

Fidelity Workshops

Help and support for all your employees

At Fidelity, we understand that today's diverse workforce has a wide range of needs and that financial wellness is unique to every individual. That's why we developed a series of educational programs to help you help your employees get the most out of their benefits and meet their goals.



ONSITE LIVE



ON DEMAND



VIRTUAL LIVE

Jugglers are anxious about their financial situation and are prioritizing expenses to make ends meet.

They desire **financial stability** and want to feel hopeful that they can improve their financial situation.



Top Financial Priorities

SHORT TERM

Pay current bills

Start to save for emergencies

Pay down debt

LONG TERM

Save for retirement (be able to retire)

Save for a big purchase (home)

CHALLENGES/FOCUS

Rebound from financial setback

Build financial literacy skills

An Easy Way to Save More: The Benefits of Your Employee Stock Purchase Plan (ESPP)¹

- Understand how ESPPs work
- Learn how your ESPP and Fidelity Account® interact and planning tools that are available to you

Discover the Potential of Your HSA²

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Recognize the features of the HSA
- Explore the potential benefits of an HSA
- Learn the importance of a safety net

Exploring the Benefits of an HSA²

ONSITE LIVE VIRTUAL LIVE

- Understand the benefits of an HDHP/HSA
- See how they work together
- Explore the features of the HSA

Five Money Musts

ON DEMAND VIRTUAL LIVE

- Understand what a budget is and why you need one
- Know how to use credit and manage debt
- Recognize how investing can help you reach your money goals
- Start thinking about retirement

Fidelity Personalized Planning & Advice³

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn to manage your own portfolio
- Explore Fidelity's professional investment management
- Understand the benefits, fees, and expenses

Fundamentals of Retirement Income Planning

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn the benefits of a retirement income plan
- Identify retirement income sources and expenses
- Explore different retirement income strategies

Get a Handle on Your Current Student Loan Debt

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand a wide range of student loan repayment options
- Use Fidelity's student debt resources and tools to evaluate your current loan situation and determine next steps for tackling your student debt

Get Started and Save for the Future You*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand your retirement plan
- Learn the steps to enroll in your plan
- See if you're saving enough
- Learn ways to save more

Guiding You through Your Equity Plan¹

- Learn about your company's stock plan(s)
- Consider key action steps to ensure that your plan is set up for success
- Understand how to work with Fidelity

Identify and Prioritize Your Savings Goals*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn how to save for each goal
- Get next steps for saving

Learn the Basics of When and How to Claim Social Security*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand Social Security
- Considerations for claiming Social Security benefits
- Decide when to take Social Security benefits

Make the Most of Your Retirement Savings*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- See the importance of saving as much as possible
- Learn the benefits of saving more
- Identify different retirement account types
- Explore ways to preserve and grow savings

Manage Unexpected Events and Expenses

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Know how to assess spending and take control of a budget
- Consider reasons for taking money from a workplace savings plan
- Understand ways Fidelity can help

Managing My Money*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Identify the three core components of a sound budget
- Begin to build (or rebuild) your emergency savings fund
- Get control over prioritizing your debt

Navigating Market Volatility*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn the history of market conditions
- Understand the importance of having a plan
- Recognize the pitfalls potentially faced by investors

Organize, Plan, and Own Your Future

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Explore what financial wellness means for women
- Learn the principles of budgeting and saving
- Discover how to design an investing plan to meet specific goals
- See how defining an investing personality can help keep you on track

Prepare for the Reality of Health Care in Retirement

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Estimate retirement health care costs
- Understand available options before and after age 65
- Plan for retirement health care costs

Retirement Income Planning for Her

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand why retirement planning is different for women
- Identify the five key financial risks in retirement
- Learn the basics of creating a retirement income plan

*Available in Spanish

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ON DEMAND



VIRTUAL LIVE

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They desire **financial stability** and want to feel hopeful that they can improve their financial situation.



