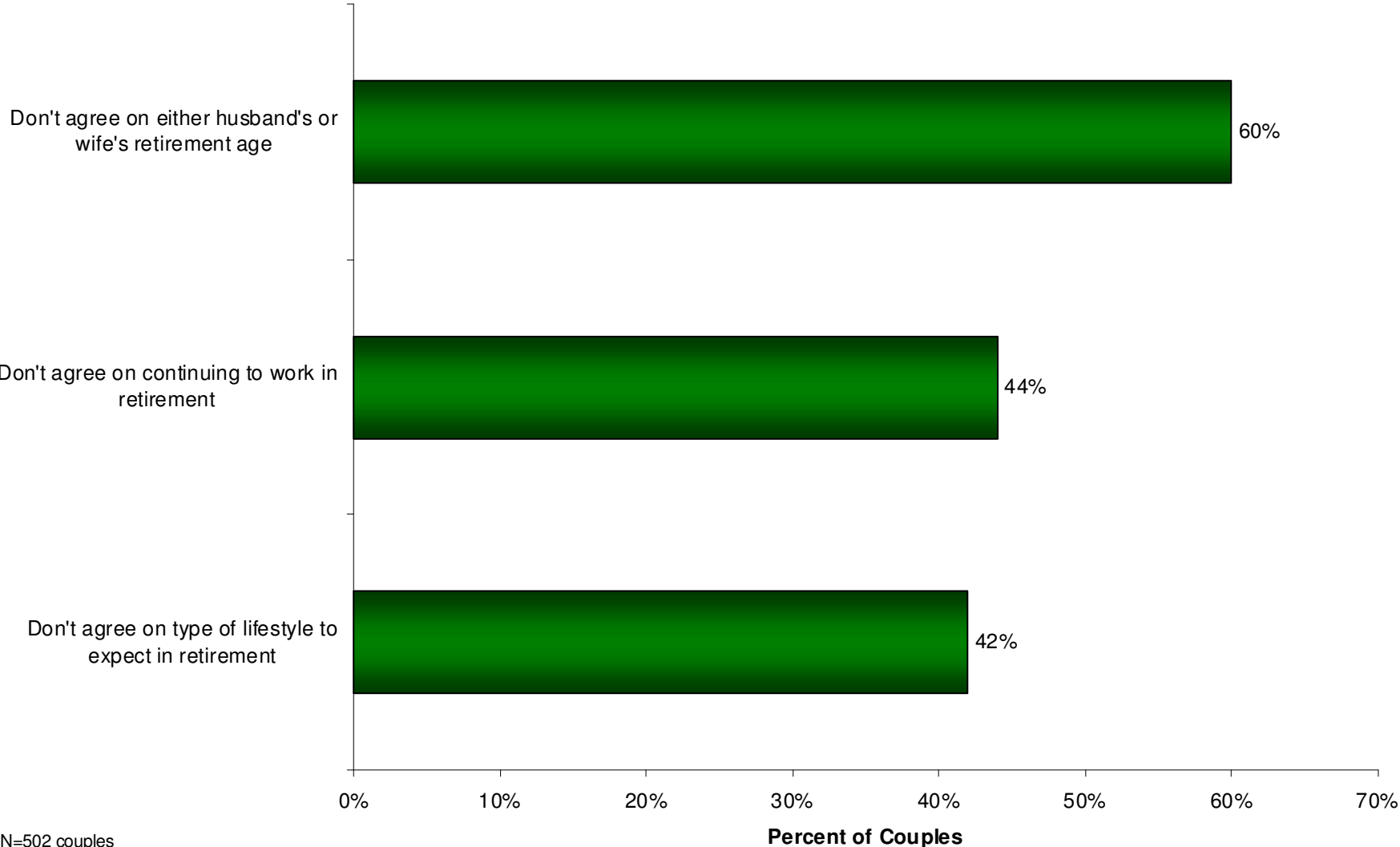


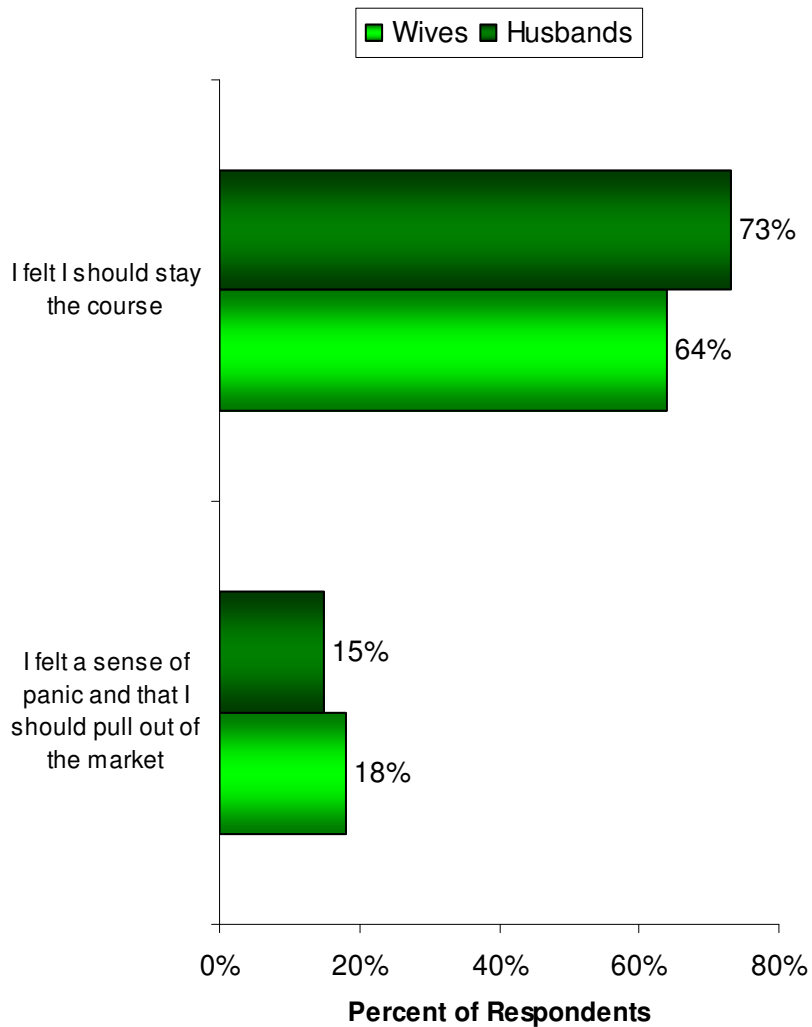
Retirement Planning Basics - 2009 Fidelity® Couples Retirement Study



