



The Student Debt Retirement Savings Match

How your benefit works



With this benefit, your employer treats your monthly student loan payment like a retirement contribution and provides a match that goes into your retirement account after the end of the plan year.

This handy guide will walk you through the basics, answer some questions, and point you in the right direction for more information.

TAKE CARE OF TODAY AND TOMORROW

The Student Debt Retirement Savings Match can provide you with:



A boost in your retirement savings from your employer



A chance to handle your debt without sacrificing your future



A way to max out your match while paying student loans

EXPLORE THE POSSIBILITIES

If you enroll, over the next 10 years your retirement savings could grow by **about \$39,250**.



How you'll participate



Add your loans

Start tracking your student loan payments by adding them and uploading your statements for verification.



Check payments periodically

You can come in and add payments anytime—a good rule of thumb is to check in each quarter, just to be sure your payment history is accurate so you get full credit towards your employer match contribution.



Get your annual contribution

Your employer will make an end of year "match" payment to your retirement savings based on your student loan payment history.

COMMON QUESTIONS

What kind of student loans are eligible?

To qualify, federal or private student loans must be taken out in your name from a U.S.-based loan service provider and used to pay for you—or someone else's—undergraduate or graduate higher education.

Will I receive this benefit in addition to my current employer match?

That depends. If you're unable to contribute enough to meet your full match, the benefit can help you reach your full match potential. However, if you already contribute enough to meet your full employer match, **you can't earn any more than that.**



Still have questions?

Don't worry, you'll have access to FAQs and helpful hints to guide you through the process. A Fidelity representative can also answer questions at **866-711-0350**.



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