



Spring 2023 Newsletter

Solicitation Emails Regarding Retirement Counseling

It has come to our attention that some university employees have received solicitation emails from various companies offering their services for retirement counseling.

If you received a communication from a vendor other than one of our record keepers offering assistance with retirement plans, please be advised that these companies have no relationship with Oregon Public Universities Retirement Plans (OPURP), PERS, or any of the fund sponsors (Fidelity, TIAA, Corebridge or OSGP).

OPURP neither endorses nor recommends these services; therefore, if you receive emails offering assistance with your retirement plan that seem questionable, please let your benefits department know. If you have any other questions or concerns, please contact OPURP at opurp@uoregon.edu.

Upcoming Retirement Expos at OSU and OIT

Spring is here and we have reinstated our Retirement Expos. For 2023, we have chosen to hold these events at Oregon State University in Corvallis, as well as Oregon Institute of Technology in Klamath Falls.

The event at Oregon State University is April 4, 2023. The event at Oregon Institute of Technology is May 2, 2023. Please see the following pages for details regarding these exciting events!

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RECIPE FOR RETIREMENT SUCCESS





Please join University Human Resources
and our retirement providers to learn more
about retirement options for employees

TUESDAY, APRIL 4
9 A.M. - 4 P.M.

LOCATION: The Memorial Union,
Corvallis Campus and Zoom
workshop options (scan QR code
below for more details)

FREE

Requests for accommodations may be made by
contacting 541-737-7690 or
megan.kilgore@oregonstate.edu.



Vendor booths and
presentation sessions by
representatives from:

- Fidelity*
- OPURP
- Oregon ABLE*
- Oregon College Savings Plan*
- OSGP
- OSU Benefits
- OSU Retirement Association
- PERS
- PERS Health Insurance
- Savi
- SHIBA
- Social Security
- TIAA*
- * = presentations will be hybrid

**A variety of desserts, snacks,
and beverages will be served**

**PRIZES AVAILABLE FOR IN-
PERSON ATTENDEES!**

BUILDING YOUR **NEST EGG**



Please join the Office of Human Resources and
Oregon Public Universities Retirement Plans

Tuesday, May 2, 2023
9 am - 3 pm

in Klamath Falls and via Teams
for a day of information for
employees at all stages in
retirement savings



Oregon TECH
Human Resources



Please direct any questions to Sarah Henderson-Wong,
Assistant Director, Benefits at Ext. 51028 or
email: Sarah.HendersonWong@oit.edu

Options for Consolidating Old Retirement Accounts

The Oregon Public Universities Retirement Plans (OPURP) Management office administers 403(b) plans from several discontinued providers. Although most of us are familiar with our regular record keepers, such as TIAA, Fidelity, and Corebridge (formerly AIG), we also receive transaction requests from former OPURP record keepers that were discontinued several years ago. In fact, we administer transactions from 14 of these discontinued providers.

If you are an Oregon Public University employee who has 403(b) funds with the following record keepers under the OPURP plan, you have the option of moving these accounts to our active record keepers (such as TIAA and Fidelity).

- ADP
- American Funds
- Ameriprise
- Calvert
- Fiduciary Trust of New Hampshire (formerly Waddell and Reed)
- Lincoln
- MetLife/Brighthouse
- Nationwide
- New York Life
- PenServ (formerly Foresters Financial)
- Symetra
- The Standard
- Voya-Aetna
- Voya-ReliaStar



In addition, it is likely that you can move your funds from a former employer into our 403(b) plan as well. Our plan accepts many types of funds, with the exception of Roth IRA funds. If you are no longer working for the universities, but have a TIAA or Fidelity account with OPURP, you would also be eligible to roll over those funds.

Some employees ask why they would want to consider moving their funds to a 403(b) account with TIAA or Fidelity under our plan. There are several advantages:

- Our fees are typically lower than retail rates that you might be paying elsewhere. Our investments are subject to institutional pricing, which is traditionally significantly less.
- Our investments at TIAA and Fidelity under the OPURP plan are monitored by an independent investment consulting firm, and are also evaluated on a quarterly basis by our Investment Committee. Although there are no guarantees for returns on investments, there can be peace of mind in knowing that the investment consultants and committee members are monitoring these investments on a regular basis.

