



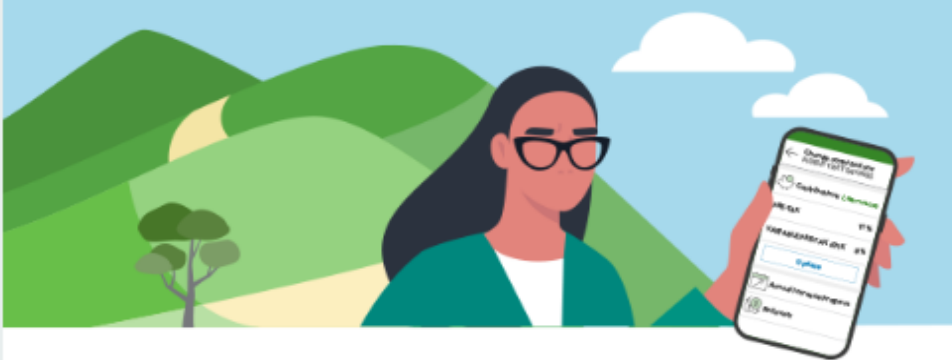
CATCHING-UP WITH RETIREMENT SAVINGS
ages 49½ and 50

Message Version 1a: For participants contributing <15% and/or not meeting the match

Subject line: Every bit of your savings counts toward retirement

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Take steps now to help you get to your retirement goal

Social Security benefits are only designed to replace about 40%¹ of your income in retirement, which means your personal savings will need to cover the rest. [Take the first step to ensure you're getting your employer match—it's like free money.](#)

Every bit you save counts

Small and steady increases to your contribution rate can help you build your savings and financial security. If you're able, you can also make a catch-up contribution, which allows you to save an additional amount above the regular IRS contribution limit.²

INCREASE YOUR SAVINGS RATE

Consider these next steps:

- [Learn how to maximize your savings potential](#)
- [See how much you may get from Social Security](#)
- Talk with a Fidelity representative at [<phone number>](#)

Investing involves risk, including risk of loss.

¹Social Security benefits are based on the earnings on which people pay Social Security payroll taxes. As of March 2022, the Social Security Administration estimated that benefits may replace an average of 40% of income.

²Plan rules apply. Catch-up contributions may not be available for all plans. Refer to [NetBenefits.com](#) for current contribution limits.

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ages 49½ and 50

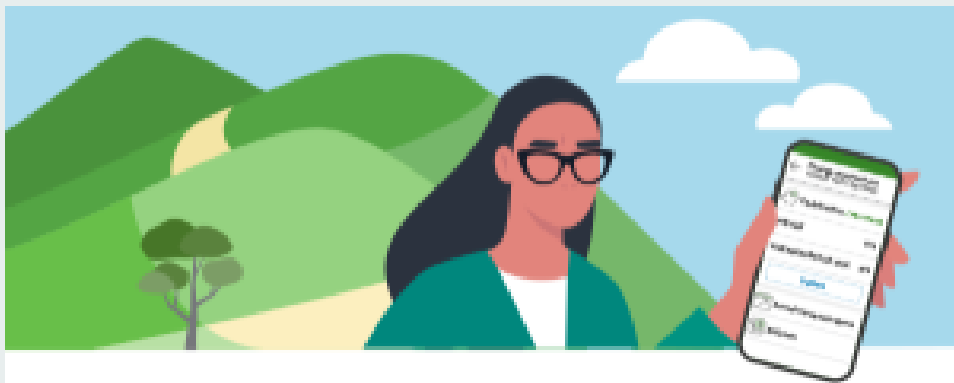
Message Version 1b: For participants contributing <15% and/or not meeting the match

Subject line: Check in on your retirement and see new ways to save



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Stay on top of your retirement savings

Turning 50 triggers the beginning of new retirement savings opportunities. It's also the perfect time to review your [retirement plan contributions](#) to ensure they're aligned with your goals.

[Check your contributions](#)

What to aim for with your contributions:

- Meet your full employer match or profit sharing – it's like free money.
- Strive to save 15% of your salary for the future.
- Take advantage of catch-up contributions starting at age 50—up to \$7,500 in 2025.¹

Every little bit can help you reach your retirement goals, so it's important to save what you can.

