Q1 2025: AT A GLANCE

Communications to **welcome**, **know** and **help** employees

January	February	March
PROACTIVE CALENDAR AND EVENT-BASED COMMUNICATIONS		
• Quarterly Check-In • PP&A Retirement Readiness	• FidBits Newsletter • HSA Prior Year Contributions	• FidBits Newsletter • Women's History Month • PP&A Investment Help
ALWAYS-ON RESPONSIVE MILESTONE AND ACTION-BASED COMMUNICATIONS		
• Separated Participant Journey (Update)		• Catching-Up with Retirement Savings (Update)
Review these communication journeys any time at C&E Resource Center		
OPERATIONAL AND REGULATORY COMMUNICATIONS		
• Tax Forms • Quarterly Statement Reminder		
PLAN SPECIFIC COMMUNICATIONS AND EVENTS		
• Workshops and Webcasts • Employee Engagement Toolkits		

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January

Quarterly Check-in – Provides participants with an ongoing assessment of how they're saving and investing in their retirement savings plan, along with action steps to help them make progress toward their long-term savings goals.

PP&A Retirement Readiness – For participants who have Personalized Planning & Advice managed account and are over the age of 50. We are enhancing pre-retiree e-mail campaign to support planning and overall retirement readiness.

Separated Participant Journey (Update) – Updates to existing email campaign to help separated participants understand their distribution options so they can make important money decisions for their financial future.

February

FidBits Newsletter – Twice each quarter, employees will receive educational resources such as podcasts, webcasts, and articles, so they can be better prepared to navigate life's challenges and help them become more financially savvy, no matter where they are in their financial journey.

HSA Prior Year Contributions – Raises awareness on the ability to retroactively contribute to an HSA account for the previous year up until the tax filing deadline, to drive contributions for those who did not come close to the IRS maximum contribution for 2024.

March

FidBits Newsletter – *See February description.*

Women's History Month – Asks participants to register for our Women's History Month special event series. Throughout the month, employees can join marquee events with Fidelity leaders and special guests, participate in workshops and live Q&As, and access how-to guides so they can take action.

PP&A Investment Help – As your employees move forward in their retirement journey, their needs may evolve. Through this campaign, they will learn about available investment options to help them prepare for this important milestone.

Catching-up with Retirement Savings (Update) – Ongoing age-based trigger that drives education around retirement savings and the catch-up contributions. Campaign will be updated with new messaging and a new touch that builds awareness of the new higher catch-up provision that takes effect 1/1/25.