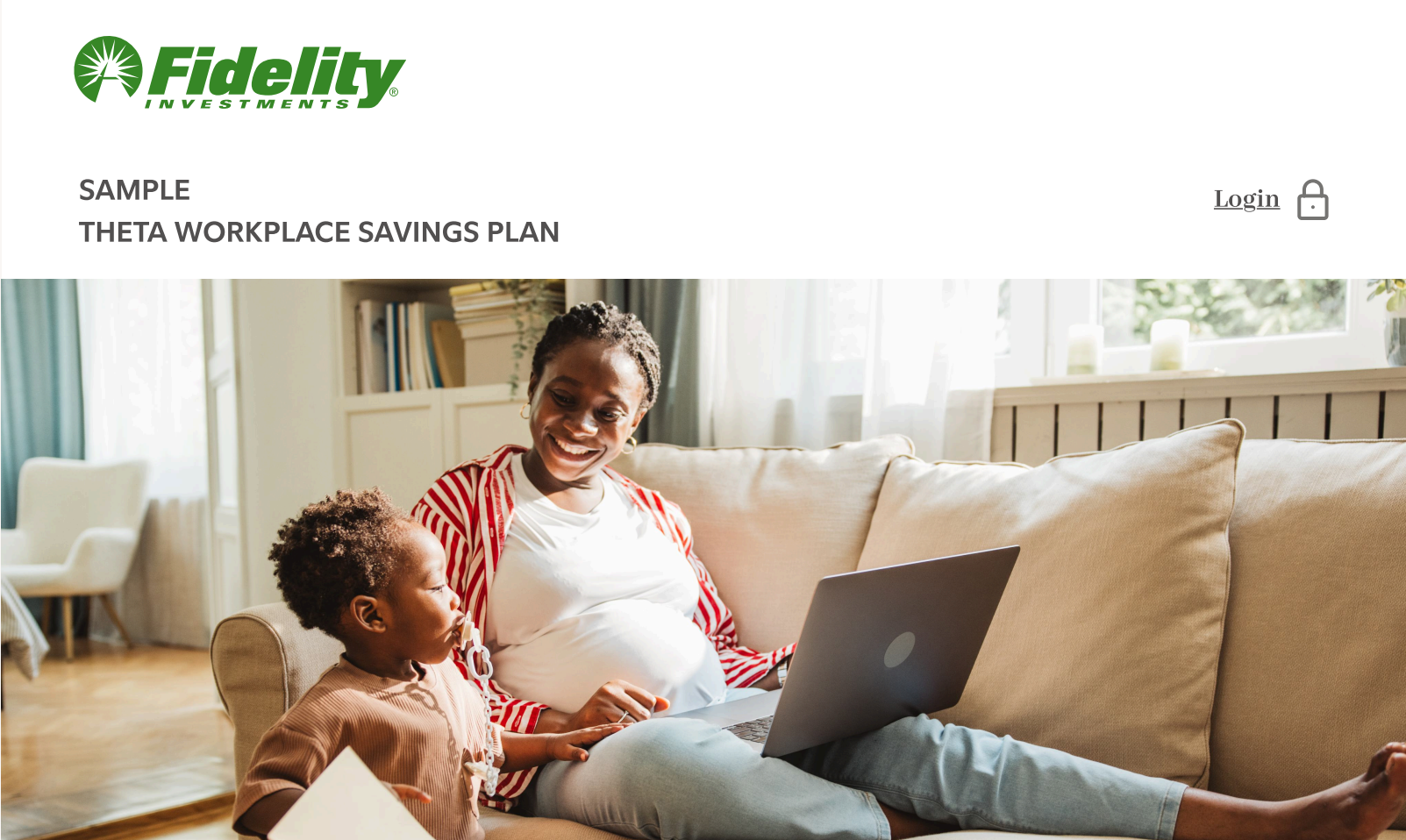


This is a sample only. Content could vary depending on plan and/or participant.

Autoenrolled/PPA/SDD

Subject: Your employer enrolled you, Julia. Make sure the default options work for you

Preheader: Take a look at your savings rate and investments to make sure they work for you.



It’s time to review your savings rate & investments

When your employer enrolled you in a retirement savings plan, you were automatically set up with a [savings rate](#) and [investments](#).¹ Visit NetBenefits® now to make sure those default selections work for you.

[Review savings rate](#)

Contributing an extra 1%–2% may not seem like much, but it can make a big difference over time. Whenever you’re ready, consider bumping up your contribution to get even more from your money.

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.

And 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 review your savings and investments and up your contribution today.



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



App Store is a registered service mark of Apple Inc.
Google Play is a registered trademark of Google LLC.

[Privacy Policy](#) | [Terms of Use](#) | [View in Your Browser](#)

Investing involves risk, including risk of loss.

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

²Fidelity® 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.**

The information in this email is intended solely for the attention and use of the named addressee. This message or any part thereof must not be disclosed, copied, distributed, or retained by any person without authorization of the addressee.

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

NetBenefits, Fidelity, and the Fidelity Investments logo are registered service marks of FMR LLC.

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

Autoenrolled/AMA/SDR

Subject: Your employer enrolled you, Julia. Make sure the default options work for you

Preheader: Take a look at your savings rate and investments to make sure they work for you.



SAMPLE
THETA WORKPLACE SAVINGS PLAN

Login



It’s time to review your savings rate & investments

When your employer enrolled you in a retirement savings plan, you were automatically set up with a [savings rate](#) and [investments](#).¹ Visit NetBenefits® now to make sure those default selections work for you.

[Review savings rate](#)

Contributing an extra 1%–2% may not seem like much, but it can make a big difference over time. Whenever you’re ready, consider bumping up your contribution to get even more from your money.

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.² 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.

Prefer to use your phone? Use the [NetBenefits app](#) to review your savings and investments and up your contribution today.



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



App Store is a registered service mark of Apple Inc.
Google Play is a registered trademark of Google LLC.

[Privacy Policy](#) | [Terms of Use](#) | [View in Your Browser](#)

Investing involves risk, including risk of loss.

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

²Advisor Personalized Planning & Advice at Work ("APPA") is a workplace retirement plan managed account service under which plan sponsors appoint investment advisors ("Advisors") to provide discretionary investment advice to workplace retirement plan participants. Strategic Advisers LLC, a registered investment adviser and Fidelity Investments company, is responsible for profiling and assigning participants into a model portfolio provided by the Advisors. The Advisors are not affiliated with Fidelity and Fidelity is not responsible for the investment advice they provide. For more information, refer to the APPA Terms and Conditions. **APPA provides advisory services for a fee.**

The information in this email is intended solely for the attention and use of the named addressee. This message or any part thereof must not be disclosed, copied, distributed, or retained by any person without authorization of the addressee.

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

NetBenefits, Fidelity, and the Fidelity Investments logo are registered service marks of FMR LLC.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917
© 2026 FMR LLC. All rights reserved.
1268587.2.0