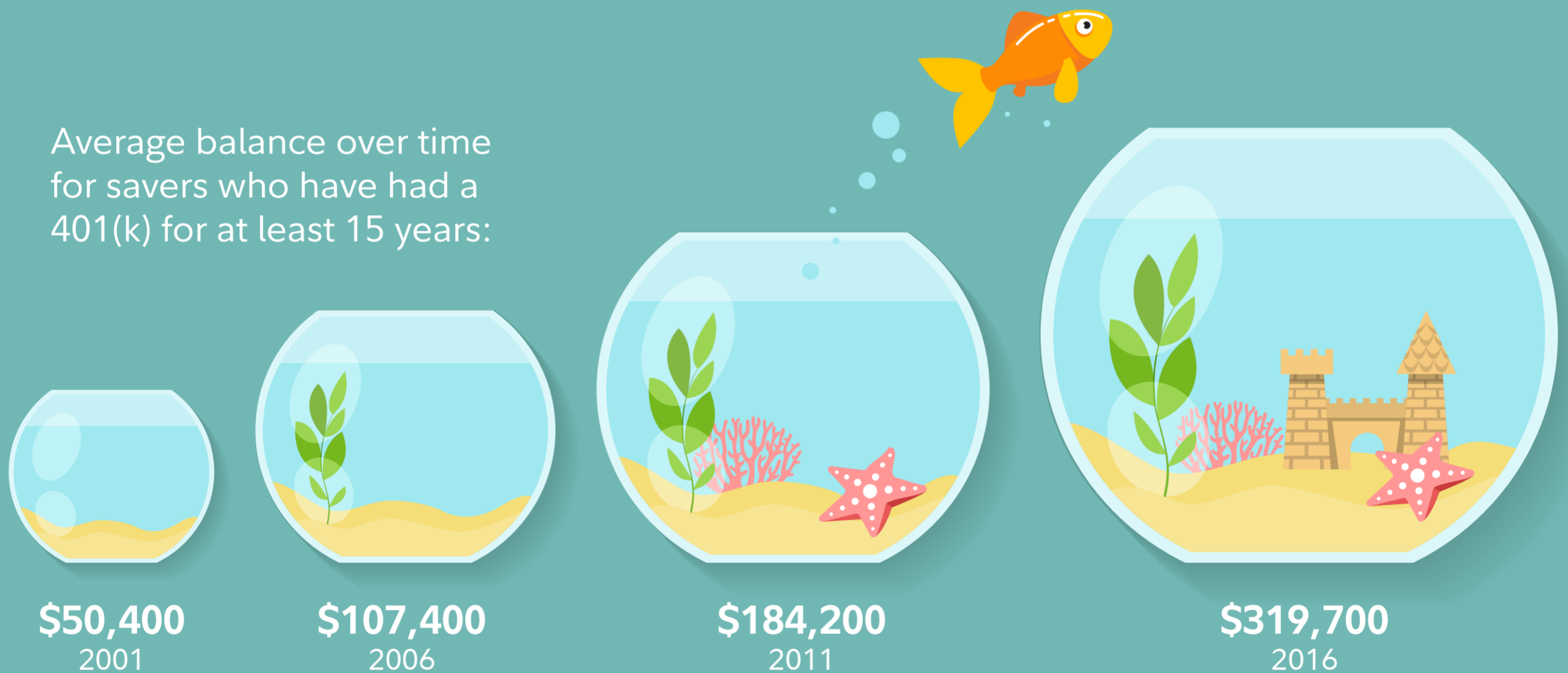


# Just keep saving

Saving for the future takes commitment and patience. The results are clear when you look at people who have been invested in their 401(k) for at least 15 years. These savers have seen their investments grow considerably, both because of new contributions and the growth of the market. Even the financial crisis of 2008-2009 did not stop their progress.

Average balance over time for savers who have had a 401(k) for at least 15 years:



Based on Fidelity analysis of 21,900 corporate DC plans (including advisor-sold DC) and 537,000 continuously employed participants out of a total population of 14.2 million, as of June 30, 2016. Continuously employed participants are those who have been active continuously for at least 15 years and have a 401(k) balance greater than zero. They have not necessarily been contributing continuously. Annual balance is as of June 30 each year.

**Investing involves risk, including risk of loss.**

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