

[Unengaged - Public sector]
[Sample final CTA variation: Juggler]

Subject: Set yourself up for your ideal retirement
Preheader: FidBits: This National Retirement Security Month, see where you stand today and where you'd like to go tomorrow.



[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?

October is National Retirement Security Month. Explore tools and resources to see if you're on target for retirement, even as health care and everyday costs continue to change.

[Learn more](#)



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.



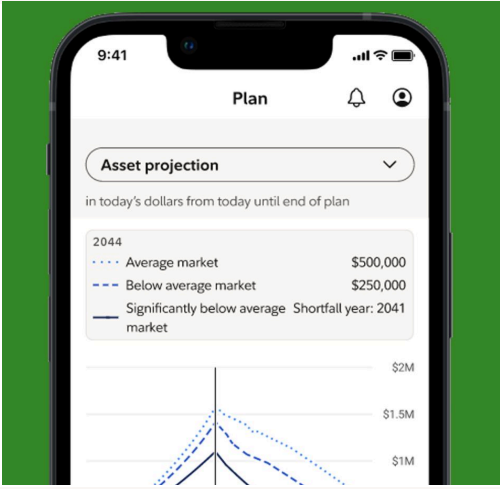
Can you spot the scam?

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](#)



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