

Providing one-on-one consultations at just the right moment

Informed decision-making across the board

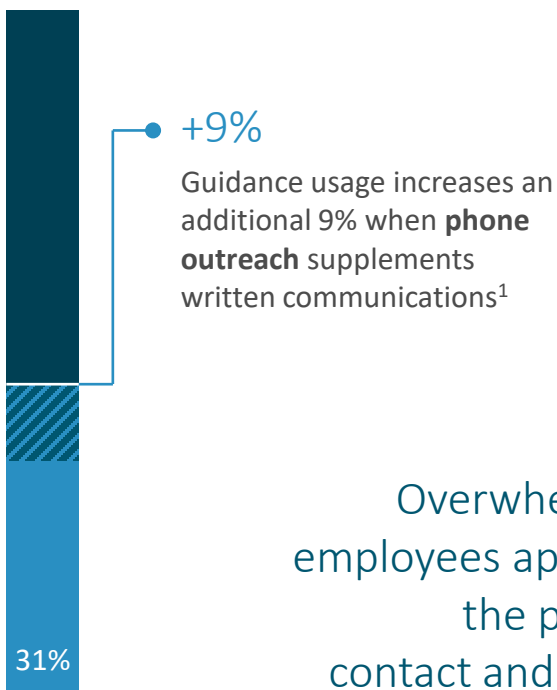
Making savings and investment decisions can be daunting. From the life-changing to the day-to-day, making sure employees have the right information at the right time can be critical in preparing them to make informed decisions about their retirement plans.

This is why Fidelity takes a more **personalized approach** to engaging employees.

Our proactive outbound calling program gives employees an opportunity to discuss their individual questions and concerns. We help them understand their choices and empower them to make the decisions that meet their needs.

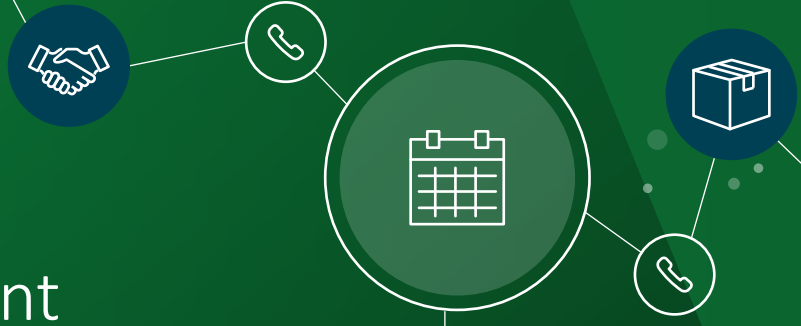
A model that works

Effective engagement promotes financial wellness



Overwhelmingly, employees appreciate the proactive contact and support

“I’ve been an inactive investor for a long time and as I near retirement I really needed that wake-up call.”²





Timed to arrive when help is needed most

Proactive calls are delivered during key phases of an employee's life to reinforce sound financial principles and provide options that can affect his or her financial health.

Making sensible decisions from the start



Getting enrollees acclimated to their plan and on a financial path early.

Calls focus on:

- Reinforcing the importance of saving
- Benefits of employer match (if applicable)
- Reviewing investing strategies
- Simplifying finances
- Importance of designating a beneficiary

ULTIMATE GOALS:

Increased contributions
 Advice and education on investing
 Increased engagement

Planning for milestones



For employees approaching retirement planning milestones.

Calls focus on:

- Getting the most out of their plan
- Catch-up contributions
- Healthcare
- Income planning
- Required Minimum Distributions

ULTIMATE GOALS:

Maximize retirement benefits
 Helping to address retirement risks
 and readiness for next-steps

Separation from service or transitioning to retirement



For participants who are changing jobs or entering retirement.

Calls focus on:

- Answering plan-specific questions
- Reviewing available distribution options and implications
- Reviewing investing strategies
- Encouraging the development of a retirement income plan

ULTIMATE GOALS:

Informed decisions on distribution
 options and asset allocation
 Creating a retirement income plan



How we engage employees with proactive outbound calling

To ensure privacy and security, all **employee information is verified** in the same way as inbound phone calls.



If in doubt about the legitimacy of a call, employees can contact their **toll-free benefits line** and ask to **be transferred** to the representative who called them.

Calls are made, **on a recorded line, 8:30 a.m. - 9:00 p.m.** in the employee's time zone.



Timing and completion of calls can vary, depending on availability and call length.

A maximum of **three messages** will be left if an employee is unavailable; and may include an email or letter.

Where employee-provided phone numbers are not available, Fidelity follows **common industry practice** to obtain **publicly listed phone numbers** through a third-party.



All representatives are **trained in**, and have **full access** to, your plan's **benefits information**.



1. Fidelity Internal Information, rolling 12 months ending November 2019. 2 Fidelity Internal Information, Jan 1 –Dec 12, 2019

2 . Fidelity Internal Information, Jan 1 –Dec 12, 2019 914161.1.0

*Contributing at least 6% or \$10,000 in employer and employee annualized contributions.

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