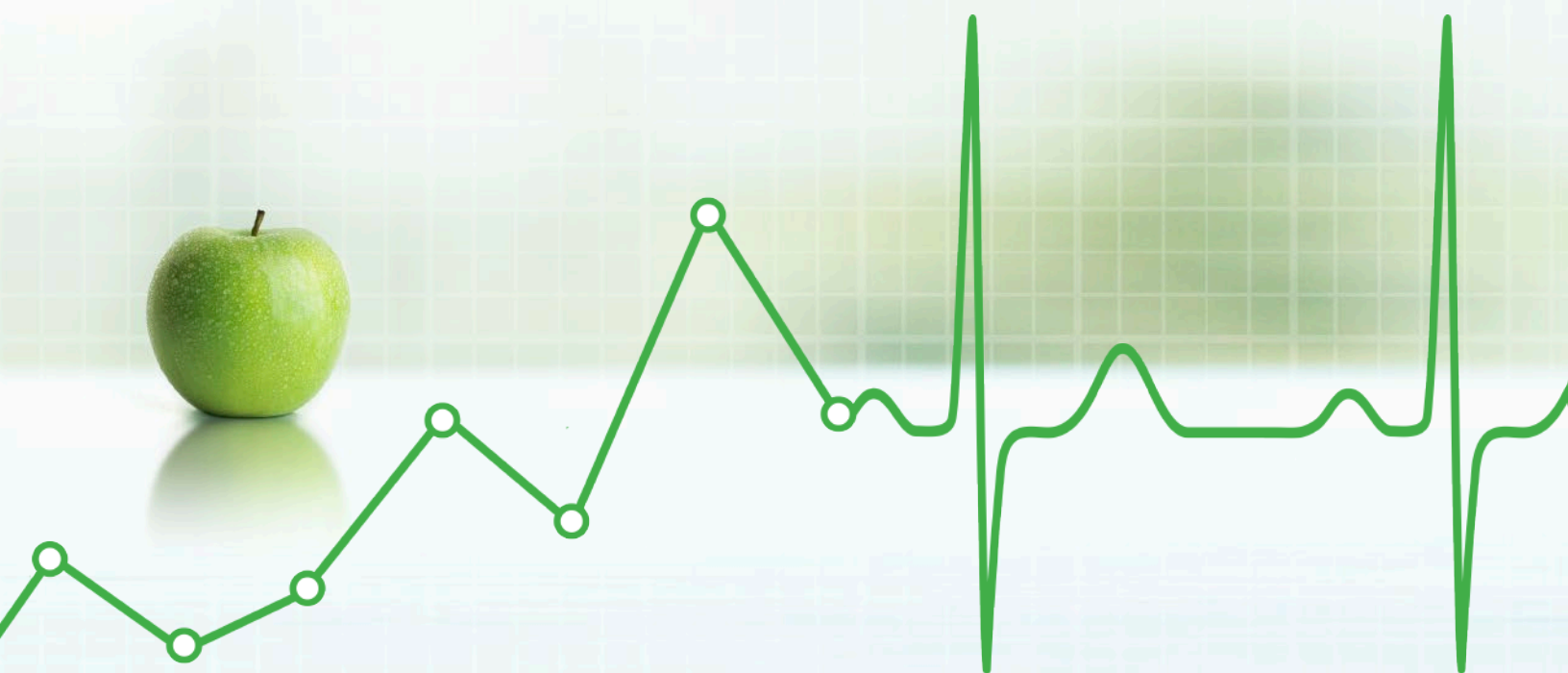


An Empowering Conversations® Webcast

HEALTH & MONEY: *A POWERFUL LINK*

Taking a closer look at your health and financial wellness.



MONEY

Ways to gauge your financial wellness



EARN, OWN, OWE



This is a measure of your net worth and liabilities. Take a look at your checkbook and credit card statements to get a summary of where your money is going. Note how much is coming in versus how much is going out. Take a look at your investment accounts to get a sense of how your nest egg is trending.

Over time, some expenses should go up, and others down.

- Earnings and the value of things you own outright should be moving up.
- What you owe, or liabilities (particularly as you head toward retirement) should be heading down.

One way to help you stay on track is to know your debt-to-income ratio.

