

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

PAYCHECK TO PAYCHECK

Appropriate for: Employees facing first-time financial decisions and those juggling multiple priorities. Focuses on helping employees weigh the pros and cons of key life decisions, assess spending and saving, prepare for the unexpected, and control 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

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

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

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

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

Learn the Basics of When and How to Claim Social Security

ONSITE LIVE ON DEMAND VIRTUAL LIVE

- Learn about Social Security
- Understand considerations for claiming Social Security benefits
- Decide when to take Social Security benefits

Manage Unexpected Events and Expenses

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

Navigating Market Volatility

ON DEMAND VIRTUAL LIVE

- Consider if you should change your investments
- Understand how to pull money out of the market and the effects of moving to cash
- Learn why to consider saving more in a workplace savings plan

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ONSITE LIVE



ON DEMAND



VIRTUAL LIVE

FOUNDATION BUILDERS

Appropriate for: Employees who need help with the basics. Focuses on building foundational skills and helping employees take steps toward increasing savings and controlling debt while preparing for major financial decisions.

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

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

Invest Confidently for 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

Identify and Prioritize Your Savings Goals

ONSITE LIVE ON DEMAND VIRTUAL LIVE

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

Managing My Money

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Guiding You through Your Equity Compensation Plan¹

ONSITE LIVE ON DEMAND VIRTUAL LIVE

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

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

Get a Handle on Your Current Student Loan Debt

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

Manage Unexpected Events and Expenses

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

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

¹Available for participants in the U.S. and outside the U.S. Workshop only available for stock plans administered by Fidelity.

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

PRIORITY BALANCERS

Appropriate for: Employees balancing multiple priorities and multiple goals. Focuses on helping employees make financial decisions that balance short- and long-term goals, while managing debt and maximizing savings.

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

Managing My Money

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Identify and Prioritize Your Savings Goals

ONSITE LIVE ON DEMAND VIRTUAL LIVE

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

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

Exploring the Benefits of an HSA¹

ONSITE LIVE VIRTUAL LIVE

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

Discover the Potential of Your HSA¹

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

An Easy Way to Save More: The Benefits of Your Employee Stock Purchase Plan (ESPP)²

ONSITE LIVE ON DEMAND VIRTUAL LIVE

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

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

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

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

Making the Most of Your Stock Plan³

ONSITE LIVE ON DEMAND VIRTUAL LIVE

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

Get a Handle on Your Current Student Loan Debt

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

Manage Unexpected Events and Expenses

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

Navigating Market Volatility

ON DEMAND VIRTUAL LIVE

- Consider if you should change your investments
- Understand how to pull money out of the market and the effects of moving to cash
- Learn why to consider saving more in a workplace savings 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

Invest Confidently for Your Future

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

¹Only available for HSA plans administered by Fidelity.

²Available for participants in the U.S. and outside the U.S. Workshop only available for stock plans administered by Fidelity.

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ONSITE LIVE



ON DEMAND



VIRTUAL LIVE

FINANCIALLY ESTABLISHED

Appropriate for: Financially established employees navigating more complicated life events. Focuses on preparing for retirement and ways to help make their money work even harder for them.

Quarterly Market Update¹

VIRTUAL LIVE

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

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

Identify and Prioritize Your Savings Goals

ONSITE LIVE ON DEMAND VIRTUAL LIVE

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

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

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

Discover the Potential of Your HSA²

ONSITE LIVE VIRTUAL LIVE

- Recognize the features of the HSA
- Explore the potential benefits of an HSA
- Learn the importance of a safety net
- Understand how HSAs fit into a retirement strategy

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

Turn Your Savings into Retirement Income

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

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

Your College Planning Choices

ON DEMAND VIRTUAL LIVE

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

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

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

Get a Handle on Your Current Student Loan Debt

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

Navigating Market Volatility

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- Consider if you should change your investments
- Understand how to pull money out of the market and the effects of moving to cash
- Learn why to consider saving more in a workplace savings plan

¹Not available during the first month of each quarter.

²Only available for HSA plans administered by Fidelity.

³Only available for plans that offer FPPA.

⁴Fidelity 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 Special Event Webcasts

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

SAVING & INVESTING

[Make an Impact with Your Charitable Giving](#)

ON DEMAND

Learn about the many ways you can give—time, talent, and money—and what giving can mean for your personal finances.

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

ON DEMAND

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

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

ON DEMAND

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

MANAGING LIFE

[Fidelity Viewpoints: When to Question Your Financial Instincts](#)

ON DEMAND

Examine how your emotions and current events can affect your financial decisions - and what to do about it.

