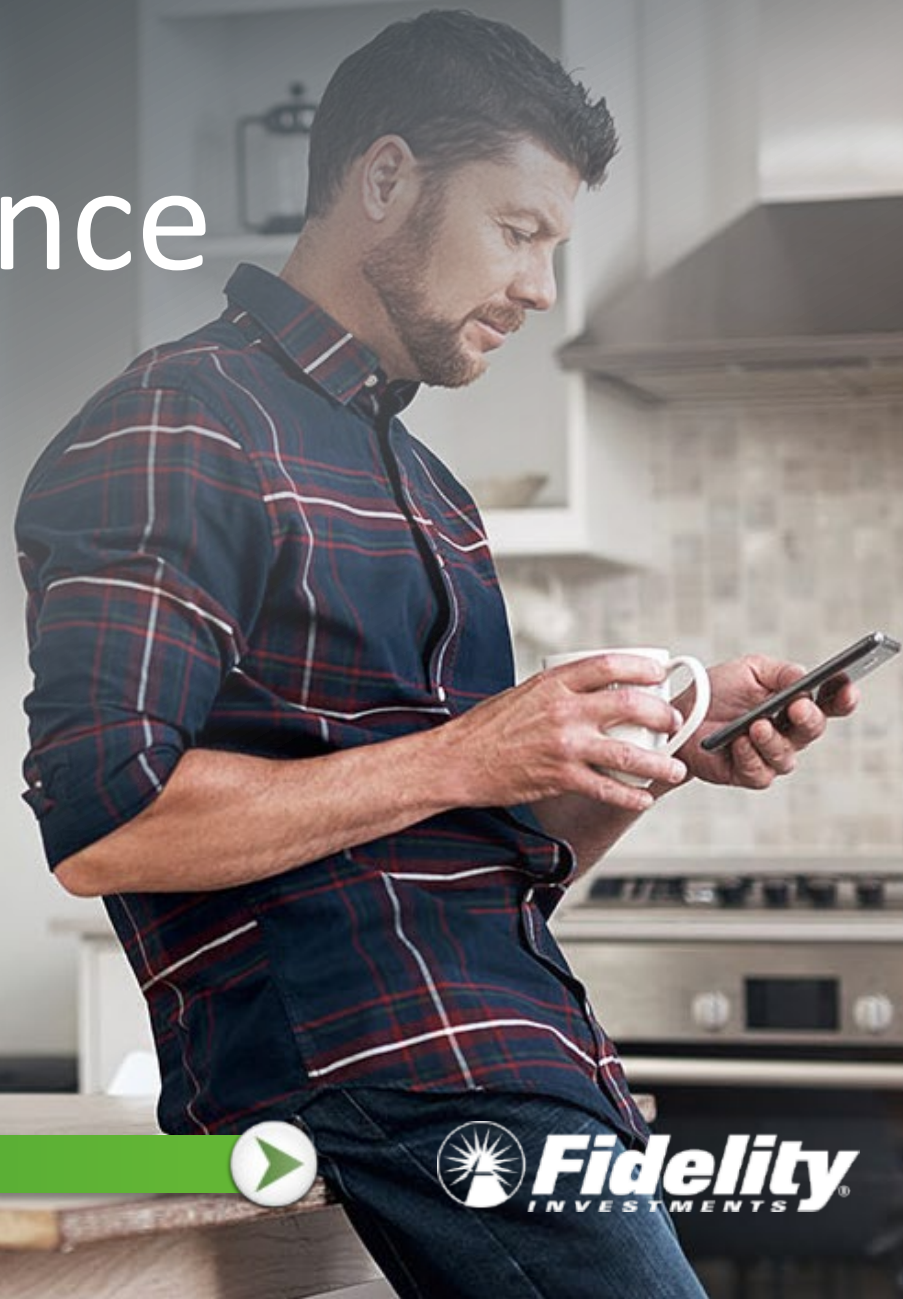



# NetBenefits® Guided Experience

Helping employees make informed  
decisions about money



# When leaving an employer, workers want support with their retirement plan



**24%** of job changers are unaware they can do anything with their former workplace plan<sup>1</sup>

A cash-out can feel like the only option, impacting employees' savings

**\$92B**

in savings leaves the retirement system yearly as workers prematurely cash out their retirement plan when they leave their jobs<sup>2</sup>

<sup>1</sup>PDS Job Change Research Results 2023

<sup>2</sup>The Employee Benefit Research Institute (EBRI), 2015 39%: Fidelity PDS Rolling Barriers Quant. Survey 2023

# The NetBenefits® guided experience helps employees make informed decisions about their money



UNDERSTAND



COMPARE



ACT

Our engagement provides consistent communications about their options over a 30–45-day period, including tools and resources on whether to remain in their existing retirement plan




If a customer decides to keep their money in their existing plan:

- ✓ Their decision is captured
- ✓ They continue to receive educational resources
- ✓ They no longer receive terminated communications from Fidelity for that plan

First name Last name  
Plan name

[Secure Login to Your Account](#)



**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.



# The NetBenefits® guided experience helps employees make informed decisions about their money

UNDERSTAND

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Our interactive chart allows customers to filter and compare options based on what's important to them so they can make the best choice based on their needs



If a customer decides to keep their money in their existing plan:

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- ✓ They no longer receive terminated communications from Fidelity for that plan

## Compare your options based on what's important to you

We'll show common considerations based on your selections. Taxes, plan rules, and fees may vary, and you may have other things to take into account.

