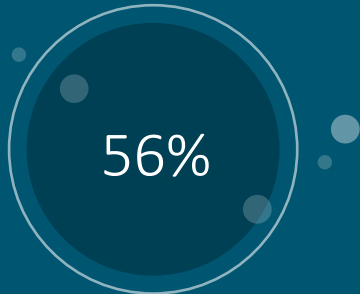


Fidelity Goal BoosterSM



Of employees would feel a little or completely overwhelmed if an unexpected financial challenge came up, such as a medical issue.¹

¹ Fidelity Financial Wellness Checkup of more than 250,000 active workplace participants from July 1 – December 31, 2023
See last page for additional information.



<http://fidelity.com/goalbooster>

Fidelity Goal BoosterSM is a goal-based savings and investing experience designed to help savers with their emergency savings and other saving goals.



Why Goal Booster?

Fidelity Goal BoosterSM can help participants save more successfully for their savings goals – such as creating an emergency fund or buying a first home - by integrating education and goal management tools with a curated selection of Fidelity’s most affordable saving and investing products.

- Fidelity® Cash Management Account: Our no monthly fee, no minimum balance account
- Fidelity Go®: Our fully digital, professionally managed account
- Fidelity-Managed 529 Plans: flexible, tax-advantaged accounts designed specifically for education savings.
- Brokered Certificates of Deposit (CDs)
- Fidelity Money Market Mutual Funds



Benefit to Employees

Goal Booster is designed to help employees create positive near-term savings behaviors. With a personalized dashboard, users can articulate their savings goals and, when ready, leverage the simple path to Fidelity products to take action.

- Set saving goals
- Compare saving and investing products that work for each goal
- Open or link eligible Fidelity accounts
- Automate funding, track progress and easily move money to their goals.
- Take advantage of alerts and goal defenders to help stay on track



Benefit to Employers

At no cost to the employer, Goal Booster can help employees overcome common obstacles to short-term savings and overall financial wellness.

Goal Booster also helps employers:

- Provide a more relevant, short-term focused benefit for younger savers
- Ensure that all employees have a clear and dedicated path to emergency savings
- Enable an integrated approach for short-term savings that your employees can access alongside their existing retirement offerings.

Fidelity Cash Management Account

52%

Of participants have less than 3 months of emergency savings¹

¹ Fidelity's Financial Wellness Checkup of more than 306,038 participants from Jan. 1-May 31, 2023.

See last page for additional information.



SAVING

<https://www.fidelity.com/cash-management/overview>

The Fidelity® Cash Management Account is a convenient way for employees to save and manage cash to help them stay prepared for financial emergencies.



Why Fidelity?

The Fidelity® Cash Management Account² is a brokerage account with many of the same features as a checking or savings account, all while seamlessly integrating into an employee's Fidelity NetBenefits® homepage account summary.

- No account fees or minimums to open an account³
- Unlimited global reimbursement on ATM withdrawals⁴
- Offers competitive options for your cash including FDIC⁵ on eligible cash balances
- Earn competitive rates on your cash



Benefit to Employees

The Fidelity® Cash Management Account is a convenient way for employees to save and manage cash to help them stay prepared for financial emergencies.

- Helps ensure cash is available for the unexpected to help avoid taking on costly debt
- Helps keep retirement savings on track
- Offers a variable rate of interest on savings
- Additional features that help jumpstart short-term and long-term savings



Benefit to Employers

Savings in a Cash Management Account can help employees manage unexpected expenses.

- Helps reduce workplace savings loans, withdrawals, and payroll advances
- Minimizes potential for employees to reduce workplace savings contributions or opt out of the plan altogether

Fidelity Go[®]

Fidelity | Fidelity Go[®]



SAVING / INVESTING

www.fidelity.com/go

Fidelity Go[®] is Fidelity's affordable, robo-advised managed account offering



66%

Of non-retirement savings sit in Cash-Based Products¹



Why Fidelity Go?

Fidelity Go[®] can help employees who want a simple, digital investing solution⁶ for their near-term savings goals that are at least three years away (i.e. buying a first home, etc.).

- Professional Money Management: Customers answer a few questions online and then choose from suggested investment strategies; money is managed according to that strategy with adjustments being made to keep it on target.
- \$0 account minimum and investing with as little as \$10
- 24/7 access: Participants can check their account online any time of the day or night.



Benefit to Employees

Fidelity Go is an affordable way to get the benefit of professional money management and can help employees gain confidence with investing.

- Simple online experience: Monthly emails and a simple online account dashboard allow customers to see account activity, balances, or manage upcoming deposits.
- Annual check-in: we'll check with customers annually to be sure we're working with the most up-to-date information.
- Advisory fee⁷:
 - \$0 for under \$25,000 and 0.35%/year for \$25,000+; includes unlimited 1-on-1 coaching calls.



Benefit to Employers

Fidelity Go is Fidelity's simplest professionally managed investment option and a good option for employees exploring options to get more out of their savings.

- As a stand-alone investment offering, there is no cost to the employer to offer and it can help enable employees to more readily reach their savings objectives, build financial confidence, and increase broader financial wellness.

¹ Workplace Solutions Customer Experience Participant Panel, November 2020

See last page for additional information.

College Savings & Fidelity 529

A Fidelity managed 529 College Savings Plan helps families reach their college savings goal, meaning less student debt after graduation.

Parents on track to save just

27%

of their college funding goals¹

¹Fidelity Investments' 2022 College Savings Indicator Study online survey from April 18 – May 30, 2022 of 1,858 families nationwide with children aged 18 and younger who are expected to attend college.

