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

Fidelity INVESTMENTS

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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. Review your HSA today.[1]
- You're eligible for Guaranteed Income Direct. Guaranteed income can potentially cover essential retirement expenses.[2]
- 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.

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

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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.

[1]The 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.

[2]Annuity payments are subject to ordinary income tax and may be subject to a 10% IRS penalty if received before age 59½.

Fixed annuities available through Guaranteed Income Direct are issued by third-party insurance companies, which are not affiliated with any Fidelity Investments company. A contract's financial guarantees are solely the responsibility of and are subject to the claims-paying ability of the insurance company.

Income annuities available as plan distribution options are selected by the plan's fiduciaries and sold and issued by third-party insurance companies which are not affiliated with any Fidelity Investments company. Fidelity Health Insurance Services, LLC ("FHIS") may receive a fee from the issuing insurance company; however, FHIS does not directly or indirectly solicit, negotiate, or sell any annuities available as plan distribution options. A contract's financial guarantees are solely the responsibility of and are subject to the claims paying ability of the issuing insurance company.

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