



# Deciding what to do with your workplace savings



Turn here™



# When change occurs, it's time to plan

**Change can be exciting, with many new and rewarding challenges.**

But change can be unsettling if you're concerned about your finances. When you are in transition, it's smart to plan ahead so that you feel more confident about your financial future.

Today's workshop is designed to help you make sound decisions—to take control—while you're working through the changes ahead. We'll cover all the important questions: What should I do with my workplace savings? How can I balance my income and expenses? Is there someone who can guide me through the process? Some time spent now can give you peace of mind, knowing that you have a plan in place.

You'll want to save this resource guide and refer to it often as you consider your financial needs. And remember, Fidelity is here to help guide you on your way.

**Your Plan Details. Easy Access to Information.**

Phone number: \_\_\_\_\_

Web site: \_\_\_\_\_

## Table of Contents

<b>SECTION 1—Transition Checklists</b>	<b>3</b>
<b>SECTION 2—Budgeting and Financial Planning</b>	<b>5</b>
<b>SECTION 3—Protecting Your Family</b>	<b>10</b>
<b>SECTION 4—Managing Your Workplace Savings</b>	<b>12</b>
<b>SECTION 5—Next Steps</b>	<b>15</b>

# 1 Transition Checklists

Leaving your employer can be stressful, and you may have a lot on your mind. Here are three simple checklists to help you plan for the transition.

## About these checklists

Using these checklists can help give you a full view of what benefits may be available to you, what you can expect to pay, and what your time frames are. In turn, this will help you determine the additional insurance coverage you may need, and additional steps you may want to take to make your transition as smooth as possible. This list isn't necessarily complete, but should help you get started:

Financial Planning		
Payment of all wages, including accrued vacation earnings.	Last payment date	
	Vacation pay accrued	\$
	Sick pay accrued	\$
<b>Severance Benefits</b> May be based on length of service, job classification, and/or wage level.	Payment amount (lump sum or pay period)	\$
	Date of final payment	
<b>Unemployment Benefits</b> Company information should be sent to the local unemployment compensation office.	Date of separation	
	Reason for separation	
<b>Defined Benefit Pension Plan (if available)</b> Distribution options depend on the provisions of the company plan.	Deadline for choosing a distribution option	
	Paperwork completed for choosing a distribution option	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Workplace Savings Plan</b> Consider your options, which include staying in the plan, consolidating in a rollover IRA, rolling over into a new employer-sponsored plan, or taking a full-cash distribution.	Determine requirements and distribution options from your workplace savings plan	

Continuing Health Care Coverage		
<b>COBRA</b> Ability to continue participating in the employer's group health care plan (if available).	Payment date	
	Monthly payment amount	\$
	Coverage end date	
Coverage under your new employer's health care plan.	Coverage includes the same benefits	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Date coverage begins	
	Monthly payment amount	\$
<b>Short-Term Health Care Coverage</b> Ability to purchase for a limited time.	Application due date	
	Monthly payment amount	\$
	Coverage period	

Life Insurance and Disability		
<b>Life Insurance</b> Consider converting your employer's group term life insurance to an individual policy (if available).  Continue coverage of employer-sponsored group life insurance (if available).  Purchase additional life insurance.	Indicate date to purchase by (generally the date your employer coverage ends)	
	Beneficiaries named	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Disability Insurance</b> Does your employer group disability coverage end when you leave your job?	Coverage end date for you and your spouse	

**TIP**

One of the most important decisions during a time of transition is what to do with your workplace savings. There are a number of options available to you. To find out more, visit [NetBenefits®](#) or contact Fidelity at **800.FIDELITY**.

## Action Steps



- Get the specifics on your compensation and benefits.
- Factor the information into your transition plan.

# 2 Budgeting and Financial Planning

During a time of transition, it helps to review your finances and plan ahead. This section will help you do just that. If you don't already have a financial plan, now is a good time to build one.

