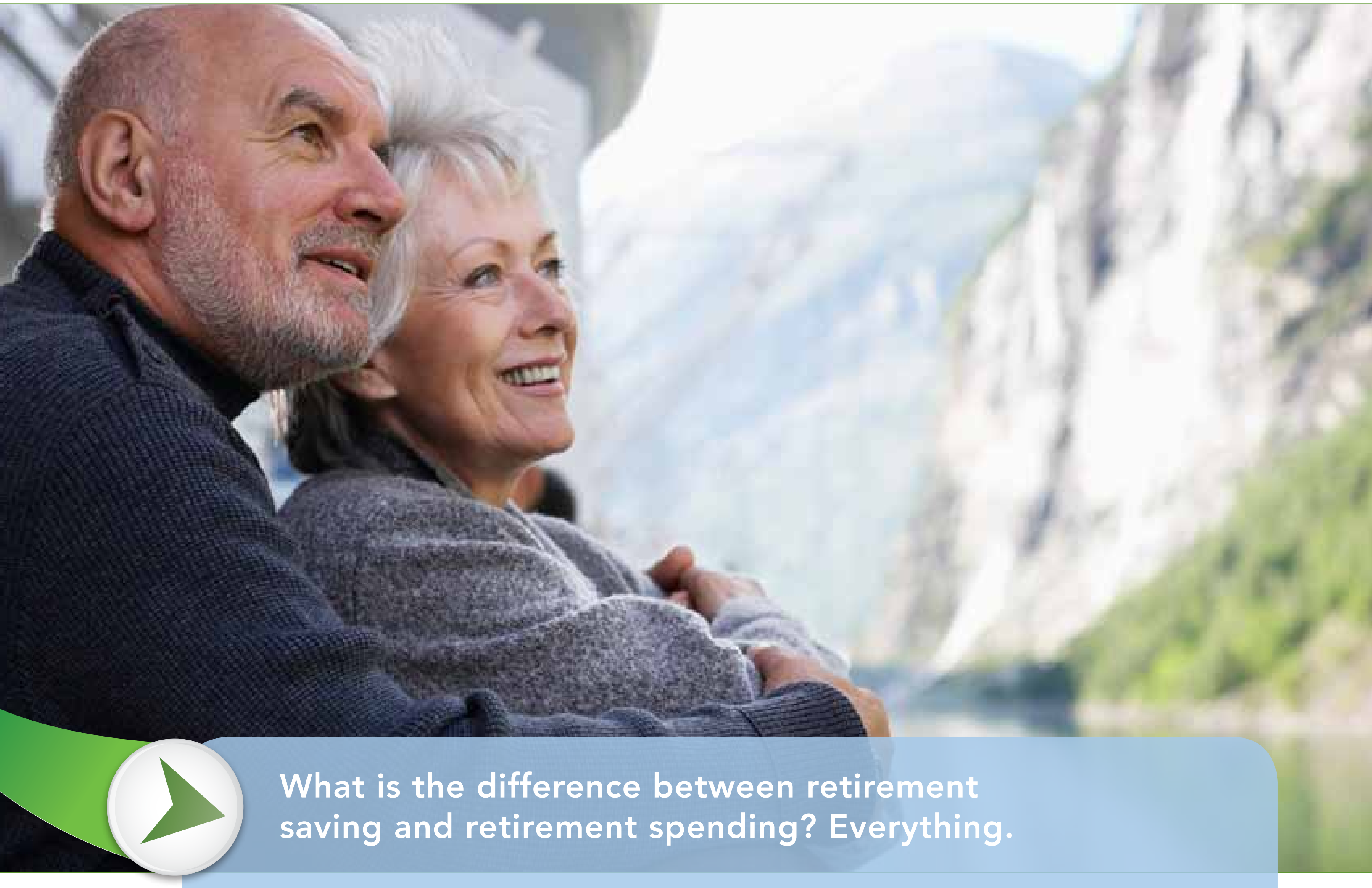
Retirement Income Series **Resource Guide**

A companion to these retirement planning workshops:

- Preparing Your Savings for Retirement
- Shifting from Saving to Spending
- Preserving Your Savings for Future Generations

Turn here®

Fidelity INVESTMENTS®



What is the difference between retirement saving and retirement spending? Everything.

The closer you get to retirement, the more you realize how different this next part of your life will be. This workshop series is designed to answer the questions you have today:

- Am I on track to retire?
- Will my money last as long as I need it to?
- What's the best way to manage my savings, investments, and other sources of retirement income?
- How can I preserve more of what I've earned for those most important to me?

These are important issues. And by attending these workshops, you've made a great step toward getting the guidance you need.

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Making your plan a reality

Once you're up to speed on the basics, Fidelity can offer the one-on-one guidance* and powerful planning tools to help formalize your retirement income plan. Already have a plan? We can provide a second opinion. See page 23 for details on the valuable services available to you at no cost.

