

Separated Participant Communications Program Overview

Robust resources and education for participants who are navigating major life events like a job change or retirement

One-time triggers

Newly separated participants will receive **one-time emails** within the first 45 days of their job change or retirement. The emails are triggered based on the individual participant's separation date.



Job Changers

Regulatory 402(f) notice
Email with print backup

Touch 1
Day 1

[Click here to review additional details and samples.](#)

A job change is a life change. And we're here to help.

A job change, whether planned or not, can bring feelings of uncertainty and raise questions. We're here to help you better understand your options and guide you through making important decisions.

Here are some small steps you can take now:

- Decide what to do with the money left over from your former retirement savings plan.
- Find ways to balance saving and spending to get—and stay—on track toward your money goals.
- Get helpful job change tips—from resources about your next steps to articles about professional development.

Log in to NetBenefits.com at any time to check your balance and see how you're doing.

[Visit NetBenefits.com](#)

What do you do with your retirement savings after a job change?

There's a lot to think about when changing jobs—like what to do with your retirement savings from your former employer. That's where we come in. Find out more about the 4 choices available and weigh the pros and cons of each. Then choose what fits best with your situation and goals.

Leave it where it is Move it to your new plan* Move it to an IRA

And the remaining choice? Taking your money as a cash distribution. But remember, this could be costly, as taxes and penalties may apply.

[Explore your choices](#)

Keep your money working hard for you during a job change.

Changing jobs can bring a mix of emotions, but you don't have to go through it alone. We can help you learn more about the 4 choices you have for the money in your retirement savings and find the one that makes the most sense for you.

Then, when you're ready, discover small steps that can help lead to big progress in the long run:

- Help it grow**
Take advantage of ways to help your money make money over time.
- Keep it simple**
Consider putting your savings and investments in one place to save time and money.
- Stay connected**
Log in to your account any time to check your balance and access resources to help you manage your money.

[Visit NetBenefits.com](#)

Take your next step with your retirement savings.

When you change jobs, you may be unsure about what to do with your retirement savings from a former employer. That's OK—we can help.

Learn about the choices you have and weigh your options to figure out what works best for you.

Start with these 3 steps:

- Find out what you can do with the money in your retirement savings account.
- Learn about potential taxes and fees for withdrawing your money.
- Update your account information to stay in the know.

If you're ready, take the next step with your money.

[Make a move](#)

Retirees

What should you do with your retirement savings from a former employer?

When it comes to retirement, there's a lot to think about. That's where we come in. Get help planning for what's next—from deciding what to do with your retirement savings to making progress toward your goals.

Start with these 3 steps:

- Understand your choices for the money left in your account.
- Create a plan that helps you move from saving to living in retirement based on your needs.
- Update your account information so you can stay in the know.

Log in to your account at any time to see how your money is doing.

[Visit NetBenefits.com](#)

Email 2
Day 7

Helpful resources during a major life event

What will you do with your retirement savings next?

You may feel a mix of emotions when it comes to retirement—and that's OK. We're here to help you better understand the 4 choices available when it comes to your retirement savings so you can figure out what makes the most sense for your personal goals.

Leave it where it is Move it to your new plan* Move it to an IRA

And the remaining choice? You can take your money as a cash distribution. But remember, this could be costly, as taxes and penalties may apply.

[Explore your choices](#)

Email 3
Day 15

Understanding distribution options

It's your retirement. We can help you make the most of it.

Even if you're no longer with your former employer, we're still here for you. Retirement can raise many questions and bring about feelings ranging from excitement to uneasiness. Regardless of what stage you're at, we've got what you need to help move from saving to living in retirement.

Here are just some of the things you can take advantage of:

- Article:** What to do with the money in your retirement savings
- Guide:** Find answers to questions about Social Security, health care, and more
- Resource:** Get help building an income plan for cash flow designed to last

Log in regularly to take a pulse check on your money and get the support you need to feel more prepared every step of the way.

[Visit NetBenefits.com](#)

Email 4
Day 30

Making the most of your savings

What does retirement look like for you?

As you move from saving to living in retirement, we can help you feel more prepared every step of the way. If you're still unsure what to do with your retirement savings from a former employer, get started with these tips:

- Find out what you can do with the money left in your account.
- Explore things to consider as you adjust to life in retirement.
- When you're ready, make a move with your money.

Log in to your account regularly to stay connected and help keep track of your retirement savings.

[Visit NetBenefits.com](#)

Email 5
Day 45

Taking the next step for your financial future

Separated Participant Communications Program Overview

Robust resources and education for participants who are navigating major life events like a job change or retirement

Ongoing bi-annual triggers

Separated participants who remain in plan 45 days after changing jobs or retiring will receive email reminders twice a year (on the 180 and 365-day anniversary of their original separation date) encouraging them to:

- Review their **distribution options**
- Do an **annual account checkup**

You don't have to leave your retirement savings behind.

You have several choices for what to do with your retirement savings when you change jobs. Deciding among them is an important part of your financial picture.

We can help you figure out the steps to take as you navigate your new money goals.

[Explore my choices](#)

It's time to check in on your retirement savings.

If you haven't recently done so, it's a good time to check in on your retirement savings from a former employer. This helps make sure you're making progress toward your money goals.

So what's next?

- Check your balance to see where you're at. [Log in to NetBenefits.com](#)
- Explore the options you have for your retirement savings. [Check them out](#)

Job Changers

We can help you with the money left in your account.

Adjusting to retirement can feel both exciting and overwhelming as you prepare for the years ahead—like figuring out how to use your retirement savings from a former employer.

Find out more about the 4 choices available and what they mean for you. Then choose what fits best with your situation.

[Explore your choices](#)

Have you checked your retirement savings lately?

If your retirement savings have been on cruise control for a while, it's a good time to check in to see how your money's doing.

Plus, get tips on what to do with the money left in your retirement account from a former employer. It's an important part of staying on target for the retirement you deserve.

- Check your balance to find out how you're doing. [Get started now](#)
- Explore the options you have for your savings. [Check them out](#)

Retirees

Sampling of quarterly ongoing email campaigns that separated participants may also receive:

Q1		Q2		Q3			Q4	
FidBits Jan and Feb	Quarterly Check In	FidBits Apr and May	Quarterly Check In	FidBits July and Aug	Quarterly Check In	Financial wellness	FidBits Oct and Nov	Quarterly Check In

Samples for illustrative purposes only. For plan sponsor use only.

This program overview shows offerings specific to the separated audience; this is not an exhaustive list of communications; deployment timelines are subject to change.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI02917 ©2023 FMR LLC. All rights reserved. 603332.16.0