

Fidelity's Workplace Managed Account Enrolled Experience: Participant Engagement



What plan participants can expect when enrolled in Fidelity's workplace managed account

A discretionary advisory service giving your employees confidence in their retirement goals and a plan to help achieve them

Help me plan¹

Personalized financial planning

- ✓ Create personalized retirement plan
- ✓ Assess financial situation
- ✓ Integrates financial priorities and retirement strategy



Integrated experience and support via live channel & **NetBenefits**

Help me invest

Discretionary investment management

- ✓ Investment strategies based on personal situation
- ✓ Ongoing monitoring and rebalancing as needed of your investments
- ✓ Proactive notifications about investment changes

Help me stay on target¹

Ongoing support

- ✓ Track progress to help achieve your goals
- ✓ Personalized quarterly check-in emails
- ✓ Robust personalized planning dashboard
- ✓ Easy appointment scheduling



¹ Some of these services are provided by Fidelity Brokerage Services and available to all.

Workplace Managed
Account Program
Enrolled communications



Robust targeted engagement strategy for participants

Our goal is to drive a deeper level of **participant engagement** and **personalization** with surround sound messaging across multiple channels

E-mail

Depending on a participant's personalization and engagement, they will receive ~4-8 targeted communications a year

NetBenefits homepage

Fully integrated Fidelity experience allows for connectivity and targeted messaging

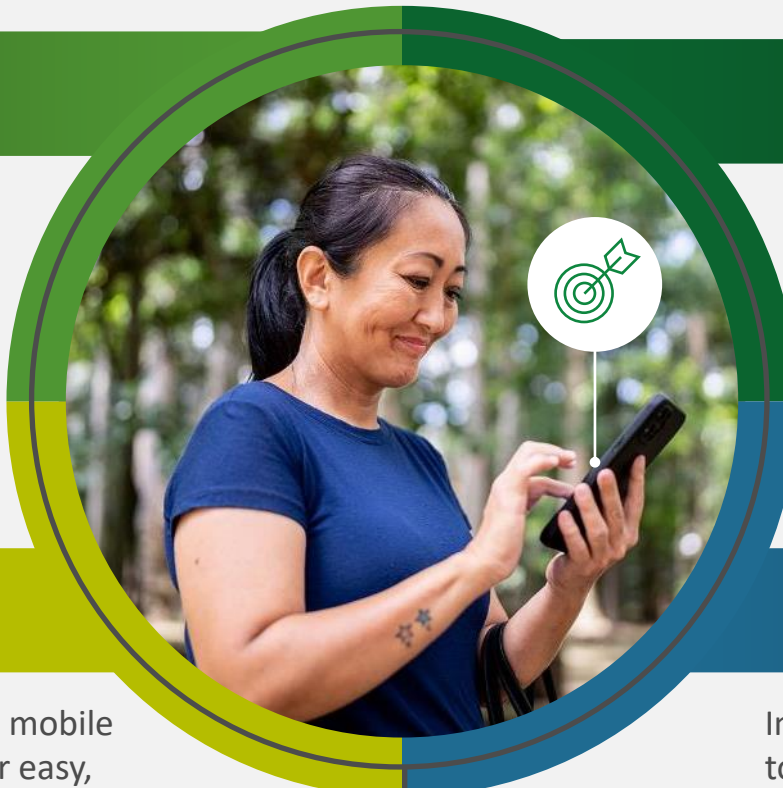
Mobile app

For participants who prefer a mobile experience our app allows for easy, on-the-go account review with reminders encouraging action and next steps

Personalized Planning & Advice dashboard

Integrated dashboard for participants to track real time progress, leverage tools & resources, and take action on their retirement readiness

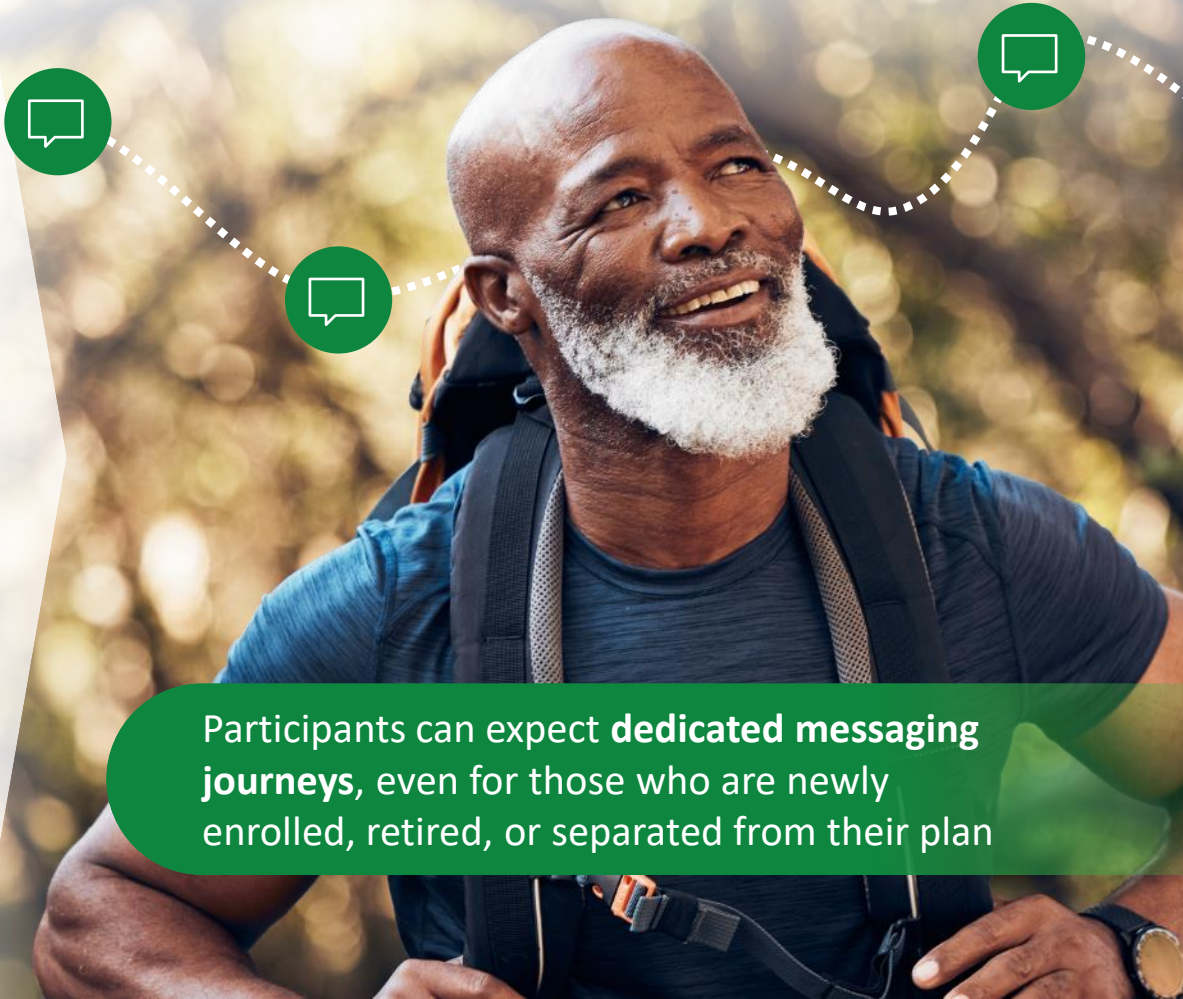
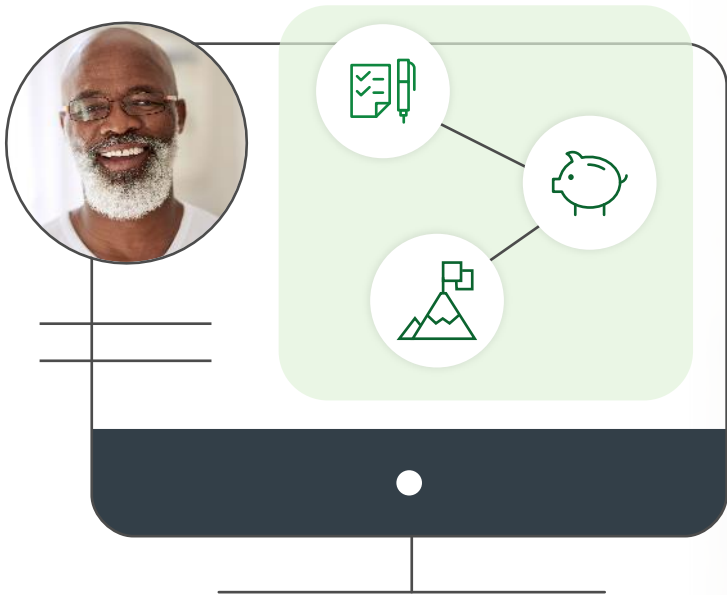
1:1 live support is accessible through each channel to help participants



Comprehensive messaging across all channels

At Fidelity, we're improving our support, helping each employee navigate financial planning and learn how to optimize their benefits

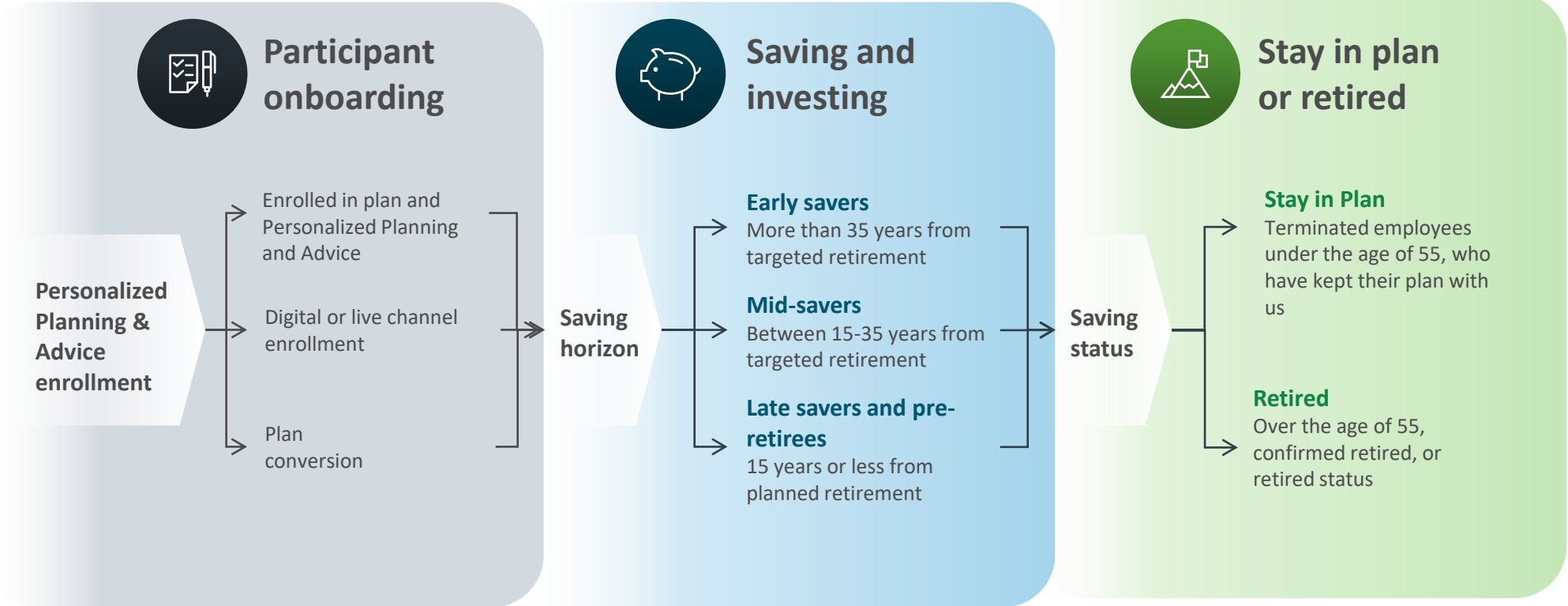
We're deepening engagement through more personalized communications based on the participant's **planning horizon** and **details from their Personal Profile**



