

Benefits that truly BeneFIT

Optimize your benefits to find the right work/life balance for you



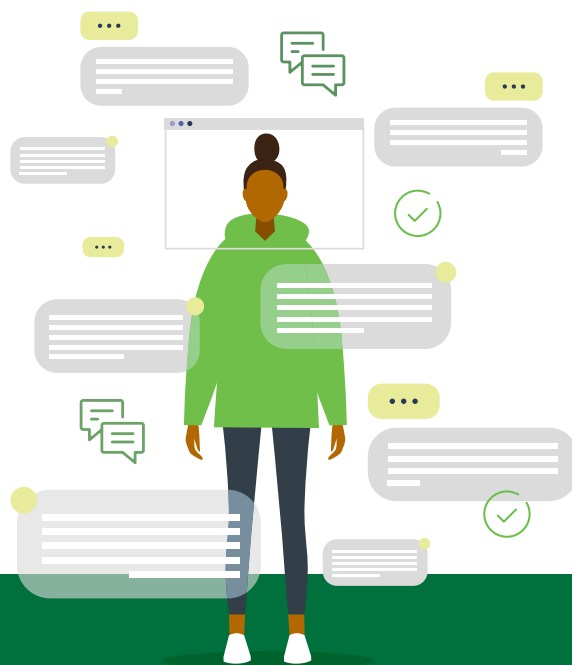
Make sure you optimize your benefits to find the right work/life balance for your well-being. Whether it's your first day on the job or your 15th year in your role, it is always a good idea to review your benefits and make sure they're working for you.

Know what you want

Where to live, maybe some travel, a pet or two—the list goes on—**knowing your lifestyle, or the lifestyle you might want in the future, can really shape what benefits will be most impactful to you now and as you grow and evolve in your career.**

Consider your values and your lifestyle and ask yourself these questions:

- What matters most to you?
- Where are you working from?
- How do you de-stress?
- Are you responsible for a family or might be one day?
- Do you have aging parents?
- Do you want to retire early?



For many, the pandemic changed work, life, and the balance between the two.¹

72%

of people have a **different outlook on work-life balance**

65%

reported that their **priorities have changed**

60%

reported that they are **more focused on their mental health**

Know your benefits

Benefit packages from your employer offer ways for your company to compensate you beyond your wages. Many companies offer health, PTO, and retirement—but many also offer other perks such as mental health, dental, tuition reimbursement, commuter reimbursement, childcare, etc.

Not knowing or utilizing the benefits offered by your company could have you missing out on opportunities to better support you, beyond just financially.

Recent Fidelity research shows people's most valued benefits are:¹



Remote work



Compressed 4-day work week



Paid vacation time (10+ business days)



Flextime at work



Professional development

Benefits add up!

Did you know if your employer offers a \$100 commuter benefit that represents \$1,200 in value-add to you annually? Looking at all the benefits added with your salary can give you a better understanding of your total compensation.



Feeling stuck in a rut?

Professional development opportunities may be the answer.

Many people would like more professional development opportunities—looking to their benefits could be great place to start. Tuition reimbursement, on-job training, mentorship/shadow opportunities, paid sabbatical, etc.—all benefits that could lead to continued professional development.



87%

of people acknowledge the **need for new skills** throughout their career²

Three steps to make sure your benefits are truly benefitting you...

1 Take a fresh look at your benefits

Each year during open enrollment, review your current benefit package and how it aligns with your needs—also review any changes your employer may have implemented. See if you should add, drop, or change anything for the following year.

2 Utilize your benefits to their full potential

Visit your company's HR site to see if there are additional benefits that you could truly benefit from. Do they have company discounts? Mental health support? Virtual healthcare options? Optimizing your benefits can help improve your well-being and save you money.

3 Talk to HR and your employer

Don't be afraid to talk to your employer about what benefits may be help you be a better employee. Sit down with someone in human resources (or if a small company, the person hiring you) and talk through benefits available to you and those you want to see. They'll value that feedback, and likely they're hearing it from others like yourself, which may inspire even more support from your organization.



1 in 5

people contributing to a 401(k) are **not saving enough to get their full company match³**

Meet your match!

These benefits can really add up, and it is important to take them into account. Say you currently get a 4% employer match, meaning that if you contribute 4% of your salary to your 401(k) or 403(b), your company will contribute 4% on your behalf. For someone making \$50,000 per year, that would mean **an additional \$2,000 of "free" money every year.**

Investing involves risk, including risk of loss.

¹ Internal Fidelity survey of 2,334 plan participants fielded Nov. 5 - 11, 2021.

² [Lifelong Learning Will Be the New Normal—But Are We Ready? \(pewtrusts.org\)](https://www.pewtrusts.org).

³ Fidelity analysis of 4.9 million participants contributing to 401(k) plans that offer an employer matching contribution as of 9/30/2020.

For illustrative purposes only.

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