



With all that you're juggling, it can be a challenge to find the time to plan for your future. That's what I'm here for.

I'm Bill Kalwas, your Fidelity Retirement Planner, and I'll be on-site on the following dates and would love to meet with you. Please feel free to schedule a time that works best for you. You are welcome to bring your spouse or other planning partner along.

Location	Date
UMMC North	September 3 – 16
Evelyn Brandon Health Center	September 4
Riedman Campus	September 9 – 23
Rochester General Hospital	September 10 – 30
St. Mary's Campus	September 20 – 26
ACM Medical Laboratory	September 24
Newark Wayne Hospital	September 25
Clifton Springs Hospital	September 27

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

Register online: getguidance.fidelity.com
Call: 800.642.7131

Your Fidelity Retirement Planner



Bill Kalwas, a Fidelity retirement planner, has more than six years with the company. He was previously an investment education consultant for Fidelity's Corporate Unit. A registered securities representative and a licensed insurance representative, Bill holds a Bachelor's degree in Marketing from the Rochester Institute of Technology.

Schedule your one-on-one appointment.

Register online: getguidance.fidelity.com

Call: 800.642.7131



Get Started and Save for the Future You

This live web workshop will help you understand the benefits of your Rochester Regional Health 403(b)/401(k) Plan and help you estimate whether you are saving enough for retirement. You'll also see how certain small steps can help you save big over time.

Date: Tuesday, September 17

Time: 10 a.m.

Reserve your spot today & attend from your desk!



Prepare for the Reality of Health Care in Retirement

This live web workshop will teach you how to estimate health care costs and factor them into your retirement paycheck. You'll also learn about options for health care coverage before and after age 65 so you can successfully plan for your health care expenses in retirement.

Date: Thursday, September 26

Time: 10 a.m.

Reserve your spot today & attend from your desk!



Make the Most of Your Retirement Savings

This live web workshop will teach you how much to save for retirement and the benefits of saving more. You'll also learn different account types you can use to save for retirement and ways to preserve and grow your savings to last throughout your lifetime.

Date: Thursday, October 3

Time: Noon

Reserve your spot today & attend from your desk!



Investing involves risk, including risk of loss.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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