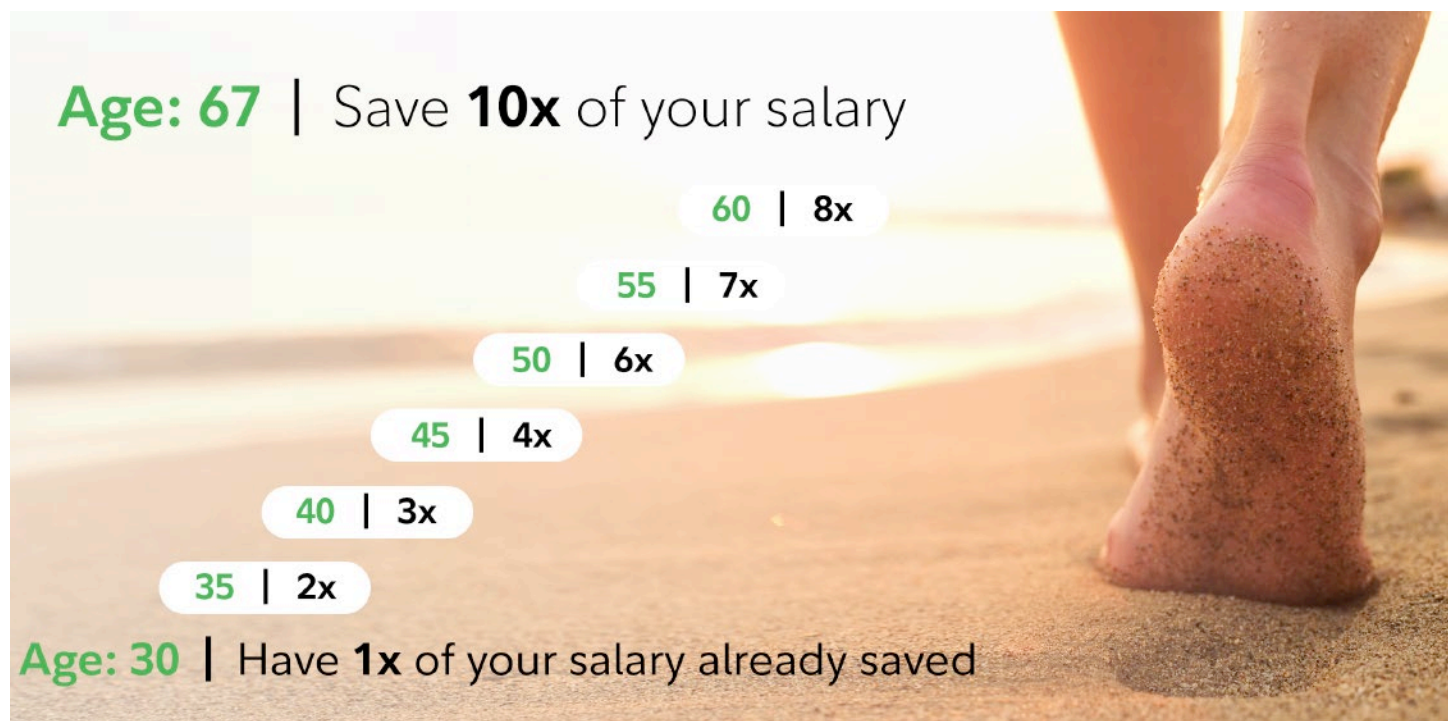
Here is how it's calculated:

Your debt-to-income ratio is all your monthly debt payments divided by your gross monthly income.

The number you get should be 36% or less. If it's more than that, look at your expenses and see where you can start to trim back.

The goal is to enter retirement debt free.

THE POWER OF 10x



Get a ballpark of what you should be saving for retirement throughout your life. The chart above helps you figure out the amount you should strive for at certain ages, in order to have a good chance of being on target to meet your future retirement income needs. For example:

Age 30: It's ideal if you've put away an amount equal to one year of your current salary.

Age 50: You're probably on track if you've saved 6 times your salary.

