

FIDELITY WORKS

Discover the Power of One



Employer Benefits

- Integrated data
- Regulatory guidance
- Attract and retain talent
- Ease administrative burden
- Single-source provider

Employee Benefits

- Financial wellness
- Optional investment advice
- One-on-one support
- Cost management tools
- Integrated view of benefits



RETIREMENT

Attract and retain talent, with a powerful retirement plan by the No. 1 recordkeeper in 401(k) retirement savings plans.¹



PAYROLL & HR SERVICES

- **Payroll** — simplify administration with a Web-based payroll solution for intuitive, accurate, and punctual payroll processing.
- **HR Services** — one resource to handle recruiting and HR, and benefits and talent management.



BENEFITS ADMINISTRATION & HSA

- **Benefits Administration** — technology to help manage a wide variety of benefits plans and carriers, including health and other insurance benefits and spending accounts.
- **Health Savings Accounts (HSAs)** — in conjunction with a high-deductible health plan, an HSA can help employees spend smarter now and save more for later, while fully integrating with other retirement plans and benefits programs.

99.3%
CLIENT
RETENTION
RATE²

1. Based on two surveys: The *PLANSponsor* magazine 2018 Recordkeeping Survey (© Asset International Inc.), based on defined contribution plan assets administered and number of participants of recordkeepers, as of 12/31/2017; and Cerulli Associates' *The Cerulli Edge®—Retirement Edition*, Q3 2018, based on an industry survey of firms reporting total IRA assets administered for Q2 2018.

2. Fidelity Investments, as of 12/31/2017.



A single source for managing benefits



One of the best things about Fidelity Works is that employers don't have to include everything all at once. As needs change, additional solutions can easily be added — such as these trending benefits that are gaining popularity with the modern workforce:

- **Student Debt Program** — help key employees with their student loans.
- **Workplace Giving** — give employees an easy way to support charities.
- **Compensation Benefits** — offer incentives to maximize retirement for key employees.

FIDELITY
INTEGRATED PRODUCTS
can **SAVE UP TO 60%**
of administrative time by
having clean and correct
data across systems.³

Why Fidelity?

Single provider — with one of the highest-quality operational environments, skilled people, documented processes, and secure technology.

Operational excellence — powerful analytical tools to help drive decision support and continually optimize benefit performance.

Safety and Security — protecting your business's and employees' data is a top priority.

- Strategic cybersecurity and risk management program
- Comprehensive fraud detection controls
- Dedicated cyberfraud and at-risk groups

A trusted leader — with more than 70 years of investment and recordkeeping experience that you can count on for the long term.

Let's chat.

To learn how to get started with the integrated benefits solution that offers the "Works," call your Fidelity Representative.

3. Internal Fidelity data show 60% fewer requests to update and reconcile data when you have 401(k) and Payroll.

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Approved for use in Advisor and 401(k) markets. Firm review may apply.

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