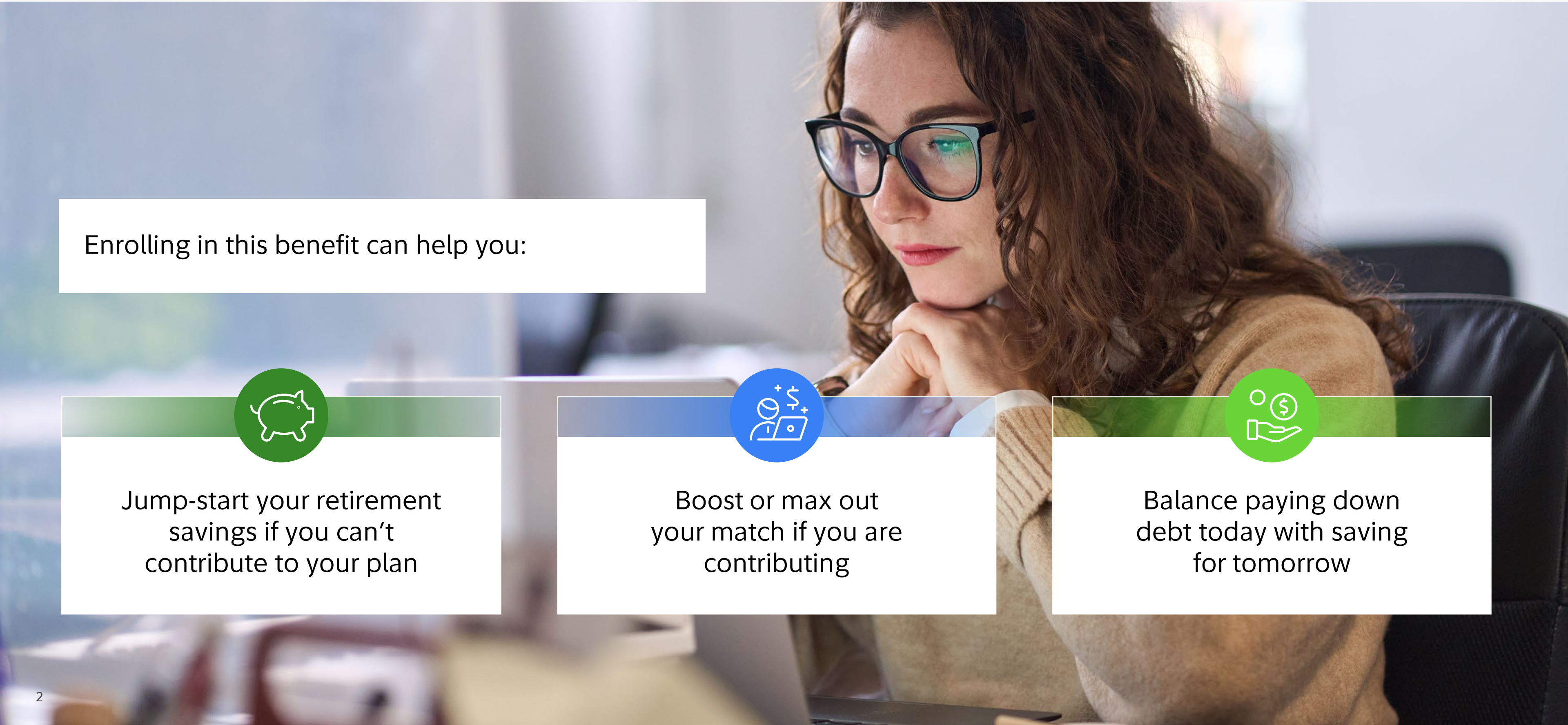
Student Debt Retirement

How your benefit works

With this benefit, your employer treats your monthly student loan payment like a retirement contribution and provides a match that goes into your retirement account after the end of the plan year.

This handy guide will walk you through the basics, answer some questions, and point you in the right direction for more information.

Take care of today and tomorrow



Enrolling in this benefit can help you:

Jump-start your retirement savings if you can't contribute to your plan

Boost or max out your match if you are contributing

Balance paying down debt today with saving for tomorrow

Am I eligible for this benefit?

You must be eligible for matching contributions in your retirement plan

- Review your retirement plan guidelines for details. You will receive communications from your employer as soon as you're eligible.