## Establishing a budget

Setting a budget you can live with involves three basic steps:

**Keep track of all your expenses for a month.**

Not just big items like mortgage and utility payments, but everything—your morning coffee, bus fare, movie tickets, lunch, snacks, clothes, credit card purchases, etc.

**Categorize your expenses into essential and discretionary.**

Essential expenses are things that you need to pay or save for every month, such as your mortgage, rent, or food. Discretionary expenses are things that are nice to have, including entertainment, travel, and luxury items.

**Establish your budget.**

If you feel as though you're not saving enough, try to eliminate some of those discretionary items you can do without. This way, you'll have money left over for saving or investing, or for paying down debt.

## Ways to make your budget work

Oftentimes, the biggest savings aren't found in one-time big-ticket items, but in regular daily living expenses that are managed more effectively.

**Pay down debt.** An important strategy in a strong financial plan, especially in times of transition, is to pay down debt to where you have little to none of it. The most common example of debt is high-interest credit cards.

**Have an emergency fund.** Depending on your circumstances, having an emergency fund can be a wise move during a time of transition. It's important to have three to six months of living expenses set aside to cover short-term expenses such as an unexpected repair bill, living expenses in the event of unemployment, or extra college costs. Your emergency fund should also be in a relatively safe place—for instance, a money market account or other short-term, easily accessible account.

### Action Steps



- Create a budget.
- Set up your emergency fund.
- Create a plan to pay down your debt.

# Budgeting Worksheet

The worksheet below will help give you a clear understanding of your expenses. Fill out the worksheet indicating your essential expenses (things you *need to have*) and your discretionary expenses (things you would *like to have*) and your sources of income.

MONTHLY EXPENSES		
	Essential (need to have)	Discretionary (nice to have)
<b>Housing</b>		
Mortgage	\$ _____	or \$ _____
Rent/Condo Fees	\$ _____	or \$ _____
Property Tax	\$ _____	or \$ _____
Homeowner's Insurance	\$ _____	or \$ _____
Household Improvement and Maintenance	\$ _____	or \$ _____
Utilities	\$ _____	or \$ _____
Electric	\$ _____	or \$ _____
Water/Sewer	\$ _____	or \$ _____
Oil/Gas	\$ _____	or \$ _____
Telephone/Cable/Internet Fees	\$ _____	or \$ _____
Other	\$ _____	or \$ _____
<b>Subtotal—Housing</b>	<b>\$ _____</b>	<b>or \$ _____</b>
<b>Personal</b>		
Groceries	\$ _____	or \$ _____
Personal Care (health and beauty aids)	\$ _____	or \$ _____
Clothing	\$ _____	or \$ _____
Laundry/Dry Cleaning	\$ _____	or \$ _____
Other	\$ _____	or \$ _____
<b>Subtotal—Personal</b>	<b>\$ _____</b>	<b>or \$ _____</b>
<b>Health Care and Insurance</b>		
Health Insurance Premiums	\$ _____	or \$ _____
Medicare Part B Premiums	\$ _____	or \$ _____
Medicare Supplemental/Medigap Premium	\$ _____	or \$ _____
Prescriptions	\$ _____	or \$ _____
Dental and Vision Care	\$ _____	or \$ _____
Other (co-payments, deductibles, etc.)	\$ _____	or \$ _____
Insurance	\$ _____	or \$ _____
Long Term Care Insurance Premiums	\$ _____	or \$ _____
Life Insurance Premiums	\$ _____	or \$ _____
Disability Insurance	\$ _____	or \$ _____
<b>Subtotal—Health Care and Insurance</b>	<b>\$ _____</b>	<b>or \$ _____</b>

**Fidelity suggests:** Consider at least the shaded portions on this list, which represent some of the most common essential expenses.



**To help you complete this section,** you may want to review your checkbook ledger and credit card statements to get expense estimates.

