THE POWER OF eDELIVERY

CUSTOMERS ARE INUNDATED WITH PAPER.

Government requires Fidelity to send over 42M statements

21M shareholder reports

eDELIVERY SHOULD BE THE DEFAULT MEANS OF COMMUNICATION

96% of households owning mutual funds have access to and use the Internet

84% of retirement plan participants find it acceptable to make electronic delivery the default communication method (with the option to select paper)


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.

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


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)


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