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Albuquerque, NM 87125-8003

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ENV#SK01111370001000001

January 11, 2023

JOE SAMPLE  
100 CROSBY PARKWAY  
COVINGTON, KY 41015

Re: Special Tax Notice

Dear JOE SAMPLE:

Enclosed is the Special Tax Notice Regarding Plan Payments related to the retirement savings in your former employer's workplace savings plan. This notice contains important information you will need to review before you decide how to receive your benefits from the Plan.

The Special Tax Notice Regarding Plan Payments explains federal income tax information and withholding implications if you elect to have your vested account balance paid to you or directly rolled over to an eligible retirement plan (i.e., to another employer's qualified retirement plan or an individual retirement account [IRA], etc.).

**You must add your personal email address to your *Profile* on *NetBenefits.com*** if you wish to continue receiving educational information about your Fidelity workplace savings account and the distribution options available to you. Please visit [NetBenefits.Fidelity.com/updateyouremail](https://NetBenefits.Fidelity.com/updateyouremail) to provide Fidelity with this information.

Sincerely,

Fidelity Investments

**Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.**

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