



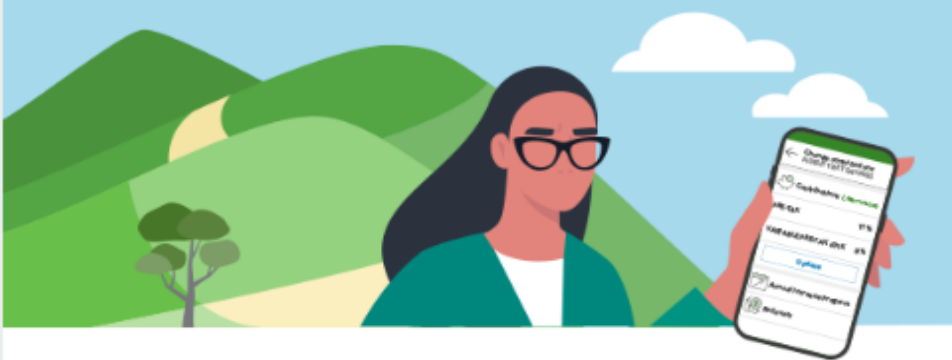
CATCHING-UP WITH RETIREMENT SAVINGS  
ages 49½ and 50

Message Version 1: For participants contributing <15% and/or not meeting the match

Subject line: Every bit of your savings counts toward retirement

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## Take steps now to help you get to your retirement goal

Social Security benefits are only designed to replace about 40%<sup>1</sup> of your income in retirement, which means your personal savings will need to cover the rest. [Take the first step to ensure you're getting your employer match—it's like free money.](#)

**Every bit you save counts**

Small and steady increases to your contribution rate can help you build your savings and financial security. If you're able, you can also make a catch-up contribution, which allows you to save an additional amount above the regular IRS contribution limit.<sup>2</sup>

**INCREASE YOUR SAVINGS RATE**

Consider these next steps:

- [Learn how to maximize your savings potential](#)
- [See how much you may get from Social Security](#)
- Talk with a Fidelity representative at [<phone number>](#)

Investing involves risk, including risk of loss.

<sup>1</sup>Social Security benefits are based on the earnings on which people pay Social Security payroll taxes. As of March 2022, the Social Security Administration estimated that benefits may replace an average of 40% of income.

<sup>2</sup>Plan rules apply. Catch-up contributions may not be available for all plans. Refer to [NetBenefits.com](#) for current contribution limits.

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CATCHING-UP WITH RETIREMENT SAVINGS  
ages 49½ and 50

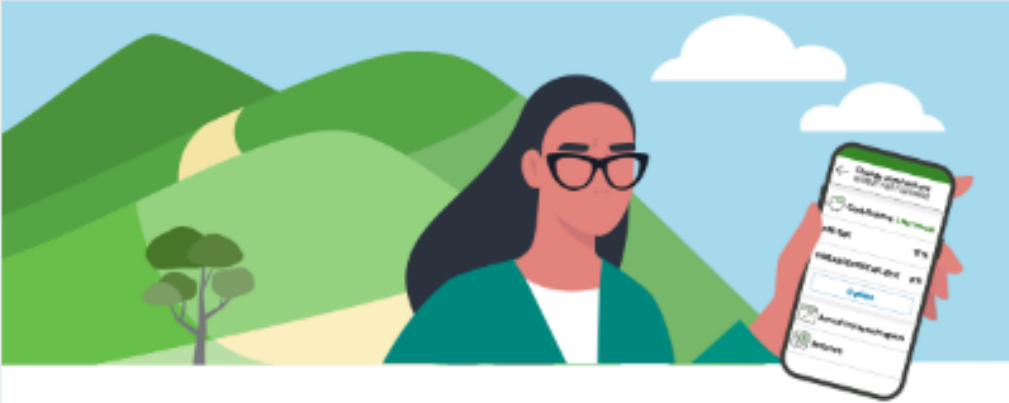
Message Version 2: For participants contributing 15% or more

subject line: Every bit of your savings counts toward retirement



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## Gain more ground to get to your retirement goal

Social Security benefits are only designed to replace about 40%<sup>1</sup> of your income in retirement, which means your personal savings will need to cover the rest.

### Every bit you save counts

As you approach retirement, it's important to save as much as you can. If you're able, maximize your retirement plan contributions to help you reach your full savings potential. You can also make a catch-up contribution, which allows you to save an additional amount above the regular IRS contribution limit.<sup>2</sup>

**MAX OUT YOUR CONTRIBUTION**

Consider these next steps:

- [See how much you may get from Social Security](#)
- [Review your beneficiaries](#)

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