### What are you thinking about?

Select all that apply, and compare your options.

- Investment choices
- Withdrawing for specific needs
- Getting a loan
- Consolidating accounts
- Taking required withdrawals
- Protection from creditors
- Delaying when I pay taxes

|                                                      | Leave money where it is                                                                                            | Move to a new employer plan                                                                                                                                                    | Roll over money into an IRA                                                                                                                               | Cash out your savings                                |
|------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| <b>Investment choices</b>                            | <b>Depends on plan</b><br>May offer unique or lower-cost choices, plan controls which choices are available.       | <b>Depends on plan</b><br>May offer unique or lower-cost choices, plan controls which choices are available.                                                                   | <b>Individual choice</b><br>Your choice of investments.                                                                                                   | N/A                                                  |
| <b>Consolidating accounts</b>                        | <b>Maybe</b><br>If your plan allows, you may be eligible to combine retirement accounts.                           | <b>Maybe</b><br>If your plan allows, you may be eligible to combine retirement accounts.                                                                                       | <b>Yes</b><br>Combine former plans or IRAs in one new IRA—and add more later if you change jobs again.                                                    | N/A                                                  |
| <b>Delaying when I pay taxes</b>                     | <b>Yes</b>                                                                                                         | <b>Yes</b>                                                                                                                                                                     | <b>Yes</b>                                                                                                                                                | <b>No</b><br>You could pay income taxes to withdraw. |
| <b>Withdrawing for specific needs (penalty-free)</b> | <b>Yes</b><br>Birth, adoption, disability, medical expenses. <a href="#">Review exceptions</a> Ⓞ                   | <b>Maybe</b><br>If your plan allows and you're eligible, you might be able to use it for birth, adoption, disability, or medical expenses. <a href="#">Review exceptions</a> Ⓞ | <b>Yes</b><br>First home purchase, higher education, birth, adoption, disability, medical expenses, health insurance. <a href="#">Review exceptions</a> Ⓞ | N/A                                                  |
| <b>Taking required withdrawals<sup>1</sup></b>       | <b>Pre-tax money</b><br>Need to start withdrawals at 73.<br><br><b>Roth money</b><br>Withdrawals are not required. | If still working at 73, you can generally delay when you withdraw from your current employer's plan.                                                                           | <b>Traditional IRA</b><br>Need to start withdrawals at 73.<br><br><b>Roth IRA</b><br>Withdrawals are not required.                                        | N/A                                                  |
| <b>Getting a loan</b>                                | <b>Depends on plan</b>                                                                                             | <b>Depends on plan</b>                                                                                                                                                         | <b>No</b>                                                                                                                                                 | N/A                                                  |
| <b>Protection from creditors</b>                     | <b>Yes<sup>2</sup></b>                                                                                             | <b>Yes<sup>2</sup></b>                                                                                                                                                         | Federal bankruptcy protection, but state protection varies. <sup>3</sup>                                                                                  | N/A                                                  |

# The NetBenefits® guided experience helps employees make informed decisions about their money

+

UNDERSTAND

+

COMPARE

+

ACT

We outline the next steps to move forward with their choice, including the ability for a former employee to talk to a Fidelity representative for additional assistance



If a customer decides to keep their money in their existing plan:

- ✓ Their decision is captured
- ✓ They continue to receive educational resources
- ✓ They no longer receive terminated communications from Fidelity for that plan

## Options for your retirement savings

At any stage of your career, leaving a job brings mixed emotions and potential questions. If you don't know what you want to do, click below for basic information about your options.

[Theta Corporation Retirement Plan]  
[123450] [\$49,000.00]  
As of [today's date]

**Choose an option if you're ready, or [get basic info about your options.](#)**

- Leave money where it is**  
Keep it in your former employer's plan with their investment choices.
- Move to a new employer plan**  
Roll your former plan into a new one, with plan-specific investment choices.
- Roll over money into an IRA**  
May get a wider range of investment choices than an employer's plan.
- Cash out your savings**  
You may have to pay taxes and an early withdrawal penalty.

**Continue**

**Exit**

**800-291-4015**  
Talk to someone from our team.

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