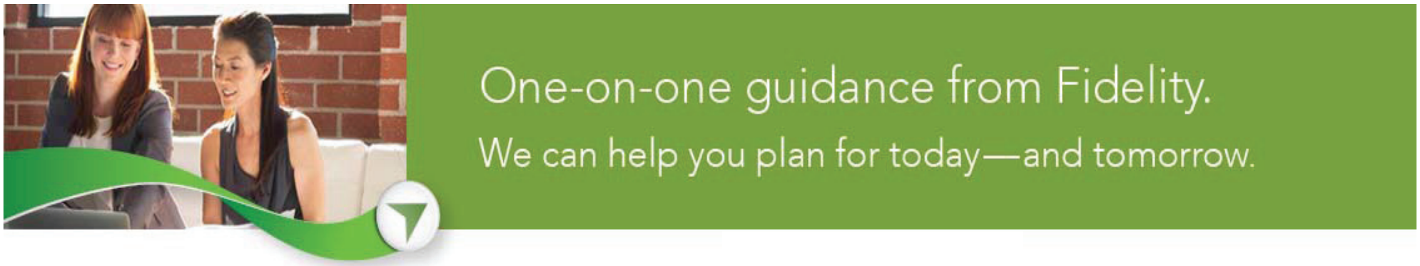

Don't miss out on free guidance from Fidelity

At Fidelity, we understand that you are busy managing multiple financial priorities, which can make planning for retirement a challenge. As your financial partner, Fidelity is committed to helping you plan for a future that's unique to you.

Meet with us one-on-one and you'll be able to tap into the education, resources, and support that only a trusted partner can provide. Plus, a consultation with a Fidelity representative is free to you as an employee benefit.

Ross Hoskins, your dedicated Fidelity Retirement Planner, is ready to help you address many questions, including:

- Am I on track with my retirement savings?
- How do I bring my retirement savings together?
- How do I turn retirement savings into ongoing, steady income?

Ross will be conducting phone consultations on the following dates. Please have relevant account statements and any paperwork ready to help address your questions and needs.

Date	Time
Tuesday, January 16, 2018	Starting each half hour 10 a.m. to 4:30 p.m.

Appointments with Ross are required. Scheduled times are Eastern time. To schedule a 30 minute phone consultation with Ross for an above date, call 800.642.7131, Monday through Friday, 8:30 a.m. to Midnight Eastern time. Press prompt #2 to "schedule a reservation." You may also schedule an appointment with Ross online via NetBenefits®, or via getguidance.fidelity.com. Enter the following when completing appointment details:

Work Location – Illinois
Employer – American Conference of Cantors
Preferred Event Location – Main Institution

If the above dates aren't convenient for you, or you would prefer to have an immediate consultation via phone with a Fidelity Retirement Planner, call 800.642.7131, Monday through Friday, 8:30 a.m. to 9:00 p.m. Eastern time. Press prompt #1 for "customer service."As a leading retirement provider, Fidelity has built its reputation on helping people create the someday they imagine. Now put our experience to work for you.

Investing involves risk, including risk of loss.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

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Schedule a free one-on-one appointment.

Call:
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Register online:
getguidance.fidelity.com

Your Fidelity Retirement Planner:

Ross Hoskins, CRPC®
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