

The following is a written transcript of a video recording of Fidelity investment professionals Edward Monaco, Selena Cefaloni, Robert Lancaster and T.J. Lauch. This content is for informational purposes only and is not intended to constitute a current or past recommendation, investment advice of any kind, or a solicitation of an offer to buy or sell any securities or investment services. There is additional important information at the end of this transcript.

Retirement Savings

(Ed Monaco)I find that most of my clients, no matter what stage they're in, in their savings and investing, and work career, are always concerned about, you know, retirement savings. You know, am I saving enough? Do I have enough? What else should I be thinking about?

(TJ Lauch)Yeah, I think it's important to educate the client on all the different vehicles that are out there. I mean some people have a more automated process set up through their employer with a 401(k), a small business owner might only know about an IRA, and not know about advantages of other small business plans that we could be putting together for them.

(Selena Cefaloni)Yeah, I'd say it depends on their life stage as well. Like are you still working? Are you done working? If you're still in the workplace, do you have a workplace plan that you can contribute to?

(Robert Lancaster)You know, I think one of the benefits of working with Fidelity is you can come in, you can meet with someone, you can sit down, and we can dig a little bit deeper. I think that's important. I think we do a really good job of listening.

(TJ Lauch)I mean, that's our role. That's our mission, is to get out there, get in front of them, and tell them all the options they have. Help them make the best choice to get them to where they need to be.

(Ed Monaco)That's a good point. I know when I -- when people are talking to me about retirement, I always ask them, "OK, let's stop with the facts and figures to your point. What does retirement mean to you? You know, how do you envision retirement?" And you really get them to open up and see what they're passionate about, what they want to do, what their dreams are, ambitions, right?

(Selena Cefaloni)Many clients, they're not really prepared to have that conversation right out of the gate. They're here thinking that they're here to give you financial figures and you're going to provide them with a solution on how to manage that. That's just part of it. That's just part of it. It's really understanding who you love, what do you love to do, let's try to find a way to get you there.

(Ed Monaco)Yeah. I love that question. Who do you love and what do you love to do? I mean, what a good question to get to know what your clients care about.

(Selena Cefaloni)It can be daunting, thinking about all of the things that we have to consider when approaching retirement. But you're not alone. And that's what we want you to know, and remind you constantly that you're not alone, that's what we're here for.

**We'll help you do MORE
with your retirement savings.**



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

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.



Fidelity Brokerage Services LLC, Member NYSE, SIPC,

900 Salem Street, Smithfield, RI 02917

©2014 FMR LLC. All rights reserved.

675049.1.0