*Although consultations are one on one, guidance provided by Fidelity is educational in nature, is not individualized, and is not intended to serve as the primary or sole basis for your investment or tax-planning decisions.

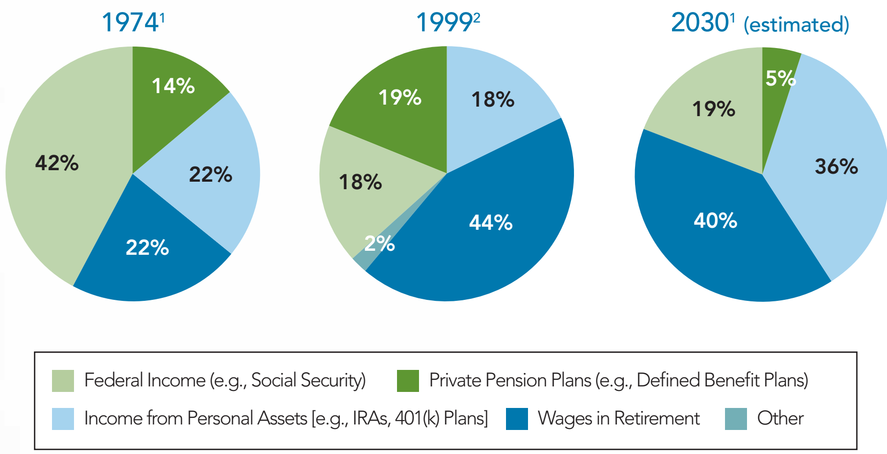
Preparing Your Savings for Retirement

You've worked hard to save for your retirement. Now you need to plan to use your money in a careful, measured way—to make it last a lifetime.

Where the retirement money is really coming from.

For generations, Americans moved into retirement expecting that most of their income would come from government benefits, including Social Security, or their organization's pension plan. But as you can see in the chart below, this isn't the current reality. "Wages in retirement" and "income from personal assets" already make up the majority of current retirees' income, and that share is only expected to grow. This is the new normal.

Sources of Retirement Income



[1]Source: Research on Potential New Products for Retirement Income, FCNBD, May 2006; National Association for Variable Annuities (NAVA), "2005 Retirement Fears," March 28, 2005; survey of 1,001 nationally representative Americans age 18+, conducted by Kelton Research, January 2005.

[2]Source: Social Security Administration, Income of the Aged Chartbook, 2008, SSA Publication No. 13-11727, released: April 2010. Shares of aggregate income using the highest quintile, $55,889 per year and higher. Actual data was rounded to whole numbers. Total may not equal 100%.

Take steps to help boost your savings today.

There are a number ways to step up your retirement savings, some offering valuable tax advantages. Contributing up to your workplace saving plan limit is a great place to start. And the good news is that the money you save today still has time, maybe even decades, to work for you.

Logical places to save more

- Maximize your workplace savings plan ($16,500 in 2011)
- Make catch-up contributions, if eligible ($5,500 in 2011)
- Fund a traditional or Roth IRA[3] (up to $5,000 plus $1,000 catch-up in 2011)
- Take advantage of other tax-advantaged savings (like annuities)
- Start working on other key goals

Consider easy lifestyle changes that could help you put even more money away.

Simply by taking a careful look at what you're spending, you may be able to unearth hidden money to put toward retirement savings—without making significant compromises. You don't have to wait until retirement to start making lifestyle changes that make sense.

Easy lifestyle changes that could free up some cash flow

- Refinance a high-interest mortgage
- Eat out a little less often
- Ponder every luxury purchase
- Plan your purchases ahead
- Look for savings in the bills you pay each month
- Redeem rewards points wisely and consider converting them to savings

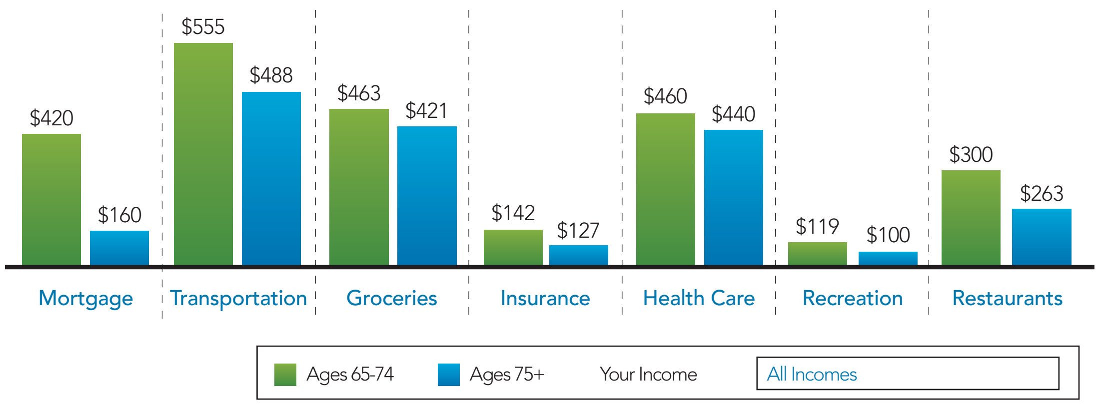
[3]For traditional IRA contributions for both working and non-working couples, maximum contribution limits are reduced by any amount contributed to a Roth IRA for the same year. It is the same if the non-working spouse contributes to a Roth IRA; the maximum contribution limit would be reduced by any amount contributed to a traditional IRA.