Participants can expect **dedicated messaging journeys**, even for those who are newly enrolled, retired, or separated from their plan

Our holistic strategy for dynamic and targeted enrolled outreach

Three key factors to help inform the enrolled experience and suggested actions for each participant



Personalized onboarding suggested actions to help participants start strong

Our enhanced onboarding deepens the personalization based on participant behaviors and profile completeness



Registering their **NetBenefits** account



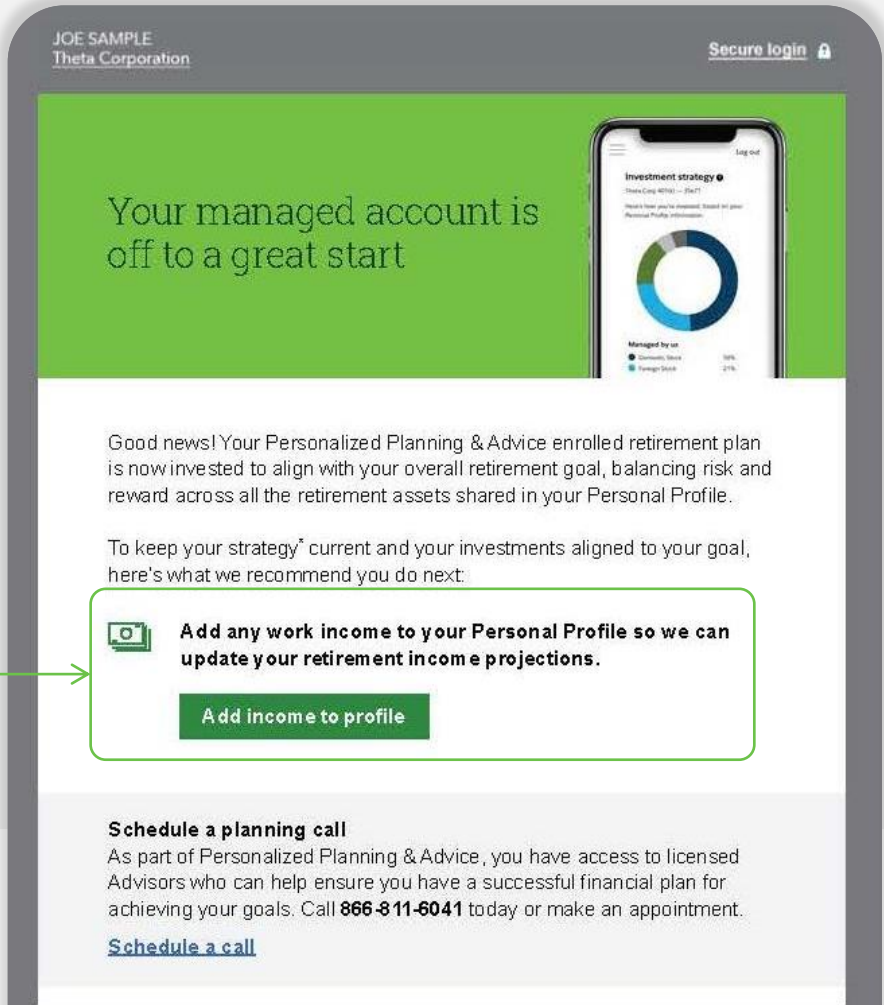
Adding **work income** to their **Personal Profile**



Confirming their **risk tolerance**



Visiting their **Planning dashboard** to see their **investment strategy** and **projected retirement income**



A quarterly check-in customized for each participant

Suggested actions customized based on Profile completeness and impactful details



New behavior-based suggestions nudge participant to the next level of engagement

Unregistered → Register NetBenefits account

Unengaged → Log in to Personalized Planning & Advice dashboard

Engaged → Visit your planning dashboard



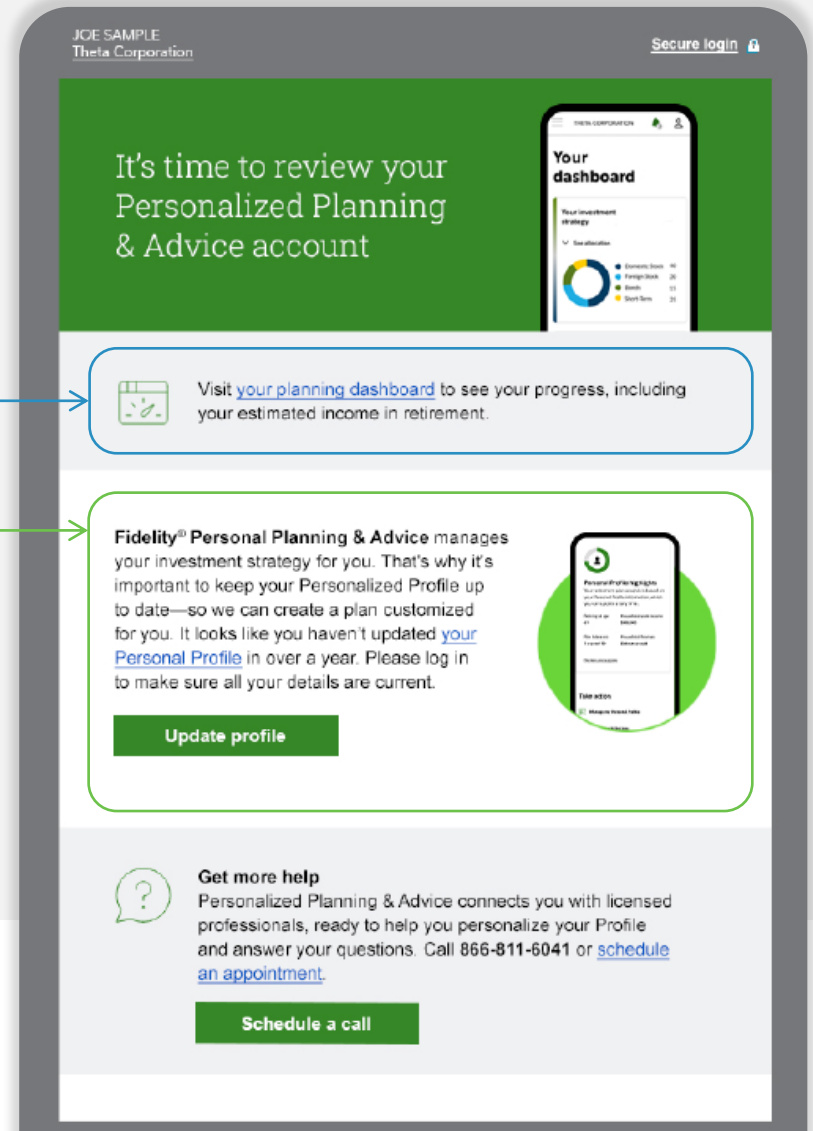
Profile personalization suggestions based on planning horizon, impact of advice, and relevancy, for example:

Mid-savers are more likely to have other savings outside their workplace managed account

Account personalization is highlighted to include outside assets

Near retirees generally have better insights into day-to-day living expenses

Projected retirement expenses are prioritized



Planning dashboard for enrolled participants

Action cards at top of the dashboard are based on the information we know about each participant and their next best action to take

The Planning Dashboard within NetBenefits provides retirement progress, recap of recent activities, profile information, and provides the resources and tools to take action

Email Communication Overview



Enrolled participant email communications

A series of timely Fidelity-deployed Personalized Planning & Advice service messages to help promote engagement and further personalization

	Onboarding	Profile reminders	Quarterly Check-In	Anniversary	Investment review / rescore	Retirement readiness
Goal	To welcome participants and promote personalizing their profile and visiting the planning dashboard	To target and remind participants who have yet to update their Personal Profile	To engage participants quarterly with a snapshot of their plan, drive planning dashboard visits, and promote tools and resources	To provide participants with their retirement readiness score, target asset allocation, and contribution snapshot compared to the previous year	To inform participants of strategy confirmation /changes for every enrolled plan	To provide a personalized checklist of next steps to take, including having a planning discussion with a representative*
Timing	Up to 60 days post enrollment	Quarterly (Mar/June/Sept/Dec)	Quarterly (Jan/April/July/Oct)	Sent to all participants on their anniversaries with the service	Sent after every rescore and/or profile update	Sent 5 years from retirement age, 1 year from retirement age and at retirement age
Format	3-4 emails with scalable capability for client co-branding	Email with print back	Email with print back up	Email with print back up	Email with print back up	Email corresponds to change in the dashboard from accumulator view to pre-retiree / retiree

Each campaign has a prominently displayed phone number should the participant want to learn more from a licensed professional¹



Depending on a participant's personalization, they will receive ~4-8 targeted communications a year driving personalization and engagement

*Some of these services are provided by Fidelity Brokerage Services and available to all
¹Excluding trade confirmation emails

Onboarding



Onboarding communications: newly enrolled participants

ONBOARDING

2 days post enrollment

~ 1 week post enrollment

~ 2 weeks post enrollment

~3 weeks post enrollment

Welcome

Touch 1 email (w/print back-up)
Sent 2 days post enrollment
Sets expectations and provides clear actions for participant

