

Subject: Great news – new plan benefit for steady income in retirement  
Preheader: Ensure a guaranteed income stream in retirement.



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First name Last name  
Plan name

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## Guaranteed income, every month

If you're retired or retiring soon, it's essential to have a plan for how you'll use your savings to manage your daily expenses.

And if you discover there's a gap between what you need and what you have, Your previous employer has some help for you.

With [Guaranteed Income Direct](#), you can create a steady flow of income by converting part of your workplace savings into a guaranteed income annuity. And that income will be there for as long as you need it, regardless of what's happening in the markets.

[See how it works](#)

Prefer to speak one-on-one with a representative? Call 866-973-5021.

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### Investing involves risk, including risk of loss.

In order to provide an income stream, income annuities provide limited or no access to the assets used to purchase them.

Fixed annuities available through Guaranteed Income Direct are issued by third-party insurance companies, which are not affiliated with any Fidelity Investments company. A contract's financial guarantees are solely the responsibility of and are subject to the claims-paying ability of the issuing insurance company.

Income annuities available as plan distribution options are selected by the plan's fiduciaries and sold and issued by third-party insurance companies which are not affiliated with any Fidelity Investments company. Fidelity Health Insurance Services, LLC ("FHIS") may receive a fee from the issuing insurance company; however, FHIS does not directly or indirectly solicit, negotiate, or sell any annuities available as plan distribution options. A contract's financial guarantees are solely the responsibility of and are subject to the claims paying ability of the issuing insurance company.

Fidelity Health Insurance Services, LLC 245 Summer Street, V4C Boston, MA 02210-1129

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