

Take time now to choose the **best course**



Dear **NDPERS** Employee,

Learn ways to successfully manage the major risks faced in retirement, and the steps You can take to help build a sound retirement income plan.

If you are nearing retirement, join Fidelity Investments and get the information You need to stay on top of your retirement savings.

Topics covered include discussions on:

- Financial risks you'll face in retirement
- Potential benefits of creating an income plan
- Importance of choosing a withdrawal strategy
- How to monitor and manage your plan for results

This workshop is designed to help you be better informed, and prepared, to make financial decisions regarding your retirement assets. These decisions will play an important role on your choices in the future.

Please make a date to join Fidelity Investments on:

Date: October 21, 2009

Time: 3:30 p.m.

Place: Capitol Building

Room: Pioneer Room

To register for this workshop call **1-800-642-7131**, Monday through Friday, 7 a.m. to 11 p.m. CT, or visit www.fidelity.com/atwork/reservations. Access TTY service for the hearing impaired at **1-800-259-9743**, Monday through Friday, 7 a.m. to 11 p.m. CT.

In addition to attending this valuable workshop, you can also access Fidelity e-Learning[®] workshops at <http://e-learning.fidelity.com> any time to learn at your own pace.

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

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. Read it carefully before you invest.

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