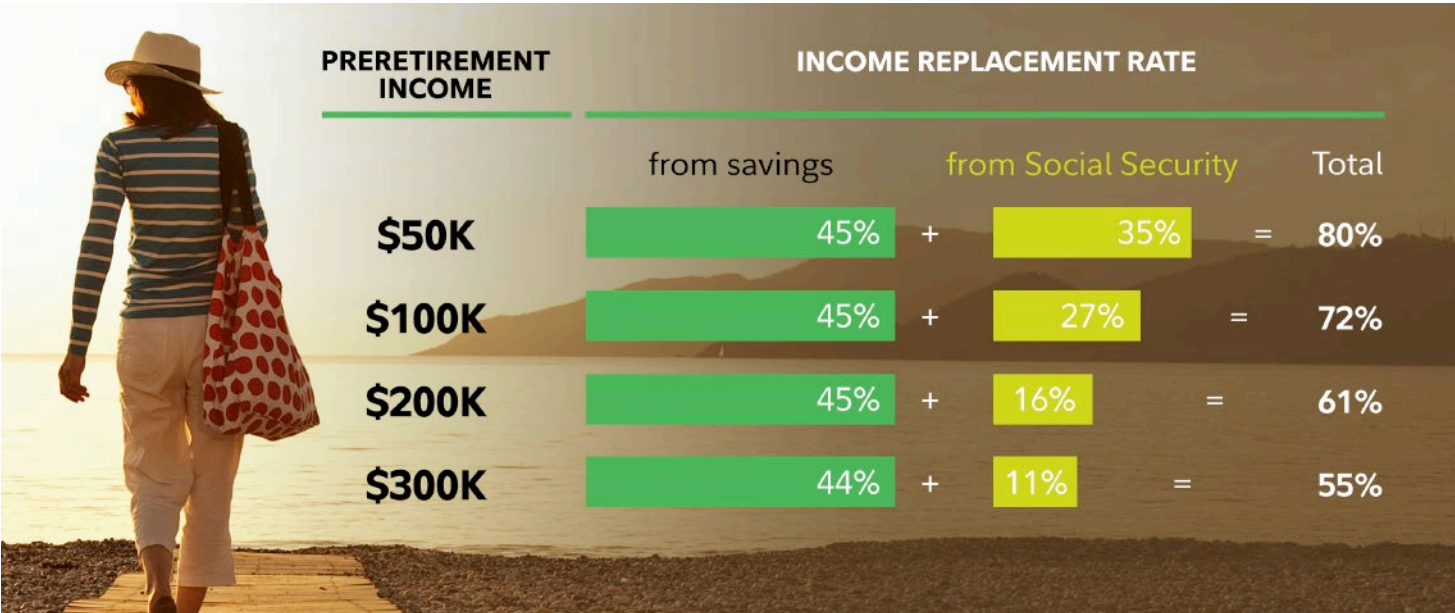
Age 67: You should be in good shape if you have 10 times your final working income.

If you're not there yet, don't panic. We need these kinds of benchmarks so we're not wandering around in the dark, wondering what we should be doing and how much we should be saving.

The 10x savings rules of thumb are developed assuming age-based asset allocations consistent with the equity glide path of a typical target date retirement fund, a 15% savings rate, a 1.5% constant real wage growth, a retirement age of 67 and a planning age through 93. The replacement annual income target is defined as 45% of pre-retirement annual income and assumes no pension income. This target is based on Consumer Expenditure Survey 2011 (BLS), Statistics of Income 2011 Tax Stat, IRS 2014 tax brackets and Social Security Benefit Calculators. Fidelity developed the salary multipliers through multiple market simulations based on historical market data, assuming poor market conditions to support a 90% confidence level of success.

These simulations take into account the volatility that a typical target date asset allocation might experience under different market conditions. Volatility of the stocks, 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 (domestic and foreign) are represented by Ibbotson Associates SBBI S&P 500 Total Return Index, bonds are represented by Ibbotson Associates SBBI U.S. Intermediate Term Government Bonds Total Return Index, and short term are represented by Ibbotson Associates SBBI 30-day U.S. Treasury Bills Total Return Index, respectively. It is not possible to invest directly in an index. All indices include reinvestment of dividends and interest income. All calculations are purely hypothetical and a suggested salary multiplier is not a guarantee of future results; it does not reflect the return of any particular investment or take into consideration the composition of a participant's particular account. The salary multiplier is intended only to be one source of information that may help you assess your retirement income needs. Remember, past performance is no guarantee of future results. Performance returns for actual investments will generally be reduced by fees or expenses not reflected in these hypothetical calculations. Returns also will generally be reduced by taxes.

