Dear UPA & DCMC Employees:

Did you know that according to a recent Fidelity survey, working Americans are on track to cover 72% of their anticipated retirement expenses, leaving a potential 28% income gap?¹ This Retirement Savings Assessment shows that despite a stronger focus on retirement savings, Americans may still fall short of meeting their goals. Are you on track?

As the sponsor of your workplace savings plan, UPA is pleased to offer you a combination of educational workshops, tools, and other online resources to help ensure that your retirement savings are on track to meet your goals. Having a sound investment strategy in place for generating income in retirement can help you feel more confident about the years ahead.

You can start using these tools and resources today. To visit a library of on-demand and live Web workshops designed to help you prepare for retirement and beyond, please log in to NetBenefits® and navigate to the e-Learning Catalog. Additionally, you'll find a variety of retirement planning tools and calculators on the tools and learning page.

In addition, Fidelity ViewpointsSM Workplace Edition provides you with free information on Fidelity's latest thinking on the financial markets, investing ideas, and education for retirement planning.

We hope you will take advantage of these resources, as well as all of the other tools available to you through your workplace savings plan.

Sincerely,

University Physician Associates

¹These findings are the culmination of a yearlong research project with Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company, which analyzed the overall retirement readiness of American households based on data such as workplace and individual savings accounts, annuities, projected Social Security benefits, home equity and pension benefits. The analysis for working Americans projects the income replacement rate for the average household, compared to pre-retirement income, and modeled the estimated effect of specific steps to help improve readiness based on the anticipated length of retirement. Data for the Assessment were collected through a national online survey of more than 2,800 Americans (1,846 who currently work and earn at least $20,000 per year, and 966 self-described as retired). All are aged 25 years or older and are the financial decision-makers in their households. Data collection for the 2012 Assessment was completed in September 2011 for Fidelity Investments by Richard Day Research, Evanston, Ill., an independent research firm not affiliated with Fidelity Investments. The Assessment calculations rely on the proprietary asset-liability modeling engine of Strategic Advisers, Inc., which has been providing asset allocation, retirement and tax-sensitive investment management services to Fidelity’s individual and institutional clients for nearly two decades. Using its modeling engine, Strategic Advisers generates the percentage of potential pre-retirement net income that each individual American household surveyed is likely to replace upon retirement. The Assessment represents the median (or midpoint) of the more than 1,800 individual accumulator household percentages produced. Results are weighted to reflect demographic trends in the United States.