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Fidelity Advisor Retirement Income Services



ASSET ALLOCATION OVERVIEW



Provided by Atlantic Financial Inc.

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► Build a portfolio to help meet your retirement income needs

You could spend as much time in retirement
as you have spent saving for it.

Your advisor can assist you in developing an
asset allocation plan to help ensure that your
money can generate income throughout
retirement.



Not FDIC Insured • May Lose Value • No Bank Guarantee

FOR INVESTORS



Smart move.™

Longer life spans mean rethinking old retirement investing strategies



Many people believe they need a very conservative portfolio in order to protect their assets as they approach retirement. But depending on your situation, this may not be the most prudent financial decision. People are generally living longer than previous generations, and that means nest eggs may need to last longer too.

So how do you make your savings last to live the retirement you've always dreamed of?

Work with your advisor to find a balance of growth and income investments that can help keep your assets working throughout your retirement.

There is a 25% chance that at least one member of a healthy 65-year-old couple will live to age 97.¹

Asset allocation is a critical component of your retirement income plan

You may know that the key risks to financial security in retirement are: longevity, inflation, asset allocation, withdrawal rate, and health care costs.

But did you know that asset allocation is also a powerful tool – squarely under your control – that can help forestall some effects of the other four risks?



Your advisor can help you see the big picture

Retirement finances are like a jigsaw puzzle.

Your advisor can help you fit the pieces together by planning for risks and contingencies, and by helping you organize and manage your finances within a retirement income plan.



Appropriate asset allocation can help reduce other risks by:

- Helping your money continue to grow over the long term, reducing the risk of outliving your assets.
- Giving you a better chance of maintaining your purchasing power over time.
- Allowing you and your advisor to determine an appropriate annual withdrawal rate.
- Helping you prepare for and absorb health care expenses as they arise.

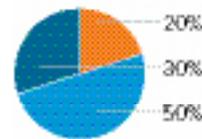
Whether you thrive – or just get by – in retirement may depend on how you allocate your assets. But remember, asset allocation does not ensure a profit or guarantee against a loss.



Build a retirement portfolio with staying power

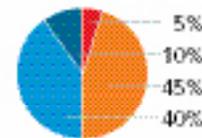
These target asset mixes show that there are several ways to help ensure that your portfolio can generate income during retirement.

EXAMPLES OF TARGET ASSET MIXES DESIGNED TO MEET VARIOUS GOALS



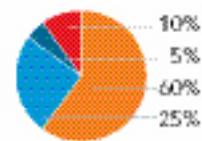
CONSERVATIVE

May be appropriate for investors who want to minimize fluctuations in market value by taking an income-oriented approach with some potential for capital appreciation.



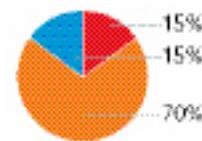
BALANCED

May be appropriate for investors who want the potential for capital appreciation and some income and who can withstand moderate fluctuations in market value.



GROWTH

May be appropriate for investors who have a preference for growth and who can withstand significant fluctuations in market value.



AGGRESSIVE GROWTH

May be appropriate for investors who seek aggressive growth and who can tolerate wide fluctuations in market value, especially over the short term.

Broad selection from Fidelity

Fidelity has experience in each of these asset classes to help you build a retirement portfolio tailored to your needs.

Stocks

We offer domestic and international equity funds.

Bonds

Our fixed-income funds include investment-grade and high yield.

Short-term investments

Our short-term funds, often called "money market funds," include several options.

Asset allocation investments

Our complete line-up of asset-allocation funds: Managed Allocation, Target-Risk, Target-Date and Target Payment funds, provide choices that address financial goals and risk tolerance.

More options for income

Your advisor may also provide information about putting a portion of your assets into an income-producing vehicle such as an annuity.