See last page for additional information.



Why Fidelity?

A Fidelity managed 529 College Savings Plan⁸ provides flexible, tax-advantage accounts designed specifically for education savings. Funds can be used for qualified education expenses for schools nationwide.

A Fidelity managed 529 also offers:

- **Many investment choices:** Choose either an age-based strategy or a custom strategy
- **Features to help save more:** Credit card rewards and a 529 college gifting service



Benefit to Employees

Parents hope to pay for 69% of college costs, but most are not saving enough¹:

- 529s allow for **automatic, scheduled payments** (employees can use direct deposit to save from a paycheck into a 529)
- **Savings are invested** and compound over time
- Earnings grow **federal income tax deferred** and qualified withdrawals are **federal income tax free**



Benefit to Employers

A 529 account can help employees achieve critical, family-focused savings goals and improve their financial wellness.

Seamless Fidelity experience:

- NetBenefits[®] integration – shows 529 account alongside their workplace savings account with just one login

FIDELITY POINT SOLUTIONS

Fidelity Goal Booster

And underlying accounts

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Salem Street, Smithfield, RI 02917
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Important Information

Before investing, consider the investment objectives, risks, charges, and expenses of the mutual fund, exchange-traded fund, 529 plan, Attainable Savings Plan, or annuity and its investment options. Contact Fidelity for a prospectus, offering circular, Fact Kit, disclosure document, or, if available, a summary prospectus containing this information. Read it carefully.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. The fund may impose a fee upon the sale of your shares. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.

From time to time, Goal Booster may run a marketing offer to encourage employees to take action on their savings goals.

² The Fidelity Cash Management account is a brokerage account designed for investing, spending and cash management. Investing excludes options and margin trading. For a more traditional brokerage account, consider the Fidelity Account[®].

Fidelity is not a bank and brokerage accounts are not FDIC-insured, but uninvested cash balances are eligible for FDIC insurance.

³ Zero account minimums and zero account fees apply to retail brokerage accounts only. Expenses charged by investments (e.g., funds, managed accounts, and certain HSAs) and commissions, interest charges, or other expenses for transactions may still apply. See [Fidelity.com/commissions](https://www.fidelity.com/commissions) for further details.

⁴ Your Fidelity Cash Management account will automatically be reimbursed for all ATM fees charged by other institutions while using the Fidelity[®] Debit Card at any ATM displaying the Visa[®], Plus[®], or Star[®] logos. The reimbursement will be credited to the account the same day the ATM fee is debited. Please note there may be a foreign transaction fee of 1% included in the amount charged to your account.

⁵ The Cash Balance in the Fidelity Cash Management Account is swept into an FDIC-Insured interest-bearing account at one or more program banks and, under certain circumstances, a Money Market mutual fund (the "Money Market Overflow"). The deposits swept into the program bank(s) are eligible for FDIC Insurance, subject to FDIC insurance coverage limits. Balances that are swept to the Money Market Overflow are not eligible for FDIC insurance but are eligible for SIPC coverage under SIPC rules. At a minimum, there are 20 banks available to accept these deposits, providing for up to \$5,000,000.00 of FDIC insurance. If the number of available banks changes, or you elect not to use, and/or have existing assets at, one or more of the available banks, the actual amount could be higher or lower. All assets of the account holder at the depository institution will generally be counted toward the aggregate limit. For more information on FDIC insurance coverage, please visit [FDIC.gov](https://www.fdic.gov). Customers are responsible for monitoring their total assets at each of the Program Banks to determine the extent of available FDIC insurance coverage in accordance with FDIC rules. The deposits at [Program Banks](#) are not covered by SIPC. For additional information please see the [Fidelity Cash Management Account FDIC Disclosure Document \(PDF\)](#).

⁶ **Fidelity Go[®] provides discretionary investment management for a fee.** Advisory services offered by Fidelity Personal and Workplace Advisors LLC (FPWA), a registered investment adviser. Brokerage services provided by Fidelity Brokerage Services LLC (FBS), and custodial and related services provided by National Financial Services LLC (NFS), each a member NYSE and SIPC. FPWA, FBS and NFS are Fidelity Investments companies.

To be eligible for the Personalized Planning & Advice financial coaching service through Fidelity Go, you must invest and maintain \$25,000 or more in at least one eligible Fidelity Go account. Clients who are nearing or in retirement should understand that such financial coaching will not address retirement income planning.

Fidelity has a broad range of offerings suited to different client needs. For more information, see our offering list or speak with a representative. Fidelity Go is a registered trademark of FMR LLC.

⁷ The Fidelity Go program advisory fee is calculated and charged at the account level.

⁸ The UNIQUE College Investing Plan, U.Fund College Investing Plan, DE529 Education Savings Plan, AZ529, Arizona's Education Savings Plan, and the Connecticut Higher Education Trust (CHET) 529 College Savings Plan - Direct Plan are offered by the state of New Hampshire, MEFA, the state of Delaware, and the state of Arizona with the Arizona State Treasurer's Office as the Plan Administrator and the Arizona State Board of Investment as Plan Trustee, and the Treasurer of the state of Connecticut respectively, and managed by Fidelity Investments. If you or the designated beneficiary is not a New Hampshire, Massachusetts, Delaware, Connecticut or Arizona resident, you may want to consider, before investing, whether your state or the beneficiary's home state offers its residents a plan with alternate state tax advantages or other state benefits such as financial aid, scholarship funds, and protection from creditors.

Units of the portfolios are municipal securities and may be subject to market volatility and fluctuation.