Need help to achieve your financial goals?

Online
Use our wide range of online planning tools to help you create your own retirement plan, no matter where you are in the process. If you don’t already have a Fidelity account, register with Fidelity Investments to access a variety of online retirement planning tools by creating a username and password. Visit NetBenefits.com/atwork, and click Register. Once you have created a username and password, you can use this information to log on to your account online, and when you speak with a Fidelity Representative over the phone.

Web Workshops
Watch a live presentation from your computer while you dial in to a conference call. Workshops include Debt Management and Budgeting, Preparing Your Savings for Retirement, Planning for College, and Monitoring Your Portfolio. Go to webworkshops.fidelity.com and log on to your Fidelity NetBenefits® account to enroll in a workshop.

In Person or Over the Phone
Contact Fidelity to schedule a confidential consultation:
Call: 800.642.7131, Monday through Friday, from 8 a.m. to midnight Eastern time
Click: getguidance.fidelity.com
Meet at a Fidelity Investor Center
If you’re nearing retirement, or have multiple financial needs, time spent with a Fidelity Representative can help you develop a plan to help make your goals a reality. Just call your local Investor Center to schedule a complimentary one-on-one consultation. To find your nearest Fidelity Investor Center, visit Fidelity.com/branchlocator for locations and directions.

Account questions?
Call: 800.343.0860, Monday through Friday, from 8 a.m. to midnight Eastern time
Click: NetBenefits.com/atwork

You have worked hard to save money for retirement in the Harvard University Retirement Plan. Now is an important time to review your strategy to help keep your savings on track.

Tools and information offered through the plan are available to you through many different channels—each designed to reach you in whatever manner you find most convenient.

This guide provides an overview of these valuable resources, and how to find them. For example, you may want to:
- Get help determining if you have the right mix of investments in your portfolio
- Discuss income planning considerations that can help you meet your retirement goals
- Discuss plan distribution options upon retirement

For these and other financial goals and retirement planning needs, Fidelity stands ready to help.
## Fidelity Investments

