Fidelity® Personalized Planning & Advice

Awareness Campaign

Personalized Planning & Advice Awareness campaign

PP&A Awareness Campaign: Overview

Annual awareness campaign that drives participant engagement and awareness of managed account plan feature.

Educates participants on what a managed account is and helps them consider if could be right for them.

Personalized Planning & Advice users:

93% stay actively engaged in planning for retirement[1]

2X as likely to be highly engaged with planning (vs. those not enrolled)[2]

~90% feel confident in their financial security - up from 54%[3]

[1] Fidelity analysis as of June 30, 2024. Engagement is measured for both active and terminated enrolled participants in corporate DC and TEM plans with a positive balance over a period of the last 12 months. "Engaged" includes three tiers: Highly Engaged, Educational Engaged, and Basic-Level Engaged and is defined as follows:

- Basic Engaged: NetBenefits® or Fidelity.com log-in; inbound phone call
- Education Engaged: NetBenefits content views/engagement; advisory dashboard visit; financial wellness topic pages view; live events visit; Learn Hub visits; Student Debt Tool visit
- Highly Engaged: Self-led or rep-led tool completion; phone guidance; onsite one-on-one meetings; Fidelity branch visits; workshop attendance; financial wellness assessment completion; IPQ update; journey space interactions; Goal Booster usage

[2] Fidelity analysis as of June 30, 2025. Engagement is measured for both active and terminated enrolled participants in corporate DC and TEM plans with a positive balance over a period of the last 12 months. "Engaged" includes three tiers: Highly Engaged, Educational Engaged, and Basic-Level Engaged. ~50% of participants in the service are highly engaged vs. ~18% of those not enrolled.

[3] Confidence measured by questions answered in the service's Personal Profile from point of enrollment to the current state, as of September 30, 2024. Respondent who answered "somewhat secure" and "secure" were included in the percentages cited. Participants enrolled in the service for less than one year as of September 30, 2024 were excluded from the analysis.

PP&A Awareness Campaign: Timeline

Driving participant engagement and awareness of managed account plan feature

Week of **June 8**	Week of **June 15**	Week of **June 22**
Educate	Explain	Remind

Email outreach

NetBenefits integrated messaging

NetBenefits homepage

PP&A overview

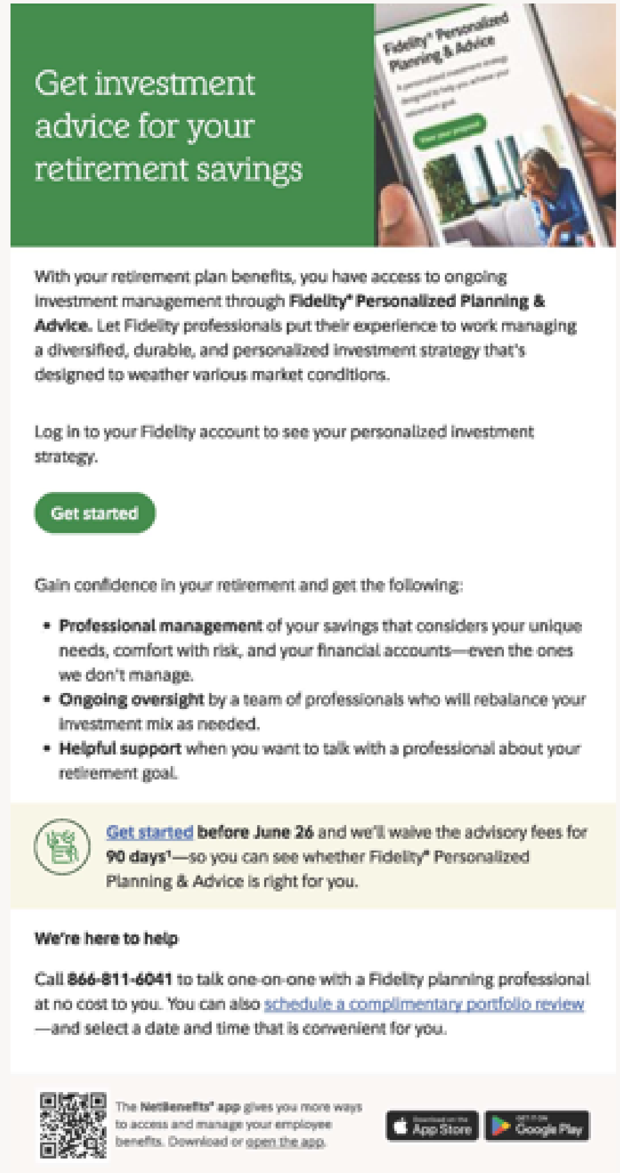
DC Summary

Investment Strategies

PP&A Awareness Campaign: E-mail samples

Educate

- Includes overview on what a managed account is and key features for consideration.



