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The income you need for the retirement you want

In retirement, it's important to make sure you have enough income to cover your expenses. That's why your previous employer offers two retirement income benefits.

[Guaranteed Income Direct](#)

helps you ensure steady monthly income with a guaranteed income annuity.

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[Automatic Withdrawals](#) let you receive income from your workplace savings at a pace that works best for you.

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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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