

401(k) Allocation Recommendations for Existing Clients

BP 401(k) Q1/2021

Moderately Conservative Allocation

25%—Equity Index – Growth
15%—Equity Index – Value
18%—S&P 500 Index
12%—Small/Mid Cap Equity Index
4%—World Gov't Bond Index
4%—US Fixed Income –Short Duration
4%—US Fixed Income
12%—Income
3%—Intl Equity Index
3%—Emerging Markets

Moderate Allocation

25%—Equity Index – Growth
15%—Equity Index – Value
16%—S&P 500 Index
14%—Small/Mid Cap Equity Index
4%—US Fixed Income
10%—Income
4%—World Gov't Bond Index
6%—Emerging Markets
6%—Intl Equity Index

Moderately Aggressive Allocation

25%—Equity Index – Growth
15%—Equity Index – Value
16 %—S&P 500 Index
16%—Small/Mid Cap Equity Index
10%—Intl Equity Index
10%—Emerging Markets
8%—Income

Investing in institutional funds within the BP 401(k) plan is subject to risk and potential loss of principal. There is no assurance or certainty that any investment or strategy will be successful in meeting its objectives. Investors should consider the investment objectives, risks, charges, and expenses of the funds carefully before investing. The Investment Options Guide, the most recent quarterly investment performance statements, and the Summary Plan Descriptions contain this and other information about the funds. Contact Fidelity directly at (800)835-5095 to obtain a copy of this information which should be read carefully before investing or sending money.