Subject line: Are your employees thriving or surviving?
Preheader: Your Fidelity Connection: News & Insights for HR & Benefits Leaders.

Fidelity INVESTMENTS

Your Fidelity Connection

Follow us on LinkedIn

News & Insights for HR & Benefits Leaders

Build a thriving Workplace

Attracting and retaining talent continue to be top priorities, making it crucial for leaders to understand the evolving needs of today's workforce. Leverage these insights to improve the well-being of your employees.

LEARN MORE ▸

Making work "work" for women

We've compiled eight actions you can take to support the women in your workplace and some resources focused on workplace well-being.

EXPLORE HERE ▸

Strategies for deskless workers

Deskless workers make up 70-80% the global workforce, making it a challenge to engage them.[1] Learn how to support this workforce population.

LEARN MORE ▸

Employees need student debt assistance now

When the student debt payment pause ended in 2023, 20 million borrowers deferred their payments, increasing repayment difficulties.[2] Employers can provide help.

LEARN MORE HERE ▸

LEGISLATIVE AND REGULATORY

Reminder for 401(k) plans with long-term, part-time employees
Beginning with the 2025 plan year, the eligibility service requirement will be two consecutive years.
LEARN MORE ▸

Legislative and Regulatory Spotlight Q3 2024
In case you missed it, here's Fidelity's newsletter highlighting the latest news on SECURE 2.0, legislative insights, and other important updates.
LEARN MORE ▸

WEBINARS

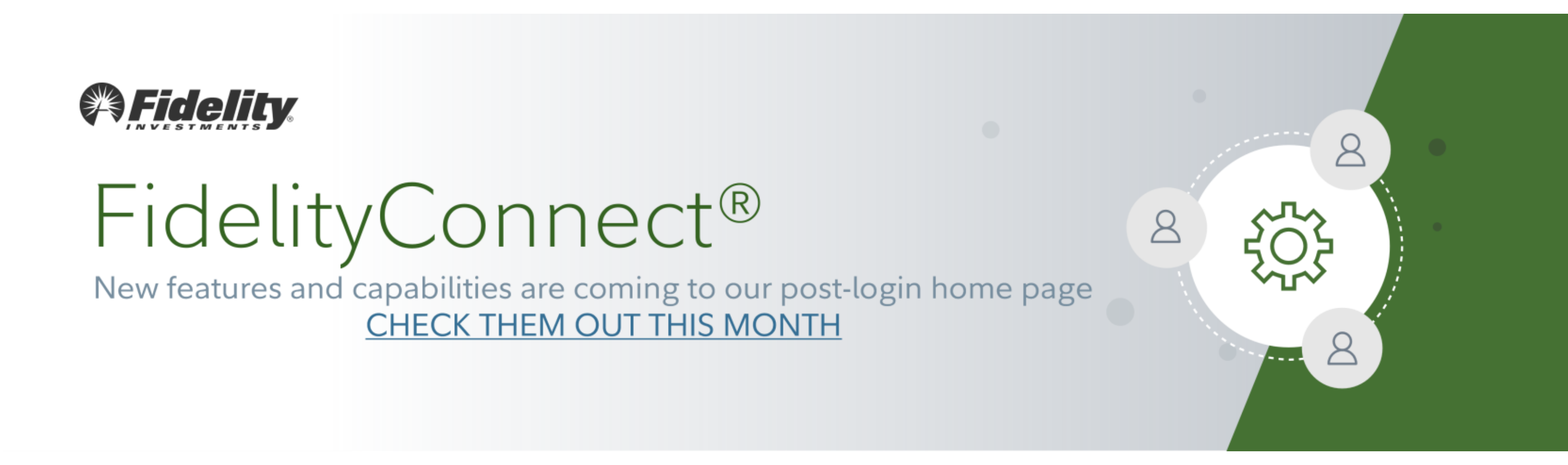
In the Loop webinar series
Join us this month for several in-depth discussions on public policies across the industry. Key topics this month include the implications of the 2024 U.S. elections and navigating the state of student debt.

October 15th: The 2024 U.S. Elections
October 30th: Navigating the State of Student Debt
REGISTER HERE ▸

Innovation in Managing Benefits Globally
Join us for a client panel webinar where we will explore interventions to help engage employees while managing costs across multiple geographies.
REGISTER HERE ▸

KEY DATES

2024-2025 Fiduciary Calendar
This simple calendar includes dates, deadlines, and important plan information. Keep track of common tasks and deadlines at a glance for easy reference.
IMPORTANT DATES



[1]Making Work Work Better For Deskless Workers, Boston Consulting Group, 2022.

[2]Suzanne Blank. "Student Loan Update: Millions of Borrowers Aren't Paying" Newsweek, July 5, 2024.

For plan sponsor and investment professional use only.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

Unless otherwise expressly disclosed to you in writing, the information provided in this material is for educational purposes only. Any viewpoints expressed by Fidelity are not intended to be used as a primary basis for your investment decisions, are based on facts and circumstances at the point in time they are made, and are not individualized or particularized to you, your plan, or your plan's participants or beneficiaries. Accordingly, Fidelity and its representatives are not acting in a fiduciary capacity, and nothing in this material constitutes impartial investment advice, under or within the meaning of the Employee Retirement Income Security Act of 1974 or the Internal Revenue Code of 1986, both as amended, or any regulations or other guidance thereunder. Fidelity and its representatives may have a conflict of interest in the products or services mentioned in this material because they have a financial interest in the products or services and may receive compensation, directly or indirectly, in connection with the management, distribution, and/or servicing of these products or services, including Fidelity funds, certain third-party funds and products, and certain investment services.

Please do not reply to this email. This mailbox is not managed. If you need assistance, please contact your Fidelity Representative. The information in this email and subsequent attachments may contain confidential information that is intended solely for the attention and use of the named addressee(s). This message or any part thereof must not be disclosed, copied, distributed, or retained by any person without authorization from Fidelity Investments.

By using these communications, you represent that you are an authorized representative of the organization for which you are copying, distributing, posting, or otherwise using the Fidelity-prepared communications attached here, and accept these terms and conditions on behalf of the organization.

This email may be considered advertising under federal law. If you would like not to receive this type of email, please go to https://advisor.fidelity.com/optout. (If you have difficulty opening the form, please email us at SalesIdeas@fmr.com .) Note that you may still receive other types of emails from Fidelity, unless you expressly indicate to us otherwise. Please allow 10 business days from the date of receipt of your email for your request to be effective.

Content presented above may discuss products and services that are offered beyond those of your employer-sponsored retirement plan.

Fidelity does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and subject to change, which can materially impact investment results. Fidelity cannot guarantee that the information herein is accurate, complete, or timely. Fidelity makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Consult an attorney or tax professional regarding your specific situation.

795249.94.2