Top Financial Priorities

SHORT TERM

Pay current bills

Start to save for emergencies

Pay down debt

LONG TERM

Save for retirement (be able to retire)

Save for a big purchase (home)

CHALLENGES/FOCUS

Rebound from financial setback

Build financial literacy skills

Understanding Your Nonqualified Deferred Compensation (NQDC) Plan(s)

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Event based topic
- Understand the potential benefits of your nonqualified deferred compensation plan
- Learn the factors you should consider before participating in the plan

Your College Savings Options

ON DEMAND VIRTUAL LIVE

- Learn how to start saving for a child's college education

Create a Budget and Build Emergency Savings

VIRTUAL LIVE - 30 minutes

- Learn about different components of a budget
- Use Fidelity's 50-15-5 saving and spending guideline
- See how emergency savings are a critical part of your budget

Retirement Basics

VIRTUAL LIVE - 30 minutes

- Learn how important it is to save for the future
- See the power of saving small amounts over time
- Learn about other vehicles such as IRAs, HSAs, and brokerage accounts

Tackle Debt and Understand Your Credit Score

VIRTUAL LIVE - 30 minutes

- Discover different strategies for paying down debt
- Learn how to better understand credit scores
- Take better control of finances

Understanding Roth Contributions in Your Workplace Savings Plan*

VIRTUAL LIVE - 30 minutes

- Learn about different tax-advantaged ways you can contribute to your workplace savings plan
- Understand how those contribution types can affect your paycheck and your taxes
- Know the difference between a Roth IRA and the Roth option in your workplace savings plan

Create a Budget

ON DEMAND

- Recognize how creating a budget can help you take control of your financial situation
- Identify the three core components of a sound budget, using the 50-15-5 saving and spending guideline
- Create your own budget

Build an Emergency Savings Fund

ON DEMAND

- Identify how much you should save
- Find the money to contribute to this fund
- Set up your own emergency saving fund

Take Control of Your Debt

ON DEMAND

- Identify guidelines when it comes to taking on debt
- Use one of two strategies for tackling debt
- Understand your credit score and why it's so important

Understand Plan Loans

ON DEMAND

- Understand if a plan loan or withdrawal is right for you
- Recognize the importance of an emergency savings account
- Know how to keep retirement goals on track

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ONSITE LIVE



ON DEMAND



VIRTUAL LIVE

Safeguarders

are cautiously managing their finances and seeking safe ways to save more.

They desire **financial certainty** and want to feel reassured that they're not being 'risky' with their money.



Top Financial Priorities

SHORT TERM

Pay off student loans

Start saving (save more) for retirement

Pay off debt

LONG TERM

Plan for retirement (retire debt free)

Save for a big purchase (home)

CHALLENGES/FOCUS

Prioritize competing obligations

Save enough to retire comfortably

An Easy Way to Save More: The Benefits of Your Employee Stock Purchase Plan (ESPP)¹

- Understand how ESPPs work
- Learn how your ESPP and Fidelity Account® interact and planning tools that are available to you

Discover the Potential of Your HSA²

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Recognize the features of the HSA
- Explore the potential benefits of an HSA
- Learn the importance of a safety net

Exploring the Benefits of an HSA²

ONSITE LIVE VIRTUAL LIVE

- Understand the benefits of an HDHP/HSA
- See how they work together
- Explore the features of the HSA

Fidelity Personalized Planning & Advice³

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn to manage your own portfolio
- Explore Fidelity's professional investment management
- Understand the benefits, fees, and expenses

Fundamentals of Retirement Income Planning

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn the benefits of a retirement income plan
- Identify retirement income sources and expenses
- Explore different retirement income strategies

Get a Handle on Your Current Student Loan Debt

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- Understand a wide range of student loan repayment options
- Use Fidelity's student debt resources and tools to evaluate your current loan situation and determine next steps for tackling your student debt

Get Started and Save for the Future You*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand your retirement plan
- Learn the steps to enroll in your plan
- See if you're saving enough
- Learn ways to save more

Guiding You through Your Equity Plan¹

- Learn about your company's stock plan(s)
- Consider key action steps to ensure that your plan is set up for success
- Understand how to work with Fidelity

Learn the Basics of When and How to Claim Social Security*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand Social Security
- Considerations for claiming Social Security benefits
- Decide when to take Social Security benefits

Make the Most of Your Retirement Savings*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- See the importance of saving as much as possible
- Learn the benefits of saving more
- Identify different retirement account types
- Explore ways to preserve and grow savings

