



Workplace Education Series

# Get started and save for the future you





# Agenda



Reasons to  
contribute



How much to  
contribute



Managing your  
investments



Next steps to  
get started



Why save in your  
workplace savings  
plan?





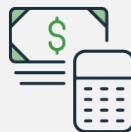
# Reasons to contribute



WHY SAVE



Convenience



Tax advantages



Compounding  
growth potential



# Reasons to contribute



WHY SAVE



CONVENIENCE



Taken right from your  
**PAYCHECK**



# Reasons to contribute



WHY SAVE



## TAX ADVANTAGES



Pretax contributions



Roth contributions\*

TAKE-HOME PAY

TAXES

\*A distribution from a Roth workplace savings plan is federal tax free and penalty free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death. State taxes may apply.



## PRETAX CONTRIBUTIONS



Contributions are made before taxes are paid



Contributions are automatically taken out of your paycheck



Contributions and earnings are subject to income tax at retirement



## **ROTH CONTRIBUTIONS**



Contributions are made after taxes are paid



Contributions are automatically taken out of your paycheck



Earnings accumulate tax-free for retirement\*

\*A distribution from a Roth workplace savings plan is federal tax free and penalty free, provided the five-year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.





# Reasons to contribute

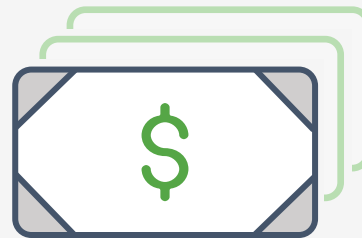


WHY SAVE



**COMPOUNDING  
GROWTH  
POTENTIAL**

Contributions



Account  
earnings



How much should  
you save?

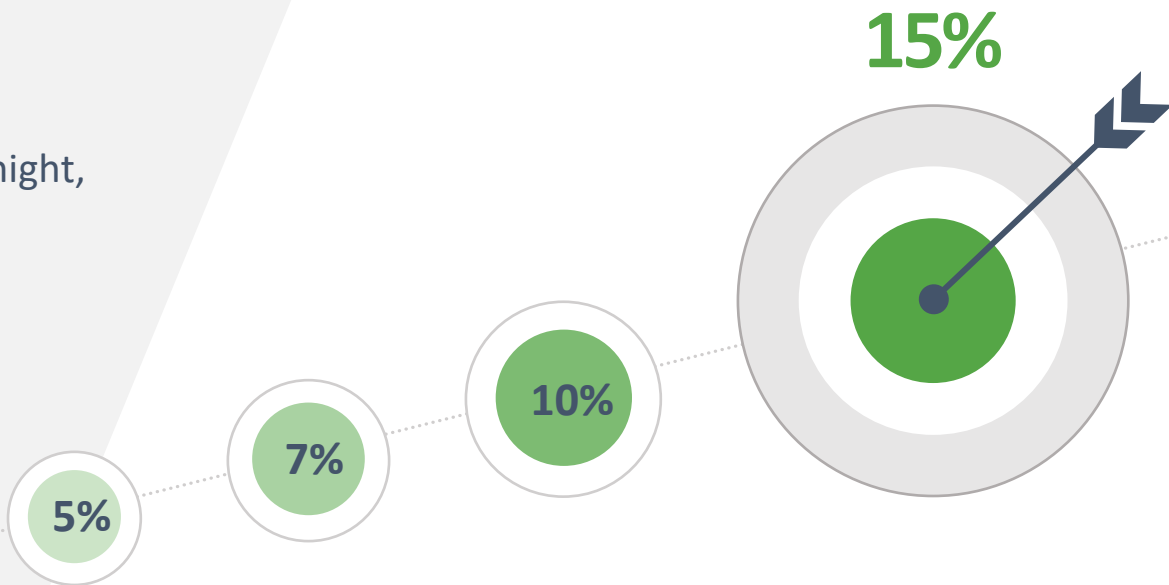




# Aim to save



Few people get there overnight, so think of planning for retirement as a journey.



