



PO Box 28026
Albuquerque, NM 87125-8026

<FirstName><LastName>

<Date>

<Address1>

<Address2>

<D_\\Address3>

<City, State Zip>

<COUNTRY>

Dear <FirstName> <LastName>:

Auto Portability can help make your next move even easier

You've got options for your former employer's retirement account, including rolling your money to another employer-sponsored plan, or to an IRA, or cashing it out.

Based on your account status, you may be eligible for Auto Portability, a service that looks for other retirement accounts you may own and rolls over your money to your new employer-sponsored retirement account. Your former employer account remains invested for up to 2 years during the search process unless you decide to opt out or take action on your own.

With Auto Portability:

- The rollover process can be automatic, **saving you time and extra paperwork** as your old account rolls over to your new account.
- If a match is found with a new Auto Portability eligible account, **your old account will automatically roll over to the new one and automatically invest based on your account elections, or to your plan's default option if an election has not been made.**
- Unlike cashing out your account, **no taxes or penalties will apply**, but there will be a transaction fee —no more than \$30 if the service initiates a rollover.

Make sure you **keep your email and mailing address updated in NetBenefits®** so you don't miss important notifications.

No matter the decision you make, Fidelity is here to help. Visit Fidelity NetBenefits® to learn more about your options and the Auto Portability service, including how to opt out.

Log in to your NetBenefits® account at NetBenefits.com. If you haven't created an account already, you'll need to register.

Scan the code or visit NetBenefits.com/AutoPortability to learn more or get started.



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

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

Fidelity Workplace Services LLC, 245 Summer Street, Boston, MA 02210

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