

Subject: You’ve made a choice for your money. Now take the next step.
Preheader: Small steps now can have big effects later.



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.



The **NetBenefits® app** gives you more ways to access and manage your employee benefits. Download or [open the app](#).



App Store is a registered service mark of Apple Inc.
Google Play is a registered trademark of Google LLC.

[Privacy policy](#) | [Terms of use](#) | [View in browser](#)

Investing involves risk, including risk of loss.

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

¹The information provided herein is general in nature. It is not intended, nor should it be construed, as legal or tax advice. Because the administration of an HSA is a taxpayer responsibility, you are strongly encouraged to consult your tax advisor before opening an HSA. You are also encouraged to review information available from the Internal Revenue Service (IRS) for taxpayers, which can be found on the IRS website at IRS.gov. You can find IRS Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans, and IRS Publication 502, Medical and Dental Expenses, online, or you can call the IRS to request a copy of each at 800-829-3676.

Third-party trademarks and service marks are the property of their respective owners. All other trademarks and service marks are the property of FMR LLC or an affiliated company and may be registered.

The information in this email is intended solely for the attention and use of the named addressee. This message or any part thereof must not be disclosed, copied, distributed, or retained by any person without authorization of the addressee.

Please do not respond to this email. This mailbox is not monitored and you will not receive a response.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917

© 2026 FMR LLC. All rights reserved.

1134952.3.0