



# SAVING AND INVESTING FOR YOUR FUTURE

## Action steps for your 20s and 30s

Congratulations, you're settling into your career. Now it's time to get the most out of your paycheck. One of the most important financial moves you can make is to start saving for your future. And Delta helps you save with a 401(k) matching contribution.

## NEED HELP?

View resources on the next page.

[LEARN MORE >](#)

## THREE NEXT STEPS TO CONSIDER NOW

### Start saving in the Delta 401(k) now.

Having all of those years to save can be incredibly powerful. That means saving even a small amount can add up over time. Try to contribute at least 6% to get the full Delta match. If that's too much, you can enroll in your Delta 401(k) Plan with as little as 1% or 2% of your eligible pay.

[ENROLL NOW](#)

### Understand the power of small changes.

Sometimes the little things in life can make the biggest difference. When it comes to saving for retirement, increasing your contribution by just 1% now can make a big difference in your account balance when you retire. Whether you choose to make Roth or traditional contributions, the benefits of saving just a little more now can pay off later.

[MODEL CONTRIBUTIONS](#)

### Save more as you make more.

Each time you get a pay increase, try to save a tiny bit more. Delta makes increasing your 401(k) contributions easy with an automatic increase program. You just decide how much to increase and when, and Fidelity does the rest. It's like putting your contribution amount on autopilot.

[SIGN UP](#)

*Log in, then scroll down to "Annual Increase Program."*

# RESOURCES FOR HELP AND INFORMATION



## SCHEDULE A 1:1 PLANNING SESSION

Whether you have specific questions or you don't know where to start, a 1:1 planning session can help you begin to identify and prioritize your savings goals. Schedule a virtual appointment or call **800-603-4015** to talk with a Fidelity Representative from 8:30 a.m. to 9 p.m. Eastern Time, on weekdays (except on certain holidays).

[SCHEDULE ONLINE](#)

**800-603-4015**



## USE FIDELITY'S SAVINGS AND SPENDING CHECK-UP

If you're not sure how much you should be saving each month, check out Fidelity's Savings and Spending Check-up. You will see how your current debt, saving and spending lines up with Fidelity's 50/15/5 budgeting guideline—as well as tips for where you might be able to save more.

[EXPLORE](#)

*Investing involves risk, including the risk of loss.*

Fidelity retail products and services are offered beyond those of your employer-sponsored retirement plan.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

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