- It can be beneficial to have many of your investments in one place. First, it is easier to monitor your accounts when they are with one or two record keepers vs. six or seven. Second, as you age, it becomes less confusing when you take your Required Minimum Distribution (RMD). Beginning in 2023, individuals who are age 73 or older must take their RMD. Those who do not take their RMD by the required deadline will face a financial penalty. If all (or most) of your money is in one place, you won't need to contact multiple companies to ensure that the RMD process is fulfilled. Finally, it can be easier for your beneficiaries to locate if all of your investments are in one place. Our office is often contacted by beneficiaries of participants who have passed away unexpectedly, and are unaware of how to locate the various retirement accounts that the employee held. By having many of these accounts consolidated into one or two accounts, it can ease the workload and frustration that a beneficiary may experience.

So, what happens next?


If you want to roll your old OPURP 403(b) account(s) to a 403(b) account with TIAA or Fidelity under the OPURP plan, please contact your current provider and let them know that you are intending to move your funds to another record keeper under the same employer. They should provide you paperwork that you will need to complete to initiate this process. (You do not need to be age 59 ½ or terminate employment to do this.) The paperwork will then need to be sent to our office for signature. You can send these forms to us via fax to (541)346-5783. You will also need to contact TIAA or Fidelity (contact information can be found here: <https://www.opurp.org/provider-contact-information>) and let them know that you are transferring funds to them that will come from a previous provider under your current employer. They will then walk you through any steps that you need to take in order to complete this process.

If you have a retirement account (other than a Roth IRA) from another employer, and you want to roll it into the OPURP 403(b) plan with TIAA or Fidelity, you will need to contact your previous record keeper and ask for rollover paperwork. You will also need to ask for a copy of your most recent statement. You will then need to send the completed form and statement to our office for processing. You can send this documentation via fax to (541)346-5783. You will then need to contact TIAA or Fidelity (contact information can be found here: <https://www.opurp.org/provider-contact-information>) and let them know that you are transferring funds from a previous retirement plan to the 403(b) plan with your current employer. They will then walk you through any steps that you need to take to complete this process.

On the following page, we have attached an IRS rollover chart, so you can see where funds are permitted to be transferred.

If you have any questions or need any additional information about these processes, please feel free to contact our office at opurp@uoregon.edu.

ROLLOVER CHART

		Roll To							
		Roth IRA	Traditional IRA	SIMPLE IRA	SEP-IRA	Governmental 457(b)	Qualified Plan ¹ (pre-tax)	403(b) (pre-tax)	Designated Roth Account (401(k), 403(b) or 457(b))
Roll From	Roth IRA	Yes ²	No	No	No	No	No	No	No
	Traditional IRA	Yes ³	Yes ²	Yes ^{2, 7} , after two years	Yes ²	Yes ⁴	Yes	Yes	No
	SIMPLE IRA	Yes ³ , after two years	Yes ² , after two years	Yes ²	Yes ² , after two years	Yes ⁴ , after two years	Yes, after two years	Yes, after two years	No
	SEP-IRA	Yes ³	Yes ²	Yes ^{2, 7} , after two years	Yes ²	Yes ⁴	Yes	Yes	No
	Governmental 457(b)	Yes ³	Yes	Yes ⁷ , after two years	Yes	Yes	Yes	Yes	Yes ^{3,5}
	Qualified Plan¹ (pre-tax)	Yes ³	Yes	Yes ⁷ , after two years`	Yes	Yes ⁴	Yes	Yes	Yes ^{3,5}
	403(b) (pre-tax)	Yes ³	Yes	Yes ⁷ , after two years	Yes	Yes ⁴	Yes	Yes	Yes ^{3,5}
	Designated Roth Account (401(k), 403(b) or 457(b))	Yes	No	No	No	No	No	No	Yes ⁶

¹Qualified plans include, for example, profit-sharing, 401(k), money purchase, and defined benefit plans.

² [Only one rollover](#) in any 12-month period.

³Must include in income.

⁴Must have separate accounts.

⁵Must be an in-plan rollover.

⁶Any nontaxable amounts distributed must be rolled over by direct trustee-to-trustee transfer.