Maximize Social Security in Your Retirement Strategy

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn how Social Security fits your retirement paycheck
- Identify Social Security claiming strategies
- Create your retirement income plan

Navigating Market Volatility*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn the history of market conditions
- Understand the importance of having a plan
- Recognize the pitfalls potentially faced by investors

Organize, Plan, and Own Your Future

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Explore what financial wellness means for women
- Learn the principles of budgeting and saving
- Discover how to design an investing plan to meet specific goals
- See how defining an investing personality can help keep you on track

Prepare for the Reality of Health Care in Retirement

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Estimate retirement health care costs
- Understand available options before and after age 65
- Plan for retirement health care costs

Preserving Your Savings for Future Generations⁴

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand what assets are potentially taxable and how they might be distributed
- Learn the importance of a living will and health care proxy
- Review the basics of trusts, gifting, and possible insurance replacement strategies

Retirement Income Planning for Her

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand why retirement planning is different for women
- Identify the five key financial risks in retirement
- Learn the basics of creating a retirement income plan

Your College Savings Options

ON DEMAND VIRTUAL LIVE

- Learn how to start saving for a child's college education

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ONSITE LIVE



ON DEMAND



VIRTUAL LIVE

Safeguarders

are cautiously managing their finances and seeking safe ways to save more.

They desire **financial certainty** and want to feel reassured that they're not being 'risky' with their money.



Top Financial Priorities

SHORT TERM

Pay off student loans

Start saving (save more) for retirement

Pay off debt

LONG TERM

Plan for retirement (retire debt free)

Save for a big purchase (home)

CHALLENGES/FOCUS

Prioritize competing obligations

Save enough to retire comfortably

Investing for Beginners

VIRTUAL LIVE - 30 minutes

- Understand basic investing terms and concepts
- Learn about the building blocks of investing
- Determine what type of investor to be

Retirement Basics

VIRTUAL LIVE - 30 minutes

- Learn how important it is to save for the future
- See the power of saving small amounts over time
- Learn about other vehicles such as IRAs, HSAs, and brokerage accounts

Understanding Roth Contributions in Your Workplace Savings Plan*

VIRTUAL LIVE - 30 minutes

- Learn about different tax-advantaged ways you can contribute to your workplace savings plan
- Understand how those contribution types can affect your paycheck and your taxes
- Know the difference between a Roth IRA and the Roth option in your workplace savings plan

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ONSITE LIVE



ON DEMAND



VIRTUAL LIVE

Aspirers are motivated to do better and are actively exploring ways to achieve their financial goals.

They desire **financial freedom** and want to know for sure that they're making progress toward their financial goals



Top Financial Priorities

SHORT TERM

Pay off debt

Save for college costs

Start investing/build wealth

LONG TERM

Save for a big purchase (home)

Retire comfortably

CHALLENGES/FOCUS

Build investing knowledge

Save for multiple goals

An Easy Way to Save More: The Benefits of Your Employee Stock Purchase Plan (ESPP)¹

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- Learn how your ESPP and Fidelity Account® interact and planning tools that are available to you

Discover the Potential of Your HSA²

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Exploring the Benefits of an HSA²

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- Understand the benefits of an HDHP/HSA
- See how they work together
- Explore the features of the HSA

Five Money Musts

ON DEMAND VIRTUAL LIVE

- Understand what a budget is and why you need one
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- Recognize how investing can help you reach your money goals
- Start thinking about retirement

Fidelity Personalized Planning & Advice³

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn to manage your own portfolio
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Fundamentals of Retirement Income Planning

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn the benefits of a retirement income plan
- Identify retirement income sources and expenses
- Explore different retirement income strategies

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Get a Handle on Your Current Student Loan Debt

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- Understand a wide range of student loan repayment options
- Use Fidelity's student debt resources and tools to evaluate your current loan situation and determine next steps for tackling your student debt

Get Started and Save for the Future You*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand your retirement plan
- Learn the steps to enroll in your plan
- See if you're saving enough
- Learn ways to save more

Guiding You Through Your Equity Plan¹

- Learn about your company's stock plan(s)
- Consider key action steps to ensure that your plan is set up for success
- Understand how to work with Fidelity

