[Unengaged - Age 18-35]
[Sample final CTA variation: Juggler]

Subject: Many forms of generosity
Preheader: FidBits: Learn how to balance generosity with your financial priorities.

Fidelity INVESTMENTS

[Firstname] [Lastname]

Secure login

FidBits

Helping you make the most of your workplace benefits and your money.

Helping loved ones financially?

Many people look for ways to support their loved ones financially during the holidays. Aligning your giving with your long-term financial goals can help you give generously and with confidence.

Explore smart giving strategies



Discover what NetBenefits® has to offer

With the NetBenefits® website or mobile app, you can securely access your retirement savings account—and find help to achieve financial wellness.

Rising costs. Now what?

If higher prices are making it harder to keep up with everyday expenses, you're not alone. Exploring strategies such as reviewing your spending plan and looking for deals can help you manage costs and feel more confident about your finances—regardless of the circumstances.

The power of one new idea

Did you know that thanks to your employer, you have access to complimentary education from Fidelity? Explore our webinars covering a range of topics from budgeting to retirement planning.

Deepening your knowledge can help build your financial confidence and support stronger financial decisions over time. And who knows—you might find that **one new idea that makes all the difference.**

Put your extra cash to work

Getting some extra money is exciting! But before you spend it, consider some ways you can really let it make an impact. Paying down high-interest debt, building emergency savings, or investing for future goals are just a few ways that extra cash can make an impact today and support your future.

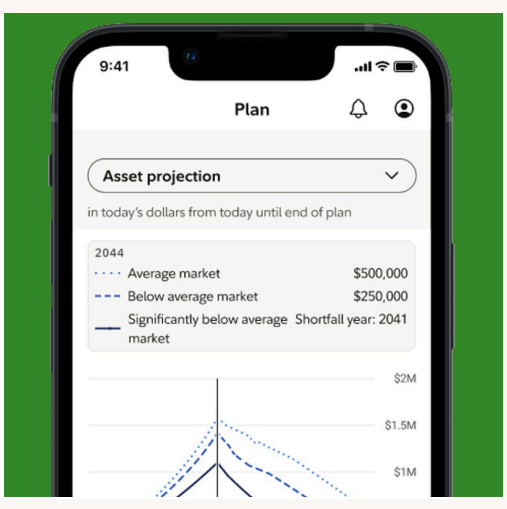
Keep your momentum going

As the year comes to a close, now is a great time to celebrate the progress you've made. Explore practical saving strategies that can help you stay focused on your financial goals and carry that momentum into the new year.

Keep building your financial foundation

Your financial wellness dashboard connects your goals, savings, and financial priorities in one place, helping you continue moving forward with confidence.

Visit your dashboard



The **NetBenefits® app** gives you more ways to access and manage your employee benefits. Download now.

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