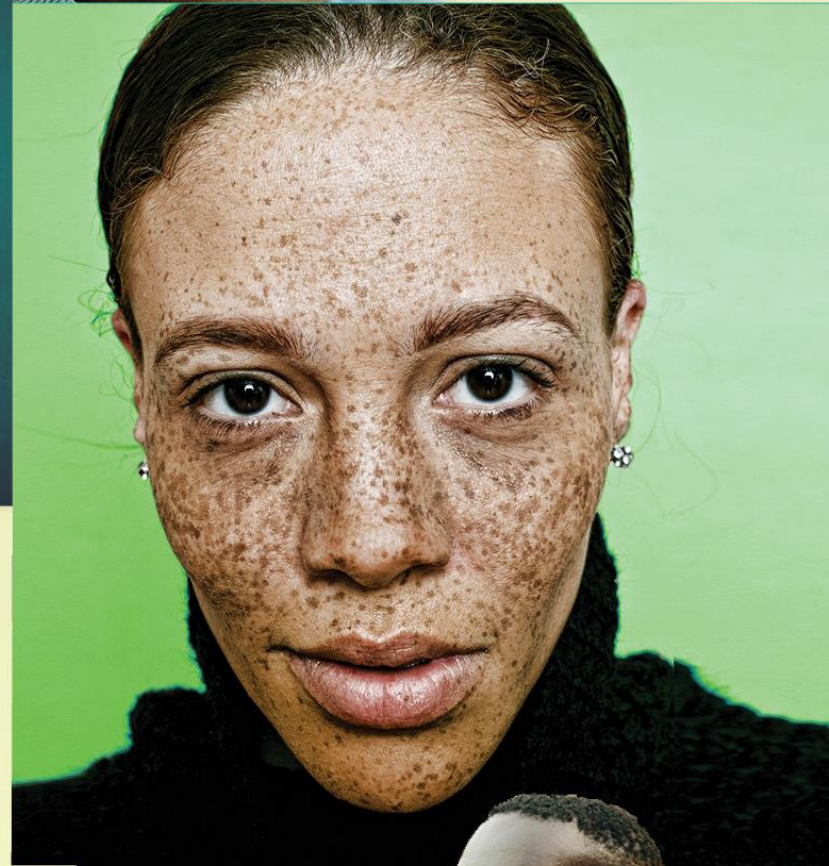
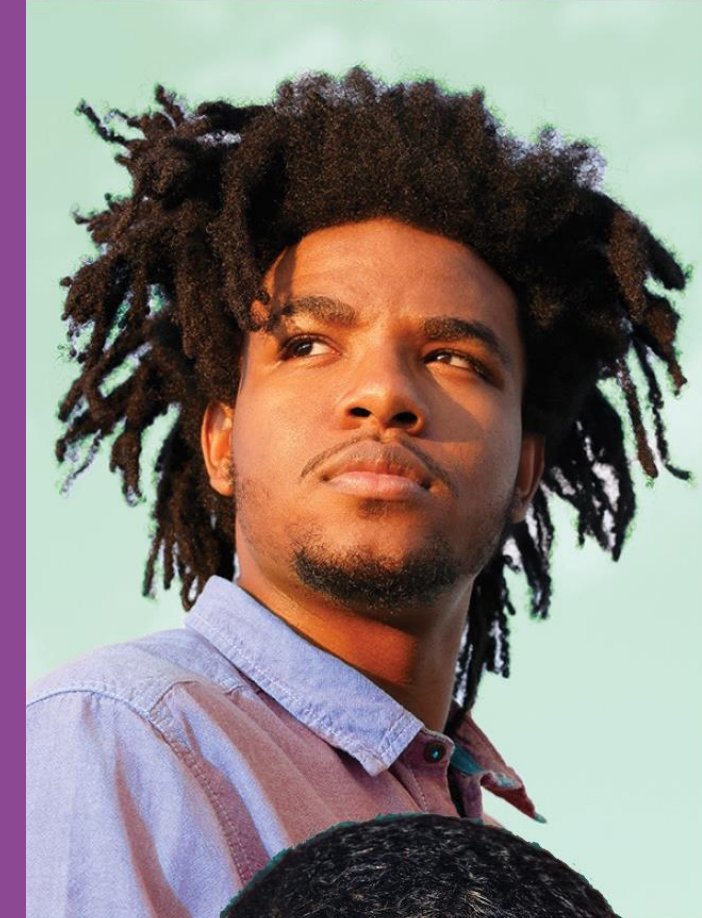




