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Keeping the appropriate mix of retirement plan providers and investments available through your workplace retirement plan can be crucial. It also can be thoroughly confusing. Fortunately, it doesn't have to be.

Schedule a one-on-one consultation with Roger Trapp, Fidelity's Workplace Planning and Guidance Consultant for the University, to help you make sure you are on track with your saving and investing goals.

Roger will work with you to help you:

- Assess your savings and investing needs
- Consolidate your retirement accounts (if appropriate for your situation)
- Identify strategies to help you meet your retirement and financial goals

Roger will be available at the WKU Campus on the following date:

<u>Date</u>	<u>Time</u>	<u>Location</u>
Tuesday October 19, 2010	9:00 AM – 5:00 P.M.	WKU HR Department Wetherby Admin Building

Why Fidelity?

As one of the nation's leading providers of retirement savings plans for not-for-profit institutions,* Fidelity Investments has more than 50 years of experience helping people save for their future. Our Workplace Planning and Guidance Consultants understand that one-size-fits-all just doesn't fit all.

Schedule your confidential consultation today!

Call: 800-642-7131 or

Visit: www.fidelity.com/atwork/reservations

Before investing in any investment option, 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, or if available, a summary 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.

* Based on assets of \$679.2 billion as of September 30, 2009.

Although consultations are one-on-one, guidance provided by Fidelity is educational in nature, is not individualized, and is not intended to serve as the primary or sole basis for your investment or tax-planning decisions.

Products or services mentioned above may not be applicable depending on your particular financial situation. Restrictions may apply. Please contact Fidelity for additional information.

Before closing or consolidating accounts, always consider all applicable fees, features, and benefits.

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