Engage

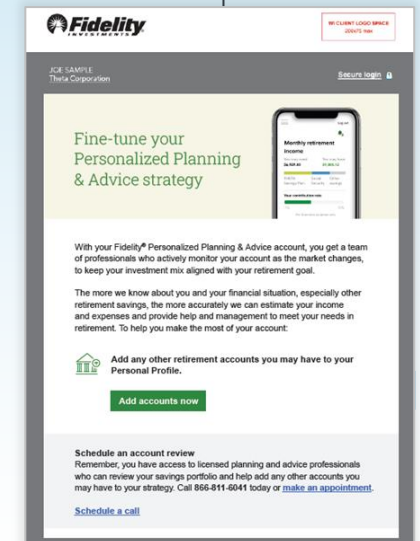
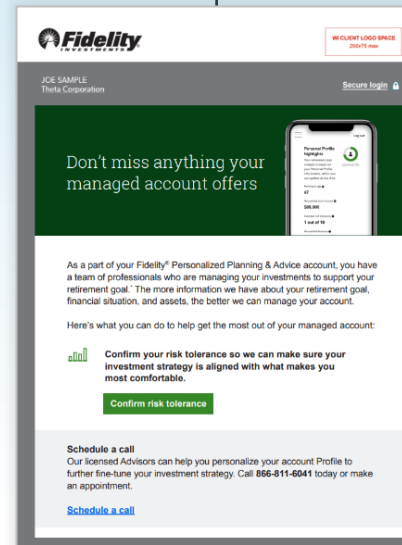
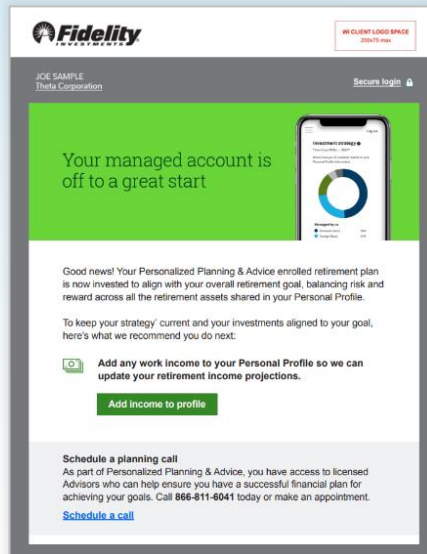
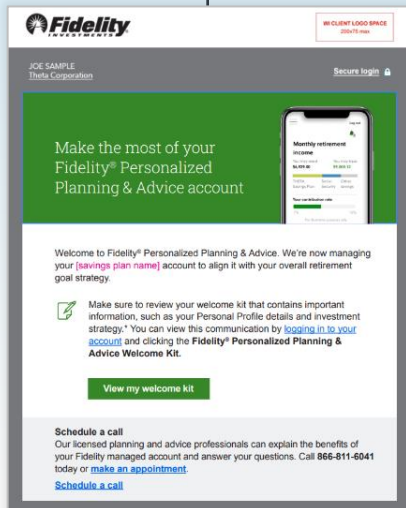
Touch 2 email
Sent 1 week post enrollment
Personalized action steps based on engagement level and Profile completeness.

Personalize

Touch 3 email
Sent 2 weeks post enrollment if participant hasn't completed their Personal Profile, visited their planning dashboard, or registered an online account

Add additional savings

Touch 4 email
Sent 3 weeks post enrollment to participants who have not added outside accounts to their Personal Profile



Variable dependent on Personal Profile completion

NetBenefits / Home Page Messaging

Onboarding: Welcome

GOAL:

- ✓ Welcome participant to their Personalized Planning & Advice plan

TIMING:

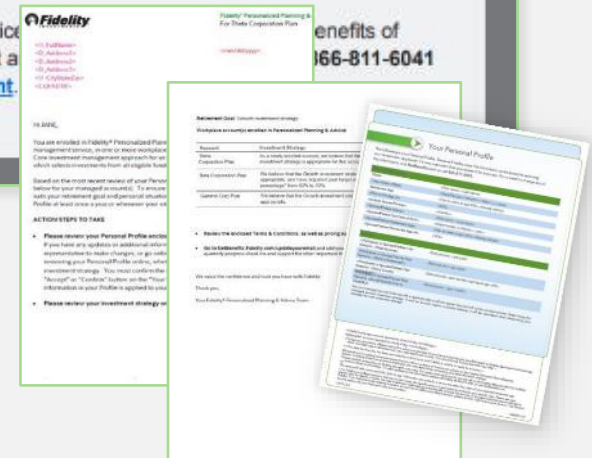
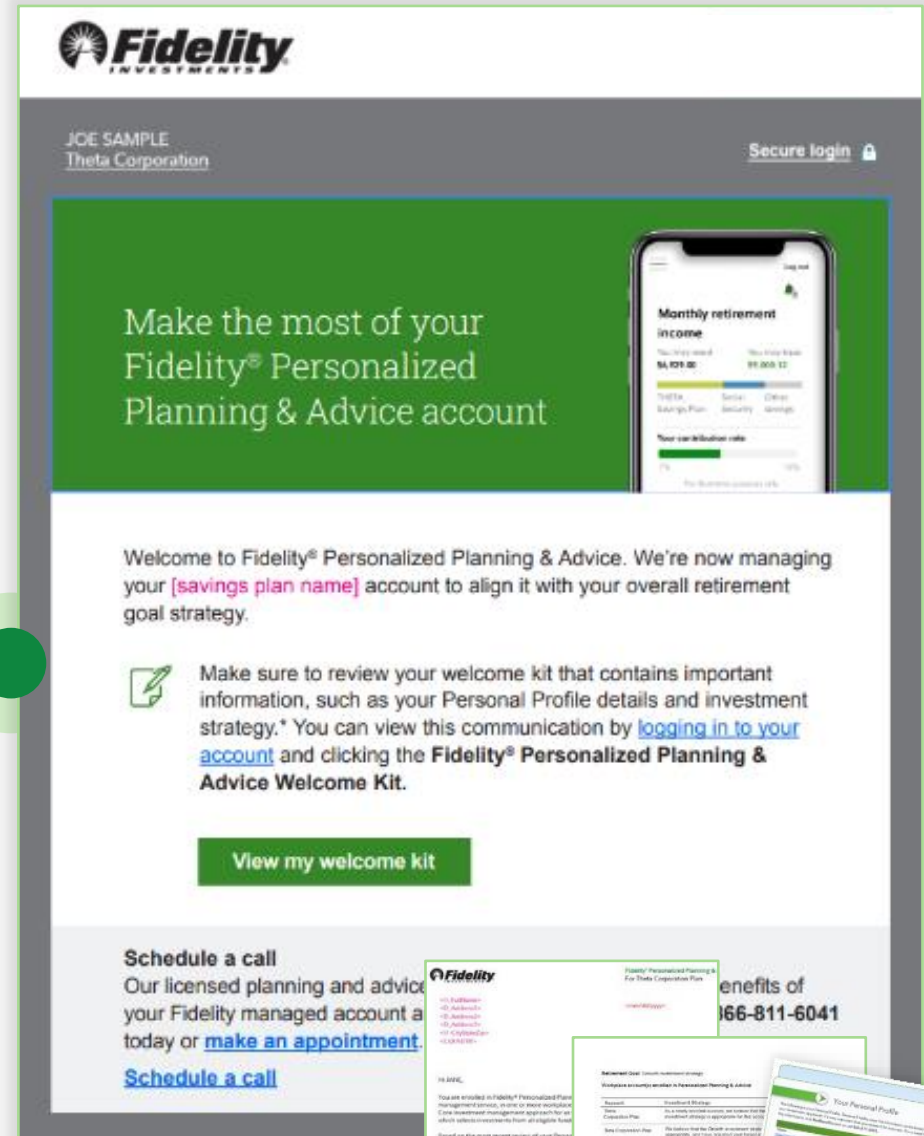
- ✓ Sent 2 days post enrollment

CALL TO ACTION:

- ✓ View welcome kit to review personal profile details and investment strategy
- ✓ Schedule a call

FORMAT:

- ✓ Email with Welcome Kit print back up



Onboarding: Engage

GOAL:

- ✓ To drive personal profile completion and planning dashboard visits

DETAILS:

- ✓ Versioned email based on most important actions and profile details of specific participant

TIMING:

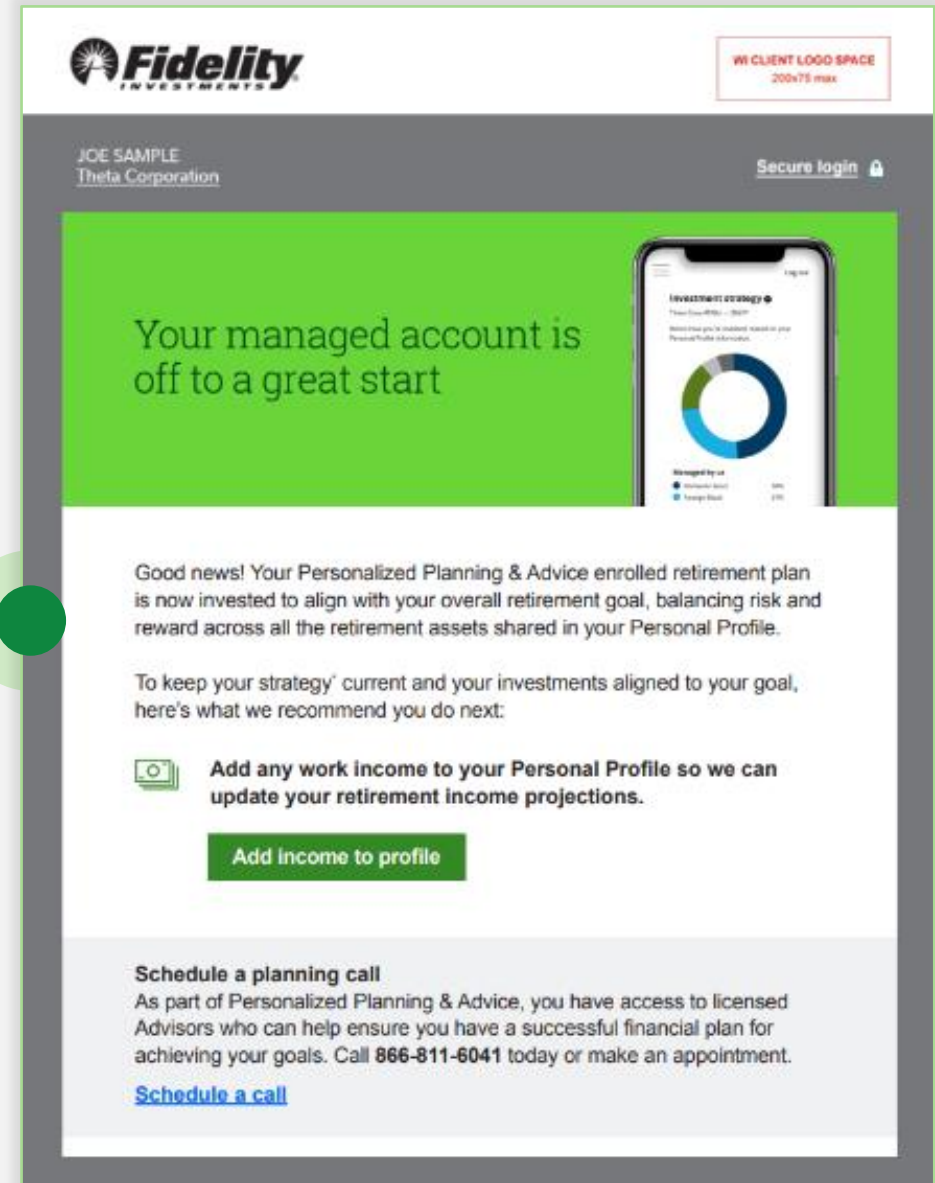
- ✓ Sent 1 week after enrollment

CALL TO ACTION OPTIONS:

