

Separated Participant Communications Program Overview

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

Newly separated

One-time emails sent within the first 30 days of their job change or retirement, triggered based on the change in the participant’s status code.

Tenured separated

Ongoing reminder sent 6 months after separation and each year after that if no action is taken.

Stay in Plan selection

Sent day after this selection is made in the NetBenefits® Distribution Options Guided Experience and one additional touch 365 days later

Job Changers
Pre-retirees / Retirees



Day 1: 402(f) / 411a11 tax notice
Email with print back up.

Explore options for your savings at your previous employer

You've got a lot to consider when you change jobs. We can help you choose what to do with the retirement account at your last job and make the most of your benefits.

[Explore your options](#)

Explore the actions you can take to manage and maximize your Fidelity HSA® after a job change.¹

If you're currently self-employed, [take a look at what's available](#).

If you have questions, we're here to help.
Call 877-902-0006 to speak with a planning consultant, or [schedule an appointment](#) to connect 1-on-1.

You've got choices for your retirement savings at a previous employer

When you transition out of a job, there's a lot to think about—such as your options for the retirement savings you've earned. We can help you consider those choices.

[Take action](#)

Here's a quick overview of your options:

- Leave it where it is?
- Move it to your new plan?
- Move it to an IRA.

Note: You can also cash out your savings, but this can be costly because taxes and penalties may apply.

If you have questions, we're here to help.
Call 877-902-0006 to speak with a planning consultant, or [schedule an appointment](#) to connect 1-on-1.

Take the next step with your retirement savings

We can help you make key decisions as you transition from your last job. If you're still not sure what to do with your retirement savings from your previous employer, you can learn about your options here.

[Explore your options](#)

If you're currently self-employed, [take a look at what's available](#).

Not sure where to start?
Call 877-902-0006 to speak with a planning consultant, or [schedule an appointment](#) to connect 1-on-1.

Make the most of the retirement savings you've earned. We can help.

You have several options for the retirement savings with your previous employer. We can help you understand those choices and see how they fit into your overall plan for the future.

[Explore your options](#)

If you're currently self-employed, [take a look at what's available](#).

If you have questions, we're here to help.
Call 877-902-0006 to speak with a planning consultant, or [schedule an appointment](#) to connect 1-on-1.

Read this [Special Tax Notice](#) before initiating any distribution from your account.

Here's how to keep your money working hard for you

You've decided to keep your retirement savings in your former employer's plan. This gives you continued access to your benefits, such as:

- If you need help determining an investment strategy, your plan offers resources that can help you along the way. [Explore your options](#).
- Explore the actions you can take to manage and maximize your Fidelity HSA® after a job change.¹
- Visit your [planning dashboard](#) to set money goals, track your progress, and explore next steps.

Not sure where to start?
Call 877-902-0006 to speak with a planning consultant, or [schedule an appointment](#) to connect 1-on-1.

How to make sure your investments and benefits are working hard for you

One year after leaving your employer is a great time to review your broader investment strategy. Your retirement savings from your former employer remain an important part of your overall financial picture. You have choices, and we're here to help.

[Review your options](#)

You have access to benefits and resources to help keep you on target with your overall plan.

- If you need help determining an investment strategy, your plan offers resources that can help you along the way. [Explore your options](#).
- Explore the actions you can take to manage and maximize your Fidelity HSA® after a job change.¹
- Visit your [planning dashboard](#) to set money goals, track your progress, and explore next steps.

Not sure where to start?
Call 877-902-0006 to speak with a planning consultant, or [schedule an appointment](#) to connect 1-on-1.

What to do with retirement savings left at your former employer

When you're transitioning into retirement, you've got a lot to think about. We can help you decide what's next, from choosing what to do with the retirement account from your last job to making progress toward your goals.

[Explore your options](#)

- Remember, you can use the money in your Fidelity HSA® to cover qualified medical expenses and more in retirement. [Explore your options](#).
- Learn about choices involving money, health, lifestyle, and more with the step-by-step [Retirement Decision Guide](#).
- Get help comparing your Medicare options and enrolling in coverage that fits your health and financial needs with [Fidelity Medicare Services](#).²
- If you're currently self-employed, [take a look at what's available](#).