Identify and Prioritize Your Savings Goals*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn how to save for each goal
- Get next steps for saving

Invest Confidently in Your Future

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Define your savings goals
- Build an investment plan to help you optimize your savings
- Understand the importance of continuously managing your plan

Learn the Basics of When and How to Claim Social Security*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand Social Security
- Considerations for claiming Social Security benefits
- Decide when to take Social Security benefits

Make the Most of Your Retirement Savings*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- See the importance of saving as much as possible
- Learn the benefits of saving more
- Identify different retirement account types
- Explore ways to preserve and grow savings

Making the Most of Your Stock Plan⁴

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand the role of equity compensation in planning for multiple goals
- Apply sound investing principles

Manage Unexpected Events and Expenses

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Know how to assess spending and take control of a budget
- Consider reasons for taking money from a workplace savings plan
- Understand ways Fidelity can help

Maximize Social Security in Your Retirement Strategy

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn how Social Security fits your retirement paycheck
- Identify Social Security claiming strategies
- Create your retirement income plan

Navigating Market Volatility*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn the history of market conditions
- Understand the importance of having a plan
- Recognize the pitfalls potentially faced by investors

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VIRTUAL LIVE

Aspirers are motivated to do better and are actively exploring ways to achieve their financial goals.

They desire **financial freedom** and want to know for sure that they're making progress toward their financial goals



Top Financial Priorities

SHORT TERM

Pay off debt

Save for college costs

Start investing/build wealth

LONG TERM

Save for a big purchase (home)

Retire comfortably

CHALLENGES/FOCUS

Build investing knowledge

Save for multiple goals

Organize, Plan, and Own Your Future

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Explore what financial wellness means for women
- Learn the principles of budgeting and saving
- Discover how to design an investing plan to meet specific goals
- See how defining an investing personality can help keep you on track

Prepare for the Reality of Health Care in Retirement

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Estimate retirement health care costs
- Understand available options before and after age 65
- Plan for retirement health care costs

Preserving Your Savings for Future Generations¹

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand what assets are potentially taxable and how they might be distributed
- Learn the importance of a living will and health care proxy
- Review the basics of trusts, gifting, and possible insurance replacement strategies

Retirement Income Planning for Her

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand why retirement planning is different for women
- Identify the five key financial risks in retirement
- Learn the basics of creating a retirement income plan

Take the First Step to Investing*

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Review the basics of investing
- Understand asset allocation and diversification
- Identify your ideal investment approach

Understand Plan Loans

ON DEMAND

- Understand if a plan loan or withdrawal is right for you
- Recognize the importance of an emergency savings account
- Know how to keep retirement goals on track

Understanding Your Nonqualified Deferred Compensation (NQDC) Plan(s)

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Event based topic
- Understand the potential benefits of your nonqualified deferred compensation plan
- Learn the factors you should consider before participating in the plan

Understanding Your Stock Plan Taxes^{1,2}

- Learn about tax filing considerations specific to stock plans and your plan type
- Understand tax forms you will need and where to find them
- Learn about the resources to help guide you during tax season

Your College Savings Options

ON DEMAND VIRTUAL LIVE

- Learn how to start saving for a child's college education

Quarterly Market Update³

VIRTUAL LIVE

- Review current macro- and microeconomic conditions
- Explore U.S. equity, international equity, and fixed income markets
- Consider long-term investing themes

Retirement Basics

VIRTUAL LIVE - 30 minutes

- Learn how important it is to save for the future
- See the power of saving small amounts over time
- Learn about other vehicles such as IRAs, HSAs, and brokerage accounts

Tackle Debt and Understand Your Credit Score

VIRTUAL LIVE - 30 minutes

- Discover different strategies for paying down debt
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Understanding Roth Contributions in Your Workplace Savings Plan¹

VIRTUAL LIVE - 30 minutes

- Learn about different tax-advantaged ways you can contribute to your workplace savings plan
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VIRTUAL LIVE

Collaborators

are free of short-term financial worries and most value partnering with financial professionals to secure their future.

They desire **financial security** and want to feel confident in the financial decisions they're making for their future.