Want to talk through your contributions with a professional? Fidelity's got you covered with 1-on-1 support. Just call <phone number>.



The NetBenefits[®] app gives you more ways to access and manage your employee benefits. Download now.



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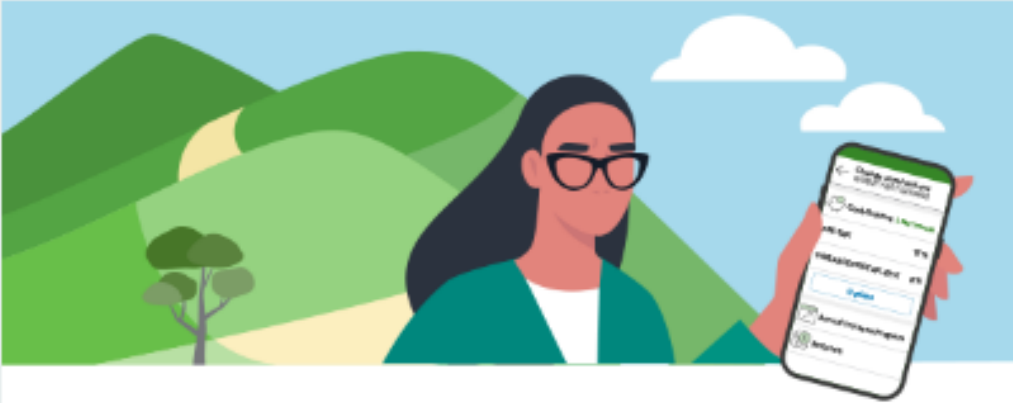
Message Version 2a: For participants contributing 15% or more

Subject line: Every bit of your savings counts toward retirement



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Gain more ground to get to your retirement goal

Social Security benefits are only designed to replace about 40%¹ of your income in retirement, which means your personal savings will need to cover the rest.

Every bit you save counts

As you approach retirement, it's important to save as much as you can. If you're able, maximize your retirement plan contributions to help you reach your full savings potential. You can also make a catch-up contribution, which allows you to save an additional amount above the regular IRS contribution limit.²

MAX OUT YOUR CONTRIBUTION

Consider these next steps:

- [See how much you may get from Social Security](#)
- [Review your beneficiaries](#)

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CATCHING-UP WITH RETIREMENT SAVINGS
ages 49½ and 50

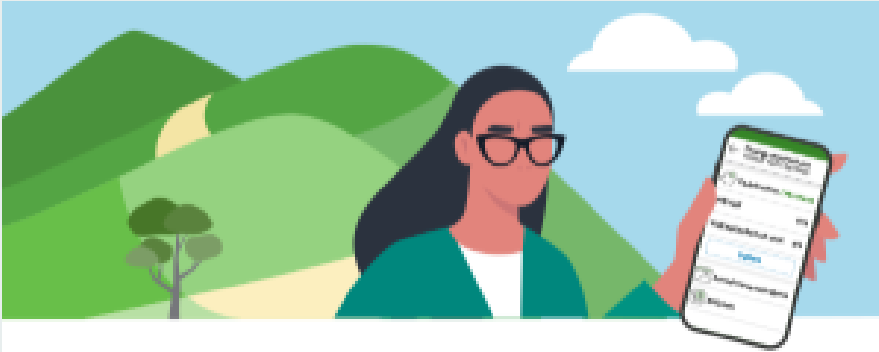
Message Version 2b: For participants contributing 15% or more

Subject line: Time to give your retirement savings a boost



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Get retirement-ready in new ways

Turning 50 is the start of new retirement saving opportunities. In January of the calendar year you turn 50, you're eligible to make catch-up contributions to your retirement savings plan—up to \$7,500 in 2025.¹

Make more progress toward your retirement goals:

- Take advantage of the catch-up opportunities by contributing enough to meet [current IRS limits](#).
- Make sure your [beneficiaries are up to date](#).
- Plan for increased catch-up contributions from age 60 to 63 to make the most of higher IRS contribution limits.

[Check your contributions](#)



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