

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

Subject: What's your next money move?
Preheader: FidBits: Tips for setting goals—and reaching them.



[Firstname] [Lastname]

[Secure login](#)

FidBits

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

Keep moving toward your goals

Take one more step toward your goals. Check out Fidelity’s financial wellness resources for practical info that can help you prioritize your goals and keep moving forward.

[Start learning](#)



Outsmart the scammers

A strong password is a good start, but staying alert matters too. October is Cybersecurity Awareness Month. Take a few minutes to [learn how Fidelity protects your accounts](#) and how to spot potential scams.



Imagine your future self

Retirement means something different to everyone. Whether you imagine more travel, family time, new hobbies, or something else entirely, [defining your goals today](#) can help shape tomorrow's decisions.

Start small—future you will thank you

If your budget is stretched thin, you're not alone. The good news? [Saving for retirement](#) doesn't have to be all or nothing.



Even modest contributions today can add up over time and help move you closer to your long-term goals.



End-of-year resolutions

Why wait until January to review your financial outlook? Small actions today can make a difference tomorrow. The [Financial Wellness Calendar](#) is full of practical ideas you can put into action right away.



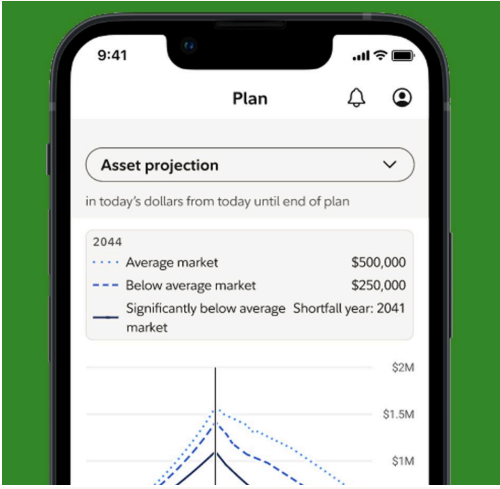
Can you spot the scam?

Scammers are constantly changing their tactics. [View the webinar schedule](#) and register for Spot the Scam to learn warning signs that could help you recognize fraud before it becomes a costly mistake.

Keep building your financial foundation

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

[Visit your dashboard](#)



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



App Store is a registered service mark of Apple Inc.
Google Play is a registered trademark of Google LLC.

Investing involves risk, including risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

Some Fidelity products and services are offered separately from your employer-sponsored retirement plan.

Screenshots are for illustrative purposes only.

Third-party trademarks and service marks are the property of their respective owners. All other trademarks and service marks are the property of FMR LLC or an affiliated company, and may be registered.

The information in this email is intended solely for the attention and use of the named addressee. This message or any part thereof must not be disclosed, copied, distributed, or retained by any person without authorization of the addressee.

Please do not respond to this email. This mailbox is not monitored, and you will not receive a response.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917
© 2026 FMR LLC. All rights reserved.

1276554.1.0

[Privacy Policy](#) | [Terms of Use](#) | [View in browser](#)