Looking at expenses and income.

Until now, planning for retirement has meant putting money away. Soon it will mean managing what you spend. Retiring with peace of mind requires a strong income plan and retirement income strategy.

The process starts with estimating the expenses you expect to face in retirement.

Know what your living expenses will be and what you'll need to cover them[4]



A Tool to Help:

Guide to Retirement Income Investing.
Go to: www.netbenefits.com/quickguide.

[4]Source: Intellidyn, Inc. The data shown is based on a statistical model from a third-party vendor, Intellidyn, Inc. Fidelity hired Intellidyn to analyze and sort data into various household segments that span life stage, and household income range. Intellidyn's model incorporates various other financial data from public and proprietary sources, including credit reporting agencies, customer marketing databases, the United States Census Bureau, the Federal Reserve Board, the United States Bureau of Labor and Statistics, and a proprietary third-party database of consumer marketing demographics and public record databases such as real estate deed files and tax records.

No Fidelity customer data was used to prepare this model. All data presented is based on averages of at least fifty (50) households for which data is available.

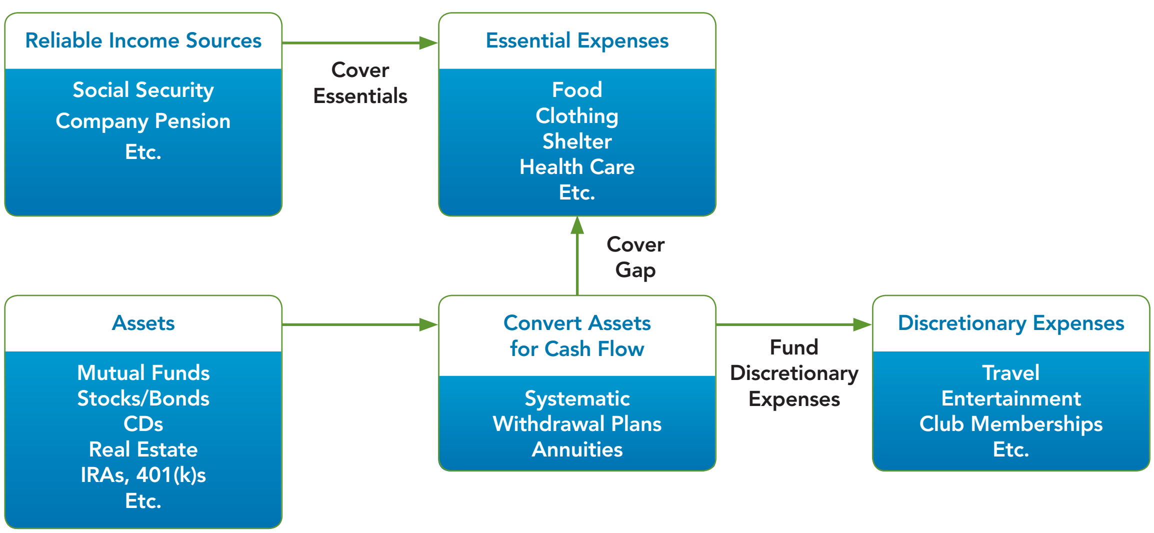
[5]For illustrative purposes only.

Once you understand your expenses, you need to cover them with your expected sources of income.

You'll want to match the reliability of cash flow to the importance of the expense. And, if there are any gaps, you'll want to start thinking about how various retirement lifestyle choices could help close them.

For instance, will you continue doing some kind of work? Will you downsize your lifestyle or move to a more affordable part of the country? Maybe some targeted cuts to your household budget will do the trick.

Estimate your income and your expenses:
Match the reliability of cash flow to the importance of the expense[5]



Tools to Help:

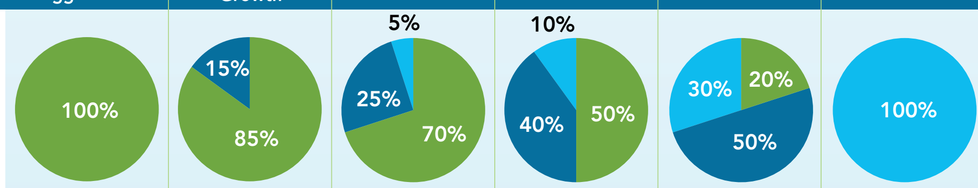
Use Retirement Income Planner to conduct an income and expense analysis.
A Fidelity representative can lead you through the tool right over the phone. Just call 800.887.4015.

Read what the AARP has to say about making ends meet. Go to: www.aarp.org and click on MONEY and WORK & RETIREMENT.