MONTHLY EXPENSES		
	Essential (need to have)	Discretionary (nice to have)
<b>Family Care</b>		
Retirement Savings Contributions	\$ _____	or \$ _____
College Savings Contributions	\$ _____	or \$ _____
General Savings Contributions	\$ _____	or \$ _____
Support for Parent(s)	\$ _____	or \$ _____
Support for Children/ Grandchildren (including daycare)	\$ _____	or \$ _____
Other	\$ _____	or \$ _____
<b>Subtotal—Family Care</b>	<b>\$ _____</b>	<b>or \$ _____</b>
<b>Routine Transportation</b>		
Auto Loan or Lease Payment	\$ _____	or \$ _____
Auto Insurance	\$ _____	or \$ _____
Excise Tax/Registration Fees	\$ _____	or \$ _____
Routine Maintenance	\$ _____	or \$ _____
Gasoline	\$ _____	or \$ _____
Other	\$ _____	or \$ _____
<b>Subtotal—Routine Transportation</b>	<b>\$ _____</b>	<b>or \$ _____</b>
<b>Recreation</b>		
Travel and Vacations	\$ _____	or \$ _____
Club Memberships	\$ _____	or \$ _____
Hobbies	\$ _____	or \$ _____
Other	\$ _____	or \$ _____
<b>Subtotal—Recreation</b>	<b>\$ _____</b>	<b>or \$ _____</b>
<b>Entertainment</b>		
Movies/Theater/Sports Events	\$ _____	or \$ _____
Dining Out	\$ _____	or \$ _____
Other	\$ _____	or \$ _____
<b>Subtotal—Entertainment</b>	<b>\$ _____</b>	<b>or \$ _____</b>
<b>Gifts</b>		
Family	\$ _____	or \$ _____
Charitable Donations	\$ _____	or \$ _____
Other	\$ _____	or \$ _____
<b>Subtotal—Gifts</b>	<b>\$ _____</b>	<b>or \$ _____</b>
	\$ _____	+ \$ _____ = \$ _____
Total Essential Expenses	Total Discretionary Expenses	Total Monthly Expenses
<b>Monthly Income</b>		
Salary	\$ _____	
Other	\$ _____	
	\$ _____	- \$ _____ = \$ _____
Total Monthly Income	Total Monthly Expenses	Total Available to Save Monthly

## YOUR NET WORTH

What You Own (Assets)	Amount
<b>Quick Assets—immediate access to cash</b>	
Cash in checking, ready savings, and money market mutual funds	\$ _____
Stocks, bonds, government securities, unit trusts, and mutual funds	\$ _____
Other easily salable investments	\$ _____
Money due you for work you've done	\$ _____
Life insurance cash values	\$ _____
Personal property: precious metals, jewelry, silver, cars, etc.	\$ _____
<b>Restricted Assets—restricted access to cash</b>	
Certificates of deposit, if they have early withdrawal penalties	\$ _____
Retirement accounts: IRAs, 401(k)s and other workplace savings plans, tax-deferred annuities, company thrift accounts, and deferred compensation	\$ _____
Current value of your vested pension, lump-sum, and executive stock options	\$ _____
<b>Slow Assets—longer-term access to cash</b>	
Your home and other real estate	\$ _____
Other valuable personal property: art, antiques, furs, boats, tools, stamps, coins, etc.	\$ _____
Restricted stock and limited partnerships, not readily salable	\$ _____
Money owed you in the future	\$ _____
Equity value of a business	\$ _____
<b>Total Assets</b>	_____