Generally, among asset classes, stocks may present more short-term risk and volatility than bonds or short-term instruments but may provide greater potential return over the long term. Although bonds generally present less short-term risk and volatility than stocks, bonds contain interest rate risk (as interest rates rise bond prices usually fall); the risk of issuer default; and inflation risk. Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential return than U.S. investments. These target asset mixes are hypothetical models and illustrate certain examples of many combinations of investment allocations that can help an investor pursue his or her goals; these target asset mixes do not constitute investment advice under the Employee Retirement Income Security Act of 1974 (ERISA). You should choose your own investments based on your particular objectives and situation. Remember, you may change how your account is invested. Be sure to review your decisions periodically to make sure they are still consistent with your goals.

How would you have fared?

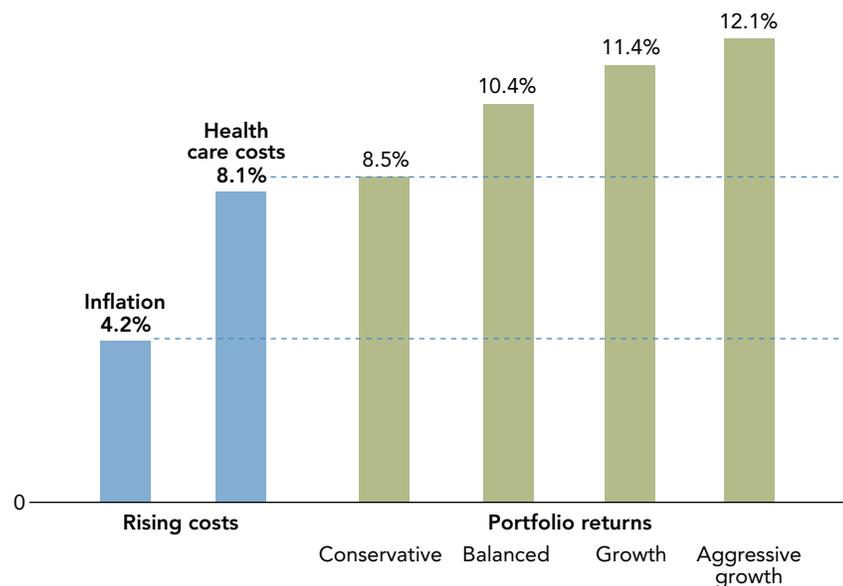
Inflation and health care costs have risen for the past 30 years, making most goods and services more expensive.*

A conservative portfolio has kept up – but just barely. Greater exposure to equities may give your portfolio the “breathing room” necessary for long-term financial security.

*Centers for Medicare and Medicaid Services, Bureau of Labor Statistics, 2006

1977–2006 COMPARISON OF AVERAGE ANNUAL RISING COSTS VS. AVERAGE ANNUAL INVESTMENT RETURNS

The graph shows how various asset allocations have fared compared with inflation and health care costs. Keep in mind that equity investments generally involve greater risk than other investments, including the possibility of losing the principal.



Please refer to page 4 for definitions of each target asset mix model.

Data Source: Morningstar EnCorr, Centers for Medicare and Medicaid Services (1977–2006)

This chart represents the average annual return percentage for the investment categories shown for the 30-year period of 1977–2006. Past performance is no guarantee of future results. Returns include the reinvestment of dividends and other earnings. This chart is for illustrative purposes only and does not represent actual or implied performance of any investment option. All indices are unmanaged and it is not possible to invest directly in an index.

Stocks are represented by the Standard & Poor’s 500 Index (S&P 500®). Foreign stocks are represented by the MSCI EAFE Index for the period from 1970 to the last calendar year. Foreign stocks prior to 1970 are represented by the S&P 500. Bonds are represented by the U.S. Intermediate Government Bond Index. Short-term instruments are represented by U.S. Treasury bills, which are backed by the full faith and credit of the U.S. government. Inflation is represented by the Consumer Price Index, which monitors the cost of living in the United States. **U.S. Stock prices are more volatile than those of other securities. Government bonds and corporate bonds have more moderate short-term price fluctuation than stocks but provide lower potential long-term returns. U.S. Treasury bills maintain a stable value (if held to maturity), but returns are generally only slightly above the inflation rate. Please see “Other important information” on page 7 for index definitions.**

It may seem paradoxical, but without growth, your portfolio may not be able to generate income for as long as you need it to.



