



Save Beyond: Take a step for your financial wellness  
Week 2

# Consider your retirement savings

During this unprecedented year, we know other priorities may have changed your long-term savings plans. We've pulled together some useful resources and actions to consider to help you focus on your financial wellness—one step at a time.



**I'm ready to...**



## (Re)start your savings

If you've put saving for retirement on the back burner this year and are ready to restart—or if you're just starting out—a good first step is to find out how much you'll need in the future. Here are a few resources and actions to take:

### Find out how much to save

Learn Fidelity's rule of thumb about how much to save for retirement, plus tips to reach your goal.

### Get the full HP match

For every dollar you save in the HP 401(k) Plan, HP contributes a dollar, up to 4% of your pay. Make sure you contribute at least 4% from each paycheck to make the most of the HP match.

### Model the power of small amounts

See how making a 1% change now can have a big impact on your future savings.

### Get a score for your 401(k) savings

Look at how your current HP 401(k) savings compare to Fidelity's rule of thumb, plus model what your future savings could look like if you make a change today.



Report your progress [here](#) to earn Virgin Pulse Points.



## Save even more—if you're ready

If you're looking for additional ways to boost your retirement savings, check out these resources and actions to take:

### Enroll in the Annual Increase Program

The Annual Increase Program (AIP) makes it easy for you to increase your savings—you can automatically increase your HP 401(k) contributions by a set amount each year on a date you choose.

### Make 401(k) catch-up contributions

If you'll be age 50 by the end of 2020 and are planning to reach the IRS savings limit of \$19,500, you can save an additional \$6,500 in catch-up contributions.

### Maxed out your 401(k)? Learn where else you can save

Get ideas for where to save next for retirement if you're planning to max out your HP 401(k) contributions this year.



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## Make a plan for the future

If you'd like additional support with building your retirement plan—or ideas for what to consider—here are some resources and actions to take:

### Access the Fidelity Webcast Hub

Hear experts discuss key retirement topics from paying for health care to creating your retirement income plan.

### Make a plan to reach your goals

Use Fidelity's Planning & Guidance Center to develop a savings and investing strategy to help meet your future goals.

### Maximize Social Security

Learn what factors affect how much you'll receive from Social Security so you can make the most of your benefits.

### Prepare for health care costs in retirement

Learn about what your health care costs in retirement might look like—and how you can prepare.



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## Looking for more help? We're here for you.

Whether you want help with a quick question or something more complex, HP and Fidelity offer comprehensive resources to help you reach your financial goals:

### Talk to a Fidelity Workplace Planning Consultant

Call **1-800-603-4015** to get 1:1 support from a Workplace Planning Consultant at no cost to you. Take a look at all the ways they can help.

### Access My HP Financial Wellness

Explore articles, videos, tools, and more covering a wide range of financial wellness topics.

### Visit NetBenefits

Access your HP 401(k) account balance and investments, modeling tools, workshops, and more. You can also call the HP Retirement Service Center at Fidelity at **1-800-457-4015**.