InterWealth
MANAGEMENT

Sabre 88

Benefits of Starting Early

$3,000 dollars for 20 years at 7% = $122,986.00

$3,000 dollars for 30 years at 7% = $283,382.00

$3,000 dollars for 40 years at 7% = $598,905.00

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MANAGEMENT

401K Investor Checklist:

- Save as much money as you can.
- Max out your company match.
- Use Target Date Funds when you don't have the time to invest yourself.
- Don't panic sell.
- Think long term.
- When concerned, speak to someone.

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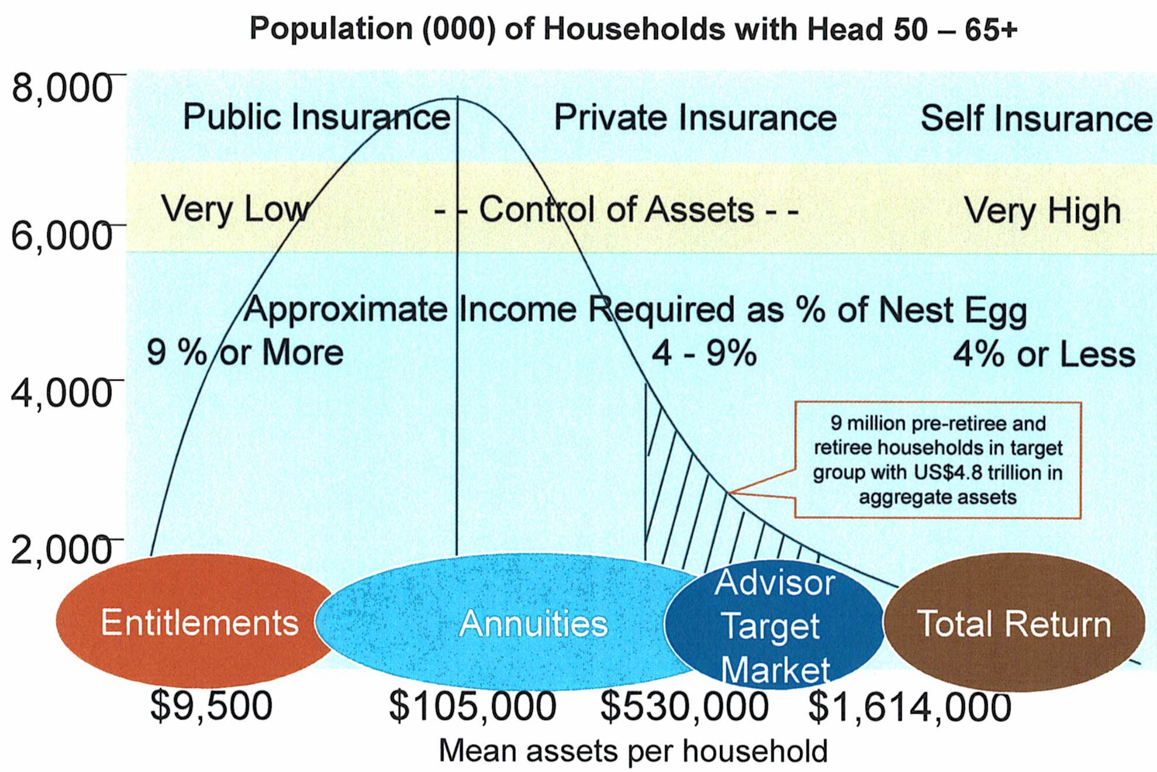
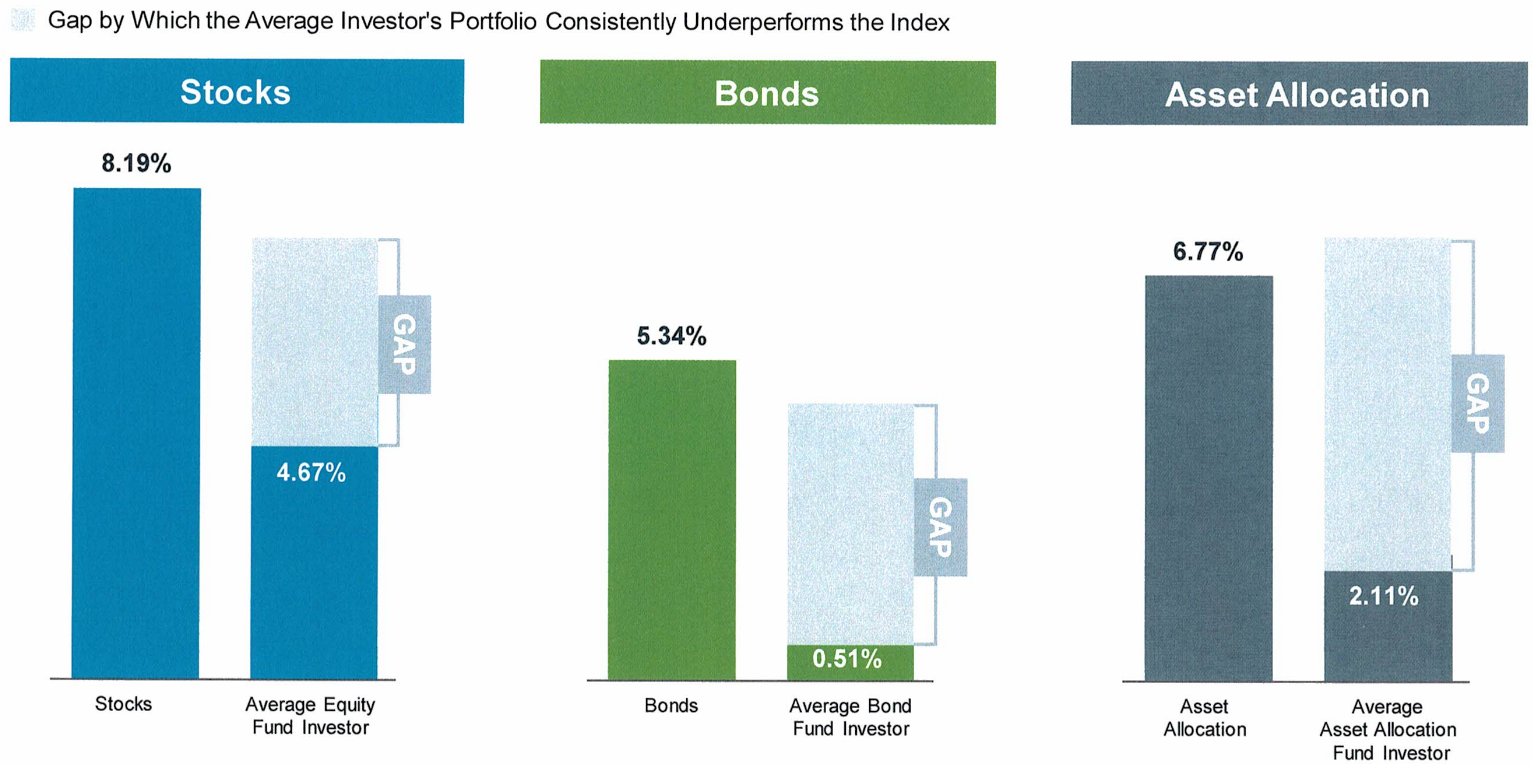
Retirement Income Markets
Complementary Product Position