It's more than a retirement portfolio. It's your source for future income.

Subtle differences in asset allocation can affect how long your savings will last.

Compare the hypothetical situations of Marie and Diane. Both women are about to retire, and both are working with their financial advisors to build income plans.

Each woman even has the same goals: **to avoid outliving her assets and withdraw 6% annually from her savings.** But each woman is considering a different approach to reach those goals.

	MARIE			DIANE		
	CONSERVATIVE APPROACH			BALANCED APPROACH		
ASSET ALLOCATION	Stocks	Bonds	Short-term	Stocks	Bonds	Short-term
	20%	50%	30%	50%	40%	10%
At a 6% inflation-adjusted annual withdrawal rate, assets may last: [^]	24 years			33 years		
PRIMARY CONCERN:						
The effects of market volatility on her portfolio			Being able to afford whatever she needs, including quality health care			
ASSUMPTIONS:						
<ul style="list-style-type: none"> • Believes she needs to protect her assets and keep pace with inflation • Expects to live longer than her life expectancy 			<ul style="list-style-type: none"> • Believes she needs to outpace inflation and grow her savings sensibly • Expects to live longer than her life expectancy 			
EFFECT OF ASSET ALLOCATION:						
Marie's portfolio of 20% stocks, 50% Bonds, 30% cash equivalents may last 24 years.			Diane's portfolio of 50% stocks, 40% bonds, and 10% cash equivalents may last 9 years longer than Marie's – for a total of 33 years.			

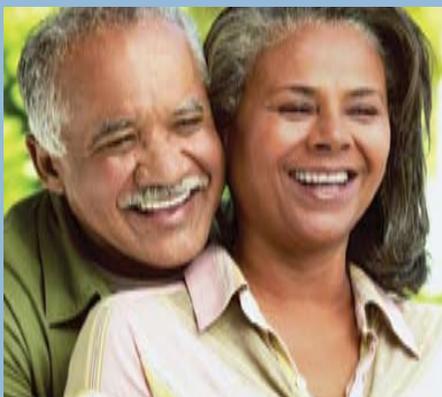
Source: Fidelity Investments. Average rates of return for stocks, bonds, short-term investments and inflation are based on the risk premium approach. Actual rates of return may be more or less. The chart is for illustrative purposes only and is not indicative of any investment. Past performance is no guarantee of future results.

Several hundred financial market return scenarios were run to determine how the asset mixes may have performed. Results are based on a 50% confidence level, which represents the probability that the hypothetical portfolio would have lasted a certain number of years in 50% of the scenarios.

See "Methodology and information" on page 7 for further details about indexes and methodology used to produce the chart.

[^]Initial withdrawal amount adjusted annually to keep pace with inflation.

Planning for possibilities: certain scenarios may affect your asset allocation approach



Living to a ripe old age

The likelihood that you will live longer than you think is increasing, as average life expectancies are getting longer.

Inflation

Once you are no longer collecting a paycheck, unless your portfolio has the potential to grow you may be unable to keep up with the rising costs of living.

Market volatility

By considering historical risk and returns of stocks, you may become more comfortable deciding how much money to allocate to them.

Your advisor can help you build a retirement income plan

Asset allocation, which you control, could mean the difference between:

Remaining financially self-sufficient	or	relying on your children for monetary support.
Absorbing rising costs with confidence	or	limiting your financial freedom.
Generating income for life	or	outliving your assets.

Talk with your advisor today about building a retirement income plan that includes a prudent asset allocation approach.



Methodology and information for illustrations on pages 5 and 6

The illustrations on pages 5 and 6 are not intended to project or predict the present or future value of the actual holdings in a participant's portfolio or the performance of a given model portfolio of securities.

