



ARE YOU ON TRACK?

Investment guidance for higher education professionals

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We're ready to help. Together, we can:

- **Analyze your portfolio.** We'll help you bring your total financial picture—both workplace and personal savings—into focus.
- **Review your plan.** We can help you prepare for up and down markets.
- **Choose investments.** We'll help you choose low-cost investments, from bonds and annuities to no-load mutual funds.

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Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including the risk of loss.

Products or services mentioned above may not be applicable, depending on your particular financial situation. Restrictions may apply. Please contact Fidelity for additional information.

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