## YOUR NET WORTH

What You Owe (Liabilities)	Amount	Interest Rate
Current bills outstanding: this month's rent/ mortgage payment, utilities, medical bills, insurance premiums, etc.	\$ _____	_____ %
Credit card debt	\$ _____	_____ %
Installment and auto loans	\$ _____	_____ %
Life insurance loans (if you're paying them off currently)	\$ _____	_____ %
Home mortgage	\$ _____	_____ %
Home equity loan	\$ _____	_____ %
Other mortgages	\$ _____	_____ %
Student loans	\$ _____	_____ %
Loans against investments, including your margin loans	\$ _____	_____ %
Other loans	\$ _____	_____ %
Income and real estate taxes due	\$ _____	_____ %
Taxes due on your investments, if you cash them in	\$ _____	_____ %
Taxes and penalties due on your retirement accounts, if you cash them in	\$ _____	_____ %
<b>Total Liabilities</b>	<b>_____</b>	
<b>Net Worth (Assets Minus Liabilities)</b>		
Total Assets (from previous page)		\$ _____
Total Liabilities		- \$ _____
<b>Net Worth</b>		<b>\$ _____</b>

**TIP**

Try the online *Budget Snapshot* tool on **NetBenefits.com**. Click the *Savings & Retirement* tab, then *More Tools & Learning*, then *Monitoring Your Total Finances* to access the *Budgeting & Debt Management Center*.

# 3 Protecting Your Family

One key to keeping your financial plan on track is to make sure you and your loved ones are protected from a major loss due to an accident, illness, or death. In this section, we'll focus on health and life insurance and their role in preserving your financial wellness during a time of transition.

## Insurance roundup

It's important to have adequate insurance protection during a transition period. Here's a quick reference for coverage that may be available to you:

<b>Medical</b>	<p><b>COBRA</b></p> <p>If you are entitled to elect COBRA continuation coverage, you should be able to continue coverage under your employer's group health care plan, but you will generally be responsible for paying the entire premium yourself.</p> <ul style="list-style-type: none"><li>• You can usually continue the insurance for up to 18 months after you leave or retire, or for up to 29 months if you leave because you are disabled. You must generally elect COBRA coverage within 60 days of the date you receive your COBRA notice.</li><li>• Monthly premium costs are usually considerably more than you currently pay.</li></ul> <p><b>Spousal coverage</b></p> <p>Generally, a change in your job status will open a window permitting you to join your spouse's health insurance plan.</p> <p><b>Short-term "just in case" insurance</b></p> <ul style="list-style-type: none"><li>• Offers you coverage usually for 30 to 180 days.</li><li>• Is nonrenewable and is normally purchased to fill in the gaps between employment.</li></ul>
<b>Disability income protection insurance</b>	<ul style="list-style-type: none"><li>• Provides income if you are unable to work due to disability or illness.</li><li>• The benefit is usually a percentage of your income.</li></ul>
<b>Long term care insurance</b>	<ul style="list-style-type: none"><li>• Helps protect against the high costs of long-term care for an extended illness.</li><li>• Can be very expensive.</li></ul>
<b>Life insurance</b>	<ul style="list-style-type: none"><li>• Helps you protect your assets and those you leave behind.</li><li>• Can help with replacing lost income, eliminating debts, and transferring wealth.</li></ul>

## What about life insurance?

Purchasing life insurance is a key strategic step in protecting your family, so it's important to continue life insurance during a transition. You may be able to convert your employer group life insurance to an individual policy, but, if not, you want to make sure you fill that gap.

Here are some of the events that could trigger a need for more life insurance and a review of your current coverage:

Event	Action to consider
Home purchase or home improvement	Cover mortgage and/or home equity loan
Birth or adoption of a child	Cover increased daily income needs and new debts
Marriage	Review needs for income, estate, and home expenses
College education planning	Cover future college expenses
Estate planning	Cover funeral and estate expenses
Semiannual financial planning	Review current coverage

## Disability and Long Term Care Insurance

**Disability insurance** is a form of health insurance that provides income to cover living expenses.

- A short-term disability policy generally covers a period of between three and six months
- Anything over six months is generally considered long-term disability.

If you had disability insurance through your employer, find out if it's possible to continue your coverage.

**Long term care insurance** helps you protect your savings and maintain your financial security in the event that you need long-term care. It may cover all or a portion of expenses such as nursing care, adult day care, assisted living, home health care, and nursing homes.

### Action Steps



- Review your insurance needs.
- Make sure you're adequately protected during the transition.

