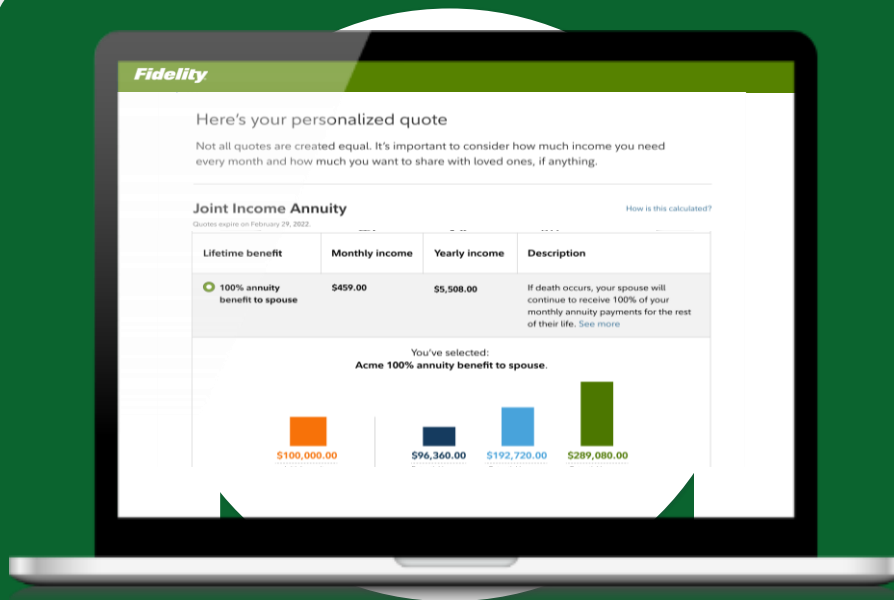


Guaranteed Income Direct

Help your employees turn savings into a steady lifetime income stream

A simple, flexible way for employees to convert a portion of their 401(k) or 403(b) savings into an immediate income annuity through an integrated digital experience.

86% of employees
want guaranteed lifetime income to
cover basic living expenses¹



**Screenshot is for illustrative purposes only and subject to change.*

Guaranteed Income Direct gives employees:

- **Peace of Mind:** Ability to turn retirement savings into a steady lifetime income stream by purchasing an annuity through a 3rd party provider selected by an employer
- **Simplicity:** A simple, integrated experience that allows employees to purchase an annuity directly from their plan
- **Flexibility:** Option to choose the amount and time that is right for them

[DEMO VIDEO](#)

Let's discuss how Guaranteed Income Direct can help you and your employees

Disclosures

*****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.*****

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

Past performance is no guarantee of future results.

Diversification and asset allocation do not ensure a profit or guarantee against loss.

¹Greenwald Research, 2022 In-Plan Insights Survey, November 2022

Annuity guarantees are subject to the claims-paying ability of the issuing insurance company.

In order to provide an income stream, there is no or limited access to assets.

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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