

Retirement Savings - Fidelity Market Volatility Resource Hub — Coming Week of March 30th!

Our retirement benefit administrator, Fidelity, is offering a participant resource landing page on NetBenefits as their vehicle to share information with you as you manage your Retirement Funds. NetBenefits is the online portal to access your Fidelity account. Not sure if you have an account set up? Register [here](#)! The online resource center through Fidelity will provide weekly expert insight discussing their perspective on the markets, tips on navigating market volatility, managing stress, and much more. Keep an eye out on Monