

Workplace Education



**Making the Most of Your
Workplace Savings**



A. H. Belo Savings Plan, the 401(k)

Administered by Fidelity
Investments





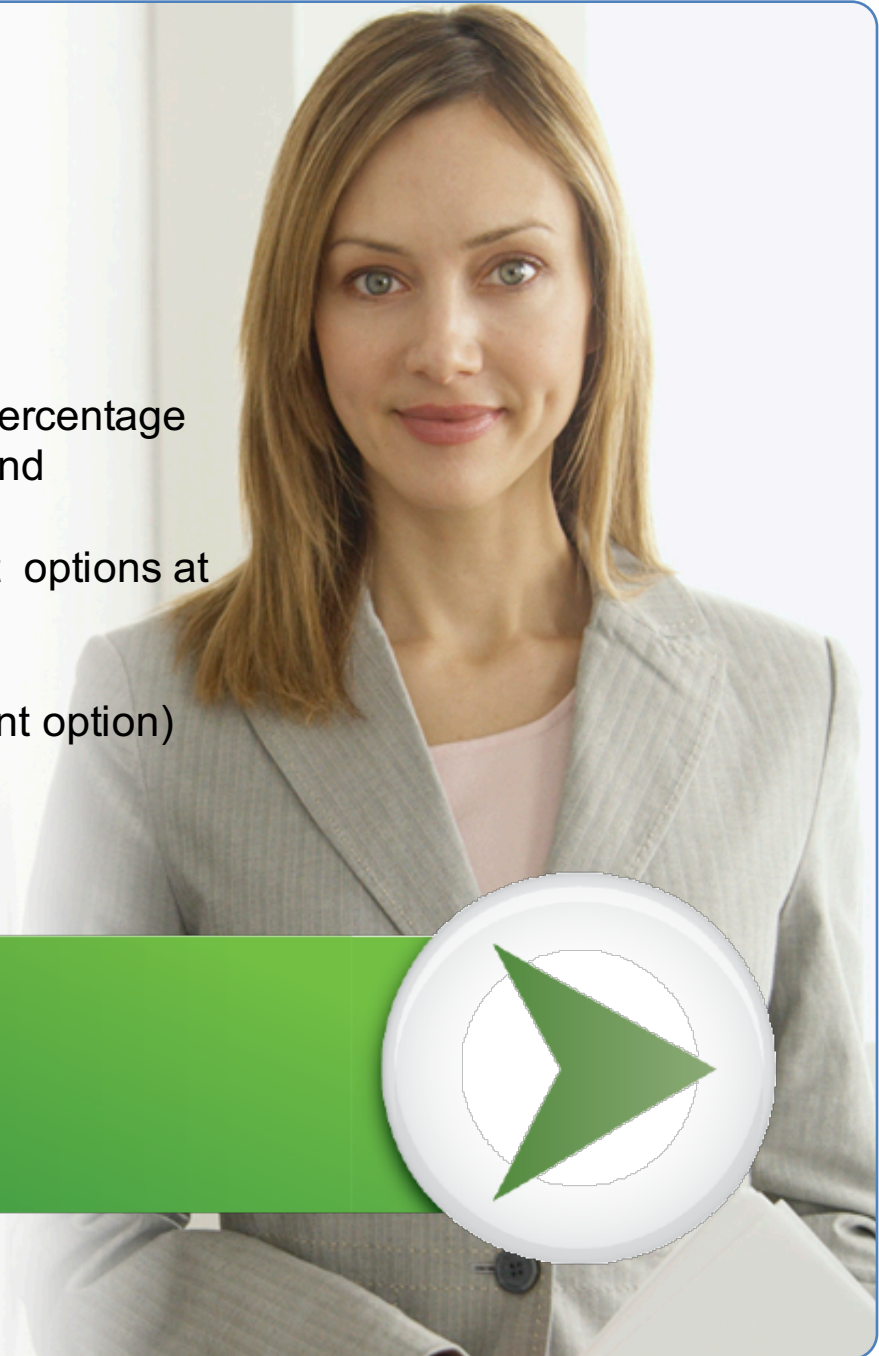
Why A. H. Belo chose Fidelity:

- More than 20 years of experience in helping people plan for retirement.
- Over 60 years of investment experience.
- Powerful online tools, specialized professional support and award-winning communications and education to assist with your most important financial planning decisions.

Source: Fidelity Facts, FMR LLC, 2012

Plan Features

- All employees eligible
- Auto –enrollment
 - 3% auto-enrollment within 60 days
 - Can opt out or choose different deferral percentage
 - Default investment option – Life Cycle Fund
- Match after one year of \$1 for \$1 up to 1.5%
- Can change deferral percentage or investment options at any time
- Numerous investment options
- Portfolio Advisors at Work (managed investment option)
- Rollovers accepted
- Loan feature



Maximize your retirement savings opportunities

Let's explore:

- Steps to help you make the most out of your paycheck
- Annual IRS limits
- The fundamentals of investing






Steps you can take to help you get the most out of your paycheck

- Spend less than you earn
- Take advantage of matching contributions after one year of employment
- Take advantage of pre-tax contributions
- Pay off high-interest-rate credit card debt
- Establish an emergency fund



Don't put it off another day

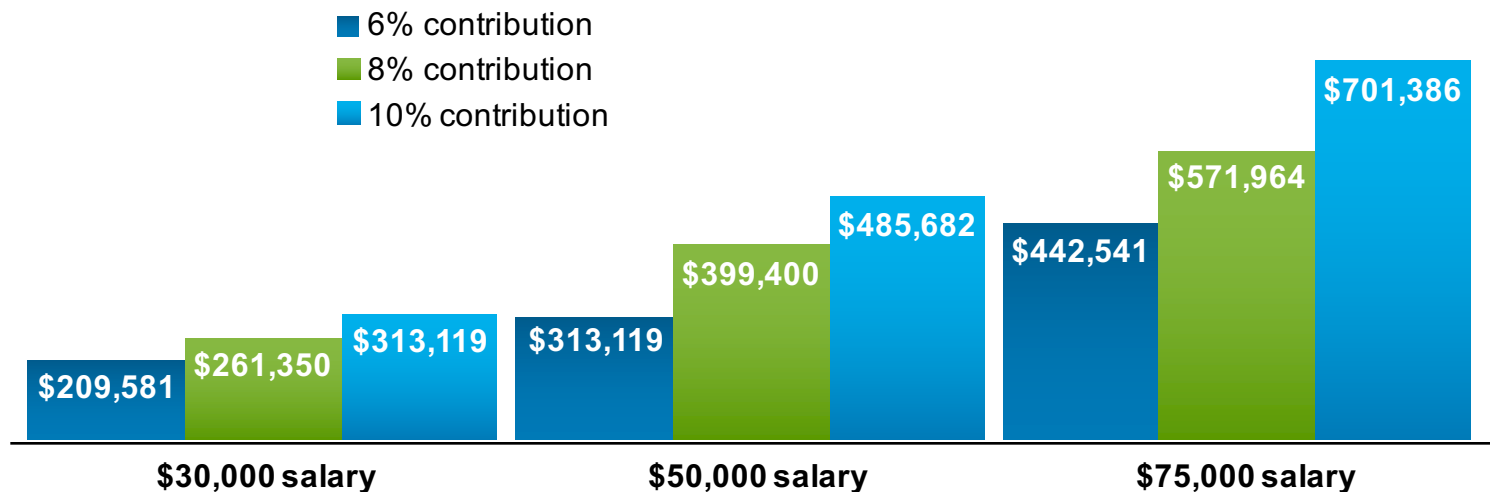
- First, maximize your employer match (match after one year of employment)
- Strive to reach the maximum annual pretax contribution limit (\$18,000 in 2016)
- Take advantage of catch-up contributions, if eligible (\$6000 in 2016)
- Continue ease and discipline of payroll deduction

 **Some Tools to Help:** Use our **Contribution Calculator** to try some “what-if” planning—and the **Take-Home Pay Calculator** to see what a bargain it can be to save in your plan.



Invest now, thank yourself later

Growth of investment over 25 years



This hypothetical example assumes a beginning plan account balance of \$10,000; starting annual gross salary of \$30,000, 50,000 and 75,000; salary increase of 3% each year; pre-tax contributions of 6%, 8% and 10% of salary every week for 25 years and an effective annual rate of return of 7%. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pre-tax contributions are subject to taxes when withdrawn. Distributions before age 59 1/2 may also be subject to a 10% penalty. Contribution amounts are subject to IRS and Plan limits. This example is for illustrative purposes only and does not represent the performance of any security. Individuals may earn more or less than this example. Investing on a regular basis does not ensure a profit or guarantee against a loss in a declining market.



The three investment types and the role they play

Inflation risk

Investment risk

Short-term investments

- Money market, T-bills, CDs
- Relatively stable value
- Potential to pay interest
- Lower risk, lower potential return

Bonds

- I.O.U.
- Debt securities issued by governments and corporations
- Potential to pay interest
- Moderate risk, moderate potential return

Stocks

- Share of a company, “equity”
- Long-term growth potential
- Value can go up and down
- Higher risk, higher potential return

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in these funds.



It's about solving for these three factors

Your time horizon

Your risk tolerance

Your financial situation

▶ **A Tool to Help:** Use **Portfolio Review** to find your target asset mix and create an action plan to help align your portfolio with your goals. Or, complete the **Investor Profile Questionnaire**.



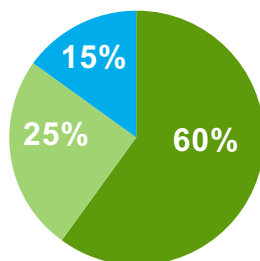
Finding the right mix

How four hypothetical investment mixes align with different approaches to investing

Aggressive Growth

May be appropriate for investors:

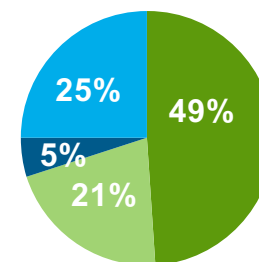
- Comfortable with wide fluctuation
- > 10 years until retirement goal



Growth

May be appropriate for investors:

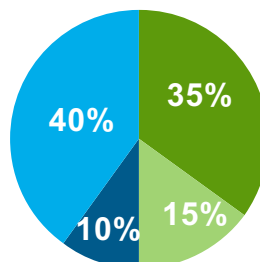
- Comfortable with significant fluctuation
- > 5 years until retirement goal



Balanced

May be appropriate for investors:

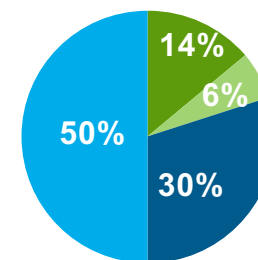
- Comfortable with moderate fluctuation
- < 5 years until retirement goal



Conservative

May be appropriate for investors:

- Looking to minimize fluctuation
- < 5 years until retirement goal



■ Domestic Stock ■ Foreign Stock ■ Bond ■ Short-term Investments

For illustrative purposes only.

The purpose of the target asset mixes is to show how target asset mixes may be created with different risk and return characteristics to help meet a participant's goals. You should choose your own investments based on your particular objectives and situation. Remember, you may change how your account is invested. Be sure to review your decisions periodically to make sure they are still consistent with your goals. You should also consider any investments you may have outside the plan when making your investment choices.

These target asset mixes were developed by Strategic Advisers, Inc., a registered investment adviser and Fidelity Investments company, based on the needs of a typical retirement plan participant.



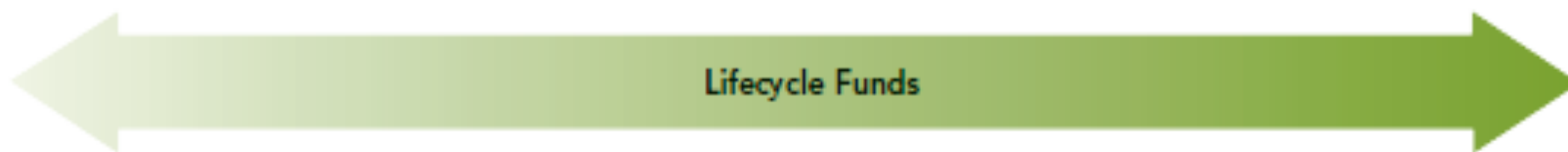


Lifecycle Funds

Placement of investment options within each risk spectrum is only in relation to the investment options within that specific spectrum. Placement does not reflect risk relative to the investment options shown in the other risk spectrums.

Investment options to the left have potentially more inflation risk and less investment risk

Investment options to the right have potentially less inflation risk and more investment risk



Fidelity Freedom K[®] Income Fund

Fidelity Freedom K[®] 2005 Fund

Fidelity Freedom K[®] 2010 Fund

Fidelity Freedom K[®] 2015 Fund

Fidelity Freedom K[®] 2020 Fund

Fidelity Freedom K[®] 2025 Fund

Fidelity Freedom K[®] 2030 Fund

Fidelity Freedom K[®] 2035 Fund

Fidelity Freedom K[®] 2040 Fund

Fidelity Freedom K[®] 2045 Fund

Fidelity Freedom K[®] 2050 Fund

Fidelity Freedom K[®] 2055 Fund

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.



Core Investment Options

Investment options to the left have potentially more inflation risk and less investment risk

Investment options to the right have potentially less inflation risk and more investment risk



SHORT-TERM INVESTMENT		BOND	STOCKS AND BONDS		STOCKS		
Money Market	Stable Value	Bond	Balanced/ Hybrid	Large Value	Domestic Equities	Large Growth	International/ Global
Fidelity® Money Market Trust Retirement Money Market Portfolio	Managed Income Portfolio Class 1	Diversified Fidelity® Intermediate Bond Fund	Fidelity® Puritan® Fund - Class K	Invesco Diversified Dividend Fund R5 Class	Large Blend Hartford Capital Appreciation HLS Fund Class IA Spartan® 500 Index Fund - Institutional Class Mid Blend Vanguard Extended Market Index Fund Institutional Shares Small Blend Glenmede Small Cap Equity Portfolio Institutional Class	Large Growth Janus Research Fund Class N T. Rowe Price Blue Chip Growth Fund Mid Growth Neuberger Berman Genesis Fund Class R6	Diversified Dodge & Cox International Stock Fund Spartan® International Index Fund - Fidelity Advantage Class

Steps you can take today

Let's explore:

- Setting up your account on NetBenefits
- Determine your deferral percentage
- Determine your investments options
- How Fidelity can help





Set up your account on NetBenefits®

If you are not currently registered on NetBenefits, you will need to create a user name and password.

- If you have other accounts with Fidelity, your new log in information applies to these accounts, as well as to accessing your account by phone.

Fidelity NetBenefits

Register Now

Welcome!

Register here to get online and phone access to your account.

If you have previously registered with Fidelity.com, NetBenefits, or eWorkplace, you do not need to register again. You can use your existing username and password to access your new account.

Verify Your Identity

All fields are required.

Last 4 Digits of Your SSN

First Name

Last Name

Date of Birth

For illustrative purposes only.