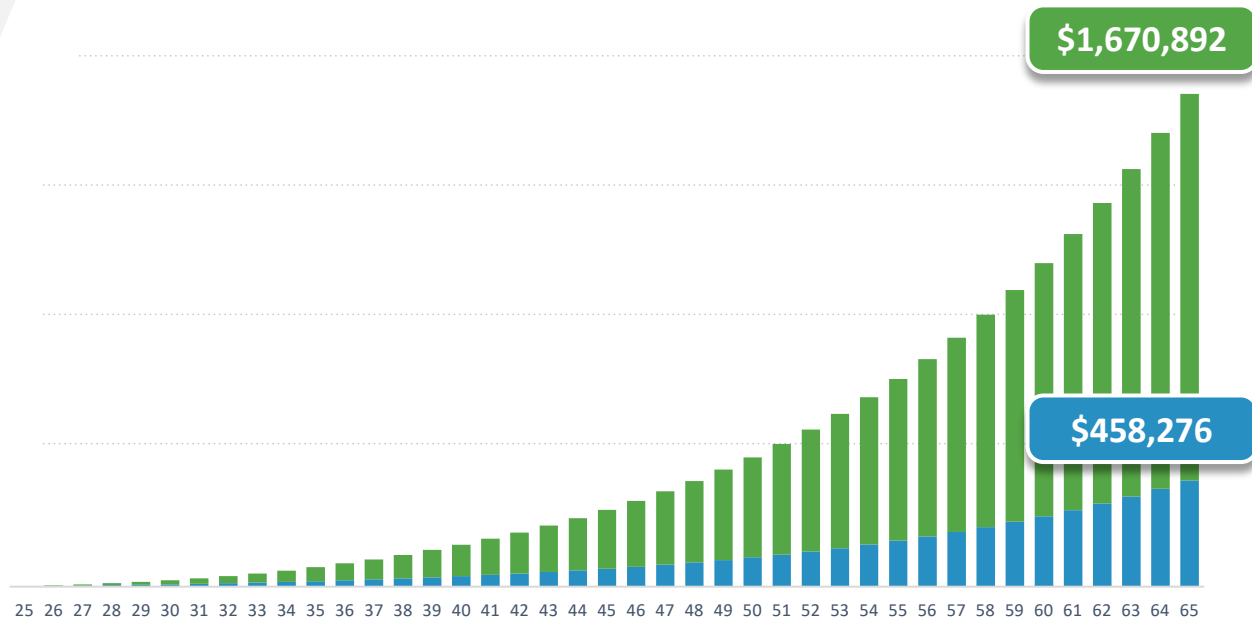
# Annual increase



Age: 25  
Salary: \$40,000  
Starting balance: \$0  
Annual rate of return: 7%

● **PERSON A**  
Balance **without**  
annual increase  
in contributions

● **PERSON B**  
Balance **with**  
annual increase  
in contributions



This is a hypothetical example. Assumptions: Person A and Person B both started contributing at 25 years old. Person A contributed 3%/year through age 65. Person B increased contributions 1%/year for 10 years, then stayed at 13% contributions through age 65. Both started out earning \$40,000 per year and began with an account balance of \$0. This hypothetical example uses a 4% annual salary increase and is based on monthly contributions made at the beginning of the month to a tax-deferred retirement plan and a 7% annual rate of return compounded monthly. Your own plan account may earn more or less than this example, and income taxes will be due when you withdraw from the account. Investing in this manner does not ensure a profit or guarantee against loss in declining markets. Past performance is no guarantee of future results.



## Your plan specifics





# Plan features

Eligibility Requirements	All Contributions	<ul style="list-style-type: none"><li>• you are employed by the Employer</li><li>• you are at least 18 years old</li></ul>
Enrollment	All Contributions	Immediately Auto enrollment at 5%
Contributions	<b>Employee Contributions</b> <b>IRS Limit:</b> 2022 \$20,500 <b>Catch-Up Limit:</b> 2022 \$6,500	1% to 70% Pretax Roth 401(k) Catch-up After-tax
	Company Matching Contribution	Dollar for dollar on the first \$1,500, and 50 cents on each dollar after that - up to a total annual company matching contribution of \$3,000.
	Company Profit Sharing	Discretionary

This workshop provides only a summary of the main features of the Plan, and the Plan document will govern in the event of any discrepancies.



## Plan features (cont.)

Vesting	Employee Contributions/Company Matching/Company Profit Sharing	100% immediately vested
Loans	1 general purpose	
Withdrawals	Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death. Your Plan may allow for additional types of withdrawals. Please refer to your Summary Plan Description for further details. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan.	