Get investment advice for your retirement savings

With your retirement plan benefits, you have access to ongoing investment management through **Fidelity® Personalized Planning & Advice.** Let Fidelity professionals put their experience to work managing a diversified, durable, and personalized investment strategy that's designed to weather various market conditions.

Log in to your Fidelity account to see your personalized investment strategy.

Get started

Gain confidence in your retirement and get the following:

- **Professional management** of your savings that considers your unique needs, comfort with risk, and your financial accounts—even the ones we don't manage.
- **Ongoing oversight** by a team of professionals who will rebalance your investment mix as needed.
- **Helpful support** when you want to talk with a professional about your retirement goal.

Get started **before June 26** and we'll waive the advisory fees for **90 days**[1]—so you can see whether Fidelity® Personalized Planning & Advice is right for you.

We're here to help

Call **866-811-6041** to talk one-on-one with a Fidelity planning professional at no cost to you. You can also schedule a complimentary portfolio review—and select a date and time that is convenient for you.

The **NetBenefits® app** gives you more ways to access and manage your employee benefits. Download or open the app.

App Store Google Play

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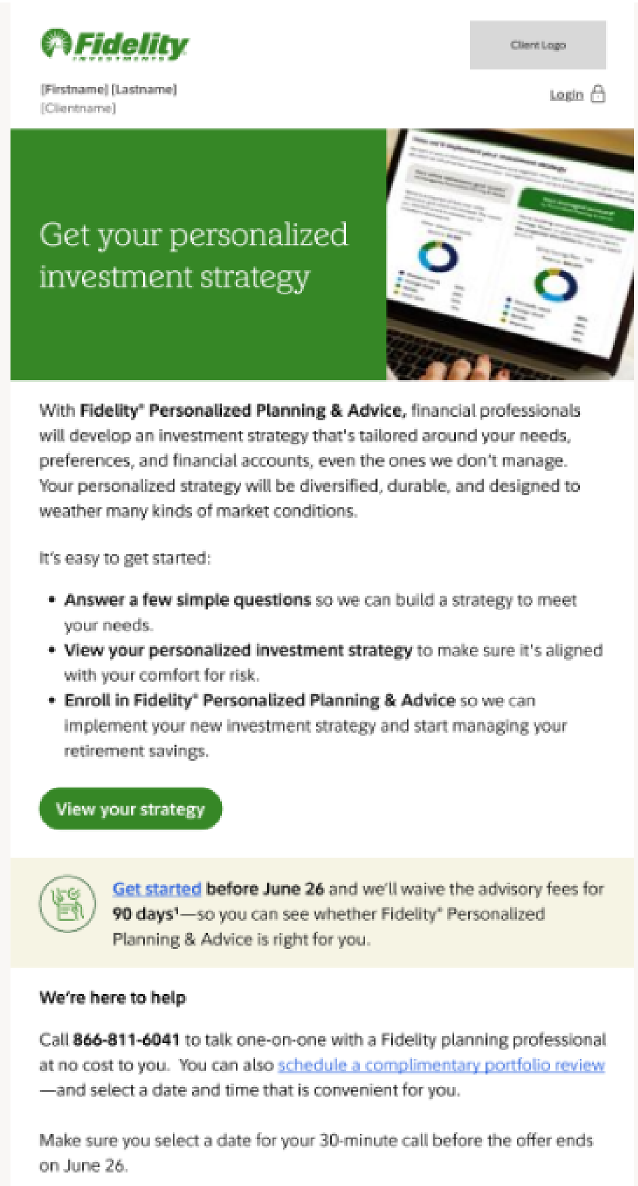
PP&A Awareness Campaign: E-mail samples

Explain

- Guides participants on how to view their personalized investment strategy proposal to help them consider if a managed account is right for them.