How To Shift Your Money Mindset



Speakers



TIFFANY ALICHE
Author and Personal
Financial Educator
'The Budgetnista'



SHAUN TAYLOR
Workplace Financial
Consultant
Fidelity Investments

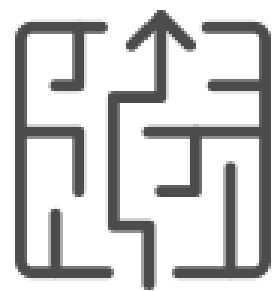


NAKIA TULL
VP, Customer Inclusion
Community Leader
Fidelity Investments

How to be a strong investor



Have a plan



Stay the course



Volatility can spark questions and concerns



- Should I change how I'm invested to something less risky?
- Should I move to cash right now?
- Why should I put more into my retirement savings plan?
- Am I on track to meet my goals?



Ways to Save



	Pre-tax	Roth 401(k)	After-Tax
IRS Limits	\$23,000 combined limit in 2024 (\$30,500 if age 50+)		Subject to plan limits up to \$69,000 ¹ in 2024 (\$76,500 if age 50+) for total contributions
Company Match Eligible	Yes	Yes	No
Taxation at Contribution	No Contributions deducted before taxes	Yes Contributions deducted after taxes	Yes Contributions deducted after taxes
Taxation at Distribution	Yes Pay taxes on contributions and any earnings	No Contributions and any earnings are tax-free* ²	Partially Contributions are tax-free, but any earnings are taxable

¹Includes pre-tax, after-tax, Roth, company match, and non-elective contributions based on years of service

²A distribution from a Roth 401(k) / 403(b) is federally tax free and penalty free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.

