

[Engaged - Age 55+]
[Sample final CTA variation: Non-juggler 55+]

Subject: Plan your next step with confidence
Preheader: FidBits: Retirement planning, financial wellness tips, and preparing for what's next.



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FidBits

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

Making sense of retirement decisions

Retirement planning evolves as retirement gets closer. The Retirement Decision Guide helps you explore your options and build a roadmap for your next chapter.

[Start learning](#)



Could you spot a scam?

October is Cybersecurity Awareness Month. [Join our live webinar](#) to learn how to recognize common scam tactics, identify warning signs, and help protect yourself from fraud.



See what a little more could do

What could a 1% increase in your retirement contribution mean over time? You might be surprised. [Try the Contribution Calculator](#) to see how a small change today might help create a big impact.

How much should you save for retirement?

It's one of the most common retirement questions: Am I saving enough? Having a target amount in mind can help [turn uncertainty into a plan](#).



Learn why Fidelity recommends saving **15% of your pre-tax income** and how that guideline can fit into your overall retirement strategy.



Don't let market noise drown out your goals

Headline-making market shifts can be tempting to react to. But long-term investing is often about sticking to your plan even when the short-term news gets noisy. Learn how to keep market ups and downs [in perspective](#).



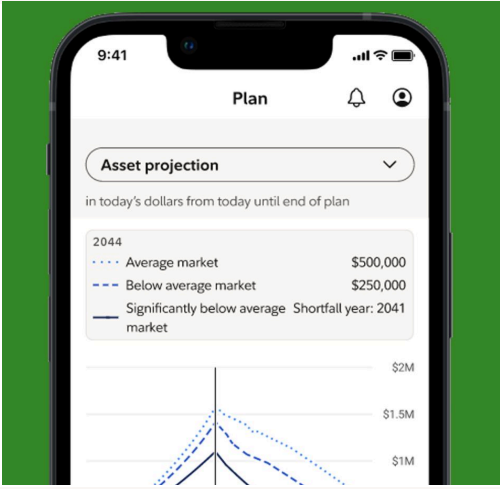
Tips to stay one step ahead

Fraudsters are constantly finding new ways to target people. Learn how to recognize common scams, spot red flags, and take steps to help [protect your accounts](#) and personal information.

Check in on your retirement readiness

Visit your financial wellness dashboard to review your retirement progress and identify next steps that can help support the future you're planning.

[Visit your dashboard](#)



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