Fidelity INVESTMENTS

Client Logo

[Firstname] [Lastname]
[Clientname]

Login

Get your personalized investment strategy

With **Fidelity® Personalized Planning & Advice,** financial professionals will develop an investment strategy that's tailored around your needs, preferences, and financial accounts, even the ones we don't manage. Your personalized strategy will be diversified, durable, and designed to weather many kinds of market conditions.

It's easy to get started:

- **Answer a few simple questions** so we can build a strategy to meet your needs.
- **View your personalized investment strategy** to make sure it's aligned with your comfort for risk.
- **Enroll in Fidelity® Personalized Planning & Advice** so we can implement your new investment strategy and start managing your retirement savings.

View your strategy

Get started **before June 26** and we'll waive the advisory fees for **90 days**[1]—so you can see whether Fidelity® Personalized Planning & Advice is right for you.

We're here to help

Call **866-811-6041** to talk one-on-one with a Fidelity planning professional at no cost to you. You can also schedule a complimentary portfolio review—and select a date and time that is convenient for you.

Make sure you select a date for your 30-minute call before the offer ends on June 26.

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PP&A Awareness Campaign: E-mail samples

Remind

- Reminds participants of the enrollment deadline to get first 90 days of advisory fees waived.

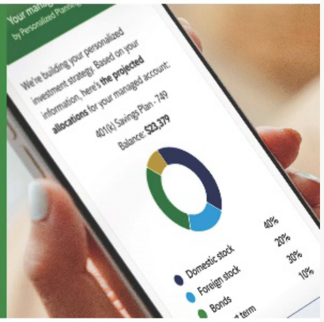
Fidelity INVESTMENTS

Client Logo

[Firstname] [Lastname]
[Clientname]

Login

Try Fidelity®
Personalized
Planning & Advice



This offer ends **June 26**. Get your first **90 days[1] of advisory fees waived** when you enroll in **Fidelity® Personalized Planning & Advice.** It's your opportunity to see whether having your retirement savings professionally managed is right for you:

- Get a personalized investment strategy and ongoing management.
- Access to live support from licensed representatives.[2]
- 98% of people who enroll with us stay.[3]
- You can cancel at any time.

Enroll now

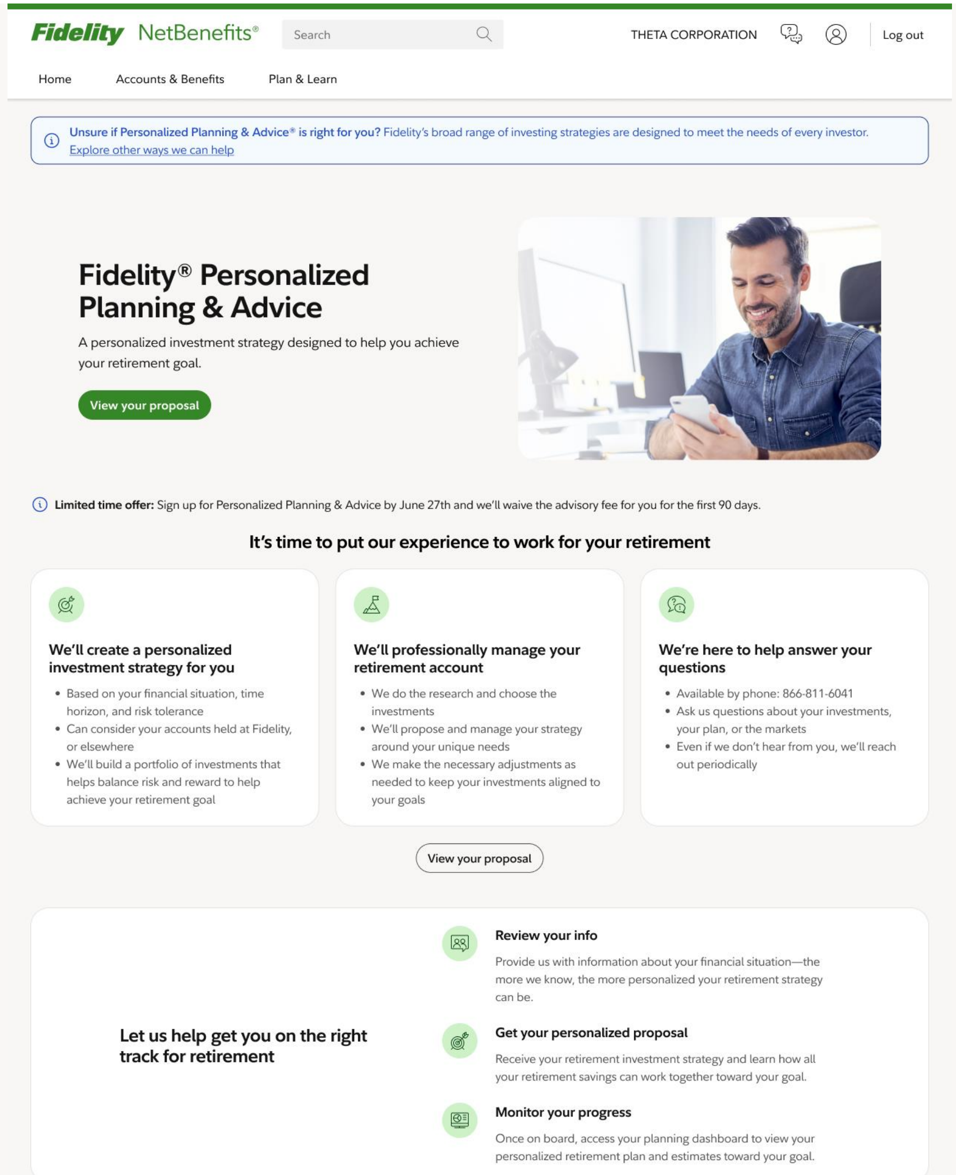
Enroll **before June 26** and we'll waive the advisory fees for **90 days.**

