[Unengaged - Age 36-54]
[Sample final CTA variation: Non-Juggler <55]

Subject: Making room for generosity
Preheader: FidBits: Generosity can work best when it fits in your financial plan.

Fidelity INVESTMENTS

[Firstname] [Lastname]

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FidBits

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

Giving generously without derailing your goals

Whether it's a holiday cash gift or ongoing financial support, generosity is often most effective when it's part of a plan. Consider how helping others aligns with your broader financial priorities.

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.

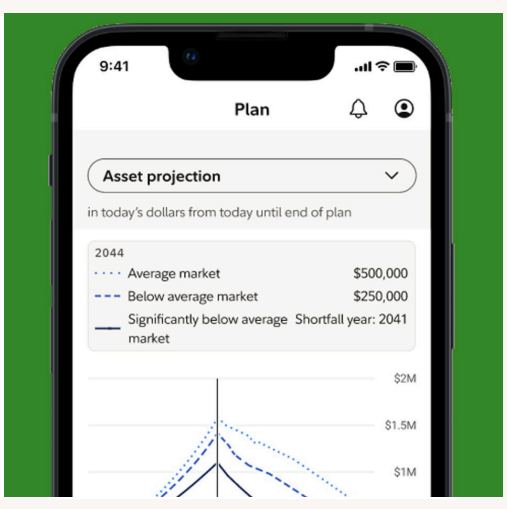
Keep your momentum going

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.

What's your next financial goal?

Whether you're focused on saving, spending, or planning ahead, your financial wellness dashboard can help you see where you stand and what actions to take next.

Go to your dashboard



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

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