Make sure your investments support your strategy.

Once you've identified your expenses and matched them to your expected income sources, you'll need to review the investments you've set aside for retirement. What's the ideal mix for you? That depends on a number of factors, including your age, the size of your portfolio, and your risk tolerance. That said, many people should consider holding at least 50% of their portfolio in stocks when they retire.

Your mix of investments can have a big effect on how long your money lasts: Asset Mix and Portfolio Longevity—Which portfolio may have lasted longer[6]



STRATEGY	Most Aggressive	Aggressive Growth	Growth	Balanced	Conservative	Short-Term
PORTFOLIO LIFE	**with 6% withdrawal rate adjusted annually for inflation**					
Average Market	49 years	46 years	39 years	32 years	24 years	17 years
Down Market	14 years	16 years	17 years	18 years	19 years	16 years

Stocks | Bonds | Short-Term

A Tool to Help:

Use Portfolio Review to help you align your portfolio with your goals, needs, and risk tolerance.
Go to: https://netbenefits.fidelity.com/portfolioreview.

[6]Source: Fidelity Investments. Average rates of return for stocks, bonds, short-term investments, and inflation are based on the risk premium approach and several hundred historical market simulations. Average Market means the hypothetical portfolio lasted as long as indicated in 50% of the simulations run; Extended Down Markets in 90% of them. Actual rates of return may be more or less. The chart is for illustrative purposes only and is not indicative of any investment. Past performance is no guarantee of future results.

Methodology and additional information

It is not intended to project or predict the present or future value of the actual holdings in a participant's portfolio or the performance of a given model portfolio of securities.

The purpose of the hypothetical illustration is to show how portfolios may be created with different risk and return characteristics to help meet a participant's goals. You should choose your own investments based on your particular objectives and situation. Remember, you may change how your account is invested.

Be sure to review your decisions periodically to make sure they are still consistent with your goals. You should also consider all your investments when making your investment choices.

Several hundred financial market return scenarios were run to determine how the asset mixes may have performed. The Average Market and Extended Down Market results are based on 50% and 90% confidence levels, respectively. The results for the **Average Market** highlight the number of years the hypothetical portfolio would have lasted in 50% of the scenarios. The results for the **Extended Down Market** are based on a 90% confidence level highlighting the number of years the portfolio would have lasted in at least 90% of the scenarios generated.

The estimated returns for the stock and bond asset classes are based on a "risk premium" approach. The risk premium for these asset classes is defined as their historical returns relative to a 10-year Treasury bond. Risk premium estimates for stocks and bonds are each added to the 10-year Treasury yield. Short-term investment asset class returns are based on a historical risk premium added to an inflation rate, which is calculated by subtracting the TIPS (Treasury Inflation-Protected Securities) yield from the 10-year Treasury yield. This methodology results in what we believe to be an appropriate estimate of the market inflation rate for the next 10 years. Each year (or as necessary), these assumptions are updated to reflect any movement in the actual inflation rate. Volatility of the stocks (domestic and foreign), bonds, and short-term asset classes is based on the historical annual data from 1926 through the most recent year-end data available from Ibbotson Associates, Inc. Stocks, bonds, and short-term are represented by the S&P 500® Index, U.S. intermediate-term government bond, and 30-day U.S. Treasury bill, respectively. Annual returns assume the reinvestment of interest income and dividends, no transaction costs, no management or servicing fees, and the rebalancing of the portfolio every year.

Factoring in Social Security and the cost of health care.

Because it will affect how much you'll get from the government each month, deciding when to start taking your Social Security benefits is one of the more important retirement decisions you'll make. In fact, your choice of when to start collecting can impact your benefit amount by as much as 8%—which could really add up over time.

When to start collecting Social Security?
Three possible payment strategies

- Wait until full retirement age
- Bridge the gap until full retirement age
- Start taking payments as soon as you're eligible

A Tool to Help:

Use Retirement Income Planner to see how Social Security might impact your retirement plan.

Planning for the high cost of staying healthy.

According to Fidelity's annual Retiree Health Care Costs Estimate, a 65-year-old couple—with an above-average life expectancy—retiring in 2010 will need more than $430,000 to cover heath care costs during their retirement. This estimate doesn't include long-term care services such as in-home care, adult daycare, or assisted living facilities. It also doesn't cover time spent in a traditional nursing home, which, on average, one out of every two people over age 65 will experience in their lifetime. The average sticker price of nursing home care: $75,000 annually.[7]

Planning for your retirement health care needs involves researching costs, different types of insurance, and your savings options. Deciding which aspect of your health care planning to focus on largely depends on how close you are to retirement.

Considerations for health care planning

- Health care–related activities
- Possible life events
- Medicare
  - Medicare Part A–Hospital Insurance
  - Medicare Part B–Medical Insurance
  - Medicare Part C–Medicare Advantage Plans (like an HMO or PPO)
  - Medicare Part D–Prescription Drug Coverage
- Medigap (supplemental insurance)

What to Do:

Research your options—and make health-conscious choices every day.

