Guiding your path to financial success

Whether you are just getting started, preparing to retire, or somewhere in between, Fidelity offers a number of convenient educational tools to help guide you to your next step. These resources help simplify the planning process so you can focus on reaching your goals.

I want to:	Help me:	The tool I need is:	Tool location:
Create a plan for saving and managing my debt	Decide what financial goal I should save for first	Savings Planner	Log in to NetBenefits® at 401k.com > Get the guidance… > Create a savings plan
	Create a budget and manage debt	Budget Snapshot	Log in to NetBenefits® at 401k.com > Get the guidance… > Build your budget
Determine how much to save	Understand how my money might grow over time	Contribution Calculator	Log in to NetBenefits® at 401k.com > Get the guidance… > Contribution Calculator
	Find out how my pay check might change if I contribute more to my 401(k)	Take Home Pay Calculator	Log in to NetBenefits® at 401k.com > Get the guidance… > Take-Home Pay Calculator
Make sure I'm saving enough for retirement	Figure out how much money I may need to save to meet my retirement goals in 30 minutes	Retirement Quick Check	Log in to NetBenefits® at 401k.com > Get the guidance… > Retirement Quick Check
Select investments for my 401(k)	Decide how to invest my money	Portfolio Review	Log in to NetBenefits® at 401k.com > Get the guidance… > Investing for the future > Portfolio Review
Plan for my savings goals	Create an income plan to help ensure I don't outlive my savings	Retirement Income Planner	Log in to NetBenefits® at 401k.com > Get the guidance… > Retirement Income Planner
See all my finances in one place	Get a comprehensive view of my actual spending versus my budget.	Full View	Log in to NetBenefits® at 401k.com > See all your finances in one place with Full View > Full View

Learn more about retirement planning at your convenience through Fidelity e-Learning® Workshops.

Fidelity e-Learning® Workshops are on-demand, self-paced learning modules that help you:

- Understand the benefits of participating in the 401(k) plan
- Determine your retirement savings needs
- Identify your portfolio strategy
- Evaluate your investment options

Log in to NetBenefits® at 401k.com > Get the guidance… > e-learning

Track your progress toward your retirement goals using Online Retirement Checkup.

Online Retirement Checkup provides:

- Hypothetical illustrations using information from your 401(k) plan
- Guidelines to help you reach your objectives
- Interactive planning tools
- Current account status summary

Log in to NetBenefits® at 401k.com > Get the guidance… > Retirement Checkup > Overview

For additional questions, please call the Fidelity Retirement Line for CITGO Employees at 1-800-256-4015. Representatives are available 7:30 a.m. – 7:00 p.m. (CT).

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus or, if available, a summary prospectus. Read it carefully before you invest.

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.

Portfolio Review and Retirement Quick Check are educational tools.

Retirement Income Planner, an educational tool, is developed and offered for use by Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company.

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