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## Plan on guaranteed income when you retire

As you plan for retirement, ensuring you'll have enough income to cover your daily expenses is essential. And if you discover there's a gap between what you need and what you have, your employer has some help for you.

When you retire, you'll be able to [create a steady flow of income](#) by converting part of your workplace savings into a guaranteed income annuity. And that income will be there for as long as you need it, regardless of what's happening in the markets.

[See how it works](#)

Want to see what monthly guaranteed income could look like as part of your plan? Try our [Guaranteed Income Estimator](#).

If you prefer to speak one-on-one with a representative, just call 866-973-5021.

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### Investing involves risk, including risk of loss.

In order to provide an income stream, income annuities provide limited or no access to the assets used to purchase them.

Fixed annuities available through Guaranteed Income Direct are issued by third-party insurance companies, which are not affiliated with any Fidelity Investments company. A contract's financial guarantees are solely the responsibility of and are subject to the claims-paying ability of the issuing insurance company.

Income annuities available as plan distribution options are selected by the plan's fiduciaries and sold and issued by third-party insurance companies which are not affiliated with any Fidelity Investments company. Fidelity Health Insurance Services, LLC ("FHIS") may receive a fee from the issuing insurance company; however, FHIS does not directly or indirectly solicit, negotiate, or sell any annuities available as plan distribution options. A contract's financial guarantees are solely the responsibility of and are subject to the claims paying ability of the issuing insurance company.

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