[7]Genworth Financial, Inc., "Genworth 2010 Cost of Care Survey."

Medical coverage options for retirees can include:

Retiree Medical Coverage	If your employer allows you to continue your coverage, it may be your best bet. Among the advantages: You're already familiar with the plan, and you won't have to choose a new doctor.
COBRA Coverage	Under the federal government's Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you may have the right to continue with your employer's group health plan after you leave your job. However, the coverage period is limited. And you'll pick up both your and your employer's share of the premium payments, and pay an administration fee.
Converting Coverage	This option, if available, lets you convert your current group coverage to individual coverage with the same insurance company. Your co-pays and other terms of coverage may change. And, as with COBRA, you'll pay more than you do today.
Spousal/Domestic Partner's Coverage	This can be an attractive and affordable option. Many plans allow newly retired spouses or partners to begin coverage immediately, rather than waiting until the next annual enrollment period.

What to Do:

Sign up for Medicare three months before your 65th birthday. For more information on the program and eligibility, including the differences between the original Medicare Plan and the Medicare Advantage Plan, visit **www.medicare.gov** or call **800.633.4227**.

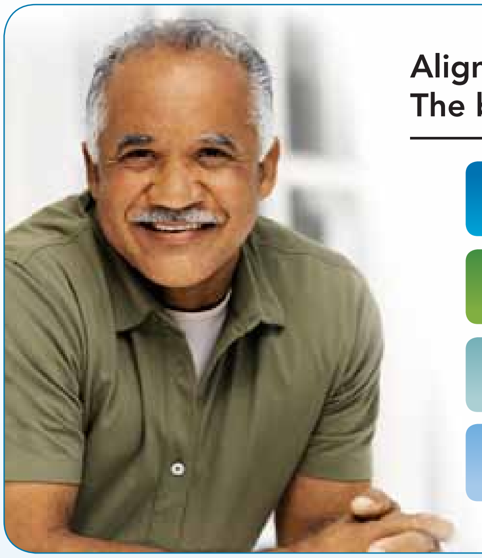
Shifting from Saving to Spending

For years you've been saving for—and looking forward to—retirement. Now it's time for an important change. Instead of focusing solely on retirement *saving*, it's also time to think about retirement *spending*. By having a sound retirement income plan and strategy in place, you can help ensure that your retirement savings might last.

Building an income strategy.

Many investors have multiple sources of income that need to be considered before they can develop an appropriate income plan for retirement. From pensions to Social Security to savings and investments, your income strategy should take all of these into consideration.

Consider the four income investing needs—or, as we refer to them, "investing priorities"—featured in the illustration below. Though all may have some importance to you, ranking them can help you determine how you might allocate different portions of your money.



Align your portfolio to reflect what's important to you.
The big four investing priorities

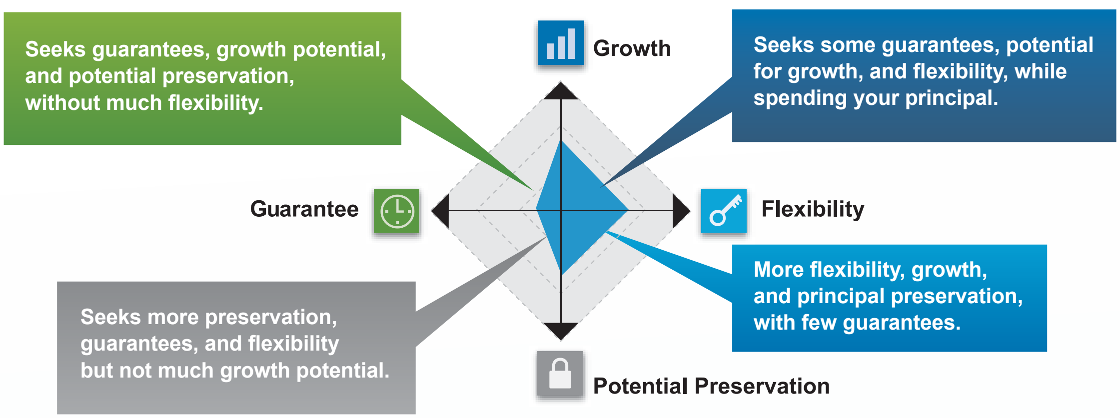
- **Growth** | Balancing potential vs. risk
- **Guarantee**[8] | Income for life
- **Flexibility** | Access to your money
- **Potential Preservation** | Balancing savings vs. expenses

[8]Guarantees apply to certain insurance and annuity products (not securities, variable, or investment advisory products) and are subject to product terms, exclusions, and limitations and the insurer's claims-paying ability and financial strength.

Finding the right balance.

Once you've determined your investing priorities, you're ready to create a strategy for generating retirement income that's in alignment with them.