- ▶ **Tip:** Take advantage of interactive tools, calculators, and educational resources available on **NetBenefits**.



A. H. BELO SAVINGS PLAN (75462)

Summary	Contributions	Investments	Withdraw/Borrow	Bank/Tax Information	Plan Information
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Contribution Amount

Manage your Contribution Amount

- Contribution Amount**
View or update the amount you contribute to your retirement savings plan.
[Why should I contribute to my retirement savings plan?](#)
- Annual Increase Program**
Enroll in a program to automatically increase your Contribution Amount election each year.
[What is the Annual Increase Program?](#)

Tools & Learning

- Take-Home Pay Calculator**
How will your pre-tax contributions affect your take-home pay?
- Contribution Calculator**
Can even a small contribution make a difference?

Questions? Call (800) 835-5098

NetBenefits® provided by



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[Terms of Use](#) | [Privacy](#) | [Security](#)

IA=1 UM=1 SZ=4



A. H. BELO SAVINGS PLAN (75462)

Summary Contributions Investments Withdraw/Borrow Bank/Tax Information Plan Information

PERFORMANCE & RESEARCH INVESTMENT GUIDANCE CHANGE INVESTMENTS BROKERAGELINK®

Investment Performance & Research

How can we help you choose and manage investments?

Do it for me

Have your portfolio professionally managed based on your unique financial situation.

Learn About Managed Accounts

I'll do it myself...with your help

Use our online tool for a suggested investment mix to help you build and manage your own model portfolio.

Begin Portfolio Review

Guide me

Call a Fidelity Guidance Consultant to discuss your investment options.

866-811-6041

Comfortable managing your own investments? [Review and manage](#) your investments now.

Your Investment Performance [How to read the table and charts](#)

Additional resources available on Fidelity.com.



Make sure you designate your beneficiary and keep current

If you have not already selected your beneficiaries, or if you have experienced a life-changing event, now is a good time to consider your beneficiary designations.

- Primary
- Secondary
- Spousal consent

DESIGNATION OF BENEFICIARY FORM	
Plan Name: ABC Sample Company	Plan Number: 47220
Social Security Number _____ - _____ - _____	
Participant Information	
<i>Note: Instructions to complete this form are attached at the end of this form.</i>	
Name: _____	_____
Address: _____	_____
_____	_____
City: _____	State: _____ Zip: _____
Marital Status: Single <input type="checkbox"/> Married <input type="checkbox"/>	
Primary Beneficiary	
I understand that if I am married, my spouse shall automatically be my designated Beneficiary unless I elect otherwise and my spouse consents to such election. I hereby designate the following person or persons as primary Beneficiaries of my Account under the Plan payable in the event of my death.	
Name: _____	Name: _____
Social Security Number: _____	Social Security Number: _____
Address: _____	Address: _____
_____	_____
Date of Birth: _____	Date of Birth: _____
Relationship to Participant: _____	Relationship to Participant: _____
Percentage: _____	Percentage: _____
The total of the percentages cannot exceed 100%. When more than one Beneficiary is designated, and no percentage is specified, payment will be made in equal shares to each surviving Beneficiary, or all to the last surviving Beneficiary.	
Contingent Beneficiary	
In the event that there is no living primary Beneficiary at my death, I hereby designate the following person or persons as contingent Beneficiaries of my Account:	
Name: _____	Name: _____
Social Security Number: _____	Social Security Number: _____
Address: _____	Address: _____
_____	_____
Date of Birth: _____	Date of Birth: _____
Relationship to Participant: _____	Relationship to Participant: _____
Percentage: _____	Percentage: _____
The total of the percentages cannot exceed 100%. When more than one Beneficiary is designated, and no percentage is specified, payment will be made in equal shares to each surviving Beneficiary, or all to the last surviving Beneficiary.	
Participant Signature	
I reserve the right to revoke or change any Beneficiary designation. I hereby revoke all my prior designations (if any) of primary and contingent Beneficiaries.	
PARTICIPANT _____	DATE _____
Married Participants please see below:	



Rollovers Accepted

- Rollover application in back of guide
- Guide mailed to your home address from Fidelity

Keep in mind that fees may apply when closing and consolidating accounts.