[Keeping Your Personal Information Safe](#)

ON DEMAND

Protect yourself from threats to your personal information

[Role Reversal: Talking Estate Planning with Your Older Loved Ones](#)

ON DEMAND

Understand when to bring family into the planning process

[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.

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

ON DEMAND

Valuable information to help you face divorce head on

[Job Changes: Managing the Emotional & Financial Impact](#)

ON DEMAND

Understand key considerations for those experiencing a furlough, layoff, or early retirement

PREPARING FOR RETIREMENT

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

ON DEMAND

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

[Don't Let Healthcare Costs in Retirement Surprise You](#)

ON DEMAND

Avoid surprises by understanding key terminology and knowing your options

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

ON DEMAND

Prepare yourself mentally for the day retirement arrives

[Your Retirement Transition: Go from Saving to Spending](#)

ON DEMAND

Understand why a retirement income plan that's targeted to your unique situation can help you achieve the life you've envisioned

[Social Security: Make Your Decisions with Confidence](#)

ON DEMAND

What you need to know to get the most out of your Social Security benefits

Fidelity.com/webcasts

- Always on, one-stop shop for past, present, and future webcasts
- 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.)

[More Help. More Insights. More Webcasts Are on the Way.](#)

Check back here often for new and updated webcasts. Topics will focus on overall financial wellness and how to plan for your future.

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

[Why retirement planning is different for women](#)

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.

[5 investing conversations to have now](#)

ON DEMAND

Learn about the top 5 questions to ask yourself and others to help you save and invest (more!).

MANAGING LIFE

[Planning for caregiving](#)

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.

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

netbenefits.com/womentalkmoney

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VIRTUAL LIVE EVENTS

Join us for honest conversations about the financial realities of being a women. During this 30-minute event, we answer your questions on a broad range of topics to help you get and stay on track with your financial goals.

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

*Episodes feature a live channel call-to-action

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.

Making the Most of Your Non-Qualified Retirement Plan

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

Get to Know Your Retirement Plan and Fidelity Workplace Financial Consultant¹

You don't have to know all the answers – Fidelity is here to help. Learn how your retirement plan works and how we can help you, so you can make the most of this important benefit.

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.

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

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.

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.

Discover the Potential of Your Health Savings Account

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

The Benefits of Working with a Financial Professional

Whether you're just starting out or transitioning into retirement, a financial professional can help you plan for your short and long-term goals. Learn more about what to expect when you work with Fidelity.

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.

ENROLL AND INVEST

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

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.

Quarterly Market Update

Listen to Fidelity financial experts as they share insights on current market conditions and their impact on today's business cycles.

How Consolidating Accounts Could Help You Save Time and Money

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

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.

Making Your Money Work as Hard as You Do

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

Getting the Most From Personalized Planning & Advice²

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

Understanding Your Options When Saving for College

Your child's college costs may be one of the largest expenditures you ever make. Gain a basic understanding of how to start saving now and the different saving and investing options.

Understanding Your Retirement Plan and All It Has to Offer

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

Get to Know Your New Employer's Retirement Plan

Learn more about your new employer's retirement plan and the important next steps to take advantage of your benefits.

Resetting Your Financial Foundation

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.

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.

¹Episodes feature a live channel call-to-action

²Only available for plans that offer FPPA.

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.

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.

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.

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.

Creating the Retirement You Want

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.

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.

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.

FINANCIAL WELLNESS

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

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.

Setting Goals and Habits That Stick

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.

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.

Navigating Divorce

Navigating divorce can affect the entire family. Having the right plan, support system, and reminders for self-care in place can make a huge difference.

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.

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.

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.

Financial Considerations for Women

Learn about what's different for women, why it's important, and how to make informed decisions, so you can put your money to work to help you reach your goals

Estate Plans Can Help Protect What Matters Most*

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.

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.

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.

MEET THE PERSONAS

PAYCHECK TO PAYCHECK

Goals:

Meet expenses and still have a little extra left over each pay period

Be ready for that unexpected bill that inevitably will come their way

Control and begin to pay down debt

FOUNDATION BUILDERS

Goals:

Lay a financial foundation

Learn the skills to make major financial decisions for the first time, such as buying a home and leasing a car

Balance savings with managing student and consumer debt

PRIORITY BALANCERS

Goals:

Feel confident as stewards for finite resources

Accelerate savings to meet short-term needs while also focusing on creating an income stream for retirement

Manage debt and build up emergency funds

FINANCIALLY ESTABLISHED

Goals:

Maximize savings and benefits while minimizing taxes

Learn to make key retirement and health care decisions

Protect and efficiently transfer the savings they've worked hard to accumulate

For plan sponsor use only.