Linking income strategies to investing priorities: competing priorities—find an appropriate balance



A Tool to Help:

Our Guide to Retirement Income Investing tool can help get you started with an investment and withdrawal strategy. Go to: www.netbenefits.com/quickguide.

Common investing strategies.

To achieve your investing priorities, you need to have a plan for converting some or all of your savings into an income stream. The strategy you choose will depend on your goals and financial situation. And, chances are, you won't rely on any one strategy. Instead, you'll probably want to mix and match key components to get the strategy appropriate for your lifestyle, needs, and investing goals.

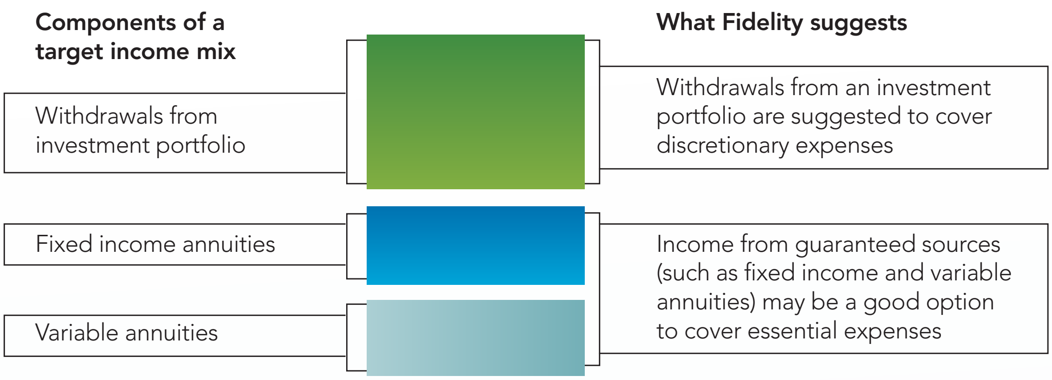
Interest & Dividends Only	Investment Portfolio Only	Investment Portfolio Plus Guarantee[8]
Relies only on interest and dividends from your principal	You take withdrawals from your diversified portfolio on a regular schedule and use the proceeds to help cover expenses	Certain annuities can add guaranteed income to a systematic withdrawal plan

Funding your income strategy.

Once you have your retirement income strategy, you'll need to decide on the types of investments to put your strategy into action. A target income mix (or, TIM) is a combination of three different income classes with different payment and investing characteristics.

Identifying a target income mix can help you manage the overall risk of your portfolio and cushion the effect of an unexpected shortfall in any single income source. Fidelity believes you should mix and match different types of income-producing investments to meet your retirement needs.

Funding your income strategy: Your target income mix



Diversification does not ensure a profit or guarantee against loss.

Where can you find the help you're looking for?

- Fidelity Income Strategy Evaluator℠[9]:
- Can suggest model income investing strategies
- Can help you identify a Target Income Mix, a suggested strategy that may consist of withdrawals from an investment portfolio, variable annuities, and fixed income annuities
- Shows hypothetical income and asset projections over time

For illustrative purposes only.

Have a solid withdrawal strategy.

Setting a withdrawal rate that is appropriate for your situation can contribute to helping make your money last in retirement. Based on your age, you'll want to consider what percentage of your assets you can withdraw each year. We believe in inflation-adjusted withdrawal rates of no more than 4% to 5% per year for individuals who retire at age 65.

What to do:

Schedule a complimentary one-on-one guidance consultation with a Fidelity Representative. Or, visit netbenefits.com/incomestrategy.[9]

[9]Fidelity Income Strategy Evaluator is an educational tool.

IMPORTANT: The projections or other information generated by Fidelity's Income Strategy Evaluator 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.

Estimates of potential income and assets illustrated by the Tool are in future dollars and are based on data you have entered, product attributes, and Income Strategy Evaluator assumptions, including market performance assumptions based on hypothetical scenarios using historical data. Other investments not considered by Income Strategy Evaluator may have characteristics similar or superior to those being analyzed. Numerous factors make the calculations uncertain, such as the use of assumptions about historical returns and inflation, as well as the data you have provided. Our analysis assumes a level of diversity within each asset class consistent with a market index benchmark, which may differ from the diversity of your own portfolio. Results may vary with each use and over time. Fund fees and/or other expenses will generally reduce your actual investment returns and, other than the applicable annual annuity charges for the variable annuity, are not reflected in the hypothetical projections generated by this Tool.

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Preserving Your Savings for Future Generations

You may think that estate planning and estate and gift taxes apply only to the very wealthy. The fact is, anybody who has accumulated any kind of money, real estate, or life insurance—regardless of how much it may be—needs and deserves an estate plan.

Your estate plan is as individual as you are.

The specific needs and issues that need to be addressed in your plan depend completely on your personal and financial situation. However, while the specifics of each plan will vary, the main purposes stay the same.

The six benefits of estate planning

1. Helps preserve all you've built—and helps control the distribution of your estate.
2. Can help minimize or eliminate estate taxes.
3. Lets you designate someone to act on your behalf (if you are incapacitated).
4. Protects your family's privacy and helps avoid probate.
5. Lets you choose a person or entity to manage your assets after you are gone.
6. Can help provide liquidity and cash flow to help your beneficiaries cover immediate and future needs.

