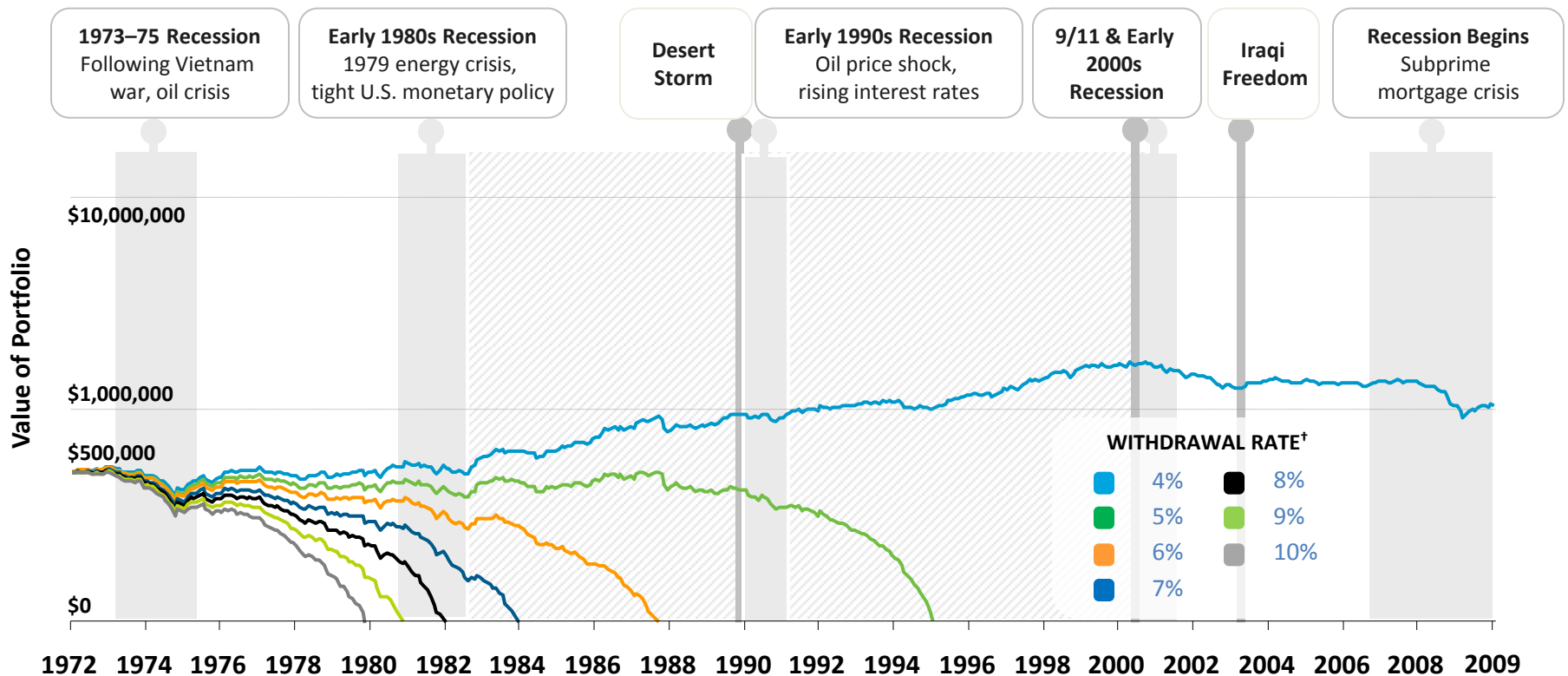


Have a solid withdrawal strategy

How could all this play out?

Life of a hypothetical portfolio



***Withdrawal rates are inflation adjusted †50% stock, 40% bonds, 10% short-term investments**

Source: Fidelity Investments. Hypothetical value of assets held in a tax-deferred account of \$500,000 invested in a portfolio of 50% stocks, 40% bonds, and 10% short-term investments with inflation-adjusted withdrawal rates as specified. This chart's hypothetical illustration uses historical monthly performance from January 1972 through December 2009 from Ibbotson Associates: stocks, bonds, and short-term investments are represented by the S&P 500® Index, U.S. intermediate-term government bond, and U.S. 30-day T-Bills, respectively. This chart is for illustrative purposes only and is not indicative of any investment. Past performance is no guarantee of future results.