To enroll, call **866-811-6041** to talk one-on-one with a Fidelity planning professional at no cost to you.

PP&A Awareness Campaign: E-mail destinations

Landing page

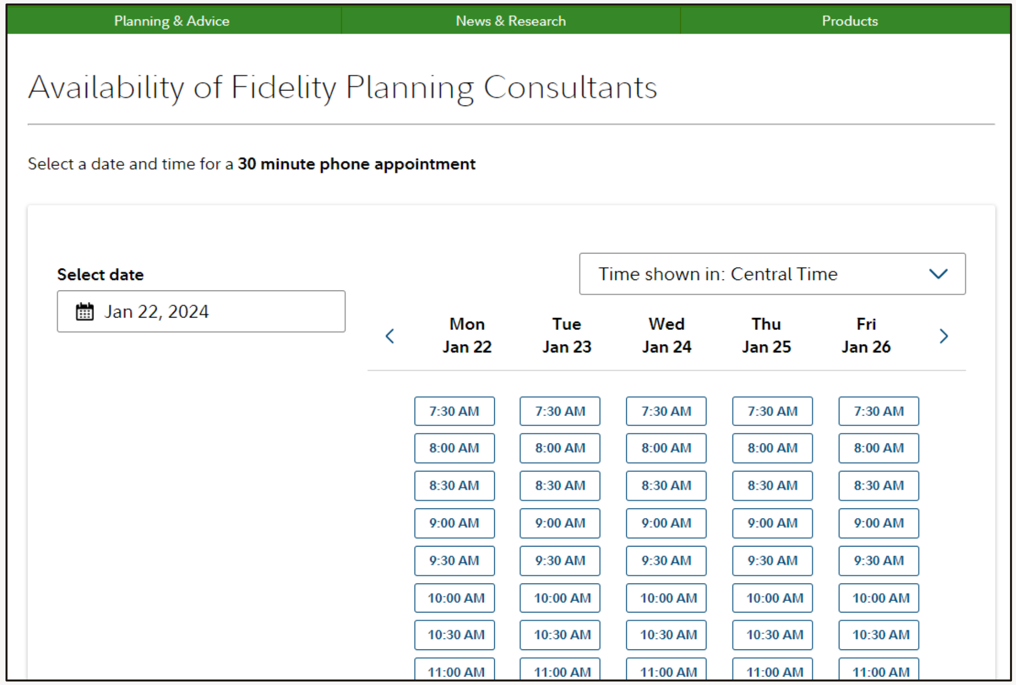
- Includes overview on what a managed account is and key features for consideration.
- Includes estimate of professional management monthly fee based on managed account eligible balance.