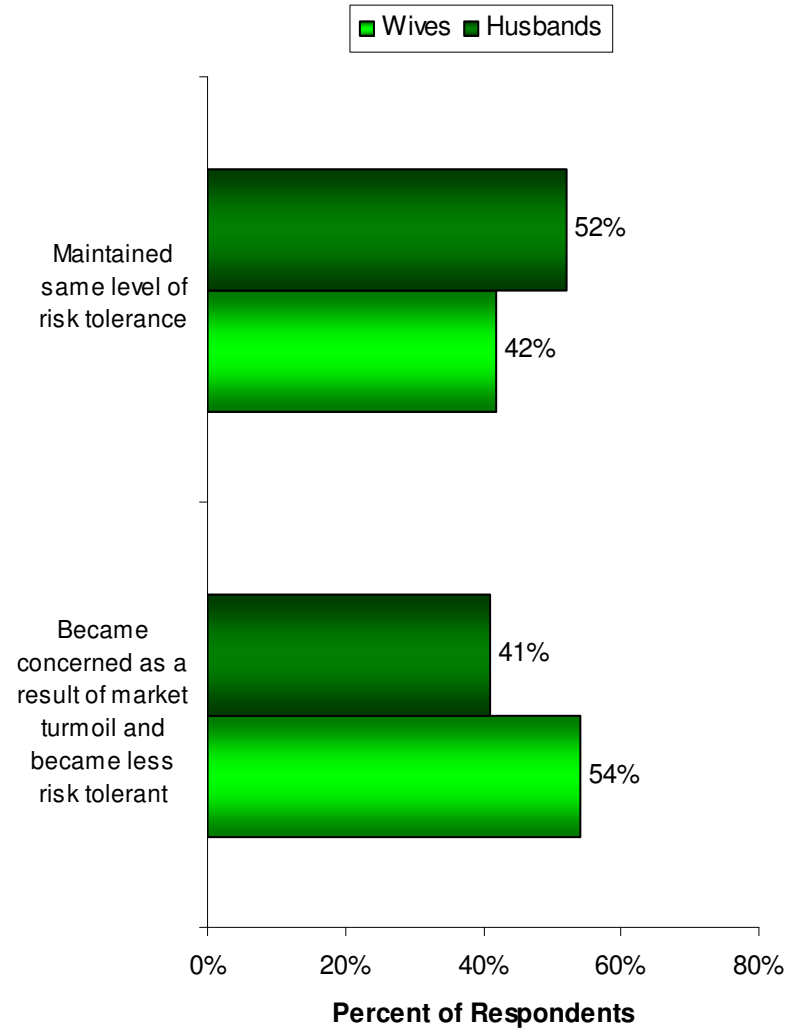
N=502 couples

Impact of Financial Turmoil on Couples

Initial Reaction to Financial Turmoil



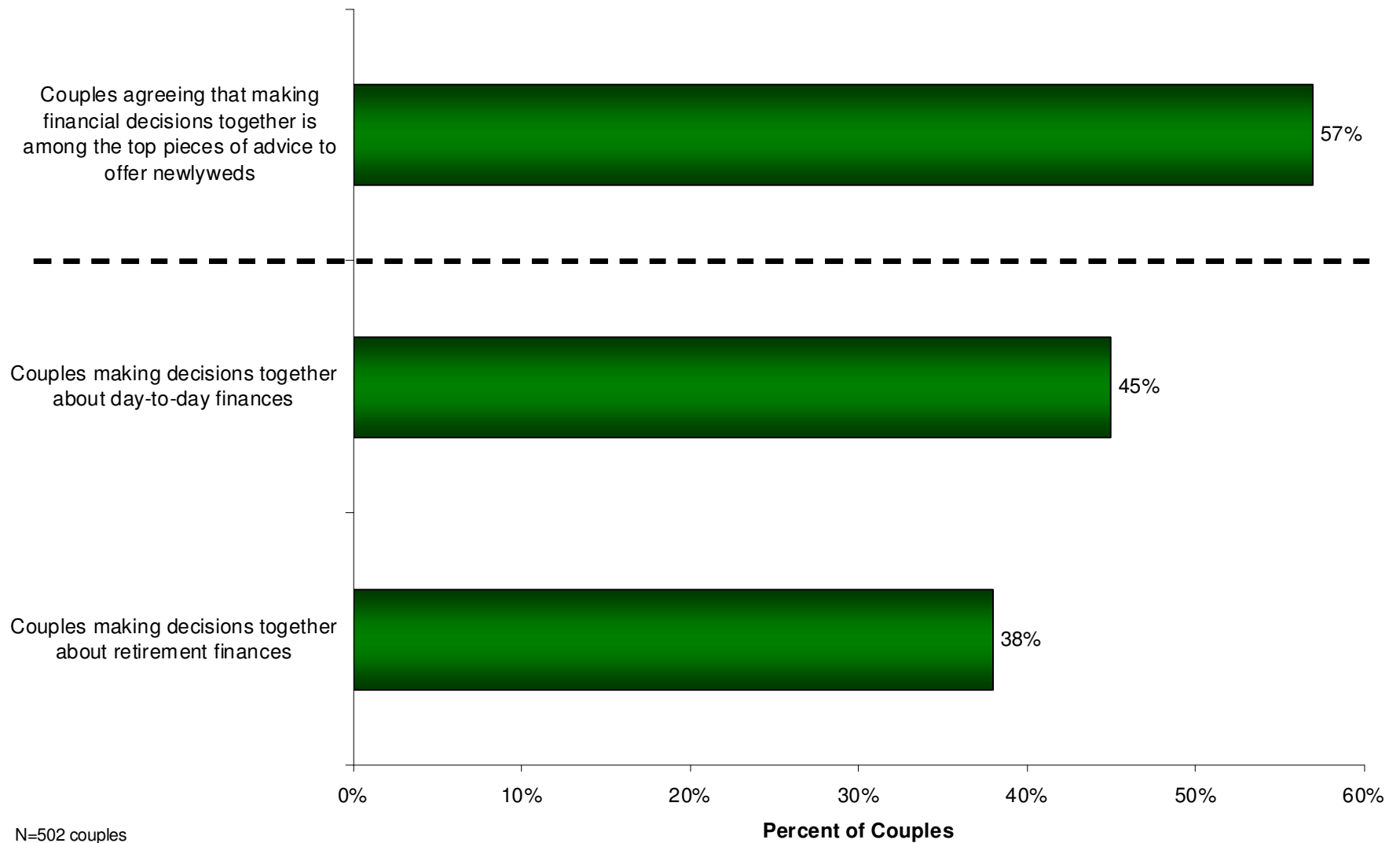
Change in Risk Tolerance



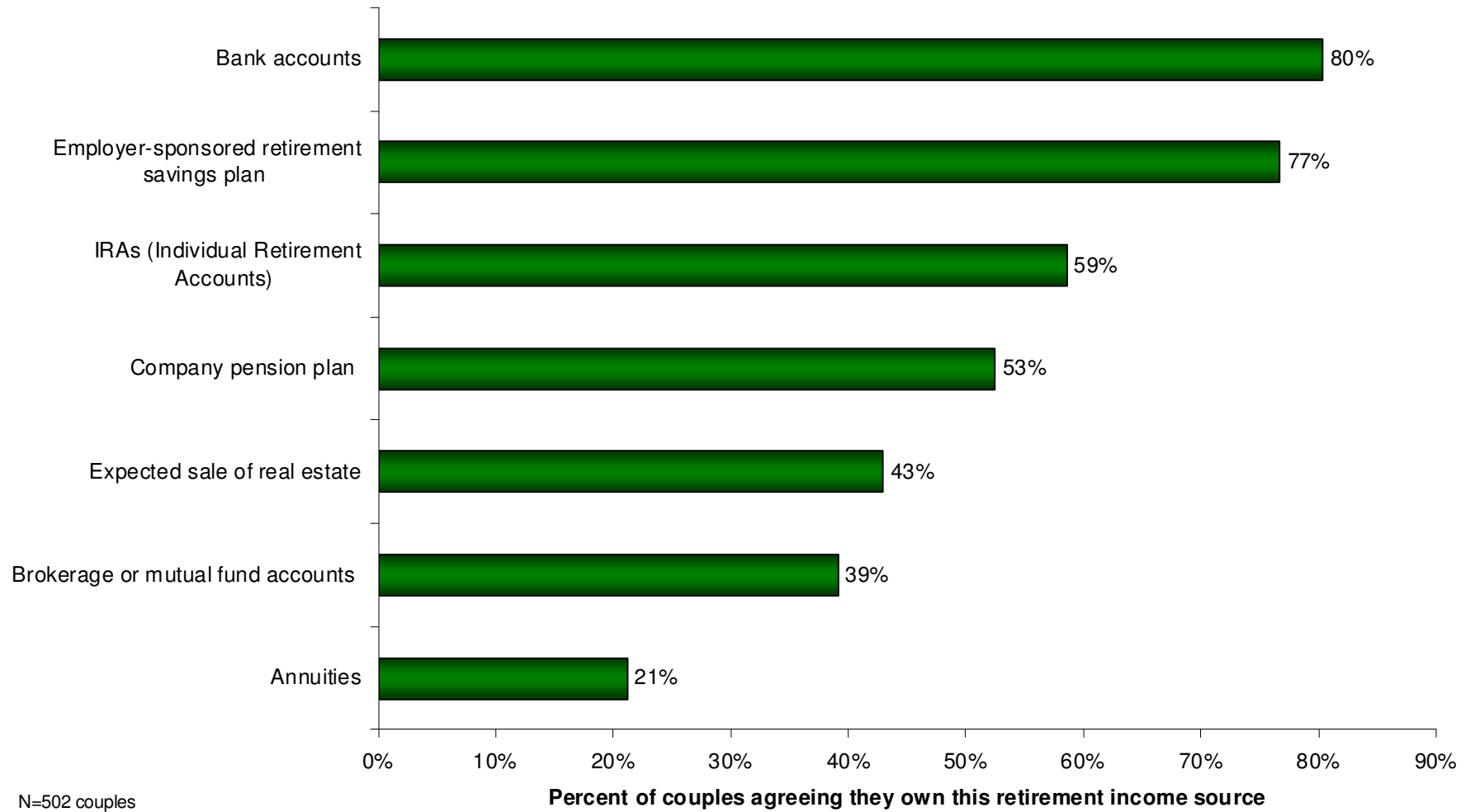
Has your risk tolerance changed as a result of the market crisis of the last 6 months? N=1,012

As you watch the recent ups and downs of the market, which one statement best described your initial gut reaction to the market volatility- regardless of what you actually ended up doing? N=1,012

Couples not following their own advice



Retirement Income Sources - 2009 Fidelity Couples Retirement Study



About the Study

The 2009 Fidelity Investments Couples Retirement Study was conducted online in April 2009 by Richard Day Research, an independent research firm, with a national sample from Knowledge Networks of 502 couples, including 157 couples from the 2007 Fidelity Investments Couples Retirement Study, who meet the following criteria: married couples with household income of at least \$75K or investable assets of \$100K or more; age 45 to 72; and plan to retire from their full-time profession.

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Neither Richard Day Research nor Knowledge Networks, Inc. is affiliated with Fidelity Investments.

The experience of the couples who responded to the 2009 Fidelity Investments Couples Retirement Study may not be representative of the experiences of all investors.

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