A Tool to Help:
For much more on this topic, attend our workshop, Preserving Your Savings for Future Generations.
Go to: e-learning.fidelity.com.

What's in your estate?

The best way to define what an estate is is to define what's in it. You may be surprised to find out what the government actually considers part of your "taxable estate."

Identifying your estate assets

Real estate
+ Personal property
+ Cash and investments
+ Retirement plans
+ Life insurance
+ Your share of interests

= **"What you own or control"**

Key estate planning tools.

There are several hard-working elements common to many sound estate plans. But, creating an estate plan that meets all your wishes and objectives shouldn't be a do-it-yourself project. While all final decisions are yours, you may find you need professional help to properly articulate your wishes, avoid legal and financial mistakes, and minimize taxes.

How much help do you need? That depends on two factors: the size of your estate and the complexity of your personal situation.

Help preserve your assets and control the distribution of your estate

- Will
- Power of attorney
- Health care proxy
- Trusts
- Beneficiary designation
- Gifting

It's important to keep your beneficiary designations up to date.

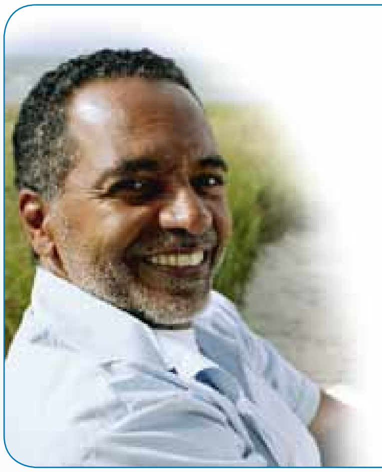
Births, deaths, marriages, and divorces are all major life events that may trigger necessary beneficiary changes. Keep in mind that you can name a trust or qualified charity as a beneficiary, which may give you even more control over the transfer of these assets. Overall, it's very important to integrate your beneficiary designations with your retirement and estate plans, so that all your beneficiary designations are in synch with your wishes.

Next Steps

Designing and implementing a retirement income plan, retirement income strategy, or estate plan is just the beginning. You'll need to stay actively involved.

For best results, commit to staying actively involved.

By staying tuned in and working actively with your advisors, you can steer clear of the ongoing threats to your retirement security, and help preserve your assets for future generations.



Active management can help avoid these key risks to your retirement security:

1. Living longer than your income
2. The threat of inflation
3. Spending too much, too soon
4. Market risk and asset allocation
5. The ever-rising cost of health care

The Getting Ready to Retire Checklist

Whether or not you're ready for some active retirement income planning today, completing this Fidelity Retirement Checklist is well worth your while. Maintaining a checklist like this one can reduce the stress of "what to do next" and make you feel more confident with the financial decisions you're making for your future. Fill in the "completed dates" to help keep you on track regarding different tasks you may need to address before retirement.

1. Determine if you're on track to your retirement goals.

☐ To see if you're still on track to retire when you planned, use Fidelity's myPlan® Retirement Quick Check* tool for a quick and easy view into how much savings you may potentially have when you retire, based on your age, current assets, target retirement, and continued savings.
Date completed: ________________________ ***On Track: [ ] Yes [ ] No***

☐ If you're ready to get started on your income plan, a Fidelity representative can lead you through the Retirement Income Planner right over the phone. Just call 800.544.9797.

2. Consider ways to boost your savings.

☐ Increase your contributions to your workplace savings plan on a regular basis.
Date completed: ________________________ ***Contribution amount:*** ________________

☐ If you work for an employer that matches your workplace savings plan contributions, make sure you're contributing enough to get the full match.
Date completed: ________________________ ***Employer match:*** ____________________

☐ If you are age 50 or older, consider taking advantage of an additional workplace savings plan and IRA catch-up contributions.
Date completed: ________________________ ***Catch-up contribution amount:***________

☐ If you've maximized contributions to your workplace savings plan, consider an IRA to supplement your savings.
Date completed: ________________________ ***Contribution amount:*** ________________

*The tool's illustrations result from running a minimum of 250 hypothetical market simulations. The market return data used to generate the illustrations is intended to provide you with a general idea of how asset mixes have performed historically. Our analysis assumes a level of diversity within each asset class consistent with a market index benchmark, which may differ from the diversity of your own portfolio. Please note that the projections do not reflect the impact of any transaction costs or management and servicing fees (except variable annuities); if these had been included, the projected account balances would have been lower.

IMPORTANT: The projections or other information generated by the Retirement Quick Check 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. Results may vary with each use and over time.

