

[Engaged - Public sector]
[Sample final CTA variation: Non-juggler <55]

Subject: Set yourself up for your ideal retirement
Preheader: FidBits: This National Retirement Security Month, see if you're prepared for the retirement you want.



[Firstname] [Lastname]

[Secure login](#)

FidBits

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

Are you on target for the retirement you want?

While a pension can be an important source of retirement income, rising costs, including for health care, may affect how far it goes. Explore tools and resources to assess your needs and options.

[Learn more](#)



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](#).



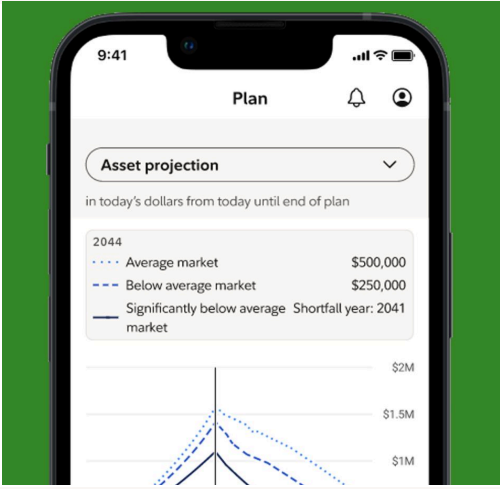
Tips to stay one step ahead

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.

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](#)



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