Data source: 2006 Retirement Income Industry Association Strategic Study – Retirement Typology: Charting the Landscape of the Retirement Income Market

The Average Investor's Portfolio Consistently Underperforms

AVERAGE ANNUAL RETURNS (1996–2015)



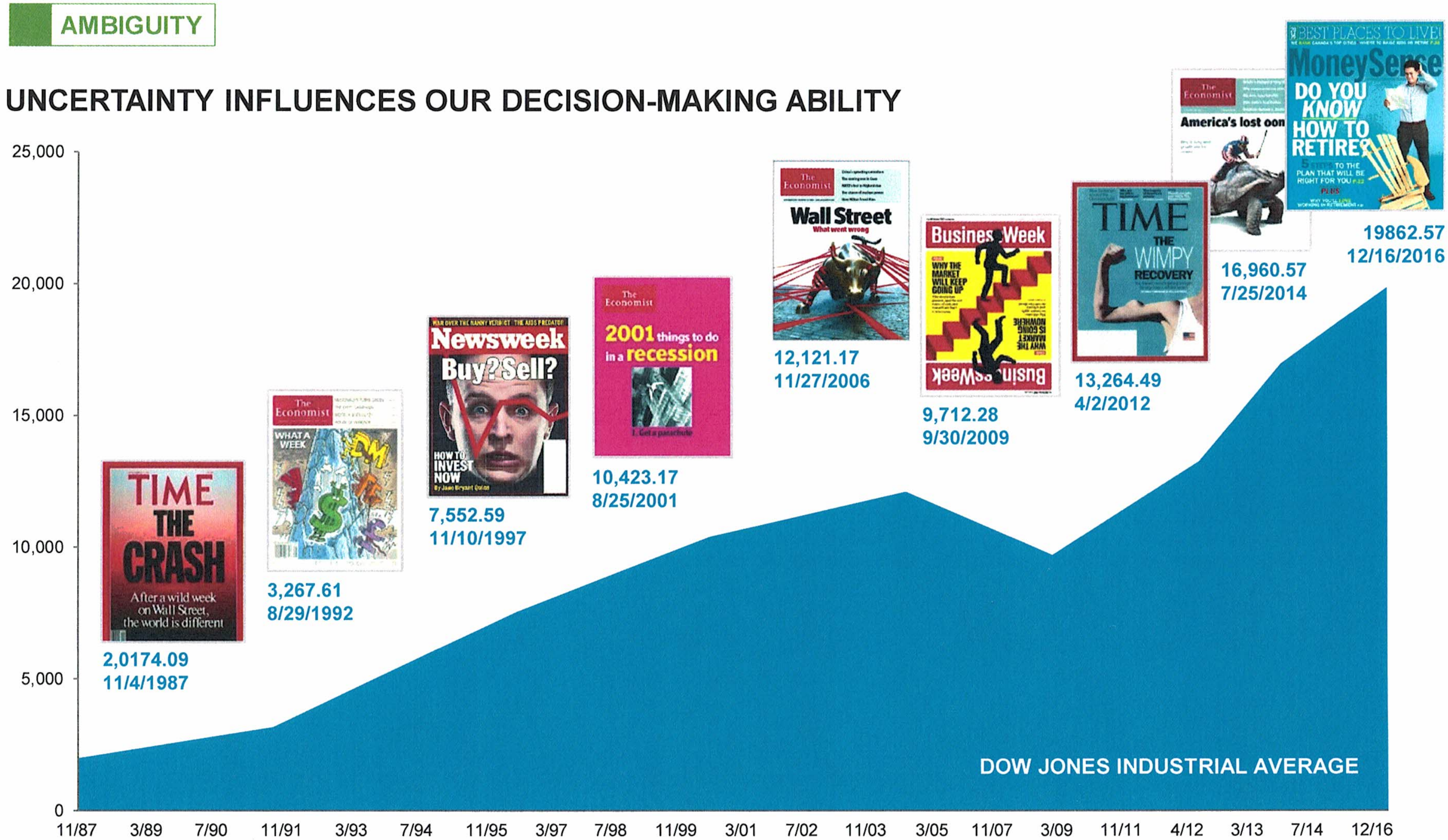
Dalbar's Quantitative Analysis of Investor Behavior 2016. Returns are for the period ending December 31, 2015. Average equity investor and average bond investor performance results are calculated using data supplied by the Investment Company Institute. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions, and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses, and other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: total investor return rate and annualized investor return rate. Total return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions, and exchanges. Stocks are represented by S&P 500 Index; Bonds represented by Bloomberg Barclays U.S. Aggregate Bond Index; asset allocation represented by a custom benchmark of 50% of S&P 500 Index and 50% Bloomberg Barclays U.S. Aggregate Bond Index. You cannot invest directly in an index.

Fidelity INVESTMENTS

Don't Get Caught Up in the Headlines

AMBIGUITY

UNCERTAINTY INFLUENCES OUR DECISION-MAKING ABILITY



 The Dow Jones Industrial Average is a price-weighted average of 30 significant stocks traded on the New York Stock Exchange and the Nasdaq. You cannot invest in an index.

