



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:

Could you cover three to six months of living expenses, or pay for something unexpected? Life is full of surprises, planning ahead can help prepare you for whatever comes your way. [Things to Know about an Emergency Fund Video \(1:42\)](#).

UNDERSTAND YOUR DEBT:

Prioritize high interest debt and then review what debt may make sense to pay off and what debt is ok to keep. [Learn more about managing debt with this on-demand workshop](#).

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:

Take the 1% more challenge and see how a small change could make a big difference.

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).

MANAGE IMPORTANT DOCUMENTS

with **FidSafe**® a safe, easy, no-cost way to store, access and share digital copies of your most important documents.¹

CREATE A WILL, TRUST, OR ESTATE PLAN.

[Learn more about how to get started during an on-demand workshop](#).

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.

[Register for a 1:1 Consultation](#).

Education and virtual events are provided as a service of your Fidelity retirement account at no additional charge. [Learn more about how Fidelity can help](#).



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