

**Subject:** Reminder: A plan benefit for steady income in retirement

**Preheader:** Choose guaranteed income to help cover your expenses in retirement.



Sample Person  
Fidelity Advantage 401(K)

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## Plan on guaranteed income when you retire

Having a plan in place to help cover essential expenses in retirement can be a huge relief. It can also help you discover whether you have a gap between what you expect to have and what you'll need. If this is the case, your employer has a benefit that may help.

Guaranteed Income Direct allows you to purchase a guaranteed income annuity with your workplace savings to provide a steady flow of retirement income for life or as long as you need it—safe from market swings—guaranteed.

If you've heard about annuities but aren't sure how they work, we've created resources like [this video](#) to help you decide whether they're right for you.

[See how it works](#)

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### Investing involves risk, including risk of loss.

Annuity guarantees are subject to the claims-paying ability of the issuing insurance company.

In order to provide an income stream, income annuities provide limited or no access to the assets used to purchase them.

Fixed annuities available through Guaranteed Income Direct are issued by third-party insurance companies, which are not affiliated with any Fidelity Investments company. A contract's financial guarantees are solely the responsibility of and are subject to the claims-paying ability of the issuing insurance company.

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