- ✓ Register online account
- ✓ Add income to profile
- ✓ Confirm risk tolerance
- ✓ Visit planning dashboard
- ✓ Schedule a call

FORMAT:

- ✓ Email with scalable capability for client co-branding



Onboarding: Personalize

GOAL:

- ✓ To drive personal profile completion

TIMING:

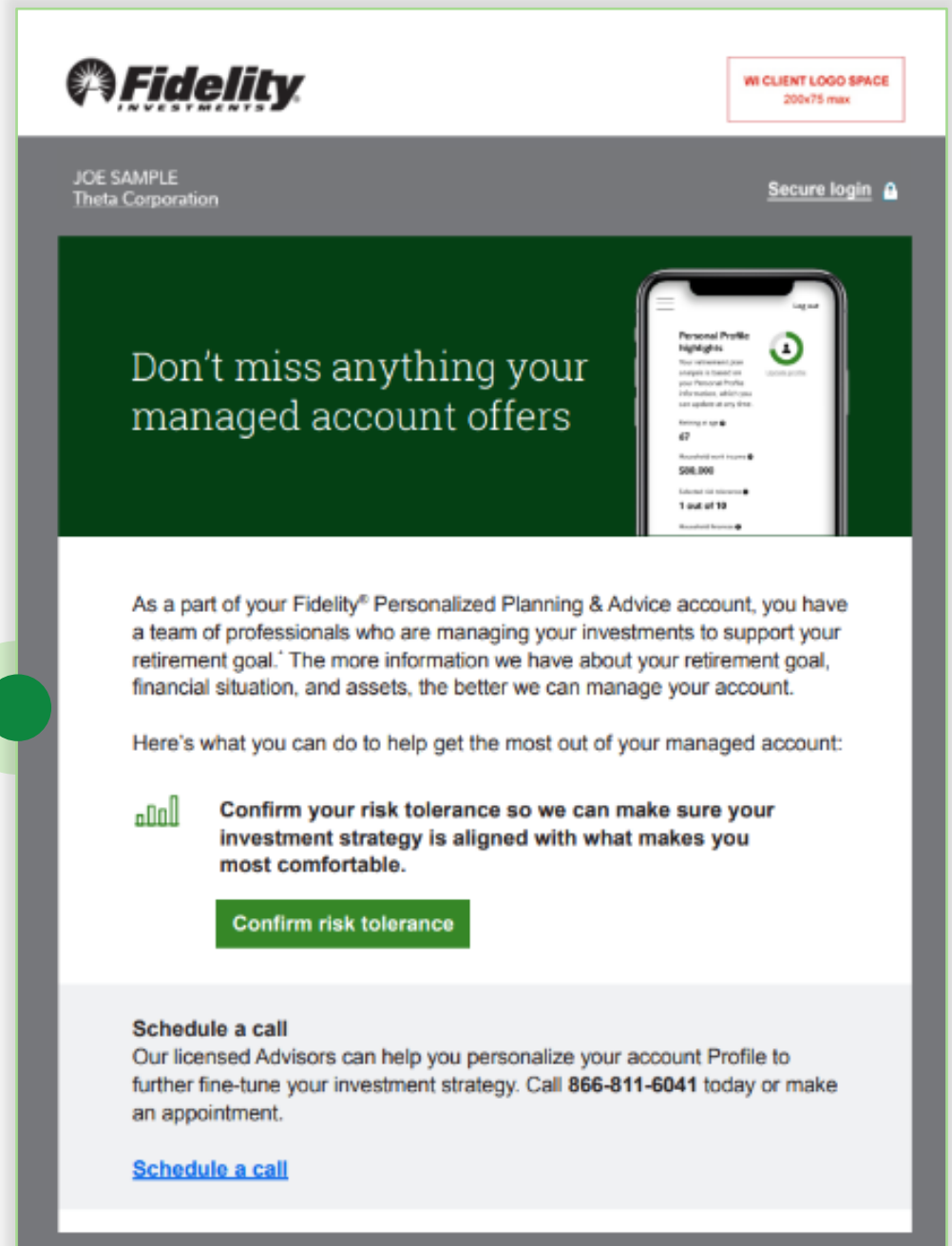
- ✓ Sent 2 weeks post enrollment to participants who have yet to register an online account, complete their Personal Profile with the key data points (income and risk tolerance), or visit their planning dashboard

CALL TO ACTION:

- ✓ Register online account
- ✓ Add income to profile
- ✓ Confirm risk tolerance
- ✓ Visit planning dashboard
- ✓ Schedule a call

FORMAT:

- ✓ Email with scalable capability for client co-branding



Onboarding: Add additional savings

GOAL:

- ✓ Drive outside asset inclusion to Personal Profile

TIMING:

- ✓ Sent 3 weeks post enrollment

CALL TO ACTION:

- ✓ Add accounts now
- ✓ Schedule a call

FORMAT:

- ✓ Email with scalable capability for client co-branding

Fidelity
INVESTMENTS

W/ CLIENT LOGO SPACE
2024/75 194X

JOE SAMPLE
Theta Corporation


Secure login

Fine-tune your Personalized Planning & Advice strategy

Monthly retirement income

With your Fidelity® Personalized Planning & Advice account, you get a team of professionals who actively monitor your account as the market changes, to keep your investment mix aligned with your retirement goal.

The more we know about you and your financial situation, especially other retirement savings, the more accurately we can estimate your income and expenses and provide help and management to meet your needs in retirement. To help you make the most of your account:

 **Add any other retirement accounts you may have to your Personal Profile.**

Add accounts now

Schedule an account review
Remember, you have access to licensed planning and advice professionals who can review your savings portfolio and help add any other accounts you may have to your strategy. Call 866-811-6041 today or [make an appointment](#).

[Schedule a call](#)

Participant engagement & personalization



Planning dashboard for enrolled participants

The Planning Dashboard within NetBenefits provides retirement progress, recap of recent activities, profile information, and provides the resources and tools to take action

JOE SAMPLE
Theta Corporation

Secure login

Hi Jake!

THETA SAVINGS PLAN **\$51,465.03** Other retirement assets **\$17,636.00**
As of 07/01/2024

Your Personalized Planning & Advice dashboard is where you can review, manage and update information that helps us keep your plan on the right track.

Action needed: Review any missing or outdated information below so that we can keep your investment strategy current. Please note that profile updates will appear on your dashboard up to 24 hours after you've made any changes.

Please update your Personal Profile to include any other retirement assets you have such as an IRA. | Please confirm that both your retirement and planning age are accurate in your Personal Profile.

Retirement plan summary

Personalized Planning & Advice retirement analysis

This analysis is based on certain assumptions such as rates of return, market values, and inflation rates, and the information you provide in your Personalized Planning & Advice.

Retirement score **119 On track** | In this market: Weak Market | You may have **\$9,796 /mo** | You may need **\$8,229 /mo** | Potential surplus **\$1,567 /mo**

Hypothetical monthly income

How much income could you have in retirement?

You may have a surplus of \$1,567/mo

You may have \$9,796/mo

■ Social Security ■ Other savings ■ XYZ 403(B) PLAN ■ Other income ■ Potential Surplus

Speak with a planning consultant.

Take some time to review your plan and discuss strategies to help you meet your long-term financial goals.

Call Fidelity 866-811-6041

[Schedule an appointment](#)

IMPORTANT: The projections or other information generated by this tool regarding the likelihood our various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time. Learn more in our [FAQ](#).

JOE SAMPLE
Theta Corporation

Secure login

Personal Profile highlights

Below are a few things you've told us about your financial situation which may impact your retirement plan analysis and investment strategy. You can view your entire Personal Profile and make changes at any time.

Retiring at age **70** | Household work income **\$78,000** | Risk tolerance **8 out of 10** | Household finances **Select to add**

[Manage my Personal Profile](#)

Investment strategy for: THETA CORP 401(k)

Your current target asset allocation, based on the information in your Personal Profile.

Managed by us

- Domestic Stock: 67%
- Foreign Stock: 28%
- Bonds: 5%
- Short-Term: 0%

[Review my Personal Profile](#)

Investment management updates

Get perspectives on investing and more on our [market outlook](#) page, including the latest from your investment management team.

Market Perspective

Our quarterly perspective on the markets and what it may mean for you. [Watch video \(5:10\)](#)

[View all account activity](#)

Take action

- [Manage my Personal Profile](#)
- [Manage Contributions](#)
- [Schedule an appointment](#)
- [Take financial wellness checkup](#)
- [Call Fidelity 866-811-6041](#)

Profile Personalization Campaign

GOAL:

- ✓ To target and remind participants who have yet to update their Personal Profile. Includes dynamic suggested next steps based on participant's planned retirement horizon.

TIMING:

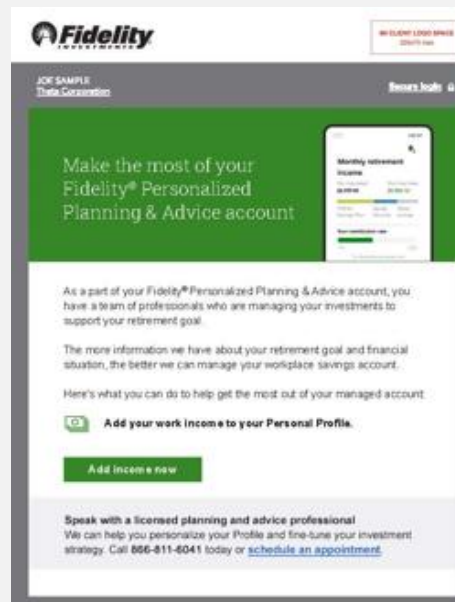
- ✓ Communications are quarterly (March/June/Sept/Dec)

CALL TO ACTION:

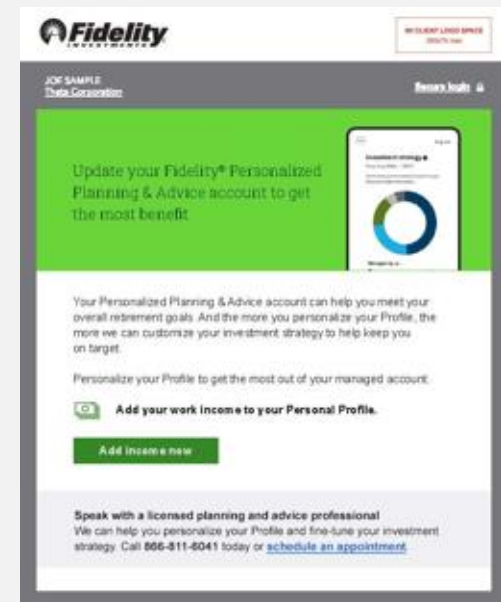
- ✓ To the Personal Profile to update. Includes option to call a Fidelity representative or schedule an appointment.