If you have questions, we're here to help.
Call 877-902-0006 to speak with a planning consultant, or [schedule an appointment](#) to connect 1-on-1.

You've got choices for your retirement savings at a previous employer

Retirement can create a mix of emotions—and that's okay. We can help you consider your options for the money you saved with your former employer.

[Take action](#)

Here's a quick overview of your options:

- Leave it where it is?
- Move it to your new plan?
- Move it to an IRA.

Note: You can also cash out your savings, but this can be costly because taxes and penalties may apply.

If you have questions, we're here to help.
Call 877-902-0006 to speak with a planning consultant, or [schedule an appointment](#) to connect 1-on-1.

Next steps for retirement savings at your previous employer

We can help you make key decisions as you move from saving for retirement to living in it. If you're still not sure what to do with your retirement savings from your previous employer, you can learn about your options here.

[Explore your options](#)

Learn about choices involving money, health, lifestyle, and more with the step-by-step [Retirement Decision Guide](#).

You're eligible for [Guaranteed Income Direct](#). Guaranteed income can potentially cover essential retirement expenses.³

Get help comparing your Medicare options and enrolling in coverage that fits your health and financial needs with [Fidelity Medicare Services](#).²

If you're currently self-employed, [take a look at what's available](#).

If you have questions, we're here to help.
Call 877-902-0006 to speak with a planning consultant, or [schedule an appointment](#) to connect 1-on-1.

Make the most of the retirement savings at your previous employer

We can help you make key decisions, such as what to do with the retirement account from your last employer. Find out more about the options available for that account and how to include it in your plan for the future.

[Explore your options](#)

If you're currently self-employed, [take a look at what's available](#).

If you have questions, we're here to help.
Call 877-902-0006 to speak with a planning consultant, or [schedule an appointment](#) to connect 1-on-1.

Read this [Special Tax Notice](#) before initiating any distribution from your account.

Here's how to keep your money working hard during retirement

Keeping your retirement savings in your former employer's plan gives you continued access to benefits and resources, including:

- If you need help determining an investment strategy, your plan offers resources that can help you along the way. [Explore your options](#).
- Remember, you can use the money in your Fidelity HSA® to cover qualified medical expenses and more in retirement. [Explore your options](#).
- You're eligible for [Guaranteed Income Direct](#). Guaranteed income can potentially cover essential retirement expenses.³
- Explore [Fidelity Medicare Services](#), a complimentary resource for Medicare education, guidance, and enrollment assistance.
- Visit your [planning dashboard](#) to set money goals, track your progress, and explore next steps.

Want to talk about resources and benefits available to you in retirement?
Call 877-902-0006 to speak with a planning consultant, or [schedule an appointment](#) to connect 1-on-1.

Here's how to make sure your money works hard during retirement

One year after leaving your employer is a great time to review your broader investment strategy. Your retirement savings from your former employer remain an important part of your overall financial picture. You have choices, and we're here to help.

[Explore your options](#)

- If you need help determining an investment strategy, your plan offers resources that can help you along the way. [Explore your options](#).
- Remember, you can use the money in your Fidelity HSA® to cover qualified medical expenses and more in retirement. [Explore your options](#).
- You're eligible for [Guaranteed Income Direct](#). Guaranteed income can potentially cover essential retirement expenses.³
- Explore [Fidelity Medicare Services](#), a complimentary resource for Medicare education, guidance, and enrollment assistance.
- Visit your [planning dashboard](#) to set money goals, track your progress, and explore next steps.

Want to talk about resources and benefits available to you in retirement?
Call 877-902-0006 to speak with a planning consultant, or [schedule an appointment](#) to connect 1-on-1.

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

Day 7

Explore distribution options

Day 15

Understanding distribution options

Day 30

Take your next step

Day 180

Revisit distribution options

Stay in Plan Touch 1

Stay in Plan

Stay in Plan Touch 2

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 ©2026 FMR LLC. All rights reserved. 603332.18.0