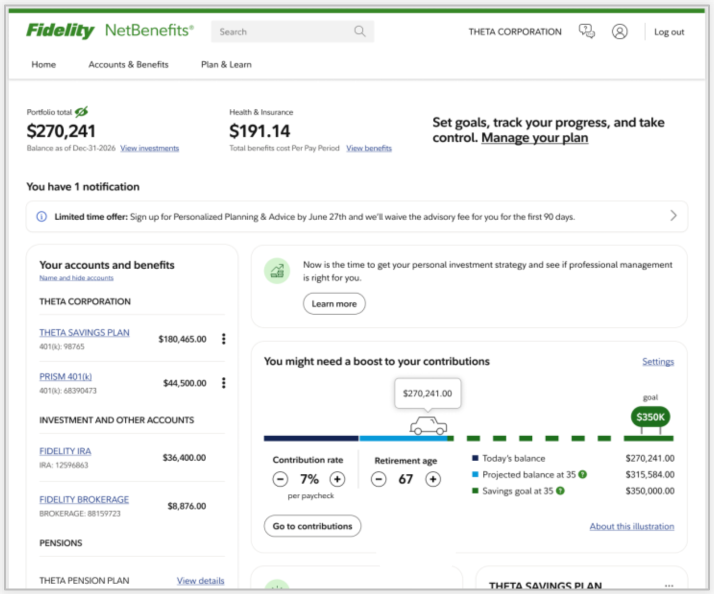
PP&A Awareness Campaign: E-mail destinations

Appointment scheduler

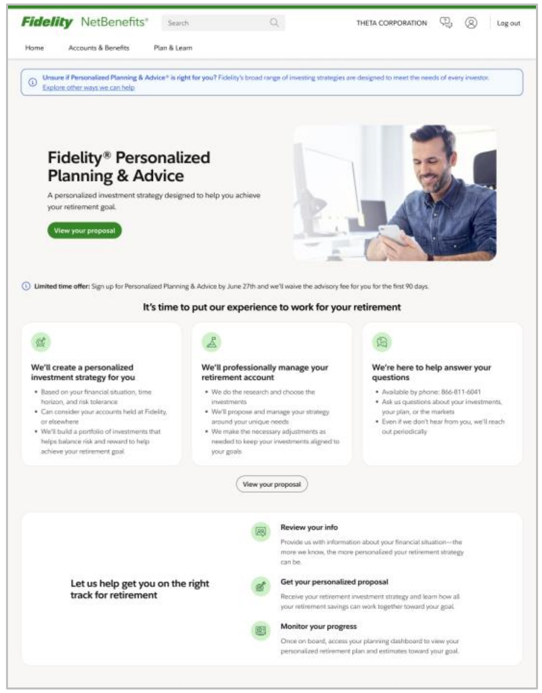
- Participants can schedule a 30-minute phone appointment for a time that is convenient for them.



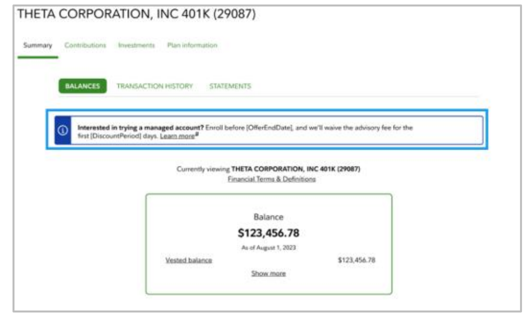
PP&A Awareness Campaign: NetBenefits® experience



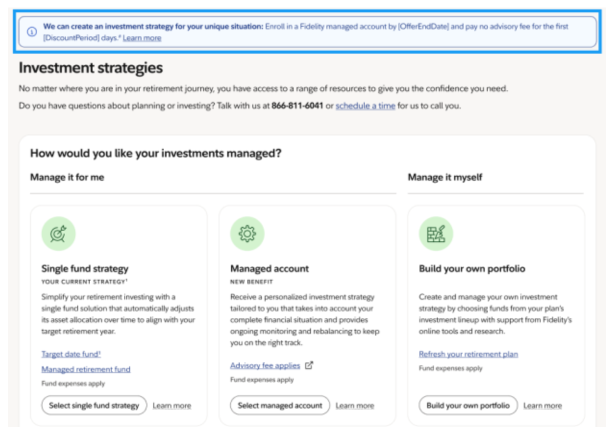
Homepage



PP&A overview page



DC Summary



Investment Strategies

Important Additional Information

Investing involves risk, including risk of loss.

For plan sponsor use only.

Screenshots and graphics are hypothetical and for illustrative purposes only.

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