**Retirement Savings Plan Employer Toolkit Newsletter Items**

**[Overview of the Retirement Savings Plan]**

**Prepare for your future with the Retirement Savings Plan**

As you plan for the years ahead, the [Retirement Savings Plan](https://www.pensions.org/what-we-offer/benefits-guidance/retirement-savings-plan/How-it-works) through the Board of Pensions offers a variety of features to help you meet your financial goals. Administered by Fidelity Investments, the Retirement Savings Plan can help you meet your retirement planning goals through tax-advantaged savings.

The Retirement Savings Plan offers:

* the flexibility to make pretax contributions, Roth after-tax contributions, or both
* a choice of 12 Fidelity investment options, including socially responsible funds, a fossil fuel-free global fund, and target date funds based on your retirement year
* access to thousands of additional mutual funds through Fidelity BrokerageLink

You can [visit the Fidelity Learning Center website](https://www.fidelity.com/learning-center/overview) to access resources related to investing and retirement planning. To schedule a complimentary phone consultation with a Fidelity representative, call 800‑642‑7131.

Ready to start building your financial future? To enroll, stop by **[Department Name of Employer]** to learn how.

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**[Contributing to the Retirement Savings Plan]**

**Personalize your path to retirement savings**

The [Retirement Savings Plan](https://www.pensions.org/what-we-offer/benefits-guidance/retirement-savings-plan/How-it-works) through the Board of Pensions is an easy and convenient way to save for your retirement years. When it comes to making contributions, you have the flexibility to decide what works best for you.

Retirement Savings Plan contributions are set aside from your pay. You choose the percentage of your pay you want to contribute, up to IRS limits.

There are two ways to contribute. Each has a different risk and return profile, and you can choose based on where you are in your retirement journey:

* **Pretax contributions** are deducted before taxes are withheld, lowering the taxes you pay now.
* **Roth after-tax contributions** are subject to taxes now, and you may receive them tax-free when you withdraw them later.

If eligible, you may be able to make contributions to the Retirement Savings Plan beyond the IRS limit:

* **long-service catch-up contributions**, if you have at least 15 years of service with a Presbyterian Church (U.S.A.) employer, including a congregation, mid council, or agency, and/or an affiliated employer and meet additional requirements
* **age-based catch-up contributions**, if you will turn 50 years or older by the end of the calendar year and meet additional requirements

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To enroll and start saving for your future, stop by **[Department Name of Employer]** to learn how.

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**[Enrolling in the Retirement Savings Plan]**

**How to get started with the Retirement Savings Plan**

The [Retirement Savings Plan](https://www.pensions.org/what-we-offer/benefits-guidance/retirement-savings-plan/How-it-works) through the Board of Pensions is a great way to build financial security for the future — and getting started is easy. You can enroll anytime and choose the investment strategy that aligns with your personal goals.

Here are some key decisions you’ll need to make when you enroll:

* **Decide how much you want to contribute:** The amount you invest will help determine how much your savings may grow. A good rule of thumb is to start right away investing what you can afford — you can always change the amount later.
* **Consider the tax advantages:** Decide whether you want to make pretax contributions which lower the taxes you pay now, or Roth after-tax contributions, where you pay taxes now and withdraw tax-free later — or both.
* **Review your investment options:** From conservative to aggressive funds, the Retirement Savings Plan offers a range of investments. Consider your expected retirement year**,** your comfort with risk, and your current financial situation.
* **Designate a beneficiary:** Choose one or more beneficiaries to receive your account in the event of your death. You can designate or change beneficiaries through the Fidelity NetBenefits website at any time after you enroll in the Retirement Savings Plan.

Stop by **[Department Name of Employer]** to learn how to enroll in the Retirement Savings Plan.

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**[Investing in the Retirement Savings Plan]**

**Invest in your future with flexibility and ease**

When you participate in the [Retirement Savings Plan](https://www.pensions.org/what-we-offer/benefits-guidance/retirement-savings-plan/How-it-works) through the Board of Pensions, you can choose from a variety of investment options to help you grow your retirement savings and build lasting financial security.

The plan offers these options:

* 12 funds that span investment styles and the risk spectrum, including two socially responsible fund choices and a fossil fuel-free fund
* more than a dozen target date funds based on the year of planned retirement

You can invest your Retirement Savings Plan contributions in one or more investment options (in 1% increments), and you may change your investment allocation at any time.

You can [visit the Fidelity Learning Center website](https://www.fidelity.com/learning-center/overview) to access resources related to investing and retirement planning. To schedule a complimentary phone consultation with a Fidelity representative, call 800‑642‑7131.

To enroll and start saving for your future, stop by **[Department Name of Employer]** to learn more.

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**[Resources from Fidelity Investments]**

**Tools and support to help you grow your retirement savings**

As the administrator of the [Retirement Savings Plan](https://www.pensions.org/what-we-offer/benefits-guidance/retirement-savings-plan/How-it-works) through the Board of Pensions, Fidelity Investments offers a wealth of resources to help you get more from your savings and meet your retirement planning goals. These resources include:

* complimentary phone consultations with a Fidelity adviser
* an online learning center with resources like articles and webinars
* interactive planning and saving tools
* a convenient app where you can check balances, view investments, and more

You can [visit the Fidelity Learning Center website](https://www.fidelity.com/learning-center/overview) to access these resources and more on topics related to investing and retirement planning. To schedule a complimentary phone consultation with a Fidelity representative, call 800‑642‑7131.

To enroll and start saving for your future, stop by **[Department Name of Employer]** to learn more.