



## Your all-in-one approach for simple investing.



You may already know how important your workplace savings can be for your long-term financial success. But making investment decisions can be tough.

Fidelity Freedom Funds® offer a single-fund approach to investing in your workplace savings plan. With Freedom Funds, your decision couldn't be simpler. All you need to know is your current age, and the fund will do the rest.



Smart move.®

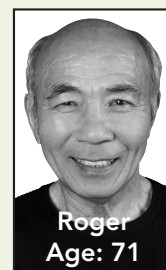
Fidelity Freedom Funds®

# Your age helps decide the fund that may be right for you.

To select the appropriate Freedom Fund, simply find your age range in the chart to the right.

If you are considering retirement before or after age 65, simply find your age range and shift left or right on the chart to choose a Freedom Fund that most closely matches the year you plan to retire. The four examples illustrate the choices some people might make based on their current ages.\*

The age and fund matchups assume you'll retire at age 65.



Closer to Retirement

Your Current Age	74+	69-73	64-68
Freedom Fund	Income Fund	2000	2005

*\*The profiles are based on birth date range tables outlined in the prospectus.*

Based on a retirement age of 65, professional managers adjust the fund's mix of stocks, bonds, and short-term investments to become more conservative over time. Even after the fund reaches the target year, the managers will continue adjusting the fund to improve its potential for the income needed to meet the challenges of inflation and unexpected expenses.

Fidelity Freedom Funds® are designed to provide an age-based investment mix. Keep in mind that Freedom Funds are subject to the volatility of the financial markets in the United States and abroad, and may be subject to the additional risks associated with investing in high-yield, small cap, and foreign securities. Remember, neither diversification nor asset allocation ensures a profit or guarantees against loss.

## ► Considering retirement? Already in retirement?

The Freedom 2005 Fund, Freedom 2000 Fund, or Freedom Income Fund may be an appropriate investment designed to help maximize returns prior to distribution and minimize risks during your distribution years. Visit Fidelity NetBenefits® for more information.



Further from Retirement

59-63	54-58	49-53	44-48	39-43	34-38	29-33	24-28	Up to 23
2010	2015	2020	2025	2030	2035	2040	2045	2050

Your plan's chosen date ranges for each fund may differ. Hypothetical example for illustrative purposes only.

## Fidelity Freedom Funds.® One decision. Many advantages.

Freedom Funds focus on improving your potential for long-term returns and helping to limit your investment risk. Additionally, they offer you the benefits of:

- **Ease and simplicity.** Your choice of a Freedom Fund automatically gives you an investment mix that's targeted to your current age.
- **Confidence over time.** A team of experienced Fidelity Investments professionals continually monitor each Freedom Fund to become more conservative as it approaches the target retirement year and beyond.
- **A single approach.** Freedom Funds offer a long-term investment approach to provide retirement income as well as for other lifetime financial goals.

# A simple approach designed to help meet your retirement savings goals.

Freedom Funds make it simple to invest. With any investment decision, you should consider your personal risk tolerance and financial situation. But a Freedom Fund can help simplify your decision making with:



- A lifetime investment strategy in a single fund
- A diversified portfolio that balances risk and potential reward over time
- Ongoing professional management

## **Haven't yet enrolled in your plan?**

Do it today. Freedom Funds make it simple—as a single investment option or part of your investment mix.

## **Already investing in your plan?**

A Freedom Fund can help keep your investment mix on target to reach your retirement goals—now and in the future.

## **Already using a Freedom Fund?**

Consider making the most of your decision by contributing more to your account.

**Visit Fidelity NetBenefits,<sup>®</sup> or call your plan's toll-free number, for descriptions of all the investment options available in your plan.**



*Before investing in any investment option, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write to Fidelity for a free prospectus. Read it carefully before you invest.*

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

It is your responsibility to select and monitor your investments to make sure they continue to reflect your financial situation, risk tolerance, and time horizon. Most investment professionals suggest that you reexamine your investment strategy at least annually or when your situation changes. In addition, you may want to consult an investment adviser regarding your specific situation.