# 4 Managing Your Workplace Savings

When you leave your employer, you have an important choice to make: what to do with the money in your workplace savings plan. You should consider this decision carefully.

## Options available for your workplace savings

As you see, each of the four choices below offers its own set of investment, withdrawal, and tax considerations:

Distribution Options	Investment Options	Withdrawal Options	Tax Considerations
<b>Leave your savings in the plan</b>	If your plan permits, you may have access to all the investment options offered in your former workplace savings plan.	Timing and amounts are subject to plan rules.  Distributions are taxed when withdrawn; 10% penalty may apply if younger than age 59½ or separated from service before age 55.*	Avoids current taxes.  Savings have continued opportunity for tax-deferred growth.
<b>Move your savings to a rollover IRA</b>	Offers a broad range of investment choices (CDs, mutual funds, stocks, bonds, etc.).	Can take all or part of your savings out at any time.  Distributions are taxed when withdrawn; 10% penalty generally applies if younger than age 59½.  Can elect no tax withholding on distributions; if not elected, mandatory 10% withholding for federal income taxes applies.	Avoids current taxes.  Savings continue to maintain tax-deferred status.
<b>Roll over to a new workplace savings plan</b>	Depends on the investment options offered in the new plan.	Timing and amounts are subject to plan rules.  Distributions taxed when withdrawn; 10% penalty may apply if younger than age 59½ or separated from service before age 55.*	Avoids current taxes.  Savings have continued opportunity for tax-deferred growth.
<b>Take a cash distribution</b>	There is a wide variety of taxable investment vehicles (CDs, mutual funds, stocks, bonds, etc.).	Can take all or part of your savings out at any time.	May lose a large portion (up to 45% at the federal level) of your distribution to current taxes and penalties.  Any future investment gains are taxed when realized, which includes dividends and the sale of investments.

\*Mandatory 20% withholding for federal income taxes on withdrawals of eligible rollover distribution if not directly rolled over to an IRA or another workplace savings plan.

## What about an IRA?

When you're working, you generally should maximize contributions to a workplace savings plan to boost your savings. If you have additional money to save, you may want to consider taking advantage of another tax-advantaged option—the individual retirement account, or IRA.

IRAs are individual retirement investment accounts that are offered by most financial services providers such as banks, mutual fund companies, and other investment firms like Fidelity. IRAs generally offer a broader range of investment options than workplace savings plans, so you may be able to choose investment options for your retirement savings that better match your specific needs.

Traditional IRAs provide for tax-deferred growth of any earnings, while Roth IRAs offer earnings that are free of federal income taxes if certain conditions are met. Along with your workplace savings plan, an IRA is considered one of the best retirement savings vehicles available.

## Which IRA is right for you: traditional or Roth?

The answer depends in large part on:

- Which type of IRA you are eligible to contribute to
- Whether you expect your tax rate in retirement to be lower, higher, or the same as your present rate

Roth IRA	Traditional IRA
<ul style="list-style-type: none"> <li>• Earnings grow federally tax free, assuming that certain conditions are met*</li> <li>• Flexibility to withdraw your initial contribution at any time without penalty</li> <li>• Leave your money in as long as you want</li> </ul>	<ul style="list-style-type: none"> <li>• Earnings and deductible contributions are taxed at withdrawal</li> <li>• No penalty for withdrawals after age 59½</li> <li>• Required minimum distributions at age 70½</li> </ul>

## The convenience of a rollover IRA

When you change jobs or retire, you can continue tax-deferred investing by moving your workplace savings into a rollover IRA. Transferring your money directly—or “rolling it over”—from your workplace plan into a rollover IRA can help you avoid tax penalties. It can also continue to lock in the tax deferrals you're currently receiving.

## Simplify your finances.

Have you accumulated more than one workplace account? Consolidating them into a single rollover IRA can make it easier to invest and keep track of your overall retirement savings. There are several important benefits to consolidating your workplace savings in a rollover IRA. They include:

### Easy management.

By bringing all your accounts under one roof, you're able to see your whole financial picture.