INCOME REPLACEMENT RATE



A good way to estimate your financial wellness is to know your target income replacement rate.

How it works:

The target retirement income replacement rate is a total of the amount you’ll get from Social Security plus the amount you’ll need from your savings. The table above is specific to these income points, and these numbers were developed with people who earn \$50,000 to \$300,000 a year in mind.

Example:

If you make \$50,000 at the time you’re ready to retire, you’ll likely need about 80% replacement income. Your “paycheck” will now come from Social Security and your savings, with Social Security bringing in 35% of your income, and 45% from your savings.

At the other end of the scale, if you make \$300,000, only 11% of your “paycheck” would likely come from Social Security, and 44% from your savings.

Your goal:

Find the income replacement rate that is closest to your household’s gross income and note it. If you need guidance at any point, you can reach out to a Fidelity representative—it’s free as part of your employer benefits.

Source: Based on Consumer Expenditure Survey 2011 (BLS), Statistics of Income 2011 Tax Stat. IRS 2014 brackets, Social Security Benefit Calculators; local and state taxes not included; retirement age 67. Source: Strategic Advisers.

HEALTH

Ways to gauge your physical and mental wellness

THE 7 NORMALS

Developed by Dr. Roizen, The 7 Normals will help you understand your current level of health—even if you don't think you're stressed. Some of these tests can be conducted at home, while others will need to be conducted by a doctor.

1

Blood Pressure

Your magic number is equal to or less than 125/85. Through big data we know this doesn't vary based on gender, age, and ethnicity. Very often, the higher your stress levels, the higher your blood pressure, wreaking havoc on your system.

2

LDL Cholesterol

Your target is less than 130 if no arterial disease, and less than 100 if you have a history of heart disease or one of your first-degree blood relatives (your dad or mom) has. Cholesterol is often influenced by your choice of foods.

3

Fasting Blood Sugar or Hemoglobin

A1C Less than 106 (blood test), less than 5.7.

4

Waist/Height Ratio

Using a tape measure, wrap it around your waist. Measure your waist in inches. Your goal is to have your waist less than half your height.

5

Perceived Stress Level

On a scale of 0 (never) to 4 (fairly often), how often have you

- been upset because of something that happened unexpectedly?
- felt you were unable to control the important things in your life?
- felt nervous and "stressed"?
- felt confident about your ability to handle your personal problems?
- felt things were going your way?
- found you could not cope with all the things you had to do?
- been able to control irritations in your life?
- felt you were on top of things?
- been angered because of things that were outside your control?
- felt difficulties were piling up so high you could not overcome them?

Now add up all of your answers. Below is the range of your perceived stress level.

Low - 0 to 12

Moderate -12 to 19

High - 19 to 40

If your score is 19 or above, it's probably time to reevaluate some of your habits/influences.

6

Cotinine Test

Cotinine is an alkaloid found in tobacco and is also the predominant metabolite of nicotine. Higher levels of cotinine generally mean a higher level of exposure to cigarette smoke, which can lead to numerous health-related issues.

7

TMAO or HSCRIP Tests

These both measure inflammation levels. You want your HSCRIP to be less than 1, and your TMAO less than 2. These results come from a special blood test.

