Headline: New Smart Investing workshop available on-demand.

VZWeb teaser

Watch this workshop about the basics of investing to learn about making the most of your 401(k) and financial plans.

Article content:

- ⇒ What's the difference between saving and investing?
- ⇒ What factors make a stock price fluctuate?
- ⇒ How does spreading your money across different investments protect you?
- ⇒ What are the different investment options available through your 401(k)?
- ⇒ What 401(k) changes should you consider as you get closer to retirement?

Get answers to these questions and more with <u>Take the First Step to Investing</u>, an online workshop from Fidelity that's available to V Teamers on-demand as part of our Verizon benefits. You'll learn about making the right investment decisions for your 401(k) and overall financial plan. Here are the topics:

- Key investing concepts and different investment approaches.
- Common investment types, including stocks, bonds, short-term investments, and the differences between them.
- Having a well-balanced investment mix, what to consider when choosing those investments, and the importance of periodically reviewing them.
 - o Two important strategies for investing: asset allocation and diversification.
 - o Understanding different types of risks and aligning that with your goals.
- Benefits of your Verizon 401(k) Savings and Security Plan and the different investment options available.

24x7 access.

Watch this on-demand workshop at any time when it's convenient, outside of working hours. Be sure to have your Fidelity NetBenefits login and password ready. Once logged in, click on "View events now", then "continue" to proceed to the listing of on-demand workshops.

Take the First Step to Investing

If you have questions, call 800.603.4015 to speak with a Fidelity Planning and Advice Professional and find out if your investment mix aligns with your goals. Representatives are available Monday through Friday, from 8:30 a.m. to 9:00 p.m. ET.

Related story: Smart Investing makes cents, if you act.

Note: Before making any 401(k) decision, it's recommended that you consult with a financial and tax advisor since personal financial circumstances vary. Employee comments to this article do not represent financial, tax or other advice from Verizon or the 401(k) plan fiduciaries.