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SMART GOING FORWARD.

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Questions

Talk to a local financial consultant at 608-268-5100 or email tcg@tcgwi.com.

The Capital Group and Fidelity Investments are independent entities and are not legally affiliated.

Fidelity can provide the support you need to get started. Trouble Enrolling? Contact Fidelity's Participant Center: (800) 343-0860

Enroll in your plan today
[Netbenefits.com/ Madison](https://netbenefits.com/madison)

Decide how much to save
Change at any time;
pre-tax or Roth

Review Your Investments
Target Date Funds or Individual Investments

Your contributions will initially be invested in the fund designated by your employer, which is a Fidelity Freedom Index Fund Institutional Premium Class*. After enrolling, you can log on to your City of Madison Deferred Compensation account at [NetBenefits.com](https://netbenefits.com) to evaluate your full host of investment options, and you may make changes at any time.

**Please see reverse side for important information.*

Before investing in a mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including risk of loss.

This plan is an unfunded, nonqualified plan, and no funded account has been established for you. Any account is only a recordkeeping account that records your deferred compensation and any notional earnings applicable to your deferred compensation. In the event of a bankruptcy or insolvency, you would be an unsecured, general creditor of the employer or service recipient. For more information on the plan, please refer to the plan documents.

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*Your contributions will initially be invested in the fund designated by your employer, which is the Fidelity Freedom® Index Fund Institutional Premium Class with the target retirement date closest to the year you might retire, based on your date of birth and assuming a retirement age of 65. Fidelity Freedom Funds are designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65 and plan to gradually withdraw the value of their account in the fund over time. Except for the Fidelity Freedom® Index Income Fund Institutional Premium Class, the funds' asset allocation strategy becomes increasingly conservative as the funds approach the target date and beyond. Ultimately, the funds are expected to merge with the Fidelity Freedom® Index Income Fund. The investment risk of each Freedom Fund changes over time as the fund's asset allocation changes. These risks are subject to the asset allocation decisions of the investment adviser. Pursuant to the adviser's ability to use an active asset allocation strategy for the Freedom Funds, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.