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

BUDGETING & DEBT MANAGEMENT

NEW A Path to Financial Wellness

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *30 minutes*

- Understand the 4 pillars of financial wellness
- Learn practical ways to balance spending, saving, and debt
- Build confidence in managing today's needs and tomorrow's goals

A Woman's Guide to Building a Financial Plan

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

- Start reducing your debt with four clear steps
- Organize your budget and identify how much you may need for retirement
- Confidently design a financial plan to help meet your unique goals

Get a Handle on Your Current Student Loan Debt

ONSITE LIVE VIRTUAL LIVE – *60 minutes*

- 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

NEW Strategies That Can Help You Manage Your Money

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

- Understand 3 components of a sound budget
- Build (or rebuild) your emergency savings fund
- Learn strategies to prioritize and manage debt

Create a Budget and Build Emergency Savings

VIRTUAL LIVE – *30 minutes*

- Learn about different components of a budget
- See how emergency savings are a critical part of your budget

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

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

Create a Budget

ON DEMAND

- Recognize how creating a budget can help you take control of your financial situation
- Identify core components of a sound budget
- Create your own budget

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

HEALTH CARE PLANNING

Exploring the Benefits of an HSA[1]

ONSITE LIVE VIRTUAL LIVE – *60 minutes*

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

Health Care in Retirement

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

- Estimate potential health care expenses in retirement
- Learn about coverage options before and after Medicare eligibility
- Create a plan that fits health care into your retirement budget

Medicare Basics: Planning and Enrollment[4]

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

- Understand different types of Medicare coverage and how they work
- Learn key considerations to balance cost and coverage options
- Review enrollment timelines and tips to avoid penalties

PERSONAL FINANCE & OTHER TOPICS

Preserving Your Savings for Future Generations[2]

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

- 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

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

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

*Available in Spanish
[1]Only available for HSA plans administered by Fidelity.
[2]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.
[3]Available 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.
[4]Available only in plans that have the FMS point solution enabled

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

RETIREMENT PLANNING

Fundamentals of Retirement Income Planning

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

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

Get Started and Save for the Future You*

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

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

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

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

- 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 – *60 minutes*

- 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 – *60 minutes*

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

Retirement Income Planning for Her

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

- 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

NEW SECURE Act 2.0: Roth Catch-Up Provision

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *30 minutes*

- Learn about IRS limits on workplace savings plan contributions
- Know the difference between pre-tax and Roth
- Understand how the SECURE 2.0 Act may affect you

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

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

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

What is a Roth In-Plan Conversion?

ONSITE LIVE VIRTUAL LIVE – *30 minutes*

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

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[5]

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

*Available in Spanish

[1]Available 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.

[2]Only available for plans that offer FPPA. Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, 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, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

[3]Available 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.

[4]Only available during the second month of each quarter.

[5]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.

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

SAVING & INVESTING

A Woman's Guide to Investing Beyond Retirement

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

- Create short-term and long-term savings goals
- Choose an investment approach based on your personal preferences
- Establish a plan to help protect your assets

Fidelity Personalized Planning & Advice[2]

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

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

NEW How to Begin Investing for Retirement

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

- Explore some key investing concepts and common asset classes
- Help understand the importance of asset allocation and diversification
- Learn about investment approaches for your workplace savings plan

Navigating Market Volatility*

ONSITE LIVE ON DEMAND VIRTUAL LIVE – *60 minutes*

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

NEW Set Goal and Save for What You Want

ONSITE LIVE VIRTUAL LIVE – *30 minutes*

- Understand the importance of goal setting
- Learn how to prioritize and manage multiple savings goals
- Get tips to help save for some specific goals

Your College Savings Options

ON DEMAND VIRTUAL LIVE – *60 minutes*

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

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

Quarterly Market Update[4]

VIRTUAL LIVE – *60 minutes*

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

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

Guiding You Through Your Equity Plan[1]

- 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

Making the Most of Your Stock Plan[3]

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

*Available in Spanish

[1]Available 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.

[2]Only available for plans that offer FPPA. Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, 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, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

[3]Available 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.

[4]Only available during the second month of each quarter.

[5]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.

IMPORTANT INFORMATION

Fidelity Viewpoints®: Market Sense

Tuesdays, 2:00pm – 2:20 pm ET

Check out Fidelity Viewpoints®: Market Sense. You'll get insights into the latest market events, next steps to consider for your investments, and answers to common questions — all in about 20 minutes.

Learn More

Fidelity Viewpoints® Market Sense is only available to clients who have permissions in place to promote retail products and services.*

*Fidelity retail products and services are offered separately from your employer-sponsored retirement plan.

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.

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

874205.43.3