# Fidelity Premium Services[SM]

Fidelity Premium Services[SM] is a complimentary service reserved for eligible* clients with broader financial needs. Customers who qualify get one-on-one help managing their money, including help building and maintaining their entire portfolio.

## The personalized service you deserve

As a Premium Services Client, you will have access to a Fidelity Workplace Planning and Guidance Consultant who will take the time to understand your needs and help you make financial decisions you can feel confident about.

You will also get access to Fidelity's:

- Investment insights
- Research and online tools
- Wealth management products

## A dedicated relationship team

Your Fidelity Workplace Planning and Guidance Consultant will be your primary contact, helping ensure you have access to a full team, including specialists.

Fidelity Workplace Planning and Guidance Consultants are not compensated by commissions[1], so your goals are always their top priority.

## Fidelity guidance and insight

Your Fidelity Workplace Planning and Guidance Consultant will help you set up a plan and assist you with:

- An annual review of your portfolio
- Professional guidance on retirement investing and goal planning
- Access to insights and analysis from Fidelity's top investment professionals

## Convenient benefits and resources

- Meetings on site at your workplace, on the phone, or at a local Fidelity Investor Center
- Easy-to-navigate planning tools to help you keep your finances on track
- Access to estate planning, retirement income planning, and charitable giving strategies

* Fidelity Premium Services[SM] is generally available to investors whose eligible assets are at least $250,000. Eligible accounts generally include accounts held with Fidelity Brokerage Services, including Portfolio Advisory Services accounts. Eligible accounts may also include defined contribution workplace savings accounts that are recordkept by Fidelity.

Qualification criteria (e.g., asset level) for, and ongoing access to, Fidelity Premium Services[SM] by any particular customer are subject to periodic review by Fidelity and may change at any time. Fidelity reserves the right, without prior notification, to discontinue or reassign client membership in any program if clients fail to continue to meet the applicable qualification criteria, or to amend or cancel selected features and benefits. Fidelity does not guarantee any level of service.

[1] Fidelity Workplace Planning and Guidance Consultants earn base pay and variable compensation. Base pay is approximately half of total annual compensation. Variable compensation (bonus) is based on how well they are able to assist participants, as measured by client satisfaction, manager assessment; and reaching development goals.