FORMAT:

- ✓ Email with print backup.
- ✓ Print backup includes new QR code to increase print to digital conversion.



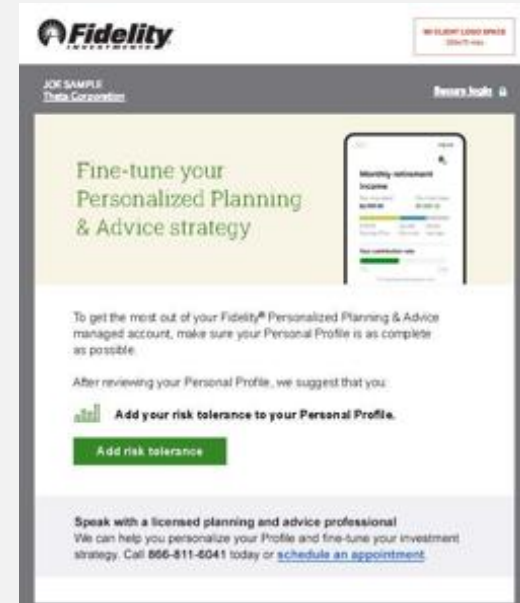
March



June



September



December

Quarterly check-in (QCI)

GOAL:

- ✓ To engage participants quarterly with a snapshot of their plan, drive planning dashboard visits and promote tools and resources

TIMING:

- ✓ Sends during the first month of each quarter

CALL TO ACTION:

- ✓ Visit your planning dashboard, update savings rate, update your personal profile, or schedule a planning discussion

FORMAT:

- ✓ Email with print backup

The image displays a screenshot of the Fidelity retirement planning dashboard for Joe Sample, Theta Corporation. The dashboard features a green header with the Fidelity logo and a 'Secure login' link. The main content area is divided into several sections: 'Your retirement progress' with a 'View progress' button; 'Your Personal Profile' with an 'Update profile' button and a call to 'Add important details'; 'Your savings' with a 'Change contribution' link; and 'Get more help' with a 'schedule an appointment' link. A mobile phone icon shows a preview of the dashboard. To the right, a green circular graphic highlights the 'Add important details' button. Below the dashboard is a printout of an email titled 'Your Personalized Planning & Advice Quarterly Check-in' dated April 9, 2024. The email includes a QR code and instructions for reviewing the profile and updating the email address.

Fidelity INVESTMENTS WY CLIENT LOGO SPACE 200x75 max

JOE SAMPLE
Theta Corporation Secure login

Let's check in on your progress

Your retirement progress
Visit your [planning dashboard](#) to see your progress, including your estimated income in retirement.
[View progress](#)

Your Personal Profile
Fidelity® Personal Planning & Advice manages your investment strategy for you. That's why it's important to keep your Personalized Profile up to date—so we can create a plan customized for you. It looks like you haven't updated your Personal Profile in over a year. Please log in to make sure all your details are current.
[Update profile](#)
Personal Profile
Add important details

Your savings
Are you saving all you can for retirement? You're currently contributing **X%**, less than the suggested 15%* or more. Contributing just 1% more could lower your taxable income while helping to boost your savings. [Change contribution](#)

Get more help
Personalized Planning & Advice connects you with licensed professionals, ready to help you personalize your Profile and answer your questions. Call **866-811-6041** or [schedule an appointment](#).

Fidelity PO Box 2002
Albany, MA 01725-8003
Your Personalized Planning & Advice Quarterly Check-in
123 PASEO ROAD
MADISON, MA 04321
April 9, 2024

Hi Joe,
We appreciate that you've trusted us to manage your retirement investments with Personalized Planning & Advice through your THETA CORPORATION plan.
We just ask that you keep your Personal Profile* up to date so we can keep your strategy aligned with your current financial situation. This information allows us to provide a more personalized investment strategy and deliver strong risk adjusted returns for your savings.

- Please take a few minutes to **review and update your Personal Profile**.
 - Go to [netbenefits.com/YourPlanningDashboard](#) or scan the QR code. >>
 - Or call us at **866.811.6041** to speak with a Fidelity representative who can help you personalize your profile.
- Confirm your preferred email address.
 - Go to [netbenefits.com/profile](#) or scan the QR code. >>

Best regards,
Your Fidelity® Personalized Planning & Advice Team

Anniversary campaign

GOAL:

- ✓ To provide participants with their retirement readiness score, target asset allocation, and contribution snapshot compared to the previous year

TIMING:

- ✓ Sent to all participants on their anniversaries with the service
- ✓ Replaces the QCI mailing on the month of the participant's anniversary

CALL TO ACTION:

- ✓ Visit planning dashboard, view methodology, review contributions and review/update personal profile

FORMAT:

- ✓ Email with print backup

Your Personalized Planning & Advice Annual Review



Hi Joe, it's time for your annual strategic review. We appreciate that you've trusted us to manage your retirement investments for the past 5 years. Now is a good time to review your retirement progress and investment strategy, as well as your planning checklist of actions you can take to help you reach your goals.

Your Retirement Progress:



Your retirement progress is based on certain assumptions, such as rates of return, market values, and inflation rates, and the information you provide in your Personal Profile. For more details, [visit your planning dashboard](#).

Your Retirement Score*: 80 Fair

Since last year†, your score went up 5 points.

IMPORTANT: The projections or other information generated by the Fidelity Retirement Score regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time. [View Methodology](#).

Your Investment Strategy:



We review your strategy 3-4 times per year, and make changes to your investments as needed to keep your strategy aligned with your personal financial situation, including each time you update your Personal Profile. Below is where your target asset allocation was a year ago, and where it is now for your Theta Plan retirement savings.

Target Asset Allocation as of August 18, 2022



Target Asset Allocation as of August 10, 2023



Your Planning Checklist:

Your savings and the information in your Personal Profile are key pieces that help us determine how conservative or aggressive your investing strategy should be to help you reach your goals.



Contributions:

You're currently contributing 4%‡. Take a moment to review your current elections and options. If your budget allows, even a 2% increase can add up.

[Review your contributions](#)

Also remember to update your contribution amount in your Personal Profile so that we can update your retirement progress score. In the "Assets" page in your Profile, click on ["View/edit how we use this in our analysis"](#) for your Theta Plan workplace savings plan.



Personal Profile:

Has anything changed in your work, life or financial situation? Your Personal Profile was last updated on August 1, 2022. Remember, it's important to update your profile at least once a year, or whenever anything changes.

[Review your Personal Profile](#)



Fidelity® Personalized Planning & Advice
For Theta Corporation Plan

<meta charset="utf-8">

Your Personalized Planning & Advice Annual Review

Hi JOE,

It's time for your annual strategic review. We appreciate that you've trusted us to manage your retirement investments for the past 5 years. Now is a good time to review your retirement progress and investment strategy, as well as your planning checklist of actions you can take to help you reach your goals.



Your Retirement Progress:

Your retirement progress is based on certain assumptions, such as rates of return, market values, and inflation rates, and the information you provide in your Personal Profile. For more details, go [online to MyBenefits.com/YourPlanningDashboard](#).



Your Investment Strategy:

We review your strategy 3-4 times per year, and make changes to your investments as needed to keep your strategy aligned with your personal financial situation, including each time you update your Personal Profile. Below is where your target asset allocation was a year ago, and where it is now for your Theta Plan retirement savings.

Target Asset Allocation as of August 18, 2022



Target Asset Allocation as of August 10, 2023



Your Planning Checklist:

Your savings and the information in your Personal Profile are key pieces that help us determine how conservative or aggressive your investing strategy should be to help you reach your goals.

NetBenefits® home page and mobile app

Sample homepage messaging

For those newly enrolled:

Welcome to Personalized Planning & Advice. Make the most of it by completing your Personal Profile.

For those missing work income in their profile:

Entering your work income will help us determine your projected monthly retirement income.

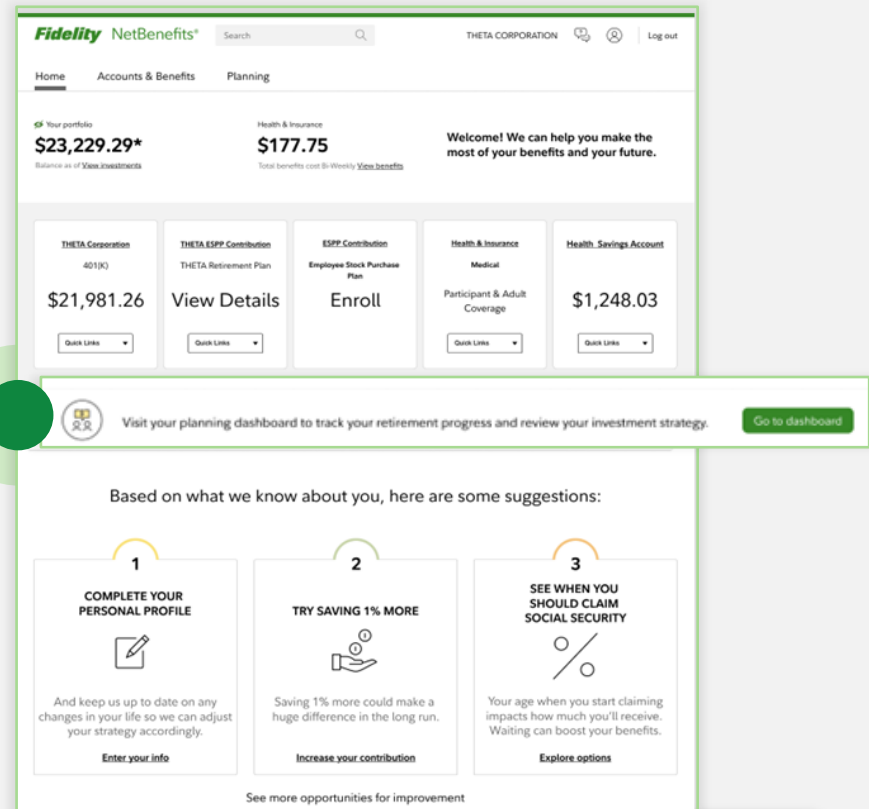
Default message during the launch of the Quarterly Check-in communication:

Action Needed: It's time for your quarterly check-in.

