

From: Your Benefits Center <Fidelity.Investments@mail.fidelity.com>
Sent:
To:
Subject: Small steps now can really add up over time

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Co-Branded - RP Sign off Millennial Savers 0-9.99% w/OD
Theta Retirement and Savings Plan

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Take the next step today

If you're under 35, your money has time to grow. Put in your age and salary, and see how small changes today can make a big difference over time.

[Get started](#)



For illustrative purposes only.
See below for methodology.*

Make your change today. Or, call a Fidelity Representative at **800-328-4008** to find out more about the impact of small changes.

Investing involves risk, including risk of loss.

*Approximation based on a 1%, 3%, or 5% increase in contribution. Continued employment from current age to retirement age, 67. We assume you are exactly your current age (in whole number of years) and will retire on your birthday at your retirement age. Number of years of savings equals retirement age minus current age. Nominal investment growth rate is assumed to be 5.5%. Hypothetical nominal salary growth rate is assumed to be 4% (2.5% inflation + 1.5% real salary growth rate). All accumulated retirement savings amounts are shown in future (nominal) dollars.

Your own plan account may earn more or less than this example and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against a loss in declining markets.

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EMAIL LINKS TO POWER OF SMALL AMOUNTS



See how a small change can make a
BIG DIFFERENCE

Tell us about yourself and see an example of how a small increase in your workplace savings plan contribution can make a powerful difference.

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