
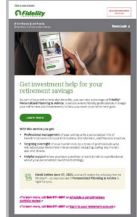

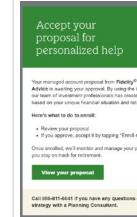
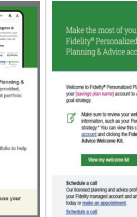
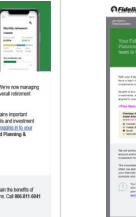

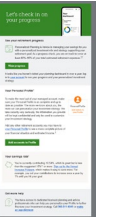

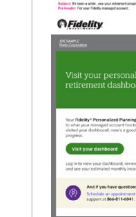
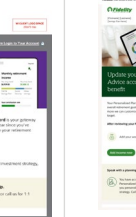
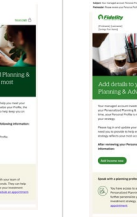


Fidelity® Personalized Planning & Advice (PP&A)

Centrally deployed campaigns

	Eligible				Enrolled							
	Awareness	Consideration		Onboard	Personalize & Maximize				Retirement Readiness			
	Activation	PP&A Awareness	Off-Track Investment Mix (TAM)	Re-engagement	Onboarding	Investment Strategy	Quarterly Check-In	Anniversary	Engagement triggers	Personal Profile Reminders	Low Personalization Reminder	Retirement Readiness
												
Description	Announces the availability of the new PP&A service to plan participants after a plan adds PP&A as a plan feature	To provide awareness and education on what a managed account offers and to consider if a managed account is right for them	Notifies DIYer participants that their asset allocation is off track >10%	Re-engages participants that started their Personal Profile or generated a Proposal to return and learn more or complete their enrollment	To welcome participants and promote personalizing their Personal Profile and visiting their PP&A planning dashboard	To inform participants of their personalized investment strategy and keep them aware of any account reviews or changes as part of on-going management	To engage participants quarterly with a snapshot of their plan, drive planning dashboard visits, and helping ensure their Profile is kept up to date	To provide participants with their retirement readiness score, target asset allocation, and contribution snapshot compared to the previous year	To target and help ensure participants are engaging with and making the most of their managed account	Targets participants who have not yet personalized their Profile	Targets participants who are considered low personalized within their Personal Profile	To provide education and resources to participants supporting their saving and planning decisions as they prepare for retirement
Opt-Out Available	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	Yes	No
Format	Email, Print backup for touch 1 and 2	Email only	Email only	Email only	Email, Print backup for touch 1 only	Email, Print backup	Email, Print backup	Email, Print backup	Email only	Email, Print backup	Email, Print backup	Email only
Time/Cadence	~35 prior days prior to the plan going live with PP&A	Annually	February and August trigger	Ongoing trigger	Responsive: Upon enrollment, touches sent every week	Responsive: Sent after every rescore and/or Profile update	Sends during the first month of each quarter	Responsive: Sent to all participants on their anniversaries with the service	Responsive: Sent to participants who have not visited their PP&A dashboard or updated their Personal Profile within the past year	Quarterly (March, June, September, & December)	Annual (December)	Responsive: Starting at age 50 to 65 a participant will receive an annual email
Options	3 touches	3 touches		2 touches	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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