How do you want  
to invest?







# Approaches to match your investment style



INVESTMENTS



**PROFESSIONAL  
INVESTMENT HELP**



**DO IT YOURSELF**



# Approaches to match your investment style



INVESTMENTS

Single-fund solution



**PROFESSIONAL INVESTMENT HELP**

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.



# Target date funds



T. Rowe Price Retirement I 2005 Fund I Class

T. Rowe Price Retirement I 2010 Fund I Class

T. Rowe Price Retirement I 2015 Fund I Class

T. Rowe Price Retirement I 2020 Fund I Class

T. Rowe Price Retirement I 2025 Fund I Class

T. Rowe Price Retirement I 2030 Fund I Class

T. Rowe Price Retirement I 2035 Fund I Class

T. Rowe Price Retirement I 2040 Fund I Class

T. Rowe Price Retirement I 2045 Fund I Class

T. Rowe Price Retirement I 2050 Fund I Class

T. Rowe Price Retirement I 2055 Fund I Class

T. Rowe Price Retirement I 2060 Fund I Class

Target date funds are an asset mix of stocks, bonds, and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.



# Approaches to match your investment style



INVESTMENTS

## DO IT YOURSELF



Tools



Resources



# Investment options



## Stable Value

- Fidelity Advisor Stable Value Portfolio Class III

## Bond

- Pioneer Strategic Income Fund Class K
- Fidelity® U.S. Bond Index Fund
- BlackRock High Yield Bond Portfolio Class

## Domestic Equity

- Putnam Large Cap Value Trust Class IA
- Fidelity® 500 Index Fund
- JPMorgan Growth Advantage Fund Class R6
- Victory Sycamore Established Value Fund Class R6
- Fidelity® Mid Cap Index Fund
- Janus Henderson Enterprise Fund Class N
- Victory Sycamore Small Company Opportunity Fund R6
- Fidelity® Small Cap Index Fund
- Fidelity Advisor® Small Cap Growth Fund - Class I

## International/Global Equity

- Goldman Sachs International Small Cap Insights Fund Class R6
- American Funds EuroPacific Growth Fund® Class R-6
- JPMorgan Emerging Markets Equity Fund Class R6

## Specialty

- Fidelity® Real Estate Index Fund

# Market volatility

## Growth of \$10,000 invested January 1, 1980



**Past performance is no guarantee of future results.** Source: FMRCo, Asset Allocation Research Team, as of August 31, 2020. The hypothetical example assumes an investment that tracks the returns of the S&P 500® Index and includes dividend reinvestment but does not reflect the impact of taxes, which would lower these figures. There is volatility in the market, and a sale at any point in time could result in a gain or loss. Your own investing experience will differ, including the possibility of loss. You cannot invest directly in an index. The S&P 500® Index, a market capitalization-weighted index of common stocks, is a registered trademark of The McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Corporation. This example is for illustrative purposes only and does not represent the performance of any security. Consider your current and anticipated investment horizon when making an investment decision, as the illustration may not reflect this. The return used in this example is not guaranteed.

### What to Do:

Make changes only if there is a major shift in your life, or if your mix shifts 5% to 10% from its target.

### Be prepared

1. Keep perspective
2. Get a plan you can live with
3. Don't try to time the market
4. Invest consistently
5. Get help
6. Consider a hands-off approach

### A Tool to Help:

[Visit NetBenefits > Planning](#) to find your target asset mix and create an action plan to help align your portfolio with your goals.



Take the next steps





## Name beneficiaries

Once you've finished enrolling in your account, it's important to name beneficiaries for your workplace savings plan to ensure that your benefits are distributed according to your wishes.





# Protect your account and identity



ENROLL



Create a unique login identity and password for your NetBenefits online account.

- Avoid using your email address as an online ID
- Don't reuse passwords, and avoid weak passwords, such as "123456"
- Consider using passphrases, such as "I LOVE icecream!"



# Take action



NEXT STEPS



Call for assistance at **800-294-4015**



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on NetBenefits.com

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Thank You





## Important information

*Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.*

Investing involves risk, including risk of loss.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

System availability and response times may be subject to market conditions.

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This workshop provides only a summary of the main features of the Plan, and the Plan document will govern in the event of any discrepancies.

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