

Separated Participant Communications Program Overview

Robust resources and education for participants who are navigating major life events like a job change or retirement

Newly separated

One-time emails sent within the first 30 days of their job change or retirement, triggered based on the change in the participant's status code.

Tenured separated

Ongoing reminder sent 6 months after separation and each year after that if no action is taken.

Stay in Plan selection

Sent day after this selection is made in the NetBenefits® Distribution Options Guided Experience.

Job Changers



Regulatory 402(f) notice
Email with print backup

Touch 1
Day 1

Pre-retirees /
Retirees

A job change is a life change. And we're here to help.

Navigating a job change means more than simply securing a paycheck. We're here to help you through your journey so that you can make informed decisions and get the most out of your benefits.

Here are some small steps you can take now:

- Review job change tips, from benefits to career planning.
- Decide what to do with money left over from your former retirement savings plan.
- Don't forget about your Health Savings Account (HSA). [Tips to keep in mind.](#)
- Are you self-employed, an independent contractor, freelancer or gig worker? [Check out retirement investment options available to you.](#)

[Visit NetBenefits.com](#)

Call 877-902-0006 to talk with a planning consultant or [schedule an appointment](#) to connect 1-on-1.

What do you do with your retirement savings after a job change?

There's a lot to think about when changing jobs—like what to do with your retirement savings from your former employer. That's where we come in. Find out more about the 4 options available and weigh the pros and cons of each. Then choose what fits best with your situation and goals.

Leave it where it is* Move it to your new plan* Move it to an IRA

And the other option? [Cashing out your savings.](#) But remember, this could be costly, as taxes and penalties may apply.

[Explore your options](#)

Call 877-902-0006 to talk with a planning consultant or [schedule an appointment](#) to connect 1-on-1.

Take your next step with your retirement savings.

Understand your options for your workplace retirement savings in two easy steps:

1. [Weigh your options](#) for what you can do with the money in your former plan.
2. [Learn about potential taxes and fees](#) if you want to withdraw your money.

Are you self-employed, an independent contractor, freelancer or gig worker? [Check out retirement investment options available to you.](#)

If you're ready, take the next step with your money.

[Visit NetBenefits.com](#)

Call 877-902-0006 to talk with a planning consultant or [schedule an appointment](#) to connect 1-on-1.

You don't have to leave your retirement savings behind.

You have several options for what to do with your retirement savings after changing jobs. Deciding among them is an important part of your overall financial picture.

We can help you figure out the steps to take as you make progress toward your money goals.

[Explore my options](#)

Call 877-902-0006 to talk with a planning consultant or [schedule an appointment](#) to connect 1-on-1.

- Are you self-employed, an independent contractor, freelancer or gig worker? [Check out retirement investment options available to you.](#)

Keep your money working hard for you.

Congratulations on taking advantage of the benefits in your employer's plan. You've chosen to keep your money in your former plan. Now let's ensure that you have an investment strategy that works for you.

Explore your options to help you manage your money. Having the right mix of investments helps to balance risk, while giving your money a chance to grow.

[Explore your options](#)

Manage overall finances. See how your account fits into your long-term goals.

Call 877-902-0006 to talk with a planning consultant or [schedule an appointment](#) to connect 1-on-1.

What should you do with your retirement savings from a former employer?

When it comes to retirement, there's a lot to think about. That's where we come in. Get help planning for what's next—from deciding what to do with your retirement savings to making progress toward your goals.

Don't miss out on these small steps you can take now:

- Create a retirement income plan to help you move from saving to living with more confidence.
- Understand your options for the money left in your former plan.
- Don't forget about your Health Savings Account (HSA). [Tips to keep in mind.](#)
- Are you self-employed, an independent contractor, freelancer or gig worker? [Check out retirement investment options available to you.](#)

[Visit NetBenefits.com](#)

Call 877-902-0006 to talk one-on-one about what's next for you. You can also [schedule a time](#) to connect 1-on-1 with a planning consultant.

What will you do with your retirement savings next?

You may feel a mix of emotions when it comes to retirement—and that's OK. We're here to help you better understand the 4 options available when it comes to your retirement savings so you can figure out what makes the most sense for your personal goals.

Leave it where it is* Move it to your new plan* Move it to an IRA

And the other option? [Cashing out your savings.](#) But remember, this could be costly, as taxes and penalties may apply.

[Explore your options](#)

Our planning consultants are here to answer questions you may have and help you along the way. Call us at 877-902-0006 or [schedule a time](#) to connect 1-on-1.

What does retirement look like for you?

As you move from saving to living in retirement, we can help you feel more prepared every step of the way. If you're still unsure what to do with your retirement savings from a former employer, get started with these tips:

- Find out what you can do with the money left in your former plan.
- See how guaranteed income can help cover your monthly essentials.
- Compare plans and set up a schedule to withdraw from savings on your terms.
- Are you self-employed, an independent contractor, freelancer or gig worker? [Check out retirement investment options available to you.](#)

If you're ready, take the next step with your money.

[Visit NetBenefits.com](#)

Call 877-902-0006 to talk one-on-one about what's next for you. You can also [schedule a time](#) to connect 1-on-1 with a planning consultant.

We can help you with the money left in your account.

Adjusting to retirement can feel both exciting and uncertain. We're here to help you prepare for the years ahead—like figuring out what to do with your retirement savings from a former employer.

Find out more about the 4 options available and weigh the pros and cons of each. Then choose what fits best with your situation and goals.

[Explore your options](#)

Call 877-902-0006 to talk with a planning consultant or [schedule an appointment](#) to connect 1-on-1.

- Are you self-employed, an independent contractor, freelancer or gig worker? [Check out retirement investment options available to you.](#)

It's your retirement. We can help you make the most of it.

You've chosen to keep your money in your former workplace plan. Now let's ensure that you have an investment strategy that works for you.

Explore your options to help you manage your money. Having the right mix of investments helps to balance risk, while giving your money a chance to grow.

[Explore your options](#)

Retirement can raise many questions and bring about feelings ranging from excitement to uncertainty. Even if you're no longer with your former employer, we're still here for you.

- Create a retirement income plan to help you move from saving to living with more confidence.
- See how guaranteed income can help cover your monthly essentials.
- Compare plans and set up a schedule to withdraw from savings on your terms.

Whether you have questions about your retirement savings or want to talk about the next steps of your plan, give us a call at 877-902-0006 or [schedule an appointment](#) to connect 1-on-1.

Touch 2
Day 7

Offboarding checklist

Touch 3
Day 15

Understanding distribution options

Touch 4
Day 30

Take your next step

Touch 5
Day 180

Reminder of your distribution options

Stay in Plan

Stay in Plan

[Click here to review additional details and samples](#)

Samples for illustrative purposes only. For plan sponsor use only.

This program overview shows offerings specific to the separated audience; this is not an exhaustive list of communications; deployment timelines are subject to change.

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