

Ask Us  
Anything

You don't have to know  
all the answers—  
we're here to help.



When you meet with a Fidelity Retirement Planner, in person or over the phone, we can answer your questions about anything from basic budgeting to complex financial issues. And working together, we'll help you make decisions on the steps you can take to achieve your goals—now and in the future.

Meet a few of our [Fidelity Retirement Planners](#) ▶



## Ask us anything.

All of our Retirement Planners are licensed financial professionals, with years of experience helping people plan for their financial futures. Our goal is to help increase your financial knowledge and confidence. Whenever you need us, we'll be available at a time that's most convenient for you. The services we provide are complimentary and are paid through your employer.

[Questions you ask us](#) ▶

Plan for your future  
while enjoying the things  
you want to do today.

We understand that everyone's needs are different, and that your retirement savings plan is part of your current financial situation. We'll work together to help you develop a plan for meeting your goals—such as buying a house, saving for your kids' college, and planning for retirement.

[What happens in a meeting](#) ▶



Let's talk. **800-642-7131**  
8.00 a.m. to 9.00 p.m. ET.



Schedule a time to meet.  
**getguidance.fidelity.com**



## What services do you offer and how can you help me?

Budgeting, retirement planning, saving for college—we can help with many of your everyday financial needs and goals. Our top priority is to understand when you want to retire, and make sure you have an actionable plan to get there.

## What will this service cost?

There is no additional cost to meet with us—and we can meet as often as you like to discuss your financial situation and your goals for retirement, and to create a practical plan for saving. The services we provide are complimentary and are paid through your employer.

## What if I don't know anything about financial planning and investing?

Every Fidelity Retirement Planner is a licensed financial professional who can help you understand your options. So we translate the “financial lingo” to help you make the best decision for your situation.

## What if retirement isn't my top priority?

Our Retirement Planners are knowledgeable on a variety of financial topics, so we can help with many of your everyday financial needs. Our additional resources can help with things like budgeting, paying down debt, saving for college, and investing. We help you prioritize so you can save for the things you want to do today, and stay on track for retirement.

## I already have a financial advisor; should I still meet with Fidelity?

There is a difference between a financial advisor and a Fidelity Retirement Planner. Our Retirement Planners have the unique perspective of knowing your workplace savings plan; and because of this, are well positioned to help both maximize what you can save for retirement, as well as build a plan to generate income in retirement. So ask us anything—really!

## Meeting with Fidelity

### What happens in a meeting and what do I get out of it?

The first thing we do is ask you “what are you looking to accomplish?” You might come with a list of things you want to accomplish, but if you don't, we'll ask you questions like “When would you like to retire?” and “What are your short-term financial goals?” For example, maybe you'd like to pay down student debt or start saving for a child's college. Helping you plan for retirement is important, but we're here to help with your other financial concerns, too. You'll leave the meeting with an actionable plan to help you meet your goals.

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### What do I need to bring to a meeting?

We want to take a look at your full financial picture, so bring statements from retirement accounts outside of Fidelity, Social Security statements, pension estimates, and any other investment accounts. If you have a spouse or partner, bring him or her to the meeting so they can join by phone if you are planning together.

### How long will a meeting last?

We schedule 45 minutes to make sure we have the time to discuss your goals for retirement and your everyday financial needs. If you don't have 45 minutes, we'll try to accomplish what you want in the time that you have available, and we can schedule a time to meet again so we can continue the planning conversation.



Investing involves risk, including risk of loss.

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