⁷Applies to rollover contributions after December 18, 2015. For more information regarding retirement plans and [rollovers](#), visit [Tax Information for Retirement Plans](#).

Required Minimum Distributions (RMD) Q&A

The SECURE (Setting Every Community Up for Retirement Enhancement) Act was signed in December of 2019 and went into effect on January 1, 2020. One of the provisions was to increase the age of RMD requirements from age 70½ to age 72. It was then followed by SECURE 2.0 (which is contained within the Consolidated Appropriations Act, 2023). The provisions of Secure 2.0 further increase the retirement age over a number of years and as further described in this Q&A.

- 1. Who do the required minimum distribution rules apply to?** They generally apply to anyone who is age 70½ in 2019 or earlier, age 72 or over in 2020, or age 73 or over in 2023 through 2032. In 2033, the age goes up to 75. There is an exception if you're still working for the employer that holds your retirement plan.
- 2. What if I turned 70½ in 2019 and started taking RMDs; do I have to continue taking RMDs, or can I wait until I turn 72 or 73 to take my next one?** If you turned 70½ in 2019, you are required to take a distribution before April 1, 2020, and you will have to take a second one before December 31, 2020 for 2020, and then continue to take RMDs each year, even though you may not yet be 72. The same is true for those who turned 72 in 2020; they have to take their RMDs as well even though Secure Act 2.0 changed the age to 73. For people who have not hit 70½ by the end of 2019, and those who have not hit 72 by the end of 2022, the SECURE Act 2.0 pushes out the RMD start date until age 73 for anyone who attains 73. SECURE Act 2.0 also changes the RMD age to 75 in 2033.
- 3. What if I'm age 73 or over and still working?** If you continue to work past age 73, you can delay withdrawing funds from **your current employer's retirement plan** (Oregon Public Universities Retirement Plans) until April 1 following the calendar year in which you retire. This applies to the Oregon Savings Growth Plan (OSGP) as well. If you are working for another employer, you are still required to take an RMD from the employer where you terminated employment.
- 4. What if I'm working and also have tax-deferred retirement accounts from previous employers?** You must satisfy the minimum distribution rule for those accounts each year, beginning when you reach age 73. You should verify your situation with your tax advisor.
- 5. If I have an account with the Oregon Savings Growth Plan (OSGP) 457(b) plan, do I also need to take a Required Minimum Distribution from that plan?** Yes, if you are no longer working for an Oregon Public University. You will receive a letter from OSGP if you are eligible for the distribution letting you know that you have to take a minimum distribution. If you have questions, please contact OSGP or VOYA.

- 6. Do I have to satisfy the Required Minimum Distribution rules for my tax deferred Traditional IRAs?** Yes, regardless of your employment status. You must take your first Required Minimum Distribution from your Traditional IRAs no later than April 1 of the year following the year you turn age 73, (e.g., if you turn age 73 in 2023, you must begin taking distributions by no later than April 1, 2024).
- 7. Do I have to satisfy the Required Minimum Distribution rules for my Roth 403(b)?** The Secure Act 2.0 has changed this rule and you no longer have to take an RMD from any Roth account with your retirement plan with OPURP beginning with calendar year 2023. If you were required to take a distribution for 2022, and plan to pay it in April of 2023, you will still need to take that distribution.
- 8. What about a Roth IRA?** RMDs are not required from Roth IRAs.
- 9. What do I do if I think I need to take a withdrawal?** You should contact your record keeper if you have never taken a minimum distribution and would like to begin; or if you're already withdrawing funds, but aren't sure it's enough to meet the IRS requirement.
- 10. How do I set up withdrawals?** If you need help setting up your minimum distribution withdrawals, you should contact your plan record keeper.
- 11. Are Required Minimum Distributions eligible for rollover to another plan or IRA?** No, they are not.
- 12. When do I have to take a distribution?** Beginning in 2023, because of Secure Act 2.0, you generally have to start distributions when you turn age 73 or retire, whichever is later:
- If you turn age 73 or retire (and you're already age 73 or over) in 2023, you have two choices; you can take your first withdrawal (the amount required for 2023) in 2023. Or, you can wait and take it in 2024, as long as it is paid by April 1. However, if you wait until 2024 to take your first withdrawal, you'll have to take two withdrawals in that year—one for the amount required for 2023 and one for 2024—which may increase your tax liability in 2024..
- 13. How much do I need to withdraw from my accounts?** Your Required Minimum Distribution for 2023 will be based on two things: your age that year and your account balance at the end of the previous year. (Since your age and account balance change every year, your Required Minimum Distribution must be recalculated annually.) The amount is based upon your life expectancy factor as recalculated each year using the Uniform Life Table. If your spouse is named as your sole beneficiary, and is 10 years younger than you, a joint life expectancy calculation will be used. To find out the amount you're required to take for 2023, you should call the customer service lines at your specific record keeper (TIAA, Fidelity or Corebridge), and they should be able to assist you. Some plan websites also have online calculators to help you estimate your RMD.
- Note: Contact your tax advisor regarding the tax impact of any minimum distribution decision.**
- 14. I have a small account balance. What options do I have?** If your account balance is less than \$5,000, you may be able to withdraw the entire amount; that way, you won't have to worry about satisfying the minimum distribution requirement for that account in the future. Different rules apply to different accounts, so please contact your representative at your specific record keeper.

