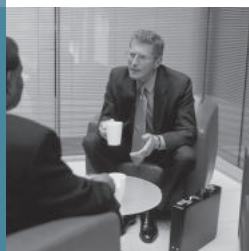


# Retirement Planning



Client Clue	Discussion Segue	Cues and Clues (detailed examples**):
<ul style="list-style-type: none"> <li>• Involved in <b>income planning discussion</b></li> <li>• Large <b>401(k)/IRA rollover</b></li> <li>• Large concentration of <b>company stock</b></li> <li>• Is changing <b>retirement beneficiary</b></li> </ul>	<ul style="list-style-type: none"> <li>• Let's discuss ways to make charitable giving part of your <b>retirement planning</b>.</li> <li>• Would you like to <b>establish a tradition</b> of charitable giving for your family?</li> <li>• Have you thought about the <b>impact</b> you can make by naming a charity as the beneficiary of your retirement account(s)?*</li> </ul>	<p><b>SAMPLE #1:</b> <b>DISTRIBUTION</b> Would you take your <b>minimum required distribution (MRD)</b> if you didn't have to? Fidelity can help you decide how to <b>best use your distribution</b> if you don't need it for your own personal income.</p> <p><b>SAMPLE #2:</b> <b>COMPANY STOCK</b> Are you aware that you may be able to take <b>company stock</b> out of your 401(k) plan, transfer it in kind to a nonretirement account, and pay taxes on the cost basis?</p>

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\*Client should check with plan sponsor regarding rules and eligibility.

\*\*These sample dialogues are to be used as a basis for you to develop your own communication style with clients. These samples are not to be used as scripts—they should not be presented verbatim to clients/prospects.

At all times you should note that rules regarding tax deductions for charitable giving vary at the state level. Tax deductions discussed herein refer specifically to federal taxes.

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