



Sample Education Emails

Balance Debt & Savings | Subject: Stretching a paycheck while trying to save is possible.



Tenured Unenrolled Touch 1
ABC Retirement Plan [Secure Login](#) 

We'll show you how to decrease debt and save too.


It's all about finding a balance that works within your means.

There are many competing priorities for your paycheck. But simply having the confidence to figure out which to focus on first can make a huge difference.

We can help you learn how to establish a budget, create a savings plan and work toward paying down debt.

[Learn more »](#)

Or talk to a Fidelity Representative at 866-711-0352.



Quick Tip:
How to pay off debt - and save too. Balancing paying off debt and saving can be tricky. [Here's a step by step guide.](#)

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Investing involves risk, including risk of loss.

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What is a 401k_403b? | Subject: Put your money to work in your <401k> <403b>.



[First Name] [Last Name]
ABC Retirement Plan

[Reset Login](#) 

There's no better way to save.

Your workplace savings plan might seem like just another savings account, but it's much more than that. Here are a few reasons why.


- It's more affordable than you may think. When money comes out of your pay before income taxes are taken out, contributing can be easy on your paycheck.

If you contribute before taxes:	Your take-home pay is reduced by just:
\$30	\$23
\$50	\$39

- Your money makes money. Once you start saving, your money goes right to work. In fact, \$50 per month from your paycheck starting now has the potential to accumulate to \$179,983 by the year 2061.**
- Your employer will match some of the money you save to help with your savings goals. It's like getting "free" money. But you must be enrolled, so you won't leave money on the table.

[Learn more about your 401\(k\) plan »](#)

Or talk to a Fidelity Representative at 866-711-0352.



Quick Tip:
See how your pretax contribution might affect your take-home pay. [Try our calculator.](#)

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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.

**Estimated annual after-tax cost assumes a single taxpayer in the 22% federal tax bracket and no state taxes incurred. Your actual tax savings may be more or less than the estimate shown depending on your taxable federal and state income, and filing status. Potential changes to federal and/or state tax rates may affect tax savings in future years.

**This hypothetical example assumes the following: (1) pretax contributions of \$50 monthly at the beginning of 1/1/2018 for the period for years noted by 12/31 of year stated; (2) an annual rate of return of 7%. (3) The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pretax contributions are subject to taxes when withdrawn. Distributions before age 59½ may also be subject to a 10% penalty. Contribution amounts are subject to IRS and Plan limits. Systematic investing does not ensure a profit or guarantee against a loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any security. Consider your current and anticipated investment horizon when making an investment decision, as the illustration may not reflect this. The assumed rate of return used in this example is not guaranteed. Investments that have potential for 7% annual rate of return also come with risk of loss.

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Starting Small | Subject: 7 quick facts to get you started in your workplace savings plan



Tenured Unenrolled Touch 3
CA Savings Harvest Plan

[Secure Login](#)

You can enroll today by starting small.

In the article "7 Things Starter Investors Should Know*", tip #1 reminds us that by investing just a small amount, you can ease your way into investing and get comfortable with this new tool in your retirement plan.

Here's how it works: When an investment of money generates earnings, those earnings get reinvested to make their own earnings, and so on, creating a snowball effect of growth potential. [Click here](#) to read additional tips.

[Want to start small and enroll today? CLICK HERE »](#)

Or, call to talk to a Fidelity Representative at 866-711-0352.



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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.

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