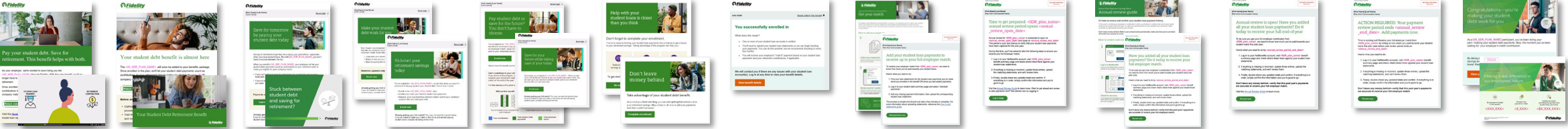


2026 Student Debt Retirement (SDR) participant communications

Awareness Enrollment Add and track payments Annual review Contribution													
													
	Benefit announcement	Education	Enrollment invite	Enrollment reminders	Awareness campaign	Abandonment campaign	Enrollment confirmation	Add payments reminders	Annual review announcement	Annual review open	Annual review reminder	Annual review closing	Match contribution
Description	Inform participants SDR is available at their company	Educate about how SDR works and can boost retirement savings	Invite participants to enroll in SDR at time of eligibility	Remind participants to enroll in SDR	Remind eligible participants to enroll in SDR	Notify participants who begin but do not complete enrollment	Confirm enrollment is complete, prompt participants to add payments	Quarterly reminder to add payments	Notify participants their annual review period is approaching	Notify participants their annual review period is open	Remind participants to add and review payments	Notify participants their annual review period is closing	Inform participants about end-of-year match funding
Email details	Plan sponsor/CC-deployed ONLY	Plan sponsor/CC-deployed ONLY	Fidelity-sent email campaign Invite: NO opt-out Reminders: YES opt-out		Fidelity-sent YES opt-out YES variability	Fidelity-sent campaign YES opt-out	Fidelity-sent email campaign NO opt-out, NO customization						Plan sponsor/CC-deployed ONLY
Timing + cadence	Recommended at least 4 weeks pre-product go-live	Recommended at least 3 weeks pre-product go-live	T = 0 Day product is live	T = 7, 14 Number of reminders configurable	Default send: March, August Optional send: month of choice	Triggered post-abandonment	Triggered post-enrollment	Sent at end of Q1 – Q3 based on plan year start date	Sent T = -30 30 days BEFORE annual review open date	Sent T = 0 ON annual review open date	Sent T = 5 5 days AFTER annual review open date	Sent 3 days BEFORE annual review close date	Recommended post-match and plan year end
Other channels	- SDR overview video - Getting Started Guide - Recruiting flyer - SDR workshop		- Digital signage, bricklets, print poster - Print backup postcard for no email on file - CTAs in DC enrollment, onboarding emails			NetBenefits alert	None	Add payments guide	- Annual review guide - NetBenefits benefits resource card reminder				PPT slide

For plan sponsor use only. Please note this is NOT an exhaustive list of communications for Student Debt Retirement (SDR).
Some materials only available via PSW; usage dependent on plan sponsor.
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