This is a sample only. Content could vary depending on plan and/or participant.

Autoenrolled/PPA/SDD

Subject: You're missing out on money from your employer, Julia

Preheader: Learn how you can put even more money in your account.

SAMPLE
THETA WORKPLACE SAVINGS PLAN

Login

Don't miss out on free money

When you were enrolled in your new retirement account, your employer automatically chose your savings rate and investments.[1] Your employer also matches a portion of what you save—but based on your current contribution rate, you're not receiving the full match available to you. Consider increasing your contribution by 1%–2% to make sure you're not leaving any money on the table.

Increase contribution

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 personalized investment strategy for you.[2] Call 866-811-6041 to talk one-on-one with a Fidelity planning professional at no cost to you.

If you have student debt that's getting in the way of saving for other goals, learn how your employer can contribute extra money toward your monthly student loan payments.

Prefer to use your phone? Use the NetBenefits® app to quickly increase your contributions today.

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

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Investing involves risk, including risk of loss.

[1]You have the right to unenroll by calling the Services Center at 800-835-5097 or going to NetBenefits.com.>

[2]Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, 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.**

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AMA/SDR

Subject: You're missing out on money from your employer, Julia

Preheader: Learn how you can put even more money in your account.

Fidelity INVESTMENTS

SAMPLE
THETA WORKPLACE SAVINGS PLAN

Login

Don't miss out on free money

As part of your new retirement account, your employer matches a portion of what you save—but based on your current contribution rate, you're not receiving the full match available to you. Consider increasing your contribution by 1%–2% to make sure you're not leaving any money on the table.

Increase contribution

With your retirement plan benefits, you have access to ongoing investment management through Personalized Planning & Advice. Let professionals put their experience to work managing a personalized investment strategy for you.[1] Call 866-811-6041 to talk one-on-one with a Fidelity planning professional at no cost to you.

And if you have student debt that's getting in the way of saving for other goals, learn how paying down your student loans can count toward your employer's retirement savings match.

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