- 15. What if I don't take the required amount?** If you did not comply with the IRS rules prior to 2023, you could be subject to a 50% excise tax on the amount you should have taken, but did not. Beginning in 2023, SECURE Act 2.0 reduced that excise tax to 25% on amounts that should be taken beginning in 2023 and thereafter.
- 16. Where can I get more information about minimum distributions?** Contact the record keeper for your account(s) (TIAA, Fidelity, or Corebridge and their customer service representatives will be able to provide you with more information.) Additional information regarding minimum distributions is also available on their websites.

Required Minimum Distributions (RMDs) based on your employment status with an Oregon Public University:

Account	Still Working	RMD Required	When is the RMD required	Subsequent Years (after reaching age 72)
*OPURP 403(b) - Tax Deferred	Yes	No	After you retire	
*OPURP 403(b) – Roth	Yes	No	No distributions requirement during your lifetime	
*OPURP Optional Retirement Account	Yes	No	After you retire	
Oregon Savings Growth Plan (Pre-Tax and Roth)	Yes	No	After you retire	
Previous Employer's Tax Deferred Retirement Acct.	Yes	Yes	April 1st following the year you turn age 72	By December 31st of that year
IRA	Yes	Yes	April 1st following the year you turn age 72	By December 31st of that year
Roth IRA	Yes	No	No distributions requirement during your lifetime	
*OPURP 403(b) - Tax Deferred	No	Yes	April 1st following the year you turn age 72 or retire (whichever is later)	By December 31st of that year
*OPURP 403(b) - Roth	No	Yes	No distributions requirement during your lifetime	By December 31st of that year
*OPURP Optional Retirement Account	No	Yes	April 1st following the year you turn age 72 or retire (whichever is later)	By December 31st of that year
Oregon Savings Growth Plan (Pre-Tax and Roth)	No	Yes	April 1st following the year you turn age 72 or retire (whichever is later)	By December 31st of that year
Previous Employer's Tax Deferred Retirement	No	Yes	April 1st following the year you turn age 72	By December 31st of that year
IRA	No	Yes	April 1st following the year you turn age 72	By December 31st of that year
Roth IRA	No	No	No distributions requirement during your lifetime	By December 31st of that year

**OPURP = Oregon Public Universities Retirement Plans*

Financial Topics Relevant to LGBTQ+ Individuals

Content Source: The Human Rights Campaign

June is Pride Month. This is a time to celebrate, as well as educate. The Human Rights Campaign Foundation has released information regarding financial topics that are relevant to people in the LGBTQ+ community. These articles provide eye-opening insights regarding the wage gap that people in the LGBTQ+ community experience.



LGBTQ+ workers earn about 90 cents for every dollar that the typical worker earns. LGBTQ+ people of color, transgender women and men and non-binary individuals earn even less when compared to the typical worker. Learn more in this [article](#).

LGBTQ+ women earn about 79 cents for every dollar that the average man in the United States earns. This wage gap is larger than that seen for women overall in the United States, who earn an average of 83 cents for every dollar a man earns. Learn more in this [article](#).