Roth IRA vs. Roth in your workplace savings plan



 AGE 49 and under  AGE 50+

INCOME LIMITS

Roth IRA
outside your
plan



Income limit on
contribution for
single & joint filers

Roth inside
your
workplace plan



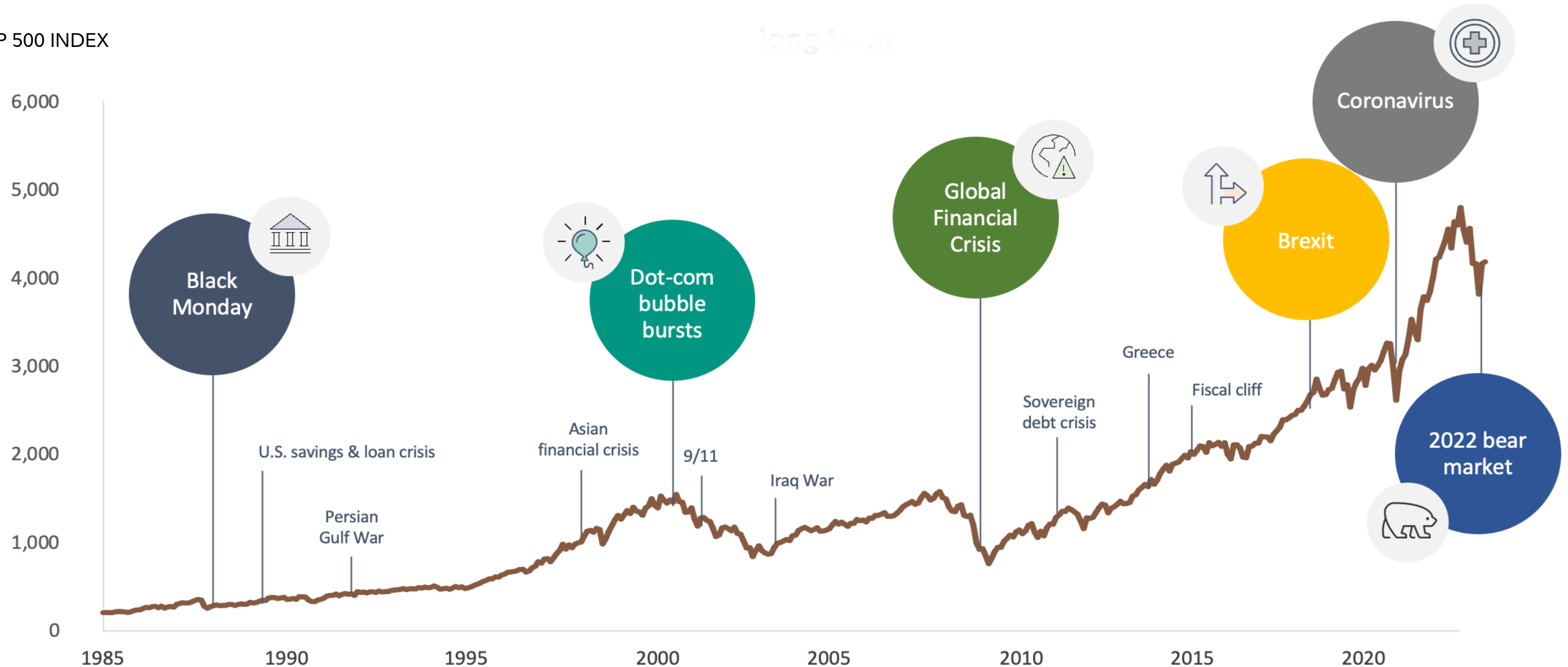
No income limit

**This is the combined Roth and pretax workplace savings plan contribution limit for 2024.*

What we learned about investing in 2022



S&P 500 INDEX



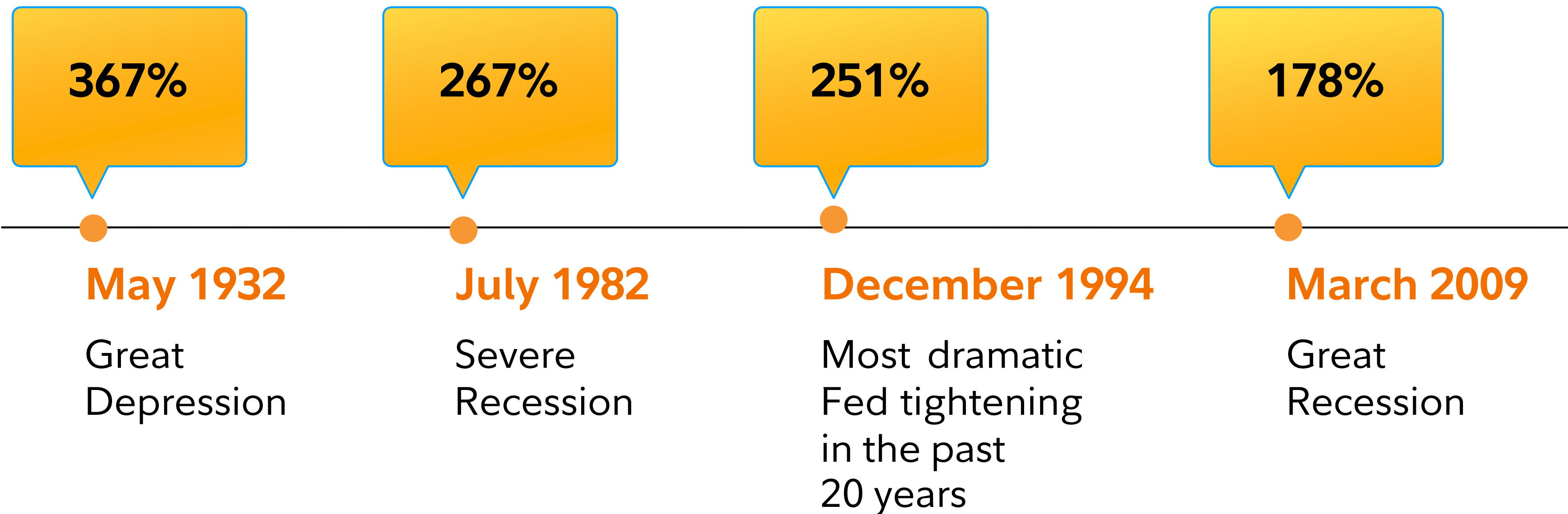
Past performance is no guarantee of future results.

