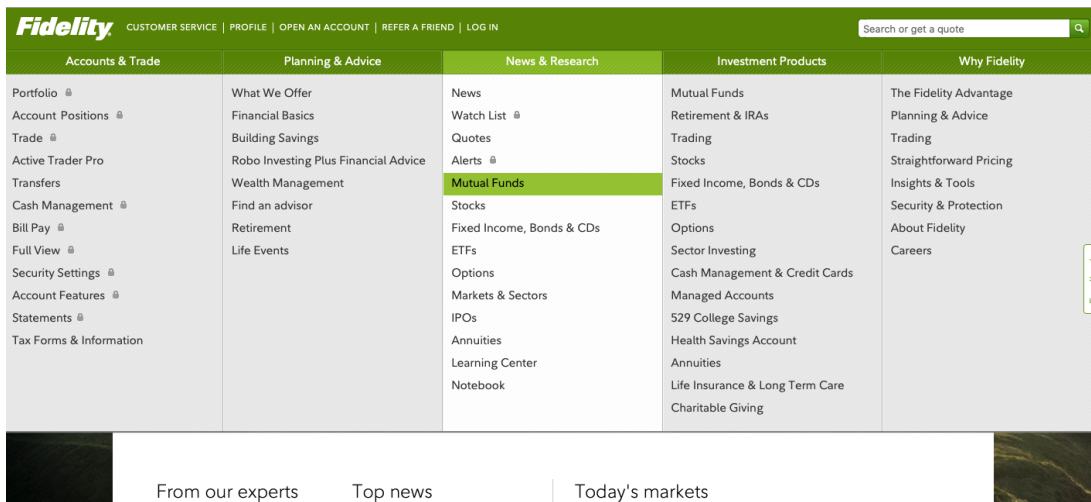
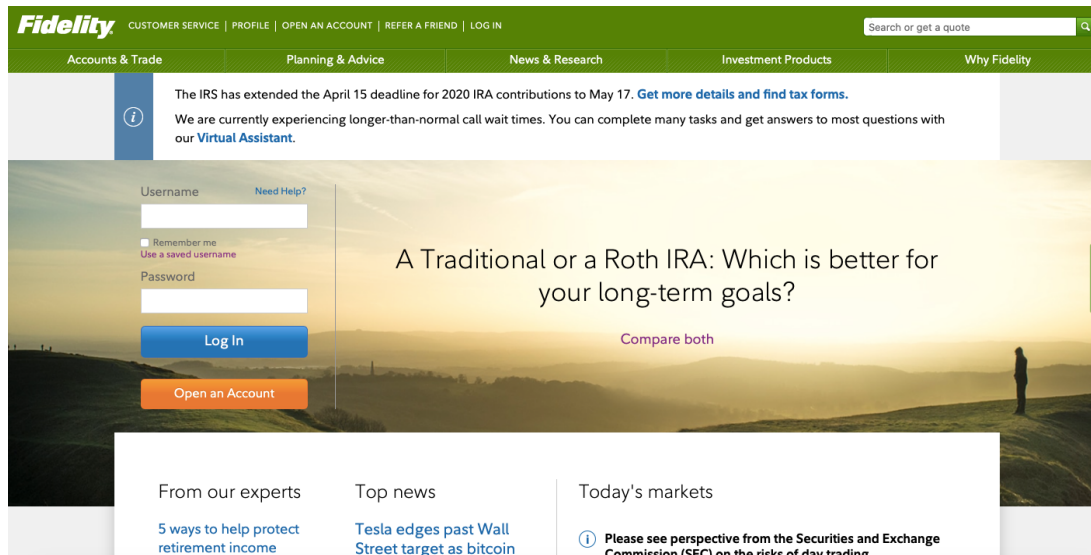


# Welcome to Your Future

Congratulations! You are about to begin one of the most important moments of your life... beginning your investing journey. The following is a step-by-step guide to help you begin this major life step.

Step 1: Log in to [Fidelity.com](https://www.fidelity.com).



**Step 2: To read “What are mutual funds”, for more info on mutual funds that Dale spoke about, click on:**

[Fidelity.com- What are mutual funds?](https://www.fidelity.com/learning-center/mutual-funds)

[RamseySolutions.com- How do mutual funds work?](https://www.ramseysolutions.com/investing/mutual-funds/how-do-mutual-funds-work)

**Step 3: For tips on how to pick a mutual fund, click:**

[Fidelity.com- How to pick a mutual fund](https://www.fidelity.com/learning-center/basics/how-to-pick-a-mutual-fund)

[RamseySolutions.com- How to choose the right mutual fund](https://www.ramseysolutions.com/investing/mutual-funds/how-to-choose-the-right-mutual-fund)

One option could be a Target Date Mutual Fund, called Fidelity Freedom Funds, based on the year you could expect to retire (I know that's a long way off). You don't need to adjust your asset allocation over time because Fidelity Freedom Funds become more conservative the closer you get to retirement.

Read about these here:

[Fidelity.com- What is a Target Date Mutual Fund](https://www.fidelity.com/learning-center/basics/what-is-a-target-date-mutual-fund)

**Step 4: When you are ready to start an account, click:**

[Get started opening your investment account](https://www.fidelity.com/learning-center/basics/get-started-opening-your-investment-account)

If you do not have a current account, you will be shown various ways to deposit money into your account. There are no minimum investments on many funds.

**Or, if you need help selecting funds to invest in, call Fidelity at 800-343-3548. Follow the prompts and say, "Investment Advice". Ask them to help you in selecting a mutual fund.**

**Note: If you are under 18 years old, you will need to set up an account with an adult. For information on these accounts, click:**

[Must-Know facts about UGMA/UTMA accounts](https://www.fidelity.com/learning-center/basics/must-know-facts-about-ugma-utma-accounts)

**While this may seem intimidating, 30 minutes to open your investing account is the hardest step to success. Do not let this stop you!**

**Picture yourself decades from now in that life you could have by finishing this important step in your journey.**

**Then, Go Be Great!**

Consider an advisor for help in selecting investments appropriate for your situation. Before investing, consider any investment's objectives, risks, charges, and expenses. All investments carry some degree of risk, and past performance is no guarantee of future results.