### Easier performance tracking.

With a single statement, you can easily see which investments are doing well and which need to be reevaluated.

### Easier minimum required distributions.

When you reach age 70½, you must start taking mandatory minimum amounts from your savings each year. Having all your accounts in one place makes it far simpler to calculate these distributions.

\*A distribution from a Roth IRA is tax free and penalty free, provided that the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, qualified first-time home purchase, or death.

## What to do with distributions involving company stock

If you hold company stock in your workplace savings plan account, and you retire or change jobs, some of your options may include:

- Leaving the company stock in the plan
- Transferring the company stock shares (or their proceeds if you sell them) to another tax-deferred account
- Withdrawing the company stock in kind and using net unrealized appreciation (NUA)

Read more about these options in the table below.

Company Stock Distributions		
Option	Benefit	Drawback
<b>Keep it in the plan</b>	Potential tax-deferred growth until you take a distribution; no tax consequences as long as stock is held in the plan.	If too much of your savings are in one security, the lack of diversification may create additional risk. However, if your plan allows, you can exchange the stock with other investments offered by the plan to reduce the risk.
<b>Liquidate and take an immediate cash distribution</b>	May be the right choice for you if you need cash right away.	Taxed as ordinary income and 10% penalty may apply.
<b>Roll over to a Traditional IRA</b>	Opportunity for diversification; no tax consequences as long as stock is held in the IRA; potential tax-deferred growth until you take a distribution.	Opportunity for NUA is lost when you roll over the assets to an IRA; distributions from the IRA will be taxed as ordinary income.
<b>Roll over to a Roth IRA</b>	Opportunity for diversification; potential for tax-free growth.	Special tax treatment for company stock when you take stock in the form of stock certificates (NUA).
<b>Utilize NUA (in-kind distribution of company stock as part of lump-sum distribution)<sup>†</sup></b>	Pay only ordinary income tax on the cost basis; NUA is not taxed until you sell the stock; when it is sold, it is taxed at the long-term capital gains rate. Any additional appreciation realized will be taxed at the applicable capital gains rate, which depends on how long you hold the stock from the time of the in-kind distribution to when you sell it.	Must pay taxes on cost basis at time of in-kind distribution. If under age 59½, 10% penalty may also apply to the cost basis. If stock loses value before you sell it, the benefits of NUA may be reduced or lost altogether.

<sup>†</sup>A lump-sum distribution requires the distribution of all the assets in your qualified plan account within one tax year. Other assets may be rolled to another tax-deferred account to preserve their tax-deferred status. This material discusses NUA only in the context of a lump-sum distribution. Without a lump-sum distribution, only the NUA attributable to stock purchased with after-tax (non-Roth) employee contributions should receive the special tax treatment discussed here.

### Action Steps



- Consider boosting your retirement savings with an IRA.
- Review the tax implications of taking a withdrawal.
- Consolidate your workplace savings plans from former employers
- Consult a Fidelity Representative for help by calling 800.FIDELITY.

# 5 Next Steps

Maintaining a checklist can reduce the stress of “what to do next” and can help you navigate through this transition. Use the list below to help you keep track of your financial situation and any “to do’s” you may need to address.

## Compensation and Benefits

- Check eligibility for severance benefits and/or unemployment benefits.

**Date completed:** \_\_\_\_\_ **Amount:** \_\_\_\_\_

- Review insurance coverage and conversion options.

**Date completed:** \_\_\_\_\_ **In good order:** \_\_\_\_\_ **Need to make changes:** \_\_\_\_\_

- Confirm extension of disability insurance.

**Date completed:** \_\_\_\_\_ **In good order:** \_\_\_\_\_ **Need to make changes:** \_\_\_\_\_

- Review health care coverage.

