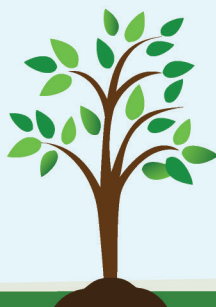


Roth—another way to help *grow* your retirement savings.

Roth contributions in your workplace savings plan can be a powerful way to save for retirement since potential earnings **grow tax free.**¹



Only 14% of young employees contribute to a workplace Roth. Younger employees could benefit from more time to accumulate tax-free earnings under a Roth feature with their longer retirement horizon.²

[See if Roth contributions may be right for you »](#)

Investing involves risk, including risk of loss.

¹ A distribution from a Roth 401(k) account is tax free and penalty free, provided the five year aging requirement has been satisfied and one of the following conditions is met: age 59½, disability, or death.

² Young employees are defined as Gen Z (age 20-24). Based on Fidelity analysis of 23,761 corporate DC plans (including advisor-sold DC) and 20.1 million participants (13.8M active participants) as of December 31, 2021.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

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