

# We know there is a lot going on as a new employee, but don't forget to

spend a few minutes focused on your future.

# Salem Health Retirement Plan Enrollment and Changes

## Visit NetBenefits.

### Here vou can:

- o Enroll in the Retirement Plan
- Change the amount of your Plan contribution 0
- o Review and change investments
- o Designate, review, or change your beneficiary
- o Add your preferred email address and select eDelivery for communications from Fidelity



### Take FULL advantage of your **Employer Contributions\*:**

- Contribute at least 4% to ensure you receive 0 the maximum 4% employer match
- o "Experience Contributions" based on years of service

Years of Benefit Service	Experience Contribution
1 - 4	1.5%
5 - 9	2.5%
10 - 14	3.5%
15 or more	4.5%
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\*One year of benefit-eligible experience required for employer contributions.

# Schedule a complimentary consultation with a Fidelity Retirement Planner

Plan for your financial future by meeting with a specialized Fidelity Retirement Planner dedicated to Salem Health. You don't have to know all the answers - we are here to help so ask us anything, really!

Schedule vour consultation today

# Take advantage of educational resources available from Fidelity



# Power of Small Amounts

Use this interactive tool to see how increasing your contribution rate by 1%, 3% or 5% can make a big difference in preparing for your future



This easy-to-use, interactive calculator helps you quickly bucket expenses and determine your monthly surplus or deficit.



Student Debt

See if there is a better way to pay off your student loans by using our student loan calculator.

Planning & **Guidance Center** 

Create a plan for your future model and plan for your financial goals using the Planning & Guidance Center on Fidelity NetBenefits®



Financial Wellness

Answer a few questions to see your personal financial wellness score in each of our 4 categories: budgeting, debt management, savings, and protection.

What you want for your future is personal – and we're here to help.



Call 800-343-0860

or visit www.NetBenefits.com/SalemHealth.



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