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

Guidance usage increases an additional 9% when phone outreach supplements written communications

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.”

31%
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

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1. Fidelity Internal Information, rolling 12 months ending November 2019.
2. Fidelity Internal Information, Jan 1 -- Dec 12, 2019
3. Contributing at least 6% or $10,000 in employer and employee annualized contributions.
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