

The Snowball Effect

Fidelity suggests that you save 3-6 months' worth of essential expenses in case of an emergency. But less than half of workers meet this goal.¹

Start with a goal and add to it over time.



[Ready to start saving?](#)

¹ Fidelity's Financial Wellness Checkup of more than 293,000 participants from Jan. 1-June 30, 2022.

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

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This holiday season, take time to recharge.

Stress can have a big impact on your overall well-being. But having a plan, especially a solid financial plan, can help reduce stress.

[Ease stress by setting your plan](#)

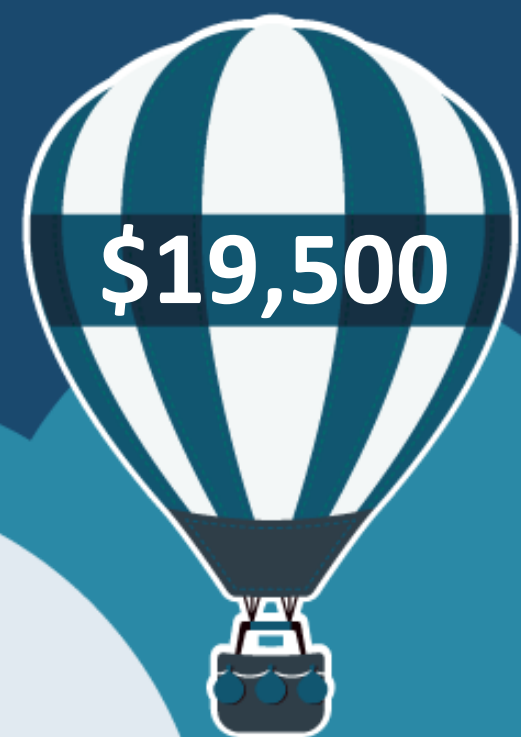


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The New Year brings higher than ever retirement account contribution limits.

To help keep up with inflation, the IRS has increased 401(k) contribution limits for 2023.



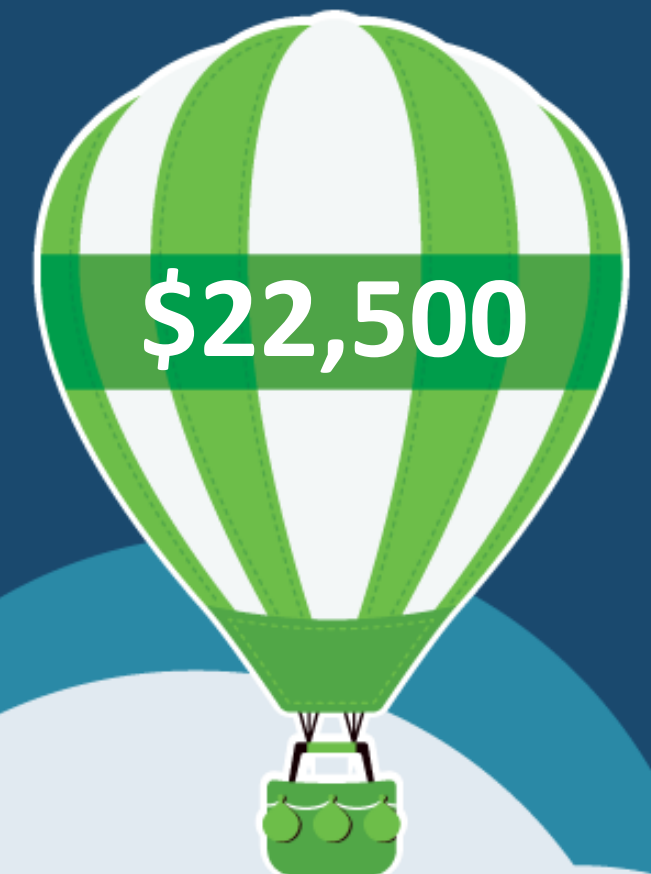
2020



2021



2022



2023

[Check your contribution](#)

Investing involves risk, including the risk of loss.

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Don't let inflation bury your finances!

DID YOU KNOW?

The average U.S. household will spend \$400 more per month in 2023 to cover rising costs due to inflation.¹



Check in on your
spending and savings

¹ U.S. Bureau of Labor & Statistics, June 2022.

Meet your match



1 in 5 people contributing to a 401(k) are not saving enough to get their full company match.*

Make sure you don't leave money on the table.



Consider increasing your contribution rate to meet your match today by visiting [NetBenefits®](#) or scan to learn more.

Hover your phone's camera over the code. NO APP NEEDED.

* Fidelity analysis of 4.9 million participants contributing to 401(k) plans that offer an employer matching contribution as of 9/30/2022.

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What happens to your savings if something happens to you?

56% of people don't have a named beneficiary.¹

Take time to declare beneficiaries for your workplace retirement plans.



Text **CARE** to **343-898** to make sure your account is up-to-date.



Scan to learn more or hover your phone's camera over the code.

NO APP NEEDED!

¹ Fidelity analysis of 18.9M active plan participants with a balance as of 11/22/2022.

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