Top Financial Priorities

SHORT TERM

Maximize investments

Protection against inflation

LONG TERM

Plan for retirement (retire comfortably)

Preserve money for future generation

CHALLENGES/FOCUS

Live comfortably (the good life)

Maintain lifestyle and health

An Easy Way to Save More: The Benefits of Your Employee Stock Purchase Plan (ESPP)¹

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- Understand tax forms you will need and where to find them
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Quarterly Market Update⁴

VIRTUAL LIVE

- Review current macro- and microeconomic conditions
- Explore U.S. equity, international equity, and fixed income markets
- Consider long-term investing themes

Understanding Roth Contributions in Your Workplace Savings Plan³

VIRTUAL LIVE - 30 minutes

- Learn about different tax-advantaged ways you can contribute to your workplace savings plan
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ONSITE LIVE



ON DEMAND



VIRTUAL LIVE

DIYers

are Confidently leading their financial strategies and proudly doing it themselves.

They desire **financial independence** and want to feel empowered to lead/make their own decisions about their money.



Top Financial Priorities

SHORT TERM

Build wealth

Save for retirement

LONG TERM

Retire comfortably

Preserve money for future generation

CHALLENGES/FOCUS

Navigate complex financial topics (estate and retirement planning)

Stay happy and healthy

An Easy Way to Save More: The Benefits of Your Employee Stock Purchase Plan (ESPP)¹

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Making the Most of Your Stock Plan²

- Understand the role of equity compensation in planning for multiple goals
- Apply sound investing principles

Maximize Social Security in Your Retirement Strategy

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- Learn how Social Security fits your retirement paycheck
- Identify Social Security claiming strategies
- Create your retirement income plan

Prepare for the Reality of Health Care in Retirement

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Estimate retirement health care costs
- Understand available options before and after age 65
- Plan for retirement health care costs

Preserving Your Savings for Future Generations³

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand what assets are potentially taxable and how they might be distributed
- Learn the importance of a living will and health care proxy
- Review the basics of trusts, gifting, and possible insurance replacement strategies

Retirement Income Planning for Her

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Understand why retirement planning is different for women
- Identify the five key financial risks in retirement
- Learn the basics of creating a retirement income plan

Understanding Your Nonqualified Deferred Compensation (NQDC) Plan(s)

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Event based topic
- Understand the potential benefits of your nonqualified deferred compensation plan
- Learn the factors you should consider before participating in the plan

Understanding Your Stock Plan Taxes^{2,3}

- Learn about tax filing considerations specific to stock plans and your plan type
- Understand tax forms you will need and where to find them
- Learn about the resources to help guide you during tax season

Quarterly Market Update⁴

VIRTUAL LIVE

- Review current macro- and microeconomic conditions
- Explore U.S. equity, international equity, and fixed income markets
- Consider long-term investing themes

Understanding Roth Contributions in Your Workplace Savings Plan³

VIRTUAL LIVE - 30 minutes

- Learn about different tax-advantaged ways you can contribute to your workplace savings plan
- Understand how those contribution types can affect your paycheck and your taxes
- Know the difference between a Roth IRA and the Roth option in your workplace savings plan

¹Available for participants in the U.S. and outside the U.S. Workshop only available for stock plans administered by Fidelity. For more information, or to request a presentation on this topic, please reach out your SPS Communications contact. Fidelity Stock Plan Services, LLC, provides recordkeeping and/or administrative services to your company's equity compensation plan, in addition to any services provided directly to the plan by your company or its service providers.

²Available for participants in the U.S. Workshop only available for stock plans administered by Fidelity. For more information, or to request a presentation on this topic, please reach out your SPS Communications contact. Fidelity Stock Plan Services, LLC, provides recordkeeping and/or administrative services to your company's equity compensation plan, in addition to any services provided directly to the plan by your company or its service providers.

³Fidelity 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.

⁴Not available during the first month of each quarter.

Ask Fidelity

Helping employees get the answers they need to make informed financial decisions – when they need it most.

REVIEW PLAN OPTIONS

These sessions cover topics such as workplace savings plans and options, retirement plan changes, and online navigation.

