subject line: How diversification can help manage risk
preheader: Keep your investments on track with Fidelity® Personalized Planning & Advice

view in your browser

Fidelity INVESTMENTS

[First Name] [Last Name]
[Plan Short Communication Name]

Secure login

Saving for retirement is important.
How you invest is too.

You've already taken an important step with saving for your retirement. However, saving is just part of the story, keeping your investments on track also deserves attention.

Part of investing is finding a diversified mix of investments so that your exposure to any one type of asset is limited, which can help reduce the volatility of your portfolio over time. Diversification and disciplined rebalancing are the keys to achieving and maintaining a level of risk that is right for you.

If you're not comfortable doing this on your own, **Fidelity® Personalized Planning & Advice** has a dedicated team of investment professionals with the resources and experience needed to create a diversified investment strategy that's right for you. We'll take into account your unique situation, balance risk and reward based on your comfort level, and keep your strategy aligned to your retirement goals.

To find out if this service is right for you, click **Learn more** or call **866-811-6041**.

Learn more

Learn more about what the app can do for you.

Investing involves risk, including risk of loss.

Diversification and asset allocation do not ensure a profit or guarantee against loss.

Privacy Policy | Terms of Use | Important Investor Information about Working with Fidelity Investments

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.**

Please do not respond to this email. This mailbox is not monitored, and you will not receive a response.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

1044536.2.0

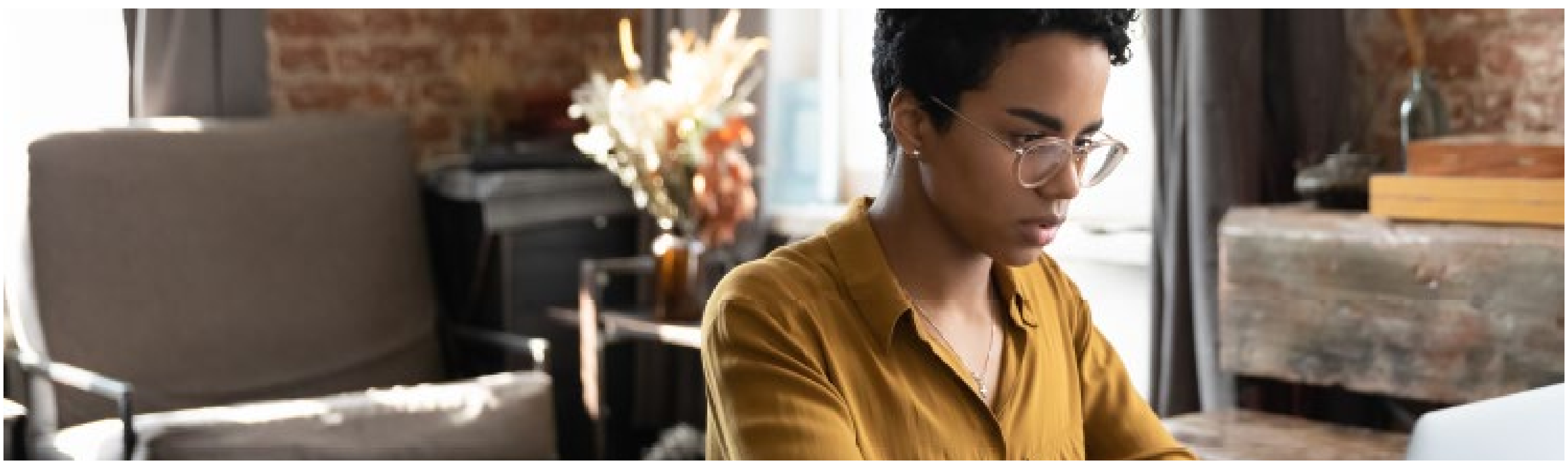
subject line: Managing your money during inflation
preheader: How can Fidelity® Personalized Planning & Advice help you?

view in your browser

Fidelity INVESTMENTS

[First Name] [Last Name]
[Plan Short Communication Name]

Secure login



It's important to review and monitor your spending during times of inflation. Rising prices have hit many consumers right in the pocketbook, which means most of us are spending more on essential daily expenses and saving less.

