

# Understand the options for your retirement savings.

We believe that simplifying your finances, by bringing retirement assets together in one place, is an important part of a sound financial strategy. Consolidating your savings lets you see your whole financial picture at a glance, giving you more control over your money. Fidelity can help you determine where best to consolidate and manage your existing retirement savings, so you can feel confident your money is working hard for you.

Review the options you may have, and decide which one makes the most sense for you.

Options	Advantages	Things to consider
Move your money to your current employer's plan <sup>1</sup>	<ul style="list-style-type: none"><li>• Continued tax-advantaged savings</li><li>• Consolidation of multiple accounts for ease of management, if available</li><li>• Ability to invest in plan-specific investment options and/or managed-money services, if available</li><li>• May be able to take a loan</li><li>• May be able to defer minimum required distributions (MRDs) if over 70½ and still working</li></ul>	<ul style="list-style-type: none"><li>• May have limited number of investment options</li><li>• Options for your beneficiaries may be limited</li><li>• You will be subject to all provisions of the plan</li><li>• Potential special tax treatment for any company stock held when you take stock in the form of stock certificates (net unrealized appreciation)<sup>3</sup></li></ul>
Move your money to an IRA	<ul style="list-style-type: none"><li>• Continued tax-advantaged savings</li><li>• Opportunity to convert to a Roth IRA for some or all of your savings, regardless of income (find out whether converting to a <a href="#">Roth IRA</a> makes sense for you)</li><li>• Consolidation of multiple accounts for ease of management</li><li>• Broad range of investment choices and access to managed-money services</li><li>• Penalty-free withdrawals for education and first-time home purchase<sup>2</sup></li></ul>	<ul style="list-style-type: none"><li>• Access to plan-specific investment options and/or pricing</li><li>• Potential special tax treatment for any company stock held when you take stock in the form of stock certificates (net unrealized appreciation)<sup>3</sup></li><li>• Cannot take a loan from an IRA</li><li>• Minimum required distributions (MRDs) at age 70½</li></ul>

Call your plan's toll-free number or 800.FIDELITY for assistance.

<sup>1</sup> Your new employer's plan must accept the rollover.

<sup>2</sup> Up to the lifetime limit.

<sup>3</sup> You should consider the impact of net unrealized appreciation (NUA) if you hold company stock in your workplace savings plan.

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## Choosing an IRA provider

A number of financial services providers offer IRAs. You should pick the financial services provider that best meets your personal needs and investment objectives. Your employer does not endorse any provider of personal investment accounts. If you decide to roll your savings into an IRA, you should consider the following when choosing a provider:

- **Guidance**—Do they offer you planning tools for retirement and all your financial goals?
- **Initial and ongoing fees**—Consider rollover, custodial, and investment charges.
- **Account access**—You should be provided with an easy-to-use Web site with virtual availability.
- **Investment choices**—Do they offer a wide range of options that suit your strategy?

[Find out more](#) about a Fidelity IRA.

### With you for the long run

Fidelity can provide the ongoing support you need to realize your unique vision for retirement. We're here to give you the support—and confidence—to help make it a reality.

- **A range of financial services**—from do-it-yourself to help managing your savings.
- **Powerful online tools**—helping you make more confident investment decisions.
- **Easy access to information**—available when and how you want, online and over the phone.

For more than 60 years, Fidelity has been committed to helping individuals succeed through a range of investment options, powerful planning tools, and world-class customer service. Add it all together and you have a great resource to help you succeed through every stage of your financial life.

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*Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges, and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.*

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

System availability and response times may be subject to market conditions.

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.

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