Tips for Improving Online Security

In today's world, it is important to protect your online accounts from a multitude of threats. The United States Department of Labor has provided some guidelines to ensure ways that we can all protect our online accounts from loss or fraudulent activity. The following pages provide strategies to improve your online safety, and protect against threats.





ONLINE SECURITY TIPS

You can reduce the risk of fraud and loss to your retirement account by following these basic rules:

• REGISTER, SET UP AND ROUTINELY MONITOR YOUR ONLINE ACCOUNT

- Maintaining online access to your retirement account allows you to protect and manage your investment.
- Regularly checking your retirement account reduces the risk of fraudulent account access.
- Failing to register for an online account may enable cybercriminals to assume your online identity.

• USE STRONG AND UNIQUE PASSWORDS

- Don't use dictionary words.
- Use letters (both upper and lower case), numbers, and special characters.
- Don't use letters and numbers in sequence (no "abc", "567", etc.).
- Use 14 or more characters.
- Don't write passwords down.
- Consider using a secure password manager to help create and track passwords.
- Change passwords every 120 days, or if there's a security breach.
- Don't share, reuse, or repeat passwords.

• USE MULTI-FACTOR AUTHENTICATION

- Multi-Factor Authentication (also called two-factor authentication) requires a second credential to verify your identity (for example, entering a code sent in real-time by text message or email).

• KEEP PERSONAL CONTACT INFORMATION CURRENT

- Update your contact information when it changes, so you can be reached if there's a problem.
- Select multiple communication options.

• CLOSE OR DELETE UNUSED ACCOUNTS

- The smaller your on-line presence, the more secure your information. Close unused accounts to minimize your vulnerability.
- Sign up for account activity notifications.

• BE WARY OF FREE WI-FI

- Free Wi-Fi networks, such as the public Wi-Fi available at airports, hotels, or coffee shops pose security risks that may give criminals access to your personal information.
- A better option is to use your cellphone or home network.

• BEWARE OF PHISHING ATTACKS

- Phishing attacks aim to trick you into sharing your passwords, account numbers, and sensitive information, and gain access to your accounts. A phishing message may look like it comes from a trusted organization, to lure you to click on a dangerous link or pass along confidential information.

- Common warning signs of phishing attacks include:
 - » A text message or email that you didn't expect or that comes from a person or service you don't know or use.
 - » Spelling errors or poor grammar.
 - » Mismatched links (a seemingly legitimate link sends you to an unexpected address). Often, but not always, you can spot this by hovering your mouse over the link without clicking on it, so that your browser displays the actual destination.
 - » Shortened or odd links or addresses.
 - » An email request for your account number or personal information (legitimate providers should never send you emails or texts asking for your password, account number, personal information, or answers to security questions).
 - » Offers or messages that seem too good to be true, express great urgency, or are aggressive and scary.
 - » Strange or mismatched sender addresses.
 - » Anything else that makes you feel uneasy.

• **USE ANTIVIRUS SOFTWARE AND KEEP APPS AND SOFTWARE CURRENT**

- Make sure that you have trustworthy antivirus software installed and updated to protect your computers and mobile devices from viruses and malware. Keep all your software up to date with the latest patches and upgrades. Many vendors offer automatic updates.

• **KNOW HOW TO REPORT IDENTITY THEFT AND CYBERSECURITY INCIDENTS**

- The FBI and the Department of Homeland Security have set up valuable sites for reporting cybersecurity incidents:
 - » <https://www.fbi.gov/file-repository/cyber-incident-reporting-united-message-final.pdf/view>
 - » <https://www.cisa.gov/reporting-cyber-incidents>



Paperwork Reduction for Transactions

When requesting loans or distributions from your TIAA or Fidelity accounts, it is not necessary to send the OPURP management office any paperwork. If you make an online request through either of these record keepers' portals, they give our office electronic access to approve these transactions. Although these websites may indicate that you need to send the paperwork to our office, it is actually not required.

Corebridge (formerly AIG) can use both electronic approval as well as paper approval. Some Corebridge representatives work with paper, so if you are working with one, it is likely that you will be asked to complete a paper-based transaction. However, online requests are allowed, and we can approve those transactions electronically.