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.**

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.

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

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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Engage employees with retirement and financial education from Lincoln

The past couple of years gave us the opportunity to connect with employees in new, innovative ways. We're here to work with you in an ongoing hybrid approach. Omnichannel education allows employees to engage when and how they want. Let us help you reach your faculty and staff in a way that works for them!



WHEN THEY MEET WITH A REPRESENTATIVE:

- Participants contribute **61%** more
- Participants across all age groups are more likely to increase their contributions

Source: Lincoln Financial Group plan data, 4Q 2021.



Personal support

Employees have access to retirement plan representatives who are available to meet via phone or video chat (or in person, where available). During one-on-one meetings, employees can:

- Walk through the enrollment process and contribution updates
- Update beneficiaries
- Review their account
- Make sure they're saving enough
- Learn about their options if they have multiple retirement accounts
- Get answers to questions
- Register for the web to make planning easier and boost security
- Get financial wellness tips
- Discuss financial goals and aspirations

It's easy for employees to schedule a one-on-one meeting by contacting their representative or visiting LincolnFinancial.com/UTSchedule. Employees can find their representative's information at LincolnFinancial.com/UT/ContactUs.



Seminars and videos

Your retirement plan representative can hold group meetings in person or virtually. Check out our [library of seminars and videos](#). Share videos via your intranet or email to expand educational outreach! General topics include:

- Online account and *WellnessPATH*[®]
- Financial wellness and life events
- Retirement planning
- Social Security and Medicare
- Take charge of change
- Investment education



Retirement planning and financial wellness materials

These programs include fliers, videos, and more that you can share to help employees manage their financial lives.

- [Increase participation](#). This program offers information, tips, and resources that highlight the perks of participating and encourage employees to enroll sooner rather than later.
- [Increase contributions](#). Participants receive information, tips, and resources that highlight the impact of small, consistent contribution increases on long-term retirement readiness.
- [Take charge of change](#). These materials may help participants manage market volatility, stay focused on long-term goals, and face the future with confidence.
- [Retirement Reality](#)[®]. This program takes planning to the next level and helps participants focus on steps they can take to prepare for retirement.
- [Financial wellness](#). This information helps employees take charge of their financial health and build strong habits to achieve short- and long-term goals.
- [Life events](#). Employees learn how to manage life's big financial moments with confidence — so they can stay on track for the futures they envision.
- [Raising financially savvy kids](#). This series helps employees introduce financial wellness topics to kids of various ages and help kids develop a healthy relationship with money.

In addition to the Social Security and Medicare seminars, our in-depth guides can help employees understand these important benefits.

- [The Baby Boomer's Guide to Social Security](#)
- [The Baby Boomer's Guide to Social Security \(Spanish\)](#)
- [The Baby Boomer's Guide to Medicare Planning](#)
- [The Baby Boomer's Guide to Medicare Planning \(Spanish\)](#)

Cybersecurity

Keeping employee data secure is a top priority for Lincoln. To help them do their part, we've developed an interactive, online [cybersecurity brochure](#) to help employees understand what to look for and how to help protect themselves. It's great for posting on your intranet or sharing via email.

Plan representatives can also hold cybersecurity seminars for groups of employees.



Online highlights

Employees can access valuable education at LincolnFinancial.com/Retirement when it's convenient for them. Some highlights include:

- [Financial wellness](#)
- [Save more](#)
- [Invest wisely](#)
- [Retire well](#)
- [Small change, big savings calculator](#)
- [Spanish-language resources](#)



Your custom website

Don't forget your custom website! LincolnFinancial.com/UT offers plan details and documents, representative information, and helpful education. Employees can find everything they need to enroll and manage their accounts on your site.



Contact your local representative or your communication consultant, **Dana Smith**, for more information about these resources. You can find your representative's information at LincolnFinancial.com/UT/ContactUs, or reach out to Dana at **260-433-4337** or Dana.Smith@LFG.com.

We can help you develop and promote a custom campaign or an online/in-person event. We're here to help you and your employees achieve your goals.



Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

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LincolnFinancial.com/Retirement

PAD-4876768-072822

PDF 8/22 **Z02**

Order code: UOT-EDUC-FLI001



Lincoln *WellnessPATH*[®] is a financial wellness tool provided by Questis Inc. and is available to employers who select it. Questis Inc. is not an affiliate of Lincoln National Corporation.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

For plan sponsor use only. Not for use with plan participants.





Financial Wellness Program



Live and On-Demand Webinars

Visit the TIAA Webinar Lounge

<https://www.tiaa.org/webinars>



**Register now for
TIAA's live webinars**

All webinars are available on-demand for 90 days after the live event



**A TIAA Financial
Essentials webinar**

Helpful Videos

UT-Specific New Hire Video

<https://vimeo.com/433733785/6d67d0b27c>

Looking to Turn Your Retirement Savings into a Paycheck for Life?

<https://event.on24.com/wcc/r/3514639/A05C6C21FB81AA686A1A57DFD3A16C8D>

Savings strategies for the future

<https://www.tiaa.org/savingsstrategies>

Replacing your salary in retirement -

<https://www.tiaa.org/public/invest/services/wealth-management/perspectives/replacing-your-salary-in-retirement>

Learn about TIAA

<https://www.tiaa.org/public/pdf/a/about-tiaa.pdf>

General Finance Videos

Paying down credit card debt

<https://www.tiaa.org/public/video/paying-down-credit-card-debt>

Paying down non-revolving debt

<https://www.tiaa.org/public/video/paying-down-nonrevolving-debt>

Investing for long-term goals

<https://www.tiaa.org/public/video/investing-for-long-term-goals>

Understanding Fees

<https://www.tiaa.org/public/video/understanding-your-fees>

Financial Wellness Flyers

Reduce Financial Stress Flyer

<https://www.tiaa.org/public/pdf/r/reduce-financial-stress-flyer.pdf>

The Benefits of Starting Now

<https://www.tiaa.org/public/pdf/b/benefits-of-starting-now.pdf>

1% Increase Flyer

<https://www.tiaa.org/public/pdf/1/1-percent-Contribution-Increase-flyer.pdf>

Pay Increase Flyer

<https://www.tiaa.org/public/pdf/p/pay-increase-flyer.pdf>

About TIAA

<https://www.tiaa.org/public/pdf/a/about-tiaa.pdf>

Financial Wellness Webpages

How to Weather Market Volatility

<https://www.tiaa.org/public/learn/prepare-unexpected/how-to-weather-stock-market-volatility>

Current Market Commentary

<https://www.tiaa.org/public/invest/tiaa-market-commentary>

Cyber Security Webpage

<https://www.tiaa.org/public/support/security-center>

¹ Refer to the closing slide of the presentation for important information on how benchmark populations are derived

Financial Wellness Tools and Calculators

Tools, Calculators and Resources

<https://www.tiaa.org/public/search-results?qryStr=Calculators%20and%20Tools>

¹ Refer to the closing slide of the presentation for important information on how benchmark populations are derived

Plan Sponsor Financial Wellness Portal

Ready-to-use employee communications will help employees on their path to financial well-being.

<https://www.tiaa.org/public/land/ready-to-use>

Ready-to-use

¹ Refer to the closing slide of the presentation for important information on how benchmark populations are derived





Engage, **Educate** & Enable your employees to retire well

As an employer offering workplace benefits, you know providing ongoing financial education to your employees is essential to help them see the value of your benefits offerings, encourage action and inspire them to commit to their savings. With Voya, you'll have access to holistic financial wellness content to engage, educate and enable your employees to gain the confidence needed to take positive actions to see them to and through retirement.

Engage

We know when employees engage within our entire participant journey, including our educational tracks, it boosts positive employee outcomes overall. Look at these remarkable results:

Designed to boost employee outcomes

Engaged

90%

of users intend to take action
after engaging with us¹

Saving More

39%

increase in savings rates²

More Confident

24%

improvement in
retirement confidence³

Educate

We know when employees are financially knowledgeable, they become more confident. And when they're more confident, they can work toward a better sense of well-being. When people feel good holistically, they can bring their best self to work. We think that matters.



Traditional educational seminars*

Our traditional sessions are **30-60** minutes, and encourages audience participation.



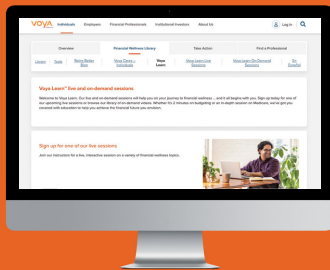
Virtual sessions

Our shorter presentations run around **30** minutes and are best for virtual meetings to keep your employees engaged. We are always adding fresh content to our library so your employees can take advantage of new learning opportunities.