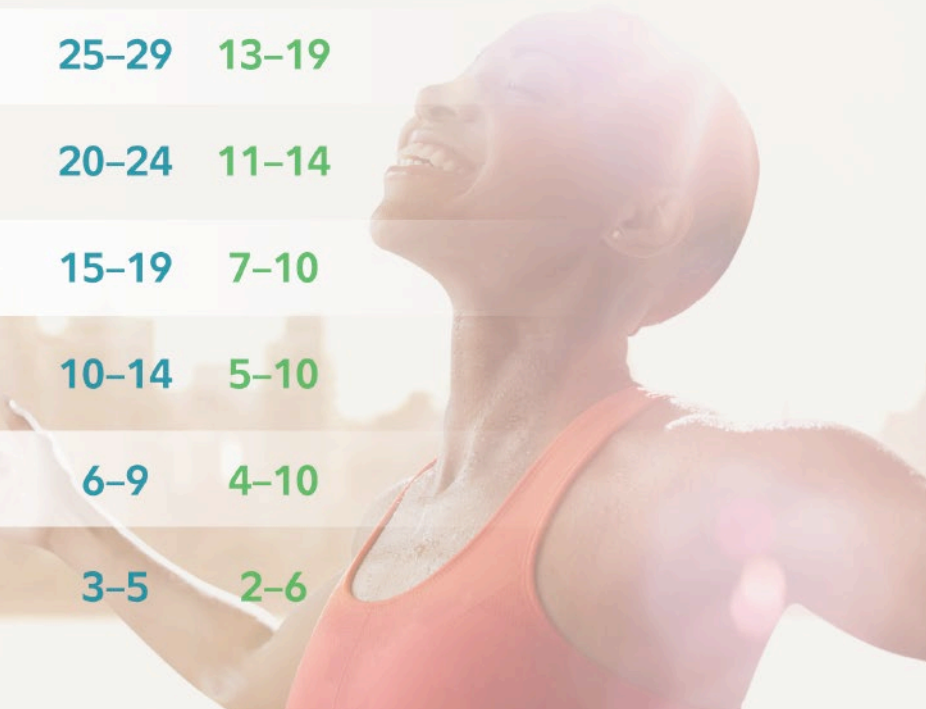
FITNESS TESTS

Here are a few quick tests you can do to look at your risk of aging. These tests can help you understand the status of your muscles and strength. Muscle capability as you age becomes more and more important. Take a few minutes to get your baseline on the following activities:

- The number of push-ups you can do in a minute.
- The number of sit-ups you can do in a minute.
- Can you get up from a chair without using your hands?

Here is a chart that can help you make sure you're on track for your age.

Age	Number of sit-ups		Number of push-ups	
	MEN	WOMEN	MEN	WOMEN
20s	45+	35+	35+	18+
30s	30-34	25-29	25-29	13-19
40s	25-29	20-24	20-24	11-14
50s	20-24	15-19	15-19	7-10
60s	15-19	10-14	10-14	5-10
70s	10-14	7-9	6-9	4-10
80s	6-9	4-6	3-5	2-6



ACTIONS YOU CAN TAKE TODAY

To help you along the path to health and financial wellness, we've included a checklist and commitment card for you to print. Use the checklist to create your own action plan, and use the commitment card to jot down a goal you'd like to start working toward. Keep it simple if you'd like—one commitment for your health, and one for your finances. Don't be afraid to check-in on yourself in the days, weeks, and months to come, or even share your goals with a family member or friend to help keep you accountable.



AGEPROOF

Dr. Roizen and Jean Chatzky have incorporated "AGE PROOF" in a checklist that should make it easier for you to remember how to reduce stress and improve both your health and money wellness. With this list you can create your own action plan.

A

Automate good habits

It's really important to make some of those routine daily decisions automatic, like having a couple healthy options for breakfast per week.

G

Get a handle

Take control of your financial and health behaviors by tracking them. Apps and journals are great vehicles for helping you do this.

E

Establish the right relationship with food

Sure, we all need to eat, but what we really need to do is focus on the "LUV U" foods – lean protein, unsaturated fats, vegetables and fruit, and unprocessed grains.

P

Pay yourself

Every paycheck you receive, try putting away as much as 15% for your future.

R

Rally your team of professionals and friends

Create a team to help you meet your goals. Some people for your finance team could be:

- Financial advisor
- Tax advisor/Accountant
- Estate planning attorney
- Spouse/Partner

Some people for your health team could be:

- Primary Care Physician
- Ob/Gyn or Urologist
- Pharmacist

O

Offer to do the same for others

Lend a helping hand to family members and to friends.