The S&P 500® Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation. S&P and S&P 500 are registered trademarks of Standard & Poor's Financial Services LLC. You cannot invest directly in an index

Investing consistently, even in bad times



Subsequent 5-year return



Past performance is no guarantee of future results. Sources: Ibbotson, Factset, FMRCo, Asset Allocation Research Team as of January 1, 2019. U.S. stock market returns represented by total return of S&P 500® Index. It is not possible to invest in an index. First three dates determined by best 5-year market return subsequent to the month shown.

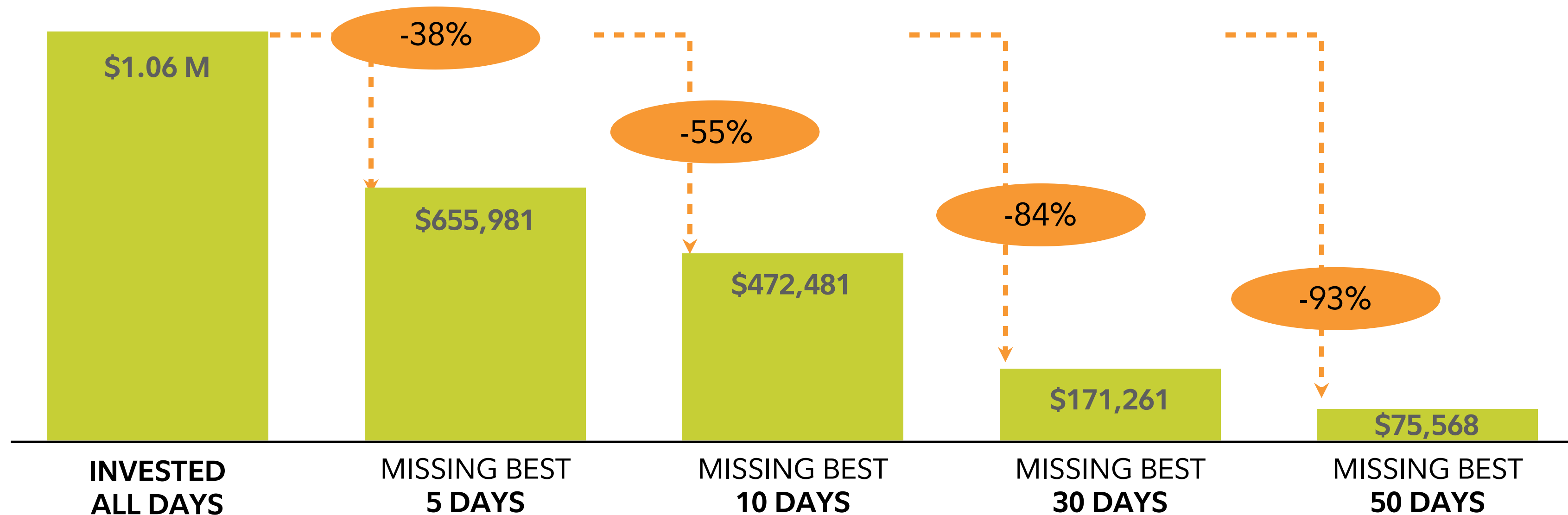
Market Volatility



Missing out on the best days can be costly

HYPOTHETICAL GROWTH: \$10,000 invested in S&P Index

JAN 1, 1980 – JUN 30, 2022



Past performance is no guarantee of future results. Source: FMRCo, Asset Allocation Research Team, as of June 30, 2022. The hypothetical example assumes an investment that tracks the returns of the S&P 500® Index and includes dividend reinvestment but does not reflect the impact of taxes, which would lower these figures. There is volatility in the market, and a sale at any point in time could result in a gain or loss. Your own investing experience will differ, including the possibility of loss. You cannot invest directly in an index. ***Please refer to the final slide for additional simulation disclosure

Market Volatility



Focus on TIME IN THE MARKET – *not trying to time the market*

- It can be tempting to try to sell out of stocks to avoid downturns, but it's hard to time it right.
- If you sell and are still on the sidelines during a recovery, it can be difficult to catch up.
- Missing even a few of the best days in the market can significantly undermine your performance.