A Retirement Plan vs. an Individual Retirement Account

When it comes to saving for retirement, there are two basic options that are most common, a retirement plan and an individual retirement account. Explore the features of both to help you make informed decisions.

Making the Most of Your Non-Qualified Retirement Plan

Learn how a non-qualified retirement plan can help you save for your retirement.

Put the Power of NetBenefits to Work for You

Did you know that there's more to do in NetBenefits than checking your balance? Come on a tour and discover the powerful resources that can help you plan, track, and save for retirement.

Saving Through Roth Contributions in My Retirement Plan*

Understand the options for saving pre-tax or after-tax (Roth) money in your workplace retirement savings plan so you can decide what's right for your situation.

Understanding Your Retirement Plan and All it Has to Offer

Your employer's retirement plan is an essential part of planning for your future. Learn how it works, from contributions to investment options, so you can make the most of this important benefit.

Upcoming Retirement Plan Changes

Your retirement plan is changing. Fidelity is here to help you navigate the changes so you may understand your available options.

What is a Roth In-Plan Conversion?*

Your retirement plan offers many ways to save for the future. Learn more about your options, including how to convert after-tax dollars to a Roth using an in-plan conversion

ENROLL AND INVEST

These sessions cover topics such as foundational financial topics including how to save, enroll, and invest.

Finding an Investment Style to Fit Your Needs

Managing for retirement isn't easy but Fidelity is here to help. Learn about different ways Fidelity can help you manage your retirement savings.

Getting the Most From Personalized Planning & Advice¹

Learn about the Fidelity Personalized Planning & Advice service and how it may assist you in meeting your retirement goals.

How Consolidating Accounts Could Help You Save Time and Money

Learn how consolidating your retirement accounts could help simplify your financial life.

How to Make the Most of Your Retirement Savings

How much is "enough" for retirement? Learn strategies that can help you save more today and tips for preserving and growing your savings in retirement.

Making Your Money Work as Hard as You Do²

See what options are available and what you need to know to get started with investing.

Navigating Market Volatility

Learn about the importance of having a plan and staying the course, investing best practices, and common pitfalls to avoid during volatile markets. The goal is for you to establish a plan if you don't have one, feel comfortable with your plan, and know where to get help.

Resetting Your Financial Foundation²

Whether it's prioritizing expenses and debt or saving for the future, it's important to review your saving and spending to get clarity on where your money is going.

Saving and Investing Beyond Your Retirement Plan

Saving for retirement, but need help with your short-term financial goals? Learn the basics of investing, and the different types of accounts, so you can optimize your savings to help you reach your goals.

The Tax (and Personal) Benefits of Charitable Giving*

Many people contribute cash to their favorite charities, but there are additional options to consider. Learn more about other tax-effective ways to give.

*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.

¹Only available for plans that offer FPPA. Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the program. When used herein, Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

²Women's Investing topic

Ask Fidelity

Helping employees get the answers they need to make informed financial decisions – when they need it most.

TRANSITION TO RETIREMENT

These sessions cover topics for pre-retirees, including important considerations, Social Security, and income planning.

Creating the Retirement You Want¹

Whether you're planning as a couple or on your own, it's important for women to plan for higher retirement expenses (especially health care costs) and be strategic about when to claim Social Security.

Discover the Potential of Your Health Savings Account²

Understand the benefits of saving and investing money in a Health Savings Account to help you prepare for medical expenses now and in retirement.

How to Plan for the Income You'll Need in Retirement

How do your financial resources turn into income in retirement? It starts with a plan. Learn how to create a retirement income plan and explore the risks that can impact it.

Planning for Health Care Costs and Coverage in Retirement

Health care costs in retirement can affect your savings and lifestyle. Explore how to prepare for the reality of health care costs in retirement.

The Role Roth IRAs Can Play in Retirement

There is power behind the Roth IRA. Learn more about how you can take advantage of this savings vehicle for your retirement portfolio.

Top Things to Do Before You Retire

Wish you had a to do list to help you prepare for retirement? Learn how to get your financial house in order and other important considerations that can impact your decisions.

Understanding the Basics of Social Security

Social Security may be an important income source for retirement. Learn about key Social Security claiming ages and how your benefit is calculated, so you can better understand the choices.

