Fidelity has over 68 years of investing experience, and as a leading retirement provider to higher education institutions, we’re committed to helping you meet your goals.

Natalia DiGiovanni, CFP®, your dedicated Fidelity Workplace Planning and Guidance Consultant, is ready to help you:

- Build a plan to meet your financial goals
- Prepare for retirement, or your next chapter in life
- Review your total financial picture
- Set up a SUNY ORP account with Fidelity Investments

Natalia will be at SUNY Binghamton on the following dates. Please consider bringing relevant account statements and any paperwork to help address your questions and needs.

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wednesday, March 23, 2016</td>
<td>9:00 a.m.–5:00 p.m.</td>
<td>University Union 121</td>
</tr>
<tr>
<td>Tuesday, April 5, 2016</td>
<td>1:00 p.m.–5:00 p.m.</td>
<td>University Union 122</td>
</tr>
<tr>
<td>Wednesday, April 6, 2016</td>
<td>8:30 a.m.–3:00 p.m.</td>
<td>University Union 121</td>
</tr>
</tbody>
</table>

Appointments are required. Unfortunately, walk-ins cannot be accommodated. We urge you to schedule an appointment at a time that is convenient for you.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

1If you invest in the SUNY ORP through Fidelity you will be investing in a variable group annuity contract issued by Massachusetts Mutual Life Insurance Company (“MassMutual”), 1295 State Street, Springfield, MA 01111-0001, and administered by Fidelity Investments. If benefit payments are annuitized under the group annuity contract issued by MassMutual, those benefit guarantees are subject to the claims-paying ability of MassMutual.

Content in this communication and any allocation made to the variable group annuity contract is not and should not be construed as a solicitation or recommendation to purchase an annuity contract.

Guidance provided is educational. MassMutual and Fidelity Investments are not affiliated.

SUNY The State University of New York

Call: 800.642.7131
Register online: getguidance.fidelity.com

Schedule a free one-on-one appointment.

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