Finally, if you have any transaction requests from our 403(b) discontinued providers, these will continue to be paper-based transactions. Because these providers are discontinued, we do not have the electronic access approval capabilities for these companies.



Celebrating Women's History Month: Moms Need to Retire Too!



Did you know that Moms are likely to retire with less income? There are a bunch of reasons:

- Moms don't always have the education they need about saving for retirement
- Moms prioritize childcare expenses
- Moms sometimes feel insecure about financial decisions

TIAA and Emily Oster, author and professor of economics, partnered with YouGov to get you the latest data on moms and retirement investing. Their research highlights these findings:

- Lack of awareness of retirement savings as a key financial decision point post-children
- Lack of action in retirement savings
- Lack of support from firms that would enable better-informed choices about retirement savings and children

Read more about their findings [here](#). Or visit www.tiaa.org/retireinequality.

Are you a mom? Take a moment of self-care and talk about your retirement goals with a TIAA financial consultant. Get answers to questions like:

- Are you saving enough?
- Are you invested appropriately?
- Are you on track to meet your retirement goals?

To connect with a TIAA financial consultant, sign up online at [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow) or call 800-732-8353, weekdays, 6 a.m. to 6 p.m. (PT).

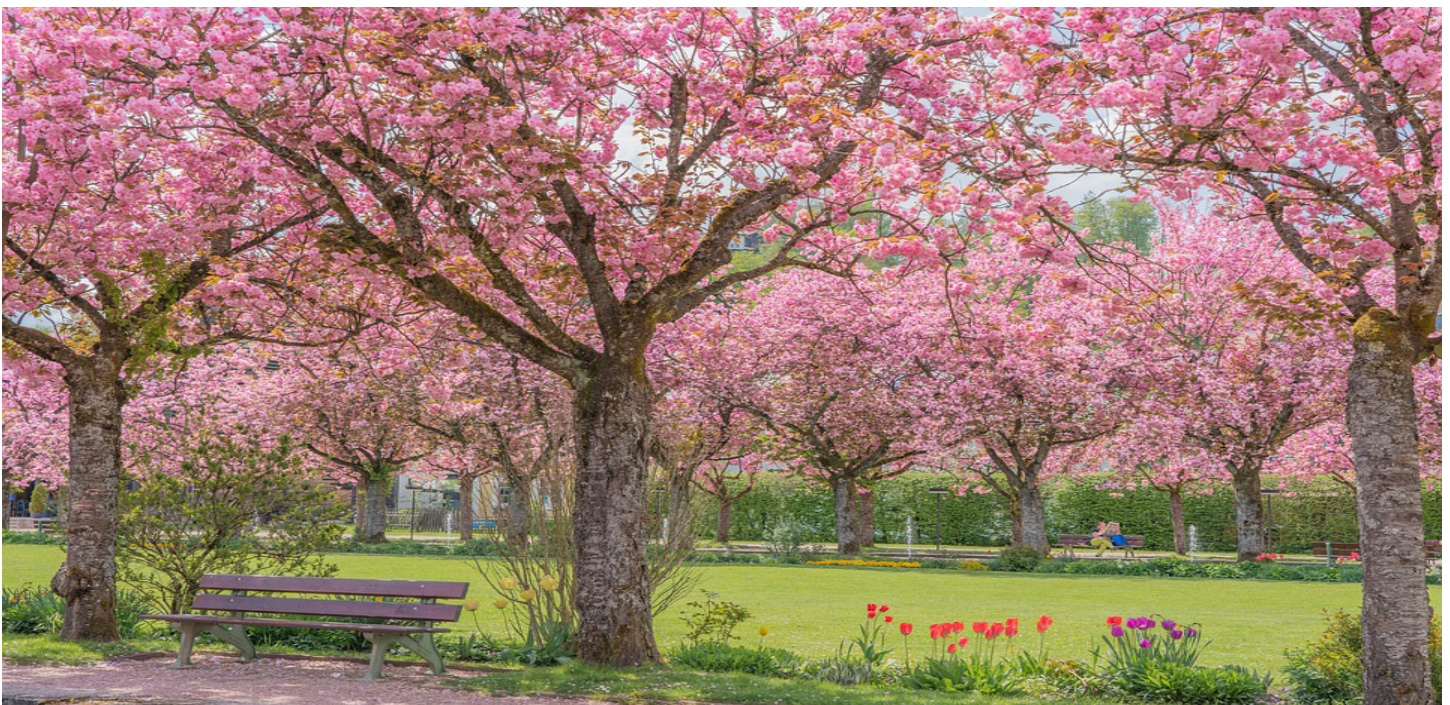
Global Webinars

Want an opportunity to learn more? TIAA offers webinars throughout the year to help you achieve your financial goals! Sign up for a webinar today by visiting www.tiaa.org/webinars.