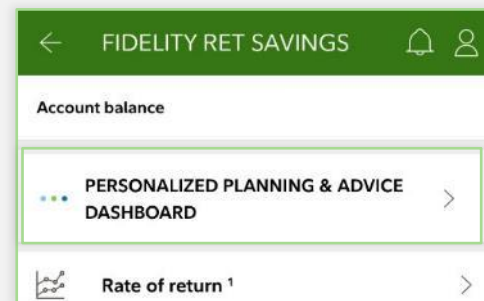
Default message in between months from the Quarterly Check-in:

Visit your planning dashboard to track your retirement progress and review your investment strategy.

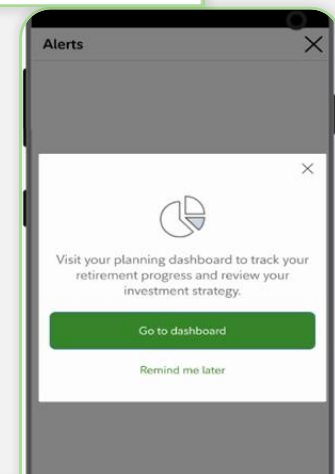
NB Home Page Personal Profile Action Card for those who have yet to update their Personal Profile



NetBenefits mobile app



Mobile app DC Summary card



Sample mobile app messaging

Portfolio review /
investment updates



Investment review / rescore

GOAL:

- ✓ To inform participants of strategy confirmation/changes for every Personalized Planning & Advice enrolled plan

TIMING:

- ✓ Sent after every rescore and/or profile update

CALL TO ACTION:

- ✓ View detailed confirmation and review personal profile

FORMAT:

- ✓ Email with print back up

Your Investment Strategy Update

Thank you for entrusting Fidelity® Personalized Planning & Advice to manage your Theta Corporation Plan retirement savings¹.

We've recently reviewed your account and selected the investment strategy noted below. To ensure your strategy is aligned to your personal financial situation, it's critical that you review and update your Personal Profile at least once a year or whenever your situation changes.

If you have not already done so, [please review your Personal Profile](#).²

Retirement Goal: Growth investment strategy

Workplace account(s) enrolled in Personalized Planning & Advice:

Account	Investment Strategy
Theta Corporation Plan	We decided to move you from the Aggressive Growth to the Growth investment strategy.
Beta Corporation Plan	We believe that the Growth investment strategy is still appropriate, and have adjusted your target equity percentage* from 80% to 70%.
Gamma Corp Plan	We believe that the Growth investment strategy is still appropriate.

[View your planning dashboard »](#)

You can also call us at **866-811-6041** for help updating your information and any other planning needs.

[View your account review history in your account notices »](#)

Fidelity® Personalized Planning & Advice
For Theta Corporation Plan

Retirement Goal: Growth investment strategy

Workplace account(s) enrolled in Personalized Planning & Advice:

Account	Investment Strategy
Theta Corporation Plan	As a newly enrolled account, we believe that the Growth investment strategy is appropriate for this account.
Beta Corporation Plan	We believe that the Growth investment strategy is still appropriate, and have adjusted your target equity percentage* from 80% to 70%.
Gamma Corp Plan	We believe that the Growth investment strategy is still appropriate.

Account Review Completed

We reviewed your workplace savings account enrolled in Fidelity® Personalized Planning & Advice and as a result, made trades on your behalf. We will continue to monitor and manage your investments and make changes as needed to keep your investment strategy aligned with on your personal financial situation and changes in the market.

➤ [View detailed confirmation](#)

We use the information you provide us in your Personal Profile to determine your investment strategy for your retirement goal. It's critical that you review and [update your Personal Profile](#) at least once a year or whenever your situation changes.

As well, please make sure to review your retirement plan and investment strategy by visiting your [Planning Dashboard](#).

Fidelity(R) Personalized Planning & Advice

Thank you for your participation in Fidelity(R) Personalized Planning & Advice. The following transactions were initiated by the service on your behalf.

Transaction	Percentage
FA Focus Emph Mkts Z	3.80%
FA Cb Comdty Str Z	0.22%
FA Int Sm Cap Z	1.45%
FA Invt Grd Bond Z	1.73%
FA Mega Cap Str Z	1.21%
FA Small Cap Z	0.98%
Fd Diversd Int Rf	1.93%
Fd Emergng Mkts K	0.20%
Fd Est Dir Income K	0.21%
Fd Extl Mkt Idx	3.98%
Fd Focused Stock	1.75%
Fd Fund R	7.87%
Fd Growth Co Rf	0.88%
Fd Int Cap Appl Rf	2.64%
Fd Int Index	3.03%
Fd LC Core Estn Indx	0.89%
Fd LD Val Efn Indx	6.84%
Fd Lg Cap Cr Idx	4.02%
Fd Overseas K	0.39%
Fd Sm Cap Discovery	1.47%
Fd Small Cap Gr Rf	1.97%
Fd S&P 500 All Op K	2.16%
Fd Tote Int Idx	4.08%
Fd US Smlt Sct	2.18%
Fd Value Discov Rf	1.42%
Fd Value K	0.15%
Fd 500 Index	14.81%
Total	100.00%

Personalized Planning & Advice market outlook hub

NetBenefits content hub for market outlook and broader Fidelity investing content to provide help/reassurance and address participant feedback and sentiment

Fidelity NetBenefits THETA CORPORATION Log out

Home Accounts & Benefits Plan & Learn

Is this content helpful?

Market Outlook

Ups and downs are a normal part of how markets behave and its natural to feel uneasy. Staying invested and sticking with a plan can be key to reaching your retirement goal.

You can make sure that your plan still reflects your current financial situation and preferences by [revisiting your profile](#). Still have questions? We're here to help. [Schedule an appointment](#) or call us at 866-811-6041.

Perspective from your investment team

- We believe the U.S. economy is currently showing signs of a late-cycle expansion and the risks of a recession occurring in the future may be rising.
- We continue to reduce risk by reducing allocations to stocks and increasing allocations to bonds as growth moderates.
- We remain modestly overweight to stocks, as historically stocks have rallied soon after entering a bear market and sometimes even after news headlines have highlighted recession risks.
- We are maintaining allocations to inflation sensitive assets such as TIPS and increasing allocations to commodities when present in plan lineups.

Insights on the market and your investments

Market perspective

Our latest thinking on the economy and your Personalized Planning & Advice portfolio.

ARTICLE

Market update

Hear from David Reilly, Institutional Portfolio Manager for Personalized Planning & Advice.

VIDEO

Sticking to a plan

By staying in the market, there is a possibility of realizing greater long-term gains.

INFOGRAPHIC

3 Keys: The foundations of investing

3 keys to an investment plan that you can stick with day in and day out.

ARTICLE

Markets, emotions, and you

Understanding market cycles and your emotions can help you be a better investor.

ARTICLE

How to Balance Debt, Saving, and Investing

This step-by-step guide can help you decide what to tackle first.

ARTICLE

[View more](#)

[Visit planning dashboard](#)

Fidelity Viewpoints

How inflation could impact retirement savings

Higher prices can eat into savings but you may be able to keep your plan on track.

Fidelity Viewpoints
07/01/2022

NB Learn Hub cards (Investing, Market Ups and Downs, and Retirement pages)

Quarterly Market Perspective

FIDELITY INVESTMENTS
Video

Quarterly Market Perspective 2nd Quarter

© 2016 This presentation is provided for informational purposes only.

[Visit: Planning Dashboard](#)

Let's talk about what's important to you
[Schedule an appointment](#)

I'd like to learn about: Filter by type ▼

Thinking of retiring into this market? ARTICLE	Your personal profile VIDEO	Quarterly market perspective VIDEO
Review your retirement plan ARTICLE	How inflation could impact retirement savings ARTICLE	What the SVB closure may mean for markets ARTICLE

Market perspective

Retirement readiness



Pre-retiree

GOAL:

- ✓ To provide a personalized checklist of next steps to take, including having a planning discussion with a rep

TIMING:

- ✓ Sent at 5 years from retirement age, 1 year from retirement age, and at retirement age

CALL TO ACTION:

- ✓ Links to the [Retirement Decision Guide](#) in NetBenefits¹

FORMAT:

- ✓ Email corresponds to change in the dashboard from accumulator view to pre-retiree / retiree

Get ready for life after work







Congratulations <First Name>, you're well on your way to retirement. Now's a great time for us to take a closer look at your plan for the future.

After years of saving, it can be hard to think about spending. As you transition into retirement, we'll help you with important decisions, including:

- How to create cash flow from your hard-earned savings
- Maximizing your Social Security benefits
- Planning for expenses
- Exploring options for health coverage

Your next steps:

-  1. [Answer a few questions about your retirement plans in our decision guide](#) to explore options for health coverage, Social Security, creating a cash flow, planning for expenses, and more.
-  2. [Confirm the information in your Personal Profile*](#) to ensure your investment strategy is aligned to your current financial situation and preferences.
-  3. [Have a planning discussion with a licensed professional by scheduling an appointment](#) or call **866-811-6041**.
-  4. [Review your retirement progress on your exclusive planning dashboard.](#)

Take the first step



NetBenefits® pre-retiree experience

GOAL:

To help pre-retirees view projected income in retirement and educate on how to prepare for the road ahead

- ✓ Pre-retiree dashboard turns on 5 years out from retirement
- ✓ Allows participants to view projected income/spending and if adjustments need to be made
- ✓ All pre-retiree participants are invited to call a planning consultant to review long-term financial goals
- ✓ Participants can use the Retirement Decision Guide tool for additional planning considerations if needed and turned on for your employees ¹

Dashboard Pre-retiree view

Hi Steven!

Your Personalized Planning & Advice dashboard is where you can review, manage, and update information that helps us keep your plan on the right track.

NXP 401(k) ●
\$117,963.81
as of May 18, 2023

Other retirement assets ●
\$37,522.73
[Add other assets](#)

Action needed Review any missing or outdated information below so that we can keep your investment strategy current.

1 Please complete the Risk Tolerance section of your Personal Profile.
[Review & update](#)

2 Please add work income to your Personal Profile.
[Review & update](#)

3 Please update the Financial Situation section of your Personal Profile.
[Review & update](#)

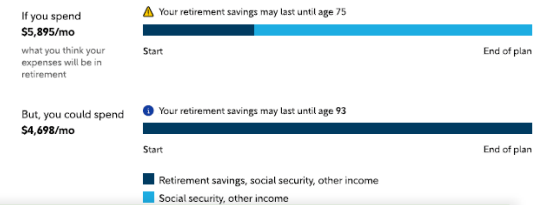
Personalized Planning & Advice retirement analysis ●

This analysis is based on the information in your Personalized Planning & Advice [Personal Profile](#), which you may review and update at any time.

Market condition ● You may have ● Potential shortfall year ●
Weak ▼ **\$201,372 at retirement** **2035**

Will your savings last through retirement? ●

This is an estimate of how long your retirement savings will last.