You must have qualifying student loans

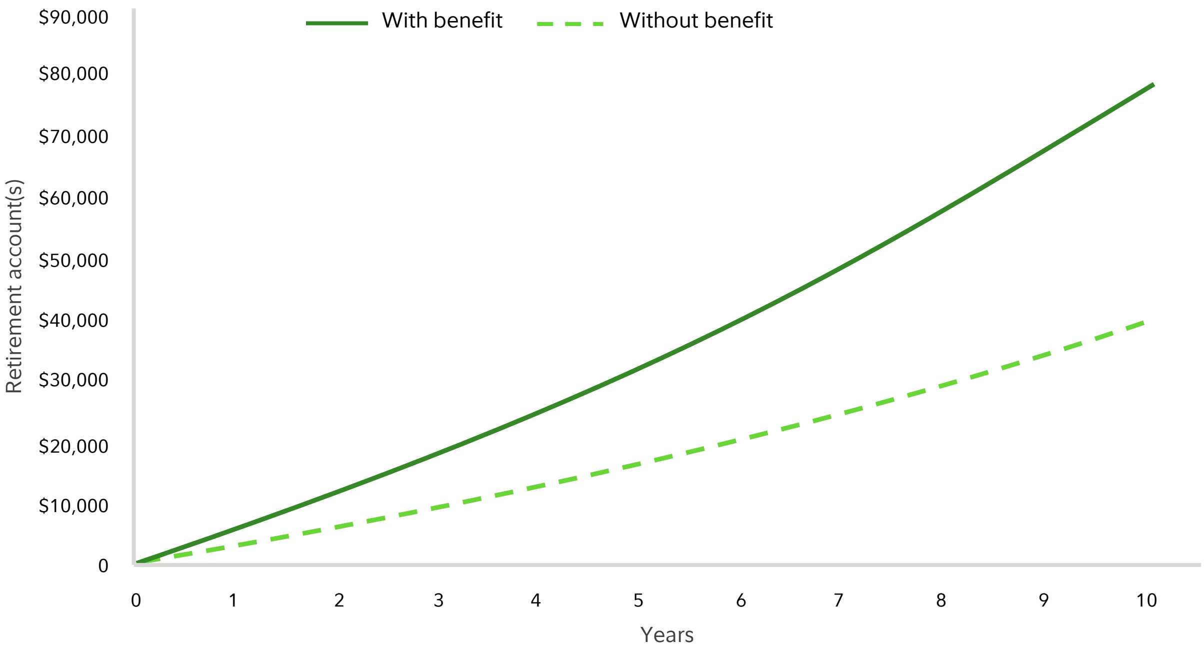
- To qualify, federal or private student loans must be taken out in your name from a US-based loan service provider
- Loans must be used to pay for your, a spouse's, or a dependent's higher education
- You must be making the payments on these loans

You need to enroll in the Student Debt Retirement benefit and continue making your student loan payments

- Enroll on NetBenefits.com
- Click **"Register as a new user"** if you don't already have an account

Explore the possibilities

Here's an example of how enrolling in this benefit can impact retirement savings over time.



Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

Annual salary *

$ 68,000

Monthly student loan payment *

$ 500

Your retirement contribution *

How much do I contribute?

2 %

Employer's match

What's my employer's match?

My employer will match * up to *

100 % 6 %

Calculate

How to enroll and add payments

Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Gather your student loan statements	Log in to NetBenefits.com	Follow the steps to enroll and upload your loan statements	Fidelity verifies that your loan is eligible for the program	Keep making your student loan payments and add them on NetBenefits.com for tracking* **Payments made after the first day of your plan year or your enrollment date (whichever is later) count toward the current year matching contribution.*	Your student debt match will be added to the student loan match source in the first half of your plan year *You'll receive reminders to add your loan payments.*

Common questions

What kind of student loans are eligible?

You can add federal or private (including state) student loans that are taken out in your name, serviced by a US-based loan service provider, and used to pay for your, your spouse's, or your dependent's higher education. Loans that you're legally obligated to pay—including a co-signed loan or a guarantor loan in default—are also eligible as long as you're personally making the payments.

Will I receive this benefit in addition to my current employer match?

That depends. If you're unable to contribute enough to meet your full match, this benefit can help you reach your full match potential. However, if you already contribute enough to meet your full employer match, **you can't earn any more than that.**

Still have questions?

Check out the FAQs and helpful hints on **NetBenefits.com** to guide you through the process

Visit the **Student Debt Resource Hub** to see a more complete picture of your student debt and model different payment scenarios

Fidelity Workplace Services, 245 Summer Street, Boston, MA 02210

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