**Date completed:** \_\_\_\_\_ **In good order:** \_\_\_\_\_ **Need to make changes:** \_\_\_\_\_

## Budgeting and Financial Planning

- Identify short-term goals

- Emergency savings
- Paying current living expenses
- Reducing credit card debt

**Date completed:** \_\_\_\_\_

- Identify long-term goals

- Buying a home
- Saving for a child's education
- Establishing an estate plan

**Date completed:** \_\_\_\_\_

- Create a household budget

- Complete the budget worksheet on page 6, or on NetBenefits® click *Savings & Retirement*, then *More Tools & Learning*, then *Monitoring Your Total Finances* to access the *Budget & Debt Management Center*

**Date completed:** \_\_\_\_\_

## Protect your family

Review insurances and adjust as needed

- Medical/COBRA
- Disability protection
- Long-term care
- Life insurance

**Date completed:** \_\_\_\_\_ **In good order:** \_\_\_\_\_ **Need to make changes:** \_\_\_\_\_

## Managing your workplace savings

Leave your savings in the plan [ ] Yes [ ] No

Move your savings to a rollover IRA [ ] Yes [ ] No

Roll over your workplace savings to new plan [ ] Yes [ ] No

Take a cash distribution [ ] Yes [ ] No

Consolidate workplace savings accounts [ ] Yes [ ] No

Learn more about distribution options on NetBenefits.® Click on the *Savings & Retirement* tab, and then *More Tools & Learning*, then *Changing Jobs*.

**Date completed:** \_\_\_\_\_

## Fidelity makes it easy to get the guidance you need

**Call.** Speak with a Fidelity Representative about your savings goals at **800.FIDELITY**.

**Click.** Log on to [www.netbenefits.fidelity.com](http://www.netbenefits.fidelity.com) to access your workplace savings plan at Fidelity.

**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.**

# Evaluation

## Deciding what to do with your workplace savings

Your feedback is important. Let us know how we can improve this workshop to better meet your needs.

Fidelity presenter: _____ Date: _____				
Your company: _____				
Your Name: _____				
Address: _____				
<i>Street address:</i>		<i>City</i>	<i>State</i>	<i>ZIP</i>

**Instructions:** Circle the response that best describes your answer.

What is your overall evaluation of this workshop?	Excellent	Very Good	Neutral	Fair	Poor
What is your overall rating of the presenter?	Excellent	Very Good	Neutral	Fair	Poor

**Instructions:** Check all that apply.

As a result of this workshop, I will:

- |  |                          |
|--|--------------------------|
| 1. Enroll in my employer’s workplace savings plan.   | <input type="checkbox"/> |
| 2. Increase the amount I save from each paycheck.    | <input type="checkbox"/> |
| 3. Apply a target investment strategy to my account. | <input type="checkbox"/> |
| 4. Analyze my current investment mix.                | <input type="checkbox"/> |
| 5. Use diversification when selecting investments.   | <input type="checkbox"/> |
| 6. Monitor my investment strategy more carefully.    | <input type="checkbox"/> |

(continued on other side)

**Instructions:** Check the box that best describes your response to each statement.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The information was logically organized and easy to follow.					
The materials were easy to read and understand.					
The activities and/or exercises helped me learn.					
The stated goals/objectives of the workshop were achieved.					
The presenter was knowledgeable about the content.					
The presenter effectively communicated the information.					
The presenter encouraged participation and skillfully managed interaction.					
The presenter was able to make a personal connection with the audience.					
The information presented was helpful for my planning.					
The meeting time was convenient.					
I would like to attend similar sessions in the future.					
The location was convenient.					
I would recommend this workshop to others.					

How did you learn about today's workshop? (Please check all that apply.)

- Coworker   
  E-mail   
  Mailed invitation   
  Newsletter   
  Poster

Did this workshop meet your expectations?     Yes     No

How would you compare this Fidelity Investments workshop with similar workshops from other financial companies?

- More informative   
  About the same   
  Less informative  
 Don't know—no experience with other workshops

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