FINANCIAL WELLNESS

These sessions cover financial wellness and potential ways to feel good about your financial plans.

Buying a Home

Home ownership can be rewarding but there are several factors to consider, some which may not be obvious to the first time (or even seasoned!) buyer.

Caring for a Loved One With Disabilities

Resources, tips, and tools to help care for yourself and your loved ones with disabilities.

Caring for an Aging Loved One

Aging is a part of life. We will discuss how to prepare a plan with and for your loved one, navigate common concerns, and prioritize your own self-care in the process.

Creating a Budget You'll Actually Use

Planning out your spending, and living within a budget, is all about freedom. Learn how to create a budget you'll use, so you're prepared for the unexpected, and able to pursue what's important to you.

Demystifying Your Credit Score

Lenders use credit scores to decide whether to offer credit, and under what terms. Discover what goes into your credit score and how it's calculated, to understand the impact it has on your borrowing.

Estate Plans Can Help Protect What Matters Most³

If you haven't created an estate plan yet, you'll be surprised how many topics it covers. Learn five steps to consider when preparing to meet with your estate planning professional.

Life Events: College Planning - Navigating the Road to Admissions

College planning, for parents and child, is about more than saving money. We can help on key steps from saving, preparing, applying and choosing.

Setting Goals and Habits That Stick¹

You can start by identifying or revisiting what you want your money to achieve and setting up good habits to create lasting change.

Understanding Your Debt So You Can Take Control

Would you like to get a handle on your debt, once and for all? Discover real strategies to help you prioritize what to payoff first and tips for managing your spending.

What is Financial Wellness and Why Is It Important?

Being well prepared to handle any financial crisis, that's financial wellness. Learn how to prioritize your needs and wants, so you can pay today's bills while saving for your future goals.

Why a Savings Plan Should Be Important to You

We're all trying to save for something—like an emergency, car, home, or retirement. Learn how to create a plan so you can optimize your saving and investing to help you reach them.

¹Women's Investing Topic

²Only available for HSA plans administered by Fidelity.

³Fidelity 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.

Fidelity On Demand Webcasts

Empowering conversations with experienced panelists who explore the connection between our finances and overall wellbeing.

SAVING & INVESTING

[Fidelity Viewpoints: Basics for Managing Your Money](#)

ON DEMAND

Understand the fundamentals of budgeting your money, managing debt, controlling spending, saving more, and investing for the future.

[Fidelity Viewpoints: Tackle Your Financial To-Do List](#)

ON DEMAND

Get clear next steps on how to organize your financial life.

[Fidelity Viewpoints: Market Sense](#)

ON DEMAND VIRTUAL LIVE

Every week, in about 20 minutes, we cover the latest market happenings, actions you might consider, and answers to common questions. (Also available on NetBenefits.)

MANAGING LIFE

[Fidelity Viewpoints: Protecting Yourself in a Digital World](#)

ON DEMAND

Protect yourself from threats to your personal information.

[Fidelity Viewpoints: Your Home - Make the Right Money Moves](#)

ON DEMAND

Learn how the choices you make about where you live can have big impacts on your finances - at every phase of your life.

[Fidelity Viewpoints: Raising Money-Smart Kids](#)

ON DEMAND

It's never too early to start teaching - and learning - about money.

[Financial Do's and Don'ts of Divorce](#)

ON DEMAND

Valuable information to help you face divorce head on.

[Fidelity Viewpoints: Make Informed Health Plan Choices](#)

ON DEMAND

Selecting the coverage you need, considering payment options, and investing the money you've set aside for health expenses.

[Fidelity Viewpoints®: Maximizing Benefits During a Job Transition:](#)

ON DEMAND

How job changes can affect your finances, retirement plans, and healthcare coverage.

PREPARING FOR RETIREMENT

[Making a Plan for Retirement Income](#)

ON DEMAND

Understand the pieces of a retirement income plan (including protecting your savings) in order to transition from saving for retirement to living in retirement.

[Fidelity Viewpoints: Making Sense of Medicare](#)

ON DEMAND

How and when to enroll, Medigap and Medicare Advantage plans, and Parts A, B & D.