The illustration on page 6 highlights varying levels of stocks, bonds, and short-term investments and the purpose of this hypothetical illustration is to show how portfolios may be created with different risk and return characteristics to help meet a participant's goals. You should choose your own investments based on your particular objectives and situation. Remember, you may change how your account is invested. Be sure to review your decisions periodically to make sure they are still consistent with your goals. You should also consider all of your investments when making your investment choices.

The estimated returns for the stock and bond asset classes are based on a "risk premium" approach. The risk premium for these asset classes is defined as their historical returns relative to a 10-year Treasury bond. Risk premium estimates for stocks (domestic and foreign) and bonds are each added to the 10-year Treasury return.

Short-term investment asset class returns are based on a historical risk premium added to an inflation rate, which is calculated by subtracting the TIPS (Treasury Inflation-Protected Securities) yield from the 10-year Treasury yield. This method results in what we believe to be an appropriate estimate of the market inflation rate for the next 10 years. Each year (or as necessary), these assumptions are updated to reflect any movement in the actual inflation rate.

Risk premium estimates and 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, bonds, and short-term are represented by S&P 500, U.S. Intermediate Term Government Bonds, and 30-day U.S. Treasury bill, respectively. Annual returns assume the reinvestment of interest income and dividends, no transaction costs, no management or servicing fees, and the rebalancing of the portfolio every year.

Important: The projections or other information generated by Fidelity Investments Retirement Income Planner 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.

Other important information

The S&P 500® Index is a registered trademark of the McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Corporation and its affiliates. It is an unmanaged index of the common stocks of 500 widely held U.S. stocks that includes the reinvestment of dividends. It is not possible to invest directly in the index. MSCI indices are registered service marks of MSCI, Inc. U.S. Intermediate Government Bond Index is an unmanaged index that includes the reinvestment of interest income.

The MSCI EAFE® Index is an unmanaged benchmark index comprised of 21 MSCI country indexes representing the developed markets outside North America, including Europe, Australasia, and the Far East.

The Consumer Price Index is a widely recognized measure of inflation calculated by the U.S. government that tracks changes in the prices paid by consumers for finished goods and services.

You, Your Advisor, and Fidelity. One goal – your financial success.

Like the market, your investment needs may certainly change over time. Through our focus on insight, diversification, and dedicated support, you'll know that your advisor and Fidelity have the same goal as you – your financial success.

Experience leads to Insight

Your advisor has the professional focus and mission for helping you achieve your financial goals. When you combine that knowledge with Fidelity's 60 years of investment insights, it results in intelligent options for you.

Investment choice leads to Diversification

Your advisor understands that being properly diversified is critical to your long-term financial success – and diversification is the cornerstone of Fidelity's philosophy. Supported by a global research team, Fidelity offers extraordinary breadth and depth of investment options across all asset classes, providing you and your advisor with the advantages of choice.

Commitment leads to Dedicated Support

Fidelity delivers the attention, responsiveness, and dedicated support necessary for your advisor and you, working together, to manage your assets the way you expect.

With your advisor and Fidelity behind you, you can be confident about making well-conceived and informed investment decisions for today and tomorrow.



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Your Advisor
and Fidelity

Insight
Diversification
Dedicated Support

Smart move.®

1. Annuity 2000 Mortality Table; Society of Actuaries. Figure assumes a person is in good health.

The asset allocation methodology and target asset mixes are developed and are maintained by Strategic Advisers,® Inc., a Fidelity Investments company. The suggested target asset mixes should not be considered investment advice or serve as the sole or primary basis for making investment decisions. Instead, they should be considered together with all other information investors deem important in making their investment decisions. Model target asset mixes are intended to achieve adequate risk-adjusted returns over an identified time horizon and do not seek to maximize return. There are multiple products and services from Fidelity that provide target asset mix suggestions. These products and services may yield different investment suggestions. Please note that Fidelity continues to review and may modify the investment analysis that drives the asset allocation, which means that products, services, and model target asset mixes may change over time.

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