

Save for retirement while you pay off your student debt

Many borrowers say student loans negatively affect their ability to save for retirement. On top of that, managing student loans has become a source of stress in everyday life. That's why <company name> is proud to offer our employees a program to help take control of their student debt.



This benefit is a great way for employees to earn their full employer match—simply by paying off student loans.

How it works

- ✔ If you can't save for retirement, this offers a great head start.
- ✔ If you've been saving but can't meet the full match, this can be the boost you need.

How it helps

- ✔ You can handle your debt today while saving for your future.
- ✔ You get your company match for your retirement savings while you pay off student debt.

How to meet your match

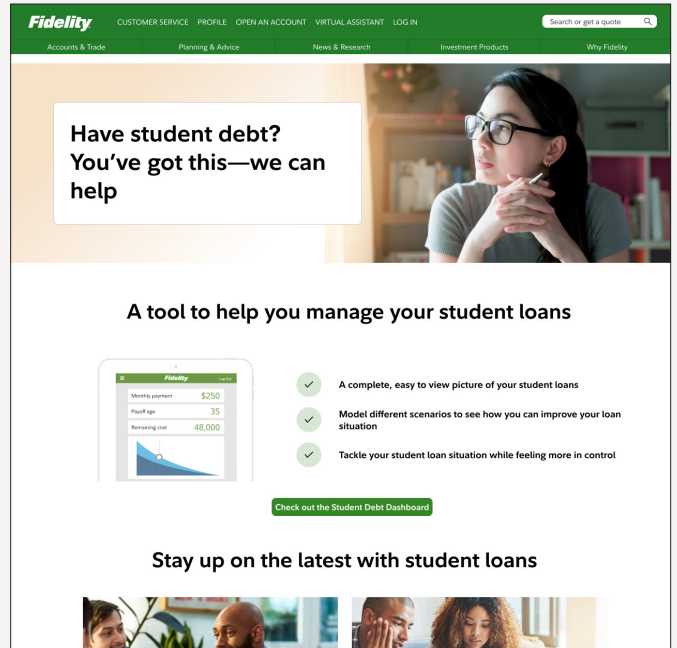
SCENARIO ASSUMPTIONS	Dollar-for-dollar match up to 5%	Employee salary \$50,000	Max match \$2,500 (\$50K × 5%)
	Total SD Payments	Total Deferral	Total Retirement Match Earned
Melanie Hasn't been able to save while paying their student loans			Earns all her match from student debt payments
Theo Has been saving but struggling to meet the match			Earns his full match, with student debt payments added to regular contributions
Andrea Is currently able to defer enough to earn the full employer match			Earns her full match now but has student debt retirement as a backup plan

Take advantage of the Fidelity Student Debt Tool

The Student Debt Tool allows you to:

- See all your student loans in one place
- Understand your payments, interest, and payoff timeline
- Learn about different repayment options that may be available

Whether you're looking to lower your monthly payment or make extra payments, the tool can help. With it, you can better understand your current loan picture, weigh your options, and find a path forward.



Fidelity Student Debt Tool website. Screenshot is for illustrative purposes only.



Still have questions?

Please contact your benefits administrator.



Fidelity does not provide legal or tax advice, and the information provided herein is general in nature and should not be considered legal or tax advice. Consult an attorney, tax professional, or other advisor regarding your specific legal or tax situation.

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