



# SAVING AND INVESTING FOR YOUR FUTURE

## Action steps for your 50s and beyond

As the prospect of retiring gets closer, turning your dreams into reality requires a little advanced planning. Start now so you have time to prepare and make any course corrections needed.

## NEED HELP?

View resources on the next page.

**LEARN MORE** >

## THREE NEXT STEPS TO CONSIDER NOW

### Plan for your retirement income.

As you enter the later stages of your career, knowing what you own and what you owe can help you plan for your retirement. You can set and track goals, create investment strategies, and track your spending all through the Planning Summary on NetBenefits®.

**EXPLORE**

### Explore your healthcare options.

Finding affordable health insurance is an important step for your retirement. Available health insurance options vary in price and flexibility. You'll want to find a plan you can afford and that will also provide the coverage you may need.

**EXPLORE OPTIONS**

### Understand your options for Social Security.

Social Security benefits can provide a key source of lifetime income. Check your benefit on [ssa.gov](https://ssa.gov), or try the online tools available through Edelman Financial Engines. If you can afford it, waiting until you reach full retirement age (generally, 67) to take your benefit could make a big difference in your income.

**CHECK BENEFIT**

# 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**



## GET INVESTMENT HELP FROM EDELMAN FINANCIAL ENGINES WITH A SERVICE THAT'S RIGHT FOR YOU

**Online Advice** — Use do-it-yourself tools to get personalized investment recommendations that you implement yourself (at no cost to you).

**Professional Management** — Have Edelman Financial Engines manage your Delta 401(k) Plan account for you (for a fee).\*

[GET HELP](#)

**800-601-5957**

*Ask to be connected to Edelman Financial Engines.*

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

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

\*Professional Management fees are charged in the frequency and manner detailed in the Terms and Conditions, and are deducted directly from your account.

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