

Benefits Optimization:

Helping you make informed workplace benefit decisions to support your financial goals.

Your executive benefits are complex and can be confusing. With numerous options and multiple strategies to choose from, they can also make it difficult to know if you're leaving money on the table.

By working with **Fidelity Executive ServicesSM**, you'll have a better understanding of how your workplace benefits and equity compensation can be applied to more effectively pursue your goals for the future. We know your employer's plans inside and out and can help guide you through the decisions you need to make.

How does Fidelity do this?

We call it **Benefits Optimization**. We'll explain your individual benefits plans and how they work, clarify related rules and restrictions, help you assess your financial situation, and help with basic benefit decisions—and even help you integrate those decisions into your broader wealth plan.

Bringing benefits optimization to life

Helping you answer key questions across four main themes can help put you on a path to better outcomes.



PARTICIPATING AND CONTRIBUTING

- Am I taking full advantage of everything my 401(k) offers?
- Should I participate in my company's employee stock purchase plan?
- Am I maxing out my HSA or FSA?
- Is nonqualified deferred compensation (NQDC) right for me? What about the risk, time horizon, and cash flow?



MAKING YOUR MONEY WORK FOR YOU

- Am I diversified across all of my accounts?
- How have I allocated my money in taxable vs. nontaxable accounts?
- Am I being too conservative or aggressive?
- What are the risks of holding too much in one security?



TAKING YOUR MONEY OUT: WITHDRAWALS AND DISTRIBUTIONS

- When and how can I take my pension distributions?
- What are my options for using my HSA?
- When can I exercise my options?
- How will my equity compensation affect my tax situation?



LOOKING OVER YOUR FULL FINANCIAL PLAN

- Certain deferral and withdrawal decisions are best done by looking across all assets and income sources, but do I have all the information I need?
- Am I looking at my entire portfolio before deciding to allocate funds?
- How do my family's circumstances factor into the full financial picture?
- What is my total tax situation?
- Are there better ways to give to the charities I care about?

Service and support for your future

Maximizing the potential of your workplace benefits takes time, research, and understanding of your current situation. Fidelity Executive Services has the extensive knowledge of your benefits and equity compensation and, along with our tools and resources, we can help you make more-informed decisions.

Let's have a conversation.

For questions or for more information, call your Executive Services team at **800-533-8004**.



Fidelity Executive ServicesSM does not provide legal or tax advice.

The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

Diversification and asset allocation do not ensure a profit or guarantee against loss.

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

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