On-demand sessions

Our on-demand sessions allow your employees the opportunity to learn more, at a time that is most convenient to them.



Voya Learn



Ready for more education? Visit Voya Learn for 24/7 access to live and on-demand sessions. We offer a variety of important financial wellness topics delivered by our team of educators that provide your employees actionable steps to achieve the future they envision. Visit Voya.com/VoyaLearn today.

Here is a list of education topics to choose from:

Topics	On Voya Learn			
	On Demand Short Video (~5 min)	On Demand Recording Live Session (~30 min)	Live session (in person/virtual) (~30 minutes)	Live session (in person/virtual) (~60 minutes)
Retirement and investing				
Investing 101 – Learn the basic principles of investing	✓		✓	✓
Investing 201 – Learn how to balance your portfolio with periodic reviews			✓	✓
Retirement goals under 40 – It's never too early to start saving for retirement	✓	✓	✓	
Retirement goals over 40 – It's never too late to start saving for retirement	✓			✓
Retirement planning for women – Understand special considerations for women when planning for retirement	✓			✓
Retirement income – How to convert your retirement savings into retirement income	✓		✓	✓
Social security basics – Learn about when and how to claim Social Security	✓			✓

*Minimum attendance for in person sessions may apply. Not all plans offer traditional educational seminars.

Topics	On Voya Learn			
	On Demand Short Video (~5 min)	On Demand Recording Live Session (~30 min)	Live session (in person/virtual) (~30 minutes)	Live session (in person/virtual) (~60 minutes)
Healthcare – Explore health care expenses and how they play a critical factor in your retirement planning		✓	✓	
Distribution Options – Learn about all of the options for your retirement savings plan when leaving an employer				✓
Envision and plan for your best retirement – Understand how to prioritize your financial future	✓			✓
Nearing retirement series – Learn the 10 steps to consider as you begin planning for retirement				✓
Tax Savers Credit – Understand how this important tax credit can help those in a lower income bracket			✓	
Spending and saving series – Helping you to balance it all	✓			✓
Personal finance basics – Learn the basics of day to day financial decisions	✓		✓	
Social security advanced – An in depth look into social security	✓			
ABLE accounts – Learn how ABLE accounts allow qualifying individuals to save without an impact to government benefits	✓			✓
Market volatility – Learn how stay the course during uncertain times	✓			✓
Protection				
Estate planning – Leave your legacy the way you intended	✓		✓	
Protection – Learn about the types of insurance and your options	✓	✓	✓	
Disability Insurance – Reassurance and Income When Needed – Protect your income and lifestyle in case of injury or illness	✓			
Financial wellness and your family finances				
Foundations of Financial Wellness – Understand the six pillars foundational to financial wellness	✓		✓	✓
Building a Budget – Learn how best to create a budget				✓
Saving for College – Learn how to fund your kids’ future	✓		✓	✓
Prioritizing debt – Make a plan to eliminate your debt			✓	
Emergency savings – learn strategies to prepare for the unexpected	✓	✓	✓	
Financial goals – Explore strategies to create a personal savings plan	✓		✓	
Seasonal financial tips – Learn more about the top things to do with your finances throughout the year to stay on track with your goals	✓			
myOrangeMoney® – An interactive, educational online experience that can help you visualize your future retirement income*				
<small>*IMPORTANT: The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.</small>	✓	✓	✓	



Our comprehensive educational programs seek to enable people to get emotionally and financially healthier while establishing good money habits. We bring together all of the tools, guidance and resources needed to help build confidence and inspire action so your employees can live the life they envision.

Ready to learn more?

We've made it easy to help your employees on their journey to financial wellness.

Get started today

Ana Portillo, CFP®

Phone: (832) 623-1901
ana.portillo@voyafa.com



¹ Voya Internal Data from 09/2019 through 06/2020. Based on survey asking for intent to take action.

² Voya Internal data based on analysis of 74 plans that implemented at least one plan design change aligned to recommendations made by the Voya Behavioral Finance Institute for Innovation during the first 3 quarters of 2018. We studied plan health metrics for those plans as of 12/31/2017 and then compared plan health metrics of those same plans as of 10/31/2020.

³ Voya Internal data based on analysis of approximately 50,000 participants who provided retirement sentiment before and after they used myOrangeMoney. Data period: 1/1/2015-12/31/2020.



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Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax adviser or attorney before making a tax-related investment/insurance decision.

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