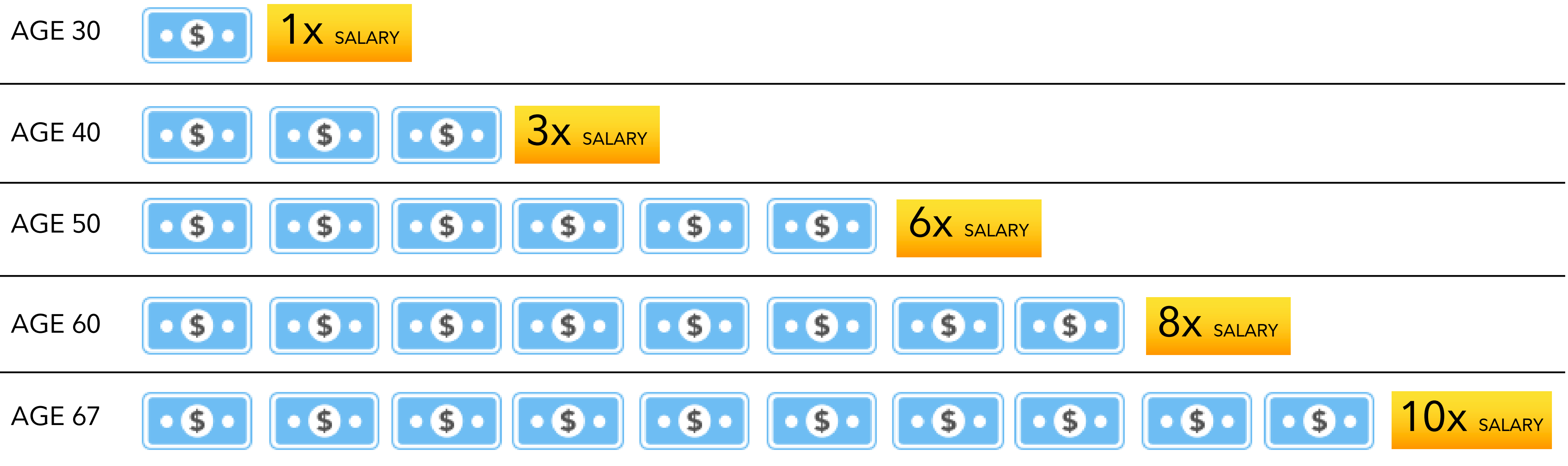
Past performance is no guarantee of future results. Source: FMRCo, Asset Allocation Research Team, as of June 30, 2022. The hypothetical example assumes an investment that tracks the returns of the S&P 500® Index and includes dividend reinvestment but does not reflect the impact of taxes, which would lower these figures. There is volatility in the market, and a sale at any point in time could result in a gain or loss. Your own investing experience will differ, including the possibility of loss. You cannot invest directly in an index.

Make changes only if there is a major shift in your life, OR
If your mix shifts 5% to 10%
from its target

BE PREPARED

- 1 Keep perspective
- 2 Get a plan you can live with
- 3 Don't try to time the market
- 4 Invest consistently
- 5 Get help

Savings Calculator



Fidelity has developed a series of salary multipliers in order to provide participants with one measure of how their current retirement savings might be compared to potential income needs in retirement. The salary multiplier suggested is based solely on your current age. In developing the series of salary multipliers corresponding to age, Fidelity assumed 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. **Please refer to the final slide for additional 10 X disclosure.

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Important Information



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Important Information



** The replacement annual income target 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.

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