Put all you've just learned to work for your future

Fidelity will work one on one with you to provide:

- Information about your plan's features and benefits
- Assistance with a range of services from plan enrollment to investment education as well as account consolidation
- Guidance on next steps to help you maximize your workplace savings plan and other retirement savings opportunities
- Assistance with more complex needs including, multi-goal and retirement income planning, charitable giving strategies, and investment management

Contact Fidelity's **Workplace Planning and Guidance Consultants** for a complimentary consultation today!

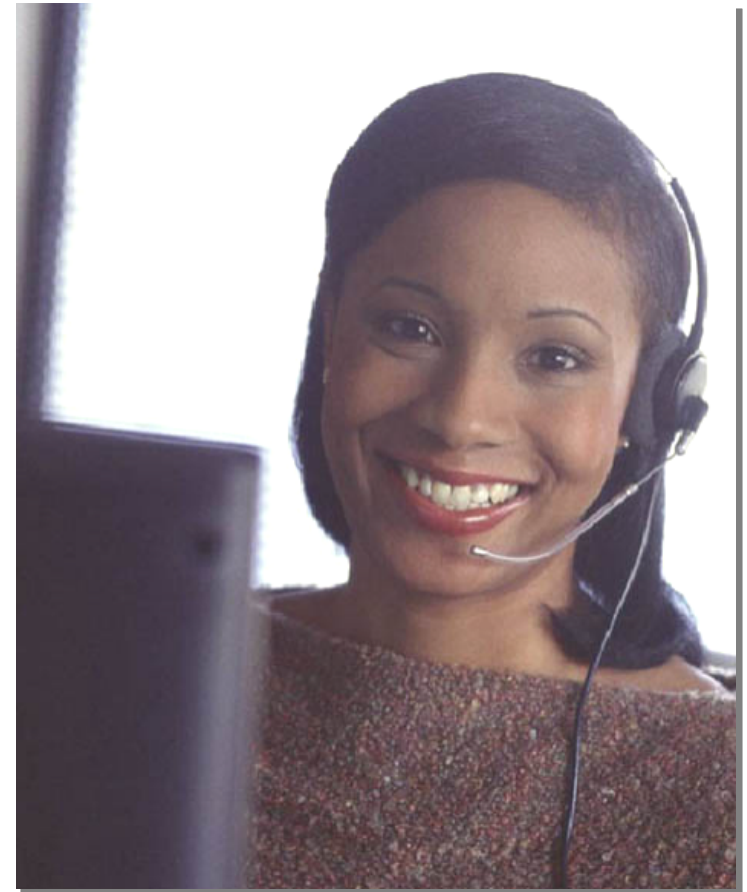
Call 1-800-835-5098

Representatives are available from 8:30 am – 8:30 pm EST



Fidelity can help

- ▶ Schedule a complimentary one-on-one guidance consultation
- ▶ Visit NetBenefits® at www.401k.com



Although consultations are one on one, guidance provided by Fidelity is educational in nature, is not individualized, and is not intended to serve as the primary or sole basis for your investment or tax-planning decisions.



- **All employees eligible**
- **Auto –enrollment**
 - 3% auto-enrollment within 60 days
 - Can opt out or choose different deferral percentage
 - Default investment option – Life Cycle Fund
 - Can choose your own investment lineup
- **Can change deferral percentage at any time**
- **Can change investment options at any time**
- **Complete your beneficiary designation**
- **Match of \$1 for \$1 up to 1.5% after one year**



Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, contact Fidelity for a free prospectus or, if available, a summary prospectus. Read it carefully before you invest.

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

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THANK YOU