



This is Elizabeth.

Her students' excuses have included:

computers crashing

libraries closing

cases of laryngitis

cars running out of gas

and the old standby, alarm clocks malfunctioning.

► Elizabeth has heard just about every excuse in the book from her students. But instead of making excuses about planning for her future, she turns to Fidelity. That's because Fidelity offers assistance for just about every part of her financial life — whether she needs insight into her workplace retirement plan or a better way to save for her kids' college educations.

And we can do the same for you. Here's how:

Through your retirement plan at work, you can meet with a Fidelity Retirement Counselor to:

- See if your portfolio has the right mix of investments
- Find out if you're on track to meet your goals
- Check if your savings will last throughout retirement

Meet with a Fidelity Retirement Counselor* right at your workplace. Call 1-800-642-7131 or visit www.fidelity.com/atwork/reservations to schedule an appointment today.

At a local Investor Center,[†] you can:

- Find out about IRAs, annuities, and more
- Open a college savings plan
- Assess your life insurance needs

Visit the Raleigh-Durham Investor Center today—conveniently located at 7011 Fayetteville Road in Durham, directly across from the Southpoint Mall.



Smart move.™

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call Fidelity at 1-800-343-0860 or visit www.fidelity.com for a free mutual fund prospectus. Read it carefully before you invest.

[†]Services at Fidelity Investor Centers are offered through Fidelity Brokerage Services LLC, member NYSE, SIPC.

*Institutional retirement products are offered through Fidelity Investments Institutional Services Company, Inc., 82 Devonshire Street, Boston, MA 02109-3614 400205