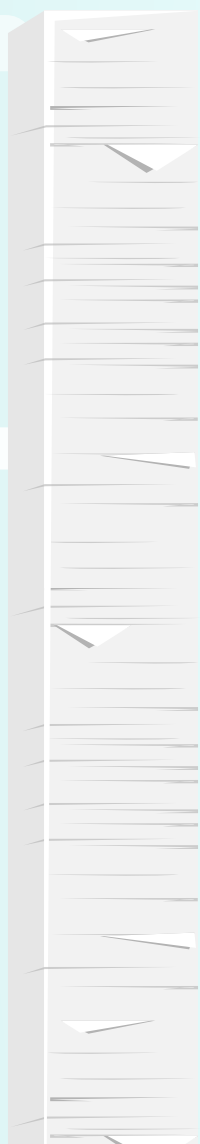


# THE POWER OF eDELIVERY

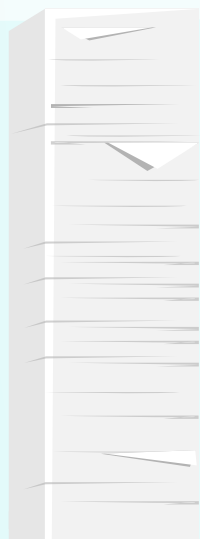
CUSTOMERS  
ARE **INUNDATED**  
WITH PAPER.

Government **requires**  
**Fidelity to send over**

**42M**  
statements



**21M**  
shareholder  
reports

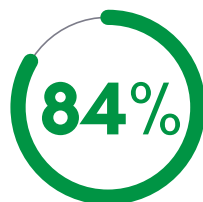


According to "2017 Projected Financial Communications Print & Mail Spend," Fidelity Personal Investing data.

eDELIVERY SHOULD BE THE  
**DEFAULT MEANS OF**  
**COMMUNICATION**



of households owning mutual funds  
have access to and use the Internet



of retirement plan participants **find it acceptable to make electronic delivery the default communication method** (with the option to select paper)

"Improving Outcomes with Electronic Delivery of Retirement Plan Documents," Spark Institute (2015)

**INVESTORS BENEFIT**  
**FROM eDELIVERY**

## WHEN INFORMATION IS DELIVERED ELECTRONICALLY, IT...

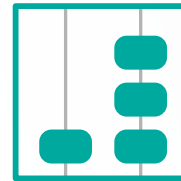
- allows participants to **respond quickly and take action.**
- ensures investors receive the most **up-to-date and accurate information in "real time."**
- provides higher quality information **in a more digestible, customized view.**
- Gives investors **easy access to electronic tools** (such as retirement readiness calculators and savings optimizers).

# IMPROVING ENGAGEMENT

Investors with eDelivery have **higher levels of engagement** with their investments and **higher contribution rates**.



Retirement plans with eDelivery have **CONTRIBUTION RATES 72% HIGHER** than those without...



...and are **3X AS LIKELY** to be saving a sufficient amount for retirement.

"Improving Outcomes with Electronic Delivery of Retirement Plan Documents," Spark Institute (2015)



Exposure to online tools has been shown to encourage participants to **INCREASE DEFERRALS OR MODIFY THEIR INVESTMENT STRATEGY TO HELP THEM ON A PATH TO RETIREMENT READINESS.**

## GOVERNMENT SHOULD CREATE **CONSISTENT STANDARDS**



**Online/mobile phone banking** is fast becoming the preferred banking method across age groups

**98.6%**

**of Social Security recipients** receive benefits electronically



**The federal government defaults to eDelivery** for Treasury's Thrift Savings Plan, IRS tax forms, and even Social Security payments

"Improving Outcomes with Electronic Delivery of Retirement Plan Documents," Spark Institute (2015)

## CALL TO ACTION

Ask your Congressional representative to support the **RETIRE Act** and other policy initiatives that encourage electronic default delivery of investment materials.

Unless otherwise noted, all data comes from "Improving Outcomes with Electronic Delivery of Retirement Plan Documents," Spark Institute (2015)  
[http://www.sparkinstitute.org/content-files/improving\\_outcomes\\_with\\_electronic\\_delivery\\_of\\_retirement\\_plan\\_documents.pdf](http://www.sparkinstitute.org/content-files/improving_outcomes_with_electronic_delivery_of_retirement_plan_documents.pdf)

837600.1.0

Investing involves risk including the risk of loss.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

