Choosing Your Retirement Plan Investments

Online ‘Planning Center’ now provides model portfolios.

Not sure about which investments make sense for your retirement plan account? Now a new online resource in Fidelity’s NetBenefits™ gives you information designed to help your decision-making. The tool is Fidelity PortfolioPlanner™, and it’s a quick and easy way to help you evaluate the investment options that may be right for you. It is now available online to AUI’s retirement plan participants invested with Fidelity. If you already have a 6-12 digit personal identification number (PIN) log on now to:

- [http://netbenefits.non-profits.com](http://netbenefits.non-profits.com)
- Click on “Access Your Account” and log into Fidelity NetBenefits
- Choose “Planning”
- Under “Tools and Calculators” select “Fidelity PortfolioPlanner”

If you need to establish a PIN, call 1-800-343-0860 then go to the above Web site.

Whether your retirement is years away or just around the corner, you can use the Planning Center to help build a retirement portfolio that can help you meet your retirement needs.

Create a plan to reach your goal.

Using Fidelity’s Planning Center, you can either establish your own personal dollar goal for retirement or get a fix on when you can afford to retire. The first time you enter the Planning Center, you select your life stage: Saving for Retirement — more than 5 years away from retirement — or Nearing Retirement — 5 years or less from retirement. Articles and tools are then targeted to your life stage. You will also walk through a series of questions about you (and your spouse, if applicable) to create a current profile of your retirement planning situation. The service will automatically save this data so you can use it again during future visits.

Based on the information you provide, the tools in the Planning Center then helps you create a retirement plan. You’ll see results and charts that show whether your current retirement strategy is on target to get you where you want to go. Then you can review an action plan that summarizes your retirement savings strategy.

Check out a target asset mix that makes sense for you.

Depending on your profile and questionnaire responses, you’ll see one of four target asset mixes — percentages of stocks, bonds, and short-term investments. The tool also offers the historical performance of your target asset mix, as well as its performance during the worst market declines. Then it provides a summary detailing changes you might consider for your workplace savings and total retirement portfolio in order to match the target mix of stocks, bonds, and short-term investments.

Now, you can view a model portfolio of investments.

Based on the target asset mix you select, a model portfolio that’s customized to the investment options available in your plan is presented. You can compare your current portfolio to the model on three levels: asset allocation, equity sector weightings, and domestic versus foreign stock exposure. And you can experiment with your own variations of the model portfolio to see how they compare. It’s a way for you to further customize your portfolio to meet your needs.

Monitor your savings online.

With your portfolio in place, you’ll want to use NetBenefits Planning Center to periodically check your progress. It’s important to remember to review your strategy whenever your financial circumstances change significantly. That’s because a job change, home purchase, or other life event could affect whether or not your retirement and investment strategies are on track.

For more complete information about any of the mutual funds available through the plan, including fees and expenses, call or write Fidelity for free prospectuses. Read them carefully before you make your investment choices.

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