Let's review your plan

Speak to a planning consultant to review your current situation and identify additional steps you can take to help meet your financial goals.

Call 866-811-6041
[Schedule an appointment](#)

Shortfall view

Personalized Planning & Advice retirement analysis ●

This analysis is based on certain assumptions such as rates of return, market values, inflation rates and the information in your Personalized Planning & Advice [Personal Profile](#), which you may review and update at any time.

Market condition ● You may have ● At the end of the plan, you may have ●
Weak ▼ **\$97,250 at retirement** **\$1,370,670**

Will your savings last through retirement? ●

This is an estimate of how long your retirement savings will last.



Speak with a planning

Take some time to review your plan and discuss strategies to help you meet your long-term financial goals.

Call 866-811-6041
[Schedule an appointment](#)

Surplus view

Personal Profile highlights ●

Your retirement plan analysis is based on the information in your [Personal Profile](#), which you may review and update at any time.

Retiring at age ● Household work income ● Selected risk tolerance ● Household finances ●
65 **\$116,000** **7 out of 10** **Secure**

[Manage my Personal Profile](#)

Take action ●



Manage my personal profile



Manage contributions



Schedule an appointment



Take financial wellness checkup



Call Fidelity
866-811-6041

Plan sponsor resources



Ask Fidelity Session

WHAT'S INCLUDED:



- ✓ Live 30-minute event with Fidelity SME and extensive Q&A session
- ✓ Promotional materials to encourage participation and drive attendance
- ✓ Follow-up messaging with session recap and call-to-action

KEY BENEFITS:

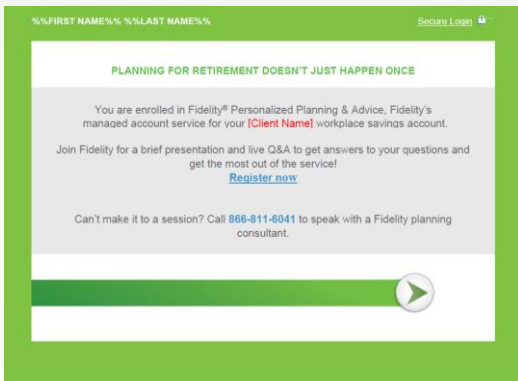


- ✓ Educational session intended to improve the financial wellness of your employees
- ✓ Engaging 2-way communications format – talk to an actual person
- ✓ Clear, actionable next steps
- ✓ Increased engagement creates better outcomes for enrolled employees

Touch 1: Email announcement

Promote the Ask Fidelity Session

CTA: Attend



Live session: Ask Fidelity

“How to make the most of your 401K with Fidelity Personalized Planning & Advice”

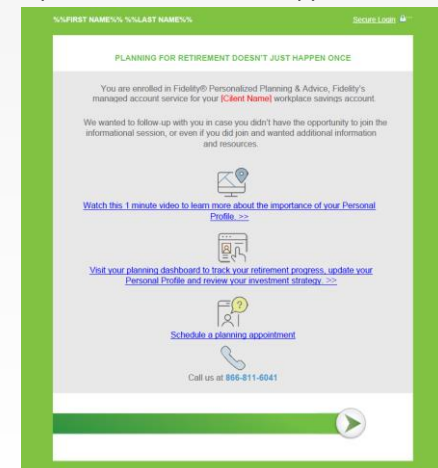
- ✓ Personalized Planning & Advice value prop
- ✓ Planning dashboard
- ✓ Importance of personalization & “how- to”

CTA: Review your plan on your planning dashboard and update your profile

Touch 2: Email follow-up

Thanks for attending / in case you missed the session. Includes link to “how-to” profile video

CTA: Visit planning dashboard and update your profile; or schedule an appointment



PSW ad-hoc employee engagement resources

GOAL:

To provide resources through PSW to support your ad-hoc employee outreach communications for investment help, awareness and adoption, and drive personalization and engagement with enrolled Personalized Planning & Advice participants via:

- ✓ Emails
- ✓ Digital signage
- ✓ Social/Intranet copy
- ✓ Videos
- ✓ FAQs
- ✓ Educational Workshops

Investment Help and Fidelity® Personalized Planning & Advice (PP&A) Communications & Education


Providing strategies and resources to help employees feel confident in managing their retirement

Investment Help Awareness and Adoption	PP&A Awareness and Adoption	Enrolled Onboarding and Engagement
<p>COMMUNICATIONS</p> <p>Investment Help Campaign (Fidelity-deployed)</p> <ul style="list-style-type: none"> Multi-touch email that offers investment strategies and a pricing incentive. Campaign can be deployed as needed <p>Off-the-shelf content:</p> <ul style="list-style-type: none"> Emails Digital signage Social/Newsletter/Intranet Copy Planning & Guidance Center Flyer <p>CONTENT AVAILABLE ON NETBENEFITS®</p> <ul style="list-style-type: none"> Learn Hub: Collection of resources with relevant and current topics <p>FIDELITY WORKSHOPS</p> <p>Onsite Live, On Demand and Virtual Live</p> <ul style="list-style-type: none"> Topic: Take the First Step to Investing <ul style="list-style-type: none"> Review the basics of investing and understand asset allocation/diversification Topic: Make the Most of Your Retirement Savings <ul style="list-style-type: none"> See the importance of saving as much as possible and learn the benefits of saving more Ask Fidelity (Onsite Live and Virtual Live) <ul style="list-style-type: none"> Short presentation, demo of NetBenefits and Q&A Topic: Investment Styles <ul style="list-style-type: none"> Finding an investment style to fit your needs 	<p>COMMUNICATIONS</p> <p>Activation Campaign (Fidelity-deployed)</p> <ul style="list-style-type: none"> Multi-touch email that creates awareness and offers a pricing incentive to sign up for PP&A. Campaign can be deployed as needed <p>Re-engagement Campaign (Triggered)</p> <ul style="list-style-type: none"> Multi-touch email that is targeted to re-engage and reinforce the value of PP&A <p>PP&A Campaign (Fidelity-deployed)</p> <ul style="list-style-type: none"> Multi-touch email that creates awareness for PP&A and offers a pricing incentive. Campaign can be deployed as needed <p>Off-the-shelf content:</p> <ul style="list-style-type: none"> Emails Digital signage Social/Newsletter/Intranet Copy Brochure Videos FAQ <p>FIDELITY WORKSHOPS</p> <p>Onsite Live, On Demand and Virtual Live</p> <ul style="list-style-type: none"> Topic: Fidelity® Personalized Planning & Advice <ul style="list-style-type: none"> Learn to manage your own portfolio and explore Fidelity's professional investment management Topic: Invest Confidently for Your Future <ul style="list-style-type: none"> Define your savings goals and build an investment plan to help you optimize your savings Ask Fidelity (Onsite Live and Virtual Live) <ul style="list-style-type: none"> Short presentation, demo of NetBenefits and Q&A Topic: Getting the Most From Personalized Planning & Advice <ul style="list-style-type: none"> Understanding the features and benefits of the service <p>Additional resources available on NetBenefits: Dashboard, Learn Hub, Main Navigation pages (DC Summary, Investment Performance & Research, Change Investments, Investment Strategies), Profile Video page, Market Perspective content, PP&A Digital Landing Page, Homepage banner Mobile app – DC Summary card, In-App Pop-ups</p>	<p>ONBOARDING (FIRST 90 DAYS)</p> <p>Enrollment Campaign (Fidelity-deployed)</p> <ul style="list-style-type: none"> Multi-touch email with print backup that sets expectations and provides clear actions for participants to consider <p>Content available on NetBenefits</p> <ul style="list-style-type: none"> Dashboard Homepage banner, Action card <p>ONGOING</p> <p>Quarterly Check-in/Annual Check-up Campaign (Fidelity-deployed)</p> <ul style="list-style-type: none"> Multi-touch email with print backup that provides status update and action steps NetBenefits Homepage banner <p>Profile Reminder Campaign - 2 times per year (Fidelity-deployed)</p> <ul style="list-style-type: none"> Email with print backup that only targets those who have yet to update their Profile Dashboard NetBenefits Homepage banner, mobile app notification <p>INVESTMENT REVIEWS</p> <p>Investment Strategy</p> <ul style="list-style-type: none"> Strategy updates and changes for every enrolled plan, 3-4 times per year after every rescure or Profile update <p>Trade Confirmation</p> <ul style="list-style-type: none"> Notifies of trades in account after rescure or Profile update <p>Annual Letter (10.5 month)</p> <ul style="list-style-type: none"> Encourages Profile update. Sent 10.5 months after the last Profile update <p>RETIREMENT</p> <p>Retirement Readiness</p> <ul style="list-style-type: none"> Multi-touch email is sent 5 years from retirement age, 1 year from retirement age and at retirement age

[CLICK HERE TO VIEW SAMPLES](#)

Fidelity Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisors LLC. Both are registered investment advisors, are Fidelity Investments companies, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. This service provides advisory services for a fee.
For plan sponsor use only. Fidelity Brokerage Services, Member NYSE, SIPC, 3000 Salem Street, Smithfield, RI 02917 1037042.3.0

Fidelity's Workplace Managed Account offering: Personalized Planning & Advice



Personalized Planning & Advice delivers unique investing and planning strategies to help employees reach their retirement goals:

- Improved engagement:** 93% of enrolled participants regularly engage with retirement planning¹
- Tailored investment strategy:** Nearly 50% of participants saw a portfolio equity change of 10% or more²
- Promotes retirement readiness:** 80% of participants are on track to meet retirement expenses³

How to best engage your employees with Personalized Planning & Advice:

Tools for you to leverage to engage eligible employees

Category	Investment Help	Personalized Planning & Advice
Online education	NetBenefits® Learn Hub Learn more on current topics such as investing concepts and market commentary	NetBenefits® Learn Hub Learn more on current topics such as investing concepts and market commentary
Off-the-shelf materials	Email* Digital Signage Newsletter/Social/Intranet Copy Infographic/Digital Signage/Email Banner-Spanish	Email* Digital Signage Newsletter/Social/Intranet Copy Newsletter/Social/Intranet Copy - Activation Brochure 1 Brochure 2 - Condensed Version Video Option 1 Video Option 2 FAQ Infographic/Digital Signage/Email Banner Infographic/Digital Signage/Email Banner-Spanish

*Materials that can be used as part of an internal communications strategy (or stand alone), to help your employees understand all the ways Fidelity can help them manage their retirement savings

