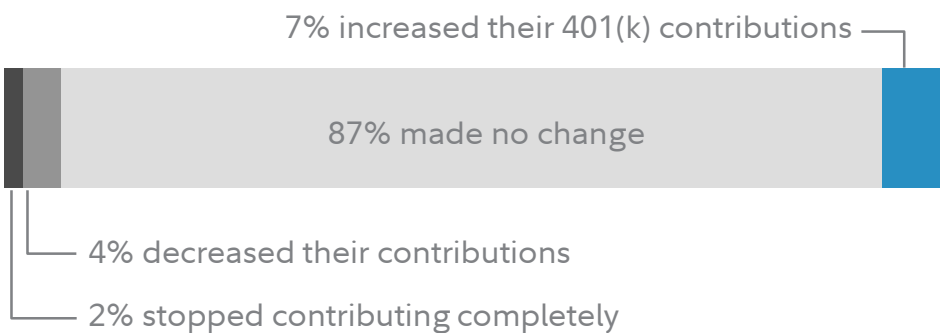


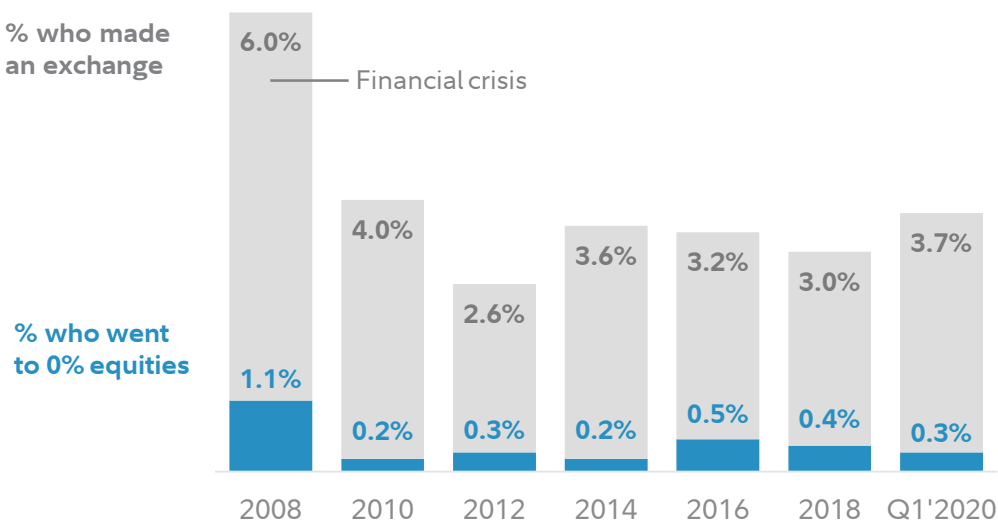
401(k) investors weather market swings

Financial markets saw a lot of volatility during Q1 2020, but most 401(k) investors did not react, and instead stayed the course. When an investor has a well-defined plan targeted to their individual goals and financial situation, they can focus on the long-term instead of reacting to market volatility. Currently 55% of our workplace investors are 100% invested in a target date fund,¹ which has an asset allocation mix that becomes more conservative as the target retirement date approaches.

INVESTORS KEEP SAVING DURING Q1²...



...AND ARE STAYING THE COURSE²



TIPS FOR INVESTORS

How can 401(k) investors make a plan that will allow them to weather day-to-day market swings? Here are some tips:

- Determine an investment strategy. Factors to consider include individual time horizon, financial situation, and tolerance for risk.
- Decide if you want to manage your own investments or get help. If you don't want to do it alone, consider a target date fund or managed account.
- In addition to having an investment strategy, one of the most important steps you can take is to save as much as you can throughout your career. Fidelity suggests saving at least 15% of your salary, including company match.

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

Investing involves risk, including the risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

¹ Based on Fidelity analysis of 23,000 corporate DC plans (including advisor-sold DC) and 17.1 million participants as of 12/31/2019.

² Based on Fidelity analysis of participant account activity between 12/31/19 and 3/15/20. Includes data from 21,000 corporate DC plans totaling 11.9M active participants out of 16.9M total participants.

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