

Auto Portability can help keep your savings working for retirement

For old accounts with \$7,000 or less¹



Auto Portability can automatically bring your workplace accounts together, if you switch employers.

If you have a former qualifying workplace retirement account—like a 401(k)—with a vested pre-tax balance of \$7,000 or less, your old account will roll over automatically with Auto Portability. As you move from your old job to your new job, you don't have to roll over the money yourself.

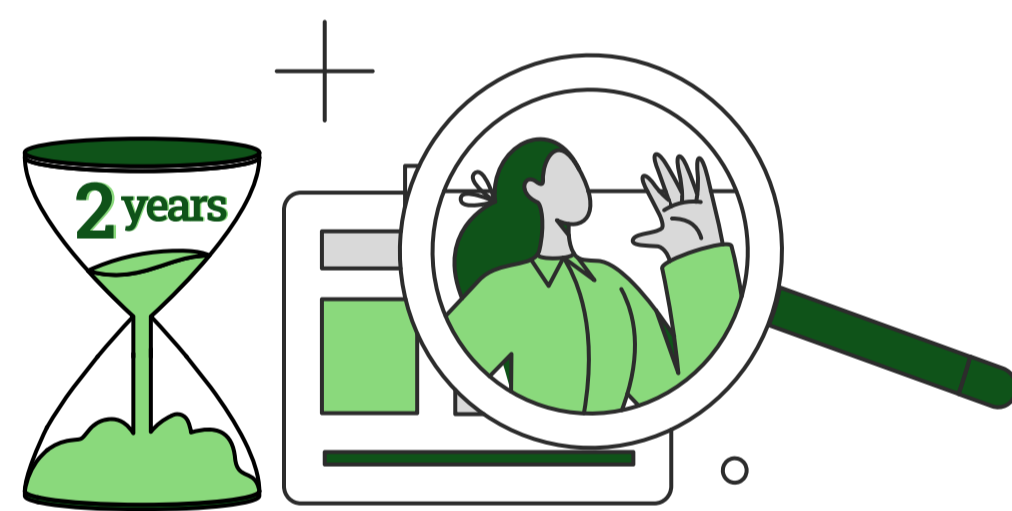


Automatic money movement with no paperwork



There's no penalties or taxes, just a small fee, no more than \$30

If you change jobs, what could happen to your old account?



Fidelity and Portability Services Network searches for a match for up to 2 years.

Portability Services Network (PSN) works with retirement providers, like Fidelity, to locate eligible retirement accounts in participating plans.



Accounts matched

If your old and new accounts are matched, the old account will automatically roll over to the new workplace retirement account, unless you opt out.



Accounts *not* matched

If your old and new accounts aren't matched, the old account will be cashed out or roll over to an IRA, unless you move the money on your own.

For your accounts to be matched, both your old and new employers need to participate in the Auto Portability service. Portability Services Network will send you a letter if they match your accounts. Please keep your email and mailing address information updated.

Have an old workplace account?

Bring all your workplace accounts, old and new, together at last. If you are changing employers and would like to learn about your money movement options, including the Auto Portability service and how to opt out, visit [NetBenefits.com/AutoPortability](https://www.fidelity.com/NetBenefits.com/AutoPortability).

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

1. Up to \$7,000 depending on plan rules.

Portability Services Network (PSN) is an independent consortium of workplace recordkeepers that facilitates the matching and rollover of employee workplace retirement accounts for the benefit of plan participants.

To contact PSN, including to opt-out of the matching service, please go to www.PSN1.com/consent or call 866-698-3622. PSN is not affiliated with Fidelity Investments or its affiliates.

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