Campaigns	Investment Help Campaign	Activation Campaign
Fidelity will typically send these campaigns once a year but you can also request to send ad hoc	Multi-touch email campaign which communicates to your employees the different ways Fidelity can help them manage their retirement savings	Upon the service launching – this multi-touch communications program is intended to drive awareness and adoption of Personalized Planning & Advice.
Workshops	Educational Workshop: Take the First Step to Investing Educational Workshop: Make the Most of Your Retirement Savings Ask Fidelity: Investment Styles	Educational Workshop: Invest Confidently for Your Future Educational Workshop: Fidelity® Personalized Planning & Advice On-Demand: Establish Personalized Planning & Advice Branding
Tools for you to leverage to improve engagement and personalization for enrolled employees		
Emails	WI Email: personal profile update reminder TEM Email: personal profile update reminder	
Workshop	Ask Fidelity: Getting the most from Personalized Planning & Advice	
NetBenefits	Enrolled participants should be encouraged to view their Personalized Planning & Advice Dashboard and the LearnHub on a regular basis for exclusive market commentary from the Personalized Planning & Advice investment team	
Plan Sponsor Resources:	Personalized Planning & Advice C&E Placement Fidelity Workplace website: Workplace Managed Accounts	

PSW and other client reporting capabilities

We provide resources through PSW to support your fiduciary duty of reviewing your Personalized Planning & Advice plan offering

- ✓ New model report
- ✓ Enrollment report
- ✓ Performance reporting
- ✓ Quarterly client reporting deck (available by request through MD)

The screenshot shows the PSW Reporting interface. At the top, there's a navigation bar with 'Home', 'View Participants', 'Administer Plans', 'Manage Data', 'Work With Fidelity', 'Reporting', and 'Library'. Below this, there are tabs for 'Dashboard', 'Run Reports', 'Create Report', and 'View Classic Reports'. The main content area displays an 'FPPA Enrollment Report' with a table of data. The table has columns for DC Plan, SSN - RESTRICTED, Employee Number, Full Name, Status, Division Name, Division Code, Date of Manager Account Enrollment, Market Value, Total Market Balance, and MM As of Date. The data includes various test accounts and real names like JONES, MICHAEL, TEST ACCOUNT JOE, TEST ACCOUNT FRANK, TEST ACCOUNT KEN, TEST ACCOUNT KATE, TEST ACCOUNT AMY, TEST ACCOUNT TIM, TEST ACCOUNT MATT, TEST ACCOUNT SALLY, TEST ACCOUNT HENRY, TEST ACCOUNT RENEE, TEST ACCOUNT FRANKEN, TEST ACCOUNT LEO, TEST ACCOUNT MEAGAN, and TEST ACCOUNT MADISON.

DC Plan	SSN - RESTRICTED	Employee Number	Full Name	Status	Division Name	Division Code	Date of Manager Account Enrollment	Market Value	Total Market Balance	MM As of Date
25225	999-23-8714		ACCOUNT TEST	A-ACTIVE			12/16/2021 11:40:21 AM	0.00	9242023	
25225	999-23-8712		ACCOUNT TEST	A-ACTIVE			12/16/2021 11:40:21 AM	0.00	9242023	
25225	999-23-8713		ACCOUNT TEST	A-ACTIVE			12/16/2021 9:58:09 PM	0.00	9242023	
25225	999-23-8718		ACCOUNT TEST	A-ACTIVE			14/20/2022 3:30:13 PM	0.00	9242023	
25225	999-23-8719		ACCOUNT TEST	A-ACTIVE			14/20/2022 3:30:13 PM	0.00	9242023	
25225	999-23-8716		ACCOUNT TEST	A-ACTIVE			14/20/2022 3:30:13 PM	0.00	9242023	
25225	999-23-8717		ACCOUNT TEST	A-ACTIVE			14/20/2022 3:30:13 PM	0.00	9242023	
25225	999-23-8715		ACCOUNT TEST	A-ACTIVE			12/16/2021 2:46:56 PM	0.00	9242023	
25225	999-91-2468		JONES, MARK	A-ACTIVE			5/23/2021 3:47:36 PM	34861.45	9242023	
25225	999-77-4075		JONES, MICHAEL	A-ACTIVE			3/10/2022 3:30:13 PM	189167.54	9242023	
25225	999-91-2461		TEST ACCOUNT JOE	A-ACTIVE			8/6/2022 12:19:14 PM	6160.36	9242023	
25225	999-91-2469		TEST ACCOUNT FRANK	A-ACTIVE			11/16/2022 9:30:13 AM	542.10	9242023	
25225	999-91-2460		TEST ACCOUNT KEN	A-ACTIVE			10/30/2022 2:34:40 PM	543.42	9242023	
25225	999-91-2461		TEST ACCOUNT KATE	A-ACTIVE			10/12/2022 11:40:26 AM	524.19	9242023	
25225	999-91-2467		TEST ACCOUNT AMY	A-ACTIVE			8/6/2022 12:58:36 PM	6120.26	9242023	
25225	999-91-2468		TEST ACCOUNT TIM	A-ACTIVE			8/6/2022 12:58:36 PM			
25225	999-91-2469		TEST ACCOUNT MATT	A-ACTIVE			8/6/2022 12:58:36 PM			
25225	999-91-2470		TEST ACCOUNT SALLY	A-ACTIVE			14/20/2022 10:27:44 AM			
25225	999-91-2471		TEST ACCOUNT HENRY	A-ACTIVE			12/6/2022 4:35:40 PM			
25225	999-91-2472		TEST ACCOUNT RENEE	A-ACTIVE			12/6/2022 4:18:17 PM			
25225	999-91-2473		TEST ACCOUNT FRANKEN	A-ACTIVE			12/6/2022 4:06:09 PM			
25225	999-91-2477		TEST ACCOUNT LEO	A-ACTIVE			12/31/2022 2:49:18 PM			
25225	999-91-2478		TEST ACCOUNT MEAGAN	A-ACTIVE			12/31/2022 5:54:51 PM			
25225	999-91-2479		TEST ACCOUNT MADISON	A-ACTIVE			12/31/2022 5:57:59 PM			



Appendix



The value of Personalized Planning & Advice¹

Fidelity's managed account service can put your employees on a personalized path to retirement

Strength of Fidelity

20+ years as a workplace managed account leader with continual market share growth

\$871B in AUM across Fidelity's advisory services platforms²

131 Fortune 500 clients offer Personalized Planning & Advice³

Integrated experience

With a robust engagement strategy, helping participants plan, invest, and stay on target towards their unique goals remains our top priority

Fiduciary role

Strategic Advisers LLC serves as a 3(38) ERISA fiduciary, with discretionary authority over the investment allocation decisions in workplace managed accounts. We take fiduciary responsibility for the participants' portfolio allocations

Driving better outcomes

Proven track record of driving results for both the plan sponsor and participant

80% of enrollees who stay in the service for the long term are on track for retirement⁴



¹ Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. This service provides advisory services for a fee.

² Assets are as of March 31, 2024. Includes the Fidelity corporate retirement plan.

³ Based on Fidelity Investments recordkeeping data, including both defined contribution and Tax-Exempt clients that currently offer, or have recently committed to offering, Personalized Planning & Advice as of March 31, 2024.

⁴ Cohort data includes all participants who had been enrolled in Personalized Planning & Advice for 8+ years as of December 31, 2021. Assessment based on Fidelity's RPM (Retirement Preparedness Measurement) score, which represents the percentage of a participant's retirement expenses that are on track to be covered in poor market conditions. RPM considers an individual's contributions, portfolio asset mix, retirement time horizon, and expected retirement expenses. There are four categories on the retirement preparedness spectrum based on the participant's ability to cover estimated retirement expenses. For the definitions of each category, please see the disclosures in the appendix.

Fidelity's Personalized Planning & Advice

A comprehensive management solution built around the participant

Helping each participant achieve their unique goals
by offering them a personalized experience alongside a robust investment approach

Engaging communications

73% of 401(k)
savers would like
personalized
investment advice¹



Reliable support

Participants keep track of their investments
and see their full financial picture through:

- ✓ Ongoing multi-channel messages and reminders
- ✓ Quarterly and annual check-ins
- ✓ NetBenefits exclusive planning dashboard to track retirement score and income estimates in real time
- ✓ Investment strategy and trade confirmation updates
- ✓ Educational resources, tools and guidance
- ✓ Live channel support with Workplace Planning Consultants
- ✓ Retirement readiness support

Driving participant engagement to complete their personal profile



Personalized communications

Profile Personalization Campaign

Quarterly emails: Remind participants to update Personal Profile. Dynamic suggested next steps based on planning horizon. Includes print backup with QR code.



Online resources

Planning dashboard suggestions & targeted NetBenefits messaging

Additional targeted messaging throughout the online experience with CTA to personalize.



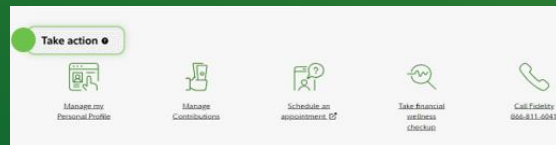
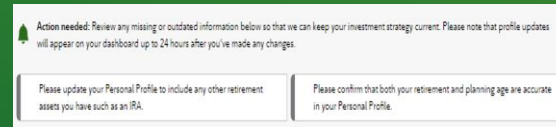
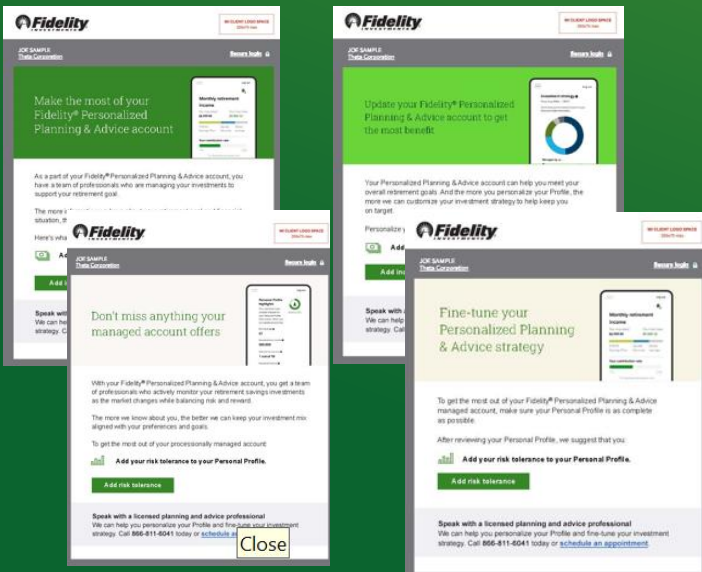
Additional support

Ask Fidelity Q&A sessions

Scheduled group Q&A events

Fidelity representative call-to-action

Participants encouraged to call or schedule an appointment to speak with a planning and advice professional



Speak with a licensed planning and advice professional
We can help you personalize your Profile and fine-tune your investment strategy. Call 866-811-6041 today or [schedule an appointment](#).

Important information

Screenshots are for illustrative purposes only

For plan sponsor or investment professional use only.

Investing involves risk, including risk of loss.

Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers and Fidelity Investments companies and may be referred to as “Fidelity,” “we,” or “our” within. For more information, refer to Terms and Conditions for the Program. When used herein, Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

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