

Saving and Investing for Your Future

Action Steps for your 40s and 50s

When you're around the halfway point to retirement, checking to see if you're financially on track makes a lot of sense. If you're on the right track, you can sleep more soundly. And if you're off track, you still have time to make adjustments.

Need help?

View resources on the next page.

[Learn more](#)

Three steps to consider now

Check to see if you're saving 15%.

Fidelity suggests that you save 15% of your pay for retirement. That amount includes any contributions made by AHRP. If that's too much for right now, consider a smaller increase. Contributing just 1% more can make a difference over time.

[Check contribution](#)

See your whole financial picture in one place.

Having a complete picture of your retirement savings can make it easier for you to plan your future. If you or your spouse have other retirement savings, Fidelity's Planning Summary on NetBenefits® can help you find out your combined potential Net Worth.

[Explore](#)

Give yourself a periodic money checkup.

As your life changes, your needs change, too. At least once a year, review the amount you're able to save and make any changes needed. You should also review your investments each year.

[Review 403\(b\)](#)

Resources for help and information



Schedule a 1:1 planning session

Whether you have specific questions or you don't know where to start, a 1:1 planning session can help you begin to identify and prioritize your savings goals. Schedule a virtual appointment to talk with an AHRP Representative using the link below.

[Schedule online](#)



Get a personalized retirement strategy with Fidelity® Personalized Planning & Advice

Have Fidelity manage your AHRP 403(b) Plan account for you (for a fee).* We'll develop an investment strategy based on your personal situation and can take into account your overall financial picture.

[Learn more](#)

866-811-6041

Talk to our licensed professionals for more information.

Investing involves risk, including the risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

Fidelity Brokerage Services LLC, Member NYSE, **SIPC**, 900 Salem Street, Smithfield, RI, 02917

©2024 FMR LLC. All rights reserved.

1135912.1.0