O

Organize both your health and money worlds

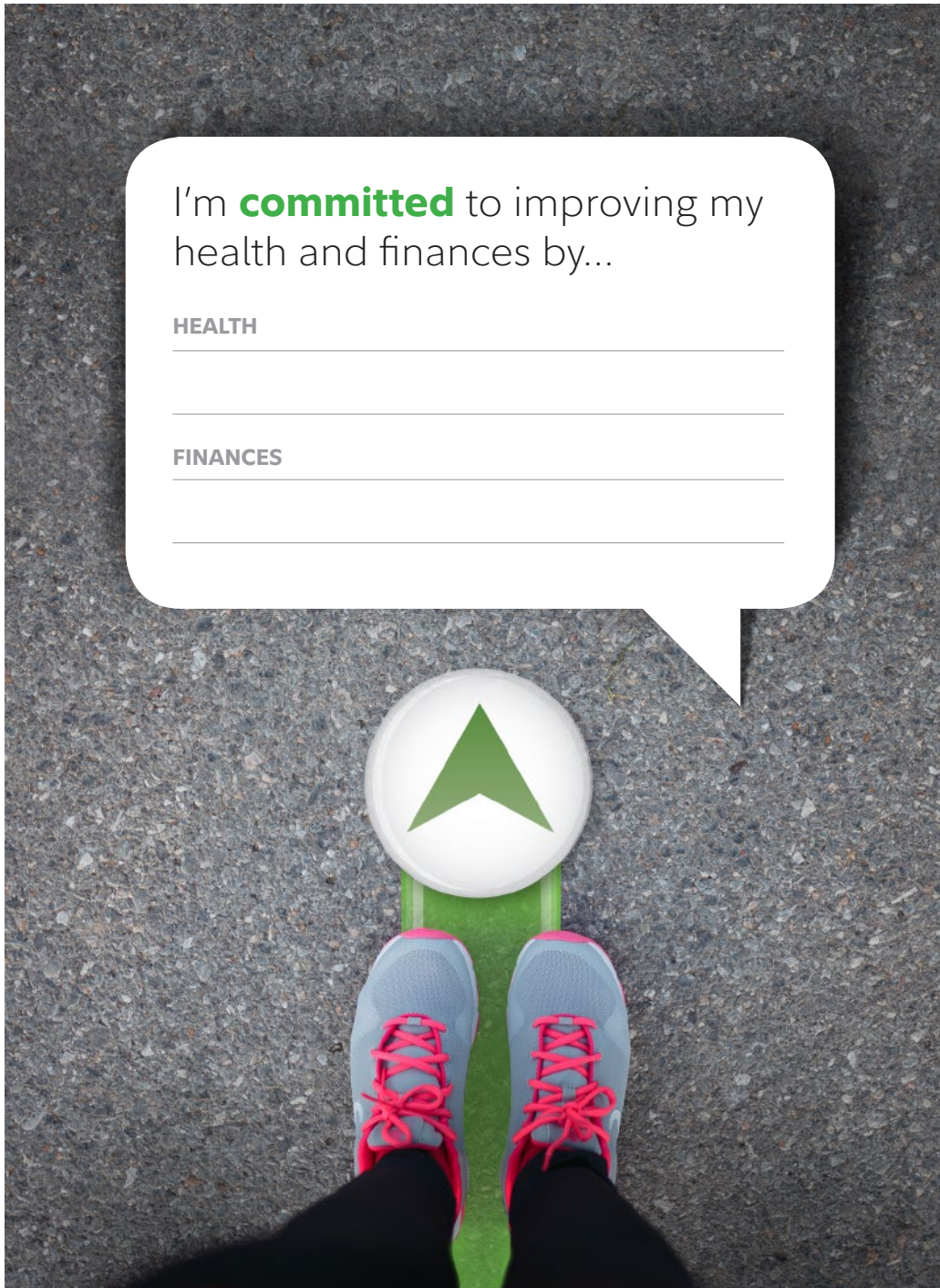
Being organized (using files, having a list, etc.) helps you think more clearly and get ahead of stressful situations.

F

Find your passion

That may sound a little clichéd, but it's really not. The women who are the most financially and physically healthy have found a way to do more of what they want to do.

COMMITMENT CARD



THE NEXT STEPS

Preparing for the future starts today. You can call and schedule an appointment with a Fidelity representative, at no charge to you, to talk about investing and budgeting, saving for goals, and so much more. The number is **888-766-6813**. You can also see where you stand financially by using the Fidelity money checkup tool at:

www.fidelity.com/mymoneycheckup



Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money. As with all your investments through Fidelity Investments, you must make your own determination as to whether an investment in any particular security or securities is consistent with your investment objectives, risk tolerance, financial situation, and evaluation of the security. Fidelity is not recommending or endorsing any investment by making it available to its customers.

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

© 2016 FMR LLC. All rights reserved.

776551.1.0