DELTA

SAVING AND INVESTING FOR YOUR FUTURE

Action steps for your 40s and 50s

When you're around the halfway point to retirement, checking to see if you're financially on track makes a lot of sense. If you're on track, you can sleep more soundly. And if you're off track, you still have time to make adjustments.

NEED HELP?

View resources on the next page.

LEARN MORE ➤

THREE NEXT STEPS TO CONSIDER NOW

Check to see if you're saving 15%.

Fidelity suggests that you save 15% of your pay for retirement. That amount includes any contribution and match made by Delta. If that's too much for right now, consider a smaller increase. Contributing just 1% more can make a difference over time.

CHECK CONTRIBUTION

See your whole financial picture in one place.

Having a complete picture of your retirement savings can make it easier for you to plan your future. If you or your spouse have other retirement savings, Fidelity's Planning Summary on NetBenefits® can help you find out your net worth.

EXPLORE

Give yourself a periodic money checkup.

As your life changes, your needs change, too. At least once a year, review the amount you're able to save and make any changes needed. You should also review your investments each year.

REVIEW 401(k)

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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