There is value in investing for growth potential due to inflation. If you feel addressing future inflation will be an important investment consideration, then taking steps to mitigate its impact may make sense.

Fidelity® Personalized Planning & Advice has a dedicated team of investment professionals with the resources and experience needed to manage your portfolio through periods of higher inflation. We'll take into account your unique situation, balance risk and reward based on your comfort level, and keep your strategy aligned to your retirement goals.

To find out if this service is right for you, click **Learn more** or call **866-811-6041**.

Learn more

Download on the App Store

GET IT ON Google Play

Learn more about what the app can do for you.

Investing involves risk, including risk of loss.

Privacy Policy | Terms of Use | Important Investor Information about Working with Fidelity Investments

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.**

Please do not respond to this email. This mailbox is not monitored, and you will not receive a response.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

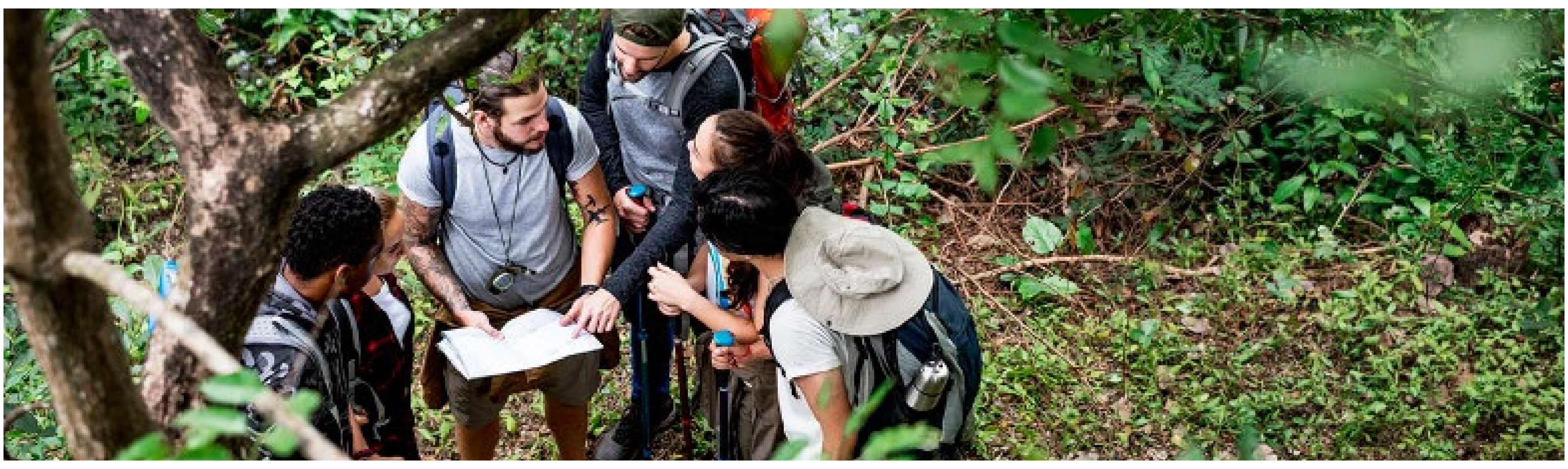
1045173.2.0

subject line: Navigating volatile markets
preheader: Explore the different ways Fidelity® Personalized Planning & Advice can help

view in your browser

[First Name] [Last Name]
[Plan Short Communication Name]

Secure login



Most people will encounter a rocky market at some point when saving for retirement. To better prepare yourself, consider saving and investing strategies that focus on long-term growth.

If you stick to your plan, you can take a lot of the emotion out of your decision-making and avoid making potentially costly moves. So, how do you stay on course during uncertain times?

Fidelity® Personalized Planning & Advice has a dedicated team of investment professionals with the resources and experience needed to manage your portfolio through periods of higher inflation. With their help, you'll be better prepared to weather the ups and downs of the market and stay on track with your retirement goal.

To find out if this service is right for you, click **Learn more** or call **866-811-6041**.

Learn more

Download on the App Store

GET IT ON Google Play

Learn more about what the app can do for you.