[Are You Emotionally Ready to Retire?](#)

ON DEMAND

Prepare yourself mentally for the day retirement arrives.

[Fidelity Viewpoints®: Building Your Bridge to Medicare](#)

ON DEMAND

Here's what you need to know if you find yourself without health insurance before you turn 65.

Fidelity.com/webcasts

- All webcasts are available to watch at any time and no registration is required.
- Start, stop, and pick up where you left off
- Share with family and friends
- Access a range of educational resources and tools

LATEST WEBCASTS

[Fidelity Viewpoints: Market Sense](#)

ON DEMAND VIRTUAL LIVE

Every week, in about 20 minutes, we cover the latest market happenings, actions you might consider, and answers to common questions. (Also available on NetBenefits.)

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Understand the pieces of a retirement income plan (including protecting your savings) in order to transition from saving for retirement to living in retirement.

[Fidelity Viewpoints: Make Informed Health Plan Choices](#)

ON DEMAND

Selecting the coverage you need, considering payment options, and investing the money you've set aside for health expenses.

Women Talk Money Virtual Events*

On demand videos and live discussions that address gender differences in financial planning, discuss today's hot financial topics, and answer top money questions.

SAVING & INVESTING

[The financial realities of being a woman](#)

ON DEMAND

Learn about the contributing factors of why women need to save more for retirement.

[Investing \(beyond your retirement plan\)](#)

ON DEMAND

Investing can be the most powerful way for your money to make money.

[The mid-year check-in](#)

ON DEMAND

Whether you are single or part of a couple, it's a great time to see if you are on track with your goals.

[Are you making the most of your workplace benefits?](#)

ON DEMAND

Learn about how to make the most of your workplace benefits.

[Financial self-reliance: Investing in your future self](#)

ON DEMAND

Investing isn't just for retirement—it can help give you choices throughout your life.

[Getting your whole family investing](#)

ON DEMAND

About 70% of women wish they'd started investing earlier. That's why involving the whole family can help start (and maintain) a strong foundation.

MANAGING LIFE

[When caregiving gets \(even more\) complicated](#)

ON DEMAND

What it means to leave work to care for loved ones and how to reduce the financial impact.

[Navigating through a divorce](#)

ON DEMAND

Help to successfully navigate the challenges of a divorce to make it easier and more equitable.

[Strategies for student loan debt](#)

ON DEMAND

Learn about the ways to manage student loan debt, including how it fits in with retirement and other financial goals.

[Moms and money](#)

ON DEMAND

Understand the unique financial challenges that caregivers face and ideas on how to navigate the hidden costs of caregiving.

[Why you probably need more life insurance](#)

ON DEMAND

Did you know that as a woman, you are less likely to have life insurance? And that if you are insured, you are likely to have less coverage?

[Should you pay down debt or invest?](#)

ON DEMAND

Deciding what to pay (and when) can be a little bit easier when you have a formula.

PREPARING FOR RETIREMENT

[Getting more from Social Security](#)

ON DEMAND

When and how to claim Social Security is particularly important for women. A number of factors can influence how much you receive and your eligibility.

[Retiring early](#)

ON DEMAND

The age you retire can make a big difference, both in terms of retirement lifestyle and finances. It can have an even higher cost for women because of longevity.

[Rethinking retirement](#)

ON DEMAND

Valuable information to help you reassess your retirement planning and understand how much you might need to cover whatever comes your way.

[Planning for health care costs in retirement](#)

ON DEMAND

Understand the impact longevity has on preparing for the cost of health care in retirement

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- Always on, one-stop shop for past, present, and future events
- Start, stop, and pick up where you left off
- Share with family and friends
- Access a range of educational resources and tools

VIRTUAL LIVE EVENTS

Join us for real talk and helpful tips about money, investing, careers, and more. Women Talk Money helps you get answers to your top money questions and provides how-to guides to walk you through your next best money steps.

Women Talk Money Events

2nd Wednesday of the month
2 PM ET / 11 AM PT

4th Thursday of the month
12 PM ET / 9 AM PT

*Episodes feature a live channel call-to-action

IMPORTANT INFORMATION

For plan sponsor use only.

Unless otherwise indicated, all educational content is intended for use only with U.S. based audiences.

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

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