### Investment Education and Advisory Services for Harvard University Retirement Plan Participants

<table>
<thead>
<tr>
<th>Name of Service</th>
<th>Nature of Service</th>
<th>Eligibility</th>
<th>Cost to You</th>
<th>Fiduciary Responsibility</th>
<th>Website or Contact Info</th>
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<tbody>
<tr>
<td><strong>Core Services</strong></td>
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| Educational Web Tools | • Savings Planner  
• Educational Workshops  
• Fidelity Viewpoints®  
• Budget Snapshot  
• College Planner  
• Educational Webinars | Online planning tools that help create a plan for balancing major financial goals. The tools provide an interactive look at where you spend money each month, help you identify an asset mix for your financial goals, and will help assess how much is needed to save for college. Educational workshops are conducted on site at your campus or a Fidelity Investor Center, and educational webinars and Fidelity Viewpoints® are available online. | All Harvard University employees | None | Not applicable. The educational Web tools provide education and guidance, not advice. | Fidelity.com/calculators-tools/planning-guidance-center |
| Retirement Planning Tool | • Planning and Guidance Center® | This simple, fully integrated online experience makes it easier for employees to take control of their financial future. | All Harvard University employees | None | Not applicable. Online planning tools provide education and guidance, not advice. | Fidelity.com/calculators-tools/planning-guidance-center |
| Planning and Guidance | • Fidelity Representatives | Fidelity Representatives can provide guidance on retirement planning, either in person or over the phone, and use Fidelity tools to provide such guidance. Although consultations are one on one, guidance provided by Fidelity is educational in nature, is not individualized, and is not intended to serve as the primary basis for your investment or tax-planning decisions. | All Harvard University employees | None | Not applicable. These consultants provide education and guidance, not advice. | Fidelity.com/calculators-tools/planning-guidance-center |
| **Discretionary Management** | | | | | |
| • Fidelity® Personalized Portfolios for Trusts® | Service is available through Fidelity Investor Centers. Investment strategy is matched to your risk/return profile, including personalized tax-sensitive investment management.7 Investment holdings include a mix of investment options including stocks, bonds, mutual funds, ETFs, and separately managed accounts (SMAs) when appropriate. | Generally available to trust accounts established on behalf of individual investors (Harvard University employees) for taxable accounts only, for balances greater than $200,000. | Not net annual advisory fee will vary over time based on investments selected for account.6 | Strategic Advisers, Inc. (SAI), acts as investment advisor to these accounts (retail only). | Fidelity.com/managed-accounts/personalized-portfolios/overview/ |
| • Fidelity Wealth Advisor Solutions® | Fidelity’s network of independent registered investment advisors (RIAs) can offer investment advice, as well as access to a wide range of specialized products and services that may help manage an individual’s wealth in the areas of Tax Planning, Trust and Estate Planning, Small Business Advisory Services, Executive Compensation Planning, and Investment Advice, including the ability to make specific buy and sell recommendations on stocks, bonds, and other securities. | Harvard University employees with at least $500,000 in investable assets | IRS charge an average of 1.07% of assets under management (largely dependent on the types of investments in a portfolio) | The RIA selected from Fidelity's network acts as the investment adviser for your account. | Fidelity.com/was |
| Estate Planning | At the request of an eligible employee, an Account Executive at a Fidelity Investor Center will coordinate with Fidelity’s Estate Planning Group to provide the employee with an Estate Analysis. An educational analysis of the employee’s current estate planning situation is intended to guide and assist the employee in discussions with the employee’s estate planning professional. | Individual Harvard University employees with more than $1.5 million in estate assets (or married couples with more than $2 million in estate assets), including property and assets held outside of Fidelity. | None | Not applicable. This educational analysis does not provide advice. | Fidelity.com/estate |
| **Additional Services** | | | | | |
| Tax Planning | Fidelity’s Attorney Access Program® provides employees with a list of attorneys & CPAs who have been screened and meet certain eligibility criteria. | All Harvard University employees | None7 | Not applicable. This program does not provide fiduciary advice. | Fidelity.com/was |
| Fidelity Private Client Group® | Fidelity Investor Centers offer a Private Client Group service that provides customers an Account Executive and dedicated Private Client Group team who understand the customer’s financial situation. This premier program also offers guidance, broad-ranging products and solutions, and exclusive access to Fidelity’s investment professionals. | Harvard University employees with at least $1 million in Fidelity assets. Eligible Fidelity retail accounts generally include those maintained by Fidelity Brokerage Services LLC or those held in Portfolio Advisory Services accounts (excluding assets maintained through workplace retirement saving plans recorded by Fidelity, such as 401(k) or 403(b) plan assets). | None7 | Not applicable. The investment-related assistance provided under this program does not include fiduciary advice. | Fidelity.com/privateaccess |

**IMPORTANT:** The projections or other information generated by Fidelity’s Planning and Guidance Center Retirement Analysis regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.

1 Fidelity® Personalized Portfolios is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. Fidelity® Personalized Portfolios may be offered through the following Fidelity Investments companies: Strategic Advisers, Inc., a registered investment adviser, Fidelity Personal Trust Company, FSB (“FPT”), a federal savings bank, or Fidelity Management Trust Company (“FMTC”). Non-deposit investment products and trust services offered through FPT and FMTC and their affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. This service provides discretionary money management for a fee. Brokerage services provided by Fidelity Brokerage Services LLC. Custody and other services provided by National Financial Services LLC. Both are Fidelity Investments companies and members of NYSE and SIPC.

Fidelity® Personalized Portfolios applies tax-sensitive investment management techniques (including tax-loss harvesting) on a limited basis, at its discretion, primarily with respect to determining when assets in a client’s account should be bought or sold. As a discretionary investment management service, any assets contributed to an investor’s account that Fidelity® Personalized Portfolios does not elect to retain may be sold at any time after contribution. An investor may have a gain or loss when assets are sold.

2 Fidelity does not charge a fee for this service. However, we encourage our customers to receive estimates of fees and associated costs, which you may wish to review in setting, for example, any money prior to committing to the proposed work.

3 Fidelity does not charge a fee for this service. However, fees are charged for any investment services or products that are purchased.

4 Currently this program offers only one proprietary SMA.

5 Gross annual advisory fee is between 0.55% and 1.50% of assets under management. Fidelity’s typical gross advisory fee is calculated as a percentage of each client’s total investable assets with breakpoints as the account balance increases. A separate SMA fee of 0.30% applies to SMA assets only. A separate trust fee of 0.20% applies to all assets.

6 Fidelity does not provide fiduciary advice. Consult an attorney or tax professional regarding your specific legal or tax situation.

7 Guidance provided by Fidelity through the Planning and Guidance Center is educational in nature, is not individualized, and is not intended to serve as the primary basis for your investment or tax-planning decisions.