

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

Subject: Plan your next chapter with confidence
Preheader: FidBits: Tips for the retirement journey ahead.



[Firstname] [Lastname]

[Secure login](#)

FidBits

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

Coming soon: Your next chapter

Retirement planning is full of important decisions. Visit NetBenefits® for tips and planning tools that can help you prepare for what comes next.

[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.



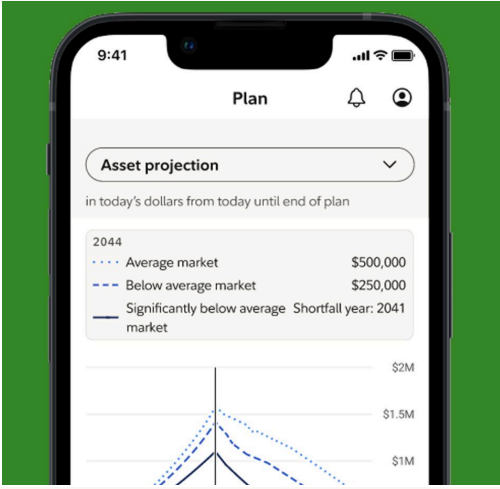
Can you spot the scam?

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.

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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