Market Commentary - Take Advantage of our Knowledge

TIAA's professionals are here to help you with weekly market commentary from our Chief Investment Strategist, Brian Nick. By accessing this [link](#), you can find his opinions on inflation, investor climate, jobs report, and his thoughts regarding the ups and downs of the market.





Questions about retirement? A.J. has answers.



Andrew "A.J." Martinez
AMartinez@tiaa.org

AJ is a financial consultant focused on helping participants plan for their financial well-being and retirement readiness. He meets with employees one-on-one and provides personalized counseling, education and advice.

He began his financial services career in 2000 and has been with TIAA since 2011. He is located in the local Portland TIAA office.

AJ holds a Bachelor of Science in Finance from the University of Utah and a Master's degree in Finance from the University of Colorado. He holds FINRA Series 7, 63, and 65 registrations while maintaining Life, Health and Variable Annuity licenses from the states of OR, WA, UT, AK, AZ, MT, CO, and CA. Additionally, AJ has obtained the CFP® (Certified Financial Planner) designation.

Advice and education tailored to your needs

Making decisions about your money can feel complicated. TIAA's experienced financial consultants, like A.J., are here to help you plan for your future. As part of your retirement plan, one-on-one personal advice and education* about your retirement plan assets is available at no additional cost. During your meeting, you can discuss questions like:

- 1 Am I saving enough?
- 2 Am I invested appropriately?
- 3 Am I on track to meet my retirement goals?

Knowledge is power

From your first job through retirement and everywhere in between, we can explain your options to help you get the most from your retirement plan. Financial consultants take the time to ask questions and can help you:

- Understand your financial needs
- Evaluate your financial goals and objectives
- By sharing information on managing income and expenses
- Review outside assets and Social Security projections
- Track your progress and adjust your plan if your needs change

For your one-on-one personal advice and education session with TIAA

To identify areas where we can assist you, please bring the following documents:

- Investment, retirement plan, bank, savings and other financial statements
- Current expenses and anticipated expenses after retirement
- Listing of current liabilities
- Social Security estimate
- Pay stub (to view deductions and contributions to benefit plans)
- Estimates of all insurance coverages, current beneficiaries on all accounts and any powers of attorney

Schedule an appointment today

To connect with a TIAA financial consultant, sign up online at [TIAA.org/schedulenow](https://tiaa.org/schedulenow) or call **800-732-8353**, weekdays, 6 a.m. to 6 p.m. (PT).



Are you making the most of your Retirement Benefits?

Oregon Public Universities are providing resources that can help you be better prepared for retirement. You can schedule a meeting with Ronald Elia or Justin Blatny, Fidelity's Workplace Financial Consultants dedicated to the OPURP — at no charge to you.

Ronald and Justin can help you:

- **Review** your overall **retirement savings portfolio**
- **Evaluate** your **investment choices** and **asset allocation**
- Discuss strategies to **help protect your assets and future income**
- Help identify and direct you to the appropriate resources for **college planning** and other life events
- Provide access to a broader spectrum of resources, including **estate planning education, charitable giving, and more**

Schedule Your Complimentary One-on-One Appointment



Online
[www.fidelity.com/
schedule](http://www.fidelity.com/schedule)



Call
800-642-7131



Text
TALK to 343898



Scan

Meet your Workplace Financial Consultants



Ronald Elia



Justin Blatny

Attend an Ask Fidelity Q&A Session

Join Fidelity for a brief virtual presentation to get answers to your financial questions and hear what your colleagues are asking too. Sessions are held weekly, visit www.fidelity.com/schedule to register.



Investing involves risk, including risk of loss.

Message and data rates may apply. Get details at <https://digital.fidelityinvestments.com/smsee>.
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