

Make the transition to retirement with confidence

Introducing Professional Management with Income+, offered by Financial Engines, now available for your Sandia Corporation Savings Plan account.

Financial Engines can help you make the transition to retirement, with investing and spending strategies that are smart and flexible. Here's how:

→ **Careful selection and management of your investments**

In the years leading up to retirement, Financial Engines rebalances your investments for growth and safety. We help get the balance right, and help keep it right.

→ **Protection against outliving your money**

Financial Engines seeks to manage the investments in your Sandia Corporation Savings Plan account through retirement, to provide payouts that can last until your early 90s. Then, for payouts that can last a lifetime, consider an optional out-of-plan annuity purchase.*

→ **Unlimited calls to a team of advisors**

Our Investment Advisor Representatives work with you to gather a comprehensive picture of your retirement income, from all the sources you tell us about. We're here to help you make the transition—and partner with you throughout retirement.

Get started today:

- Visit www.financialengines.com/forSandia, or
- Call your plan's service provider, Fidelity Investments, at **1-877-601-5762** to speak with a Retirement Representative who can answer questions and connect you to a Financial Engines Investment Advisor Representative.

We'll create and send you a personalized Retirement Plan. And we'll put your plan into action about two weeks afterward. You can cancel anytime.

The program fee is no more than 0.60% of your account balance per year—about \$5 a month for each \$10,000 in your account, with discounts for larger balances. There's no impact on your take-home pay, because it's paid from your Sandia Corporation Savings Plan.

*With Financial Engines® Professional Management with Income+, payouts begin in retirement at your request. Professional Management with Income+ seeks to manage your investments to create payouts that last into your early 90s. If you think you'll want payouts longer than that and want a lifetime guarantee, consider an optional annuity purchase. Financial Engines does not guarantee payout amounts or payouts for life.

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