3. Understand key Social Security factors.

The date you start collecting Social Security benefits determines how much you'll receive. It's a very important, and very personal, decision:

- ☐ Learn more about when you should start collecting Social Security benefits at **www.ssa.gov**, or call 800.772.1213 to request an Earnings Benefit Estimate statement.
  Date completed: ___________________________

4. Evaluate your portfolio and create a plan.

- ☐ Ensure that your investment mix is appropriate for you. Using Fidelity's Portfolio Review tool can help you determine if your current investment mix is in line with your goals. Log on to NetBenefits.com and select the first bullet under Tools & Learning. Then select "Investing for the Future" and access the Portfolio Review tool.
  Date completed: ___________________________
- ☐ Tracking your expenses will give you a clear understanding of your likely retirement expenses, both essential and discretionary. Go to the Tools & Learning section of NetBenefits.com, click on "Monitoring Your Total Finances," then click "Build your budget" to access the budget snapshot.
  Date completed: ___________________________
- ☐ Discover the greater simplicity, lower fees, and other potential benefits of consolidating your workplace savings plan accounts and IRAs in one place. Talk to a Fidelity retirement representative at 800.887.4015.
  Date completed: ___________________________
- ☐ To set your savings priorities, go to NetBenefits.com, select the first bullet under Tools & Learning, select "Monitoring Your Total Finances," and click "Create a savings plan" to access Fidelity's Savings Planner tool.
  Date completed: ___________________________

5. Research health care options.

- ☐ Make sure to periodically review your life, health, home, and auto insurance policies so that you have the coverage to protect your family and your retirement savings in case of a home catastrophe, acute or chronic illness, or death. Keep in mind that prescription medications or other medical expenses may no longer be covered by your employer or insurance, so investigate how your health coverage and needs may be impacted after you retire.

  Dates completed: ____________________ ____________________ ____________________

- ☐ Long term care insurance is designed to offer financial support to pay for necessary long term care services later in life or if you are disabled. Talk to a Fidelity insurance representative about what kind of long term health care insurance may work best for you.

  Date completed: ________________________

- ☐ Visit **www.medicare.gov** for details on Medicare and to determine how and when to apply.

  Date completed: ________________________

6. Build an income strategy.

- ☐ Conducting an income and expense analysis can help give you a clear understanding of any gaps, and identify ways to fill them. To see if you are on track to meet your goals, visit Retirement Quick Check.

  Date completed: ________________________ ***Gaps: [ ] Yes [ ] No***

- ☐ Balancing your investing priorities can help you align your portfolio to reflect what is important to you. Visit our Guide to Retirement Income Planning tool at www.netbenefits.com/quickguide to get started.

  Date completed: ________________________

- ☐ Fidelity's Income Strategy Evaluator* can help you structure your retirement savings when you're ready to begin generating income, including helping to identify an income strategy that meets your income needs in retirement. Go to www.netbenefits.com/incomestrategy.

  Date completed: ________________________

- ☐ Have your lawyer review your will, trust, powers of attorney, beneficiary designations, and investment plans to make sure that you and your beneficiaries are appropriately protected.

  Date completed: ________________________

*Fidelity Income Strategy Evaluator is an educational tool.

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Estimates of potential income and assets illustrated by the Tool are in future dollars and are based on data you have entered, product attributes and Income Strategy Evaluator assumptions, including market performance assumptions based on hypothetical scenarios using historical data. Other investments not considered by Income Strategy Evaluator may have characteristics similar or superior to those being analyzed. Numerous factors make the calculations uncertain, such as the use of assumptions about historical returns and inflation as well as the data you have provided. Our analysis assumes a level of diversity within each asset class consistent with a market index benchmark which may differ from the diversity of your own portfolio. Results may vary with each use and over time. Fund fees and/or other expenses will generally reduce your actual investment returns and, other than the applicable annual annuity charges for the variable annuity, are not reflected in the hypothetical projections generated by this Tool.

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

7. Create a withdrawal strategy.

☐ Think long term and use a conservative withdrawal rate to help you withstand both bull and bear markets. Fidelity suggests using not more than a 4%–5% withdrawal rate in your planning and perhaps even less during the early years of retirement.

Date completed: ___________________________ ***Withdrawal rate:***________________________

8. Protect your retirement plans.

☐ Start your retirement debt free. Keep in mind that credit card interest rates are higher than the returns on investments, so pay off credit card debt as you're able. If your retirement income will drop substantially and it doesn't appear as though you'll benefit from the tax deduction opportunity, reduce your mortgage debt. Finally, eliminate car payments when possible.

Dates completed: ___________________________

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☐ Keep enough cash on hand to cover at least six months of expenses without having to tap into investments that are subject to market fluctuation, or into retirement savings.

Date completed: ___________________________ ***Emergency fund amount:***_________________

☐ Make sure your retirement plan beneficiaries are up to date by calling Fidelity at 800.343.0860. Unlike other types of assets, retirement savings normally pass directly to the beneficiaries you have designated for each account.

Date completed: ___________________________

☐ Have your lawyer review your will, trust, powers of attorney, beneficiary designations, and investment plans to make sure that you and your beneficiaries are appropriately protected.

Date completed: ___________________________

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