

Tools and Resources on Your Journey to **Financial Wellness**

When it comes to planning for the future, there is a lot to consider. Whether you're just starting out or nearing retirement, having a clear picture of where you are and where you hope to be can help bring that picture into focus. Take a look at the opportunities listed below. If you need anything along the way, we're here to help.

Saving and Spending



BUILD A BUDGET:

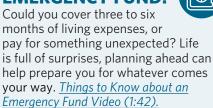
With the cost of goods on the rise, having a budget you can stick to could help improve your overall financial wellness. Remember the rule of 50/15/5:

- 50% of your take-home pay goes toward essential expenses (like food and housing)
- 15% of your pre-tax income is saved for retirement (15% should be the total of your contributions + any contributions your employer makes for you)
- 5% can be put towards short-term savings (and your rainy day fund)

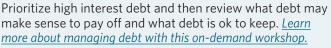




CREATE AN EMERGENCY FUND:



UNDERSTAND YOUR DEBT:





MAKING CONTRIBUTIONS:

Making pre-tax contributions may be beneficial if you anticipate being in a lower tax bracket at retirement. Review your contribution level today.



EXPLORE YOUR OTHER FINANCIAL GOALS:

After you tackle the above financial wellness tasks, consider your other financial goals (saving for a child's college expenses or buying a home). Try the Planning Summary online tool to add goals to your plan.



CONSIDER SAVING 1% MORE:







Keep Your Accounts Clean



REVIEW OR UPDATE YOUR **BENEFICIARY DESIGNATIONS**



Use a simple, online process—Fidelity NetBenefits®. Watch Why is it important to name a beneficiary? as a reminder.

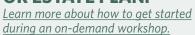
Note, your retirement plan account beneficiaries are separate from your Life Insurance Program. It is important to update your information for all accounts and review your designations whenever you experience a life event (marriage, divorce, death, or birth).



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CREATE A WILL, TRUST, OR ESTATE PLAN.





TACKLE YOUR TAXES Here are a few points to consider.



We're Here to Help

Fidelity Workplace Financial Consultants understand your retirement plan and are honored to help hundreds of your co-workers every year plan for their financial futures. If you have never attended a group event, or met 1:1, you can get started today. Meetings are available virtually at a time that fits your schedule.



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