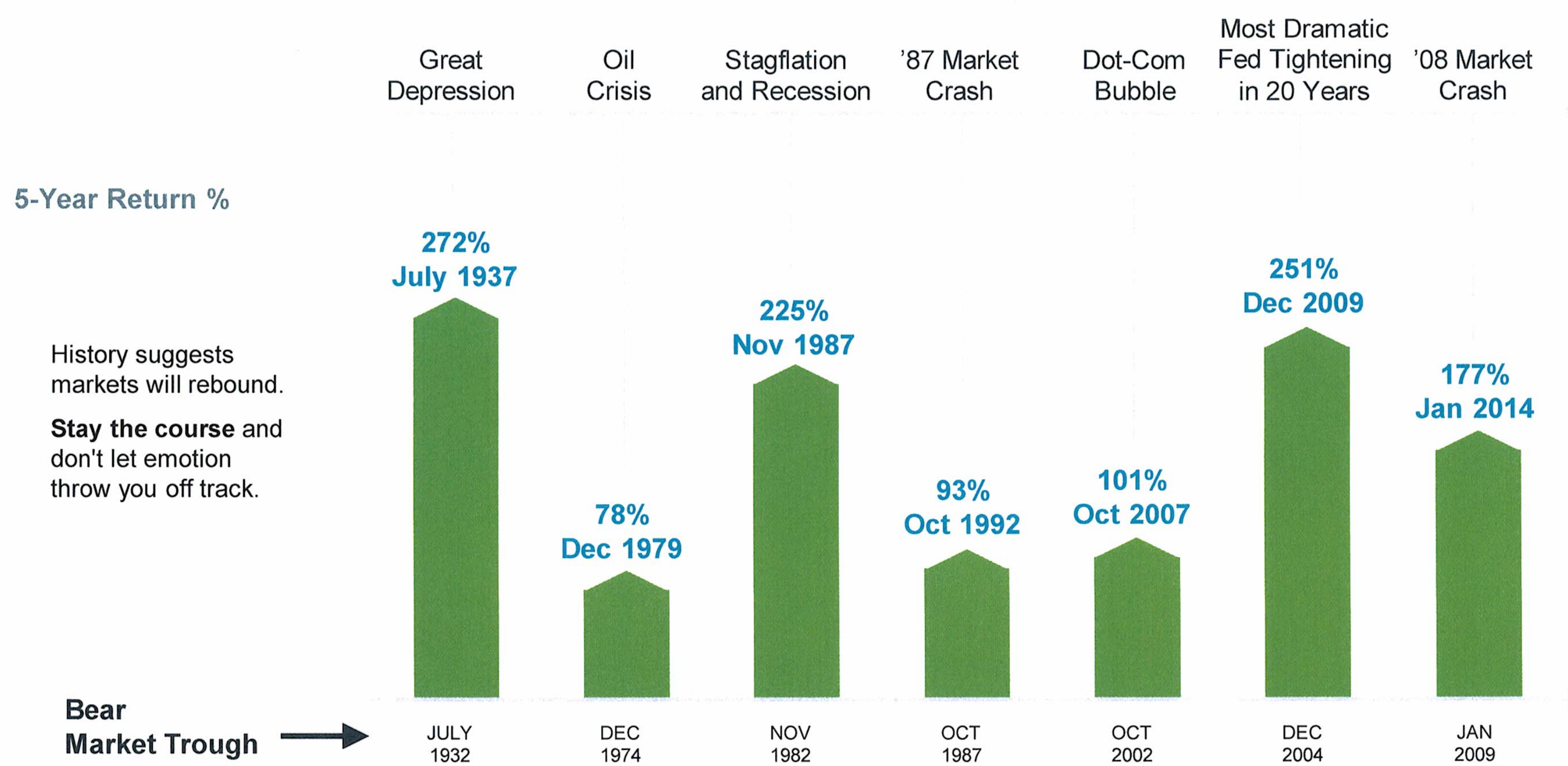
Fidelity INVESTMENTS

Markets Are Resilient

Over the long term, the stock market has recovered from economic crises and world events.

AMBIGUITY

5-YEAR RETURNS FROM BEAR MARKET TROUGHS



Source: Bloomberg Barclays, L.P., Fidelity Investments (AART), as of 1/21/15. Returns are cumulative.

Structure May Also Help Influence Behaviors

Insight gleaned from Fidelity 401(k) participants* suggests that structure may make it easier to stick with long-term investment strategies.

- Majority of participants sustained contribution rates during volatile markets
- More people stuck with their long-term strategy and remained positioned to take advantage of market recoveries
- Regular and/or systematic investing may reduce the need for frequent portfolio evaluations

- Individuals who own products such as a **401(k)**, **variable annuity**, or **IRA,** may have a higher risk tolerance for equities, providing the potential for better risk-adjusted return
- Quarterly reviews may be utilized for reallocations

Sticking to a long-term strategy takes resolve, but

may improve retirement outcomes.

* Fidelity analyzed the actual savings practices and behavioral patterns of millions of retirement plan participants from our recordkeeping system of 12 million participants and approximately 20,000 workplace plans, as of December 31, 2015. Data consist of corporate defined contribution plans in Fidelity's recordkeeping platform. Data exclude tax-exempt plans, nonqualified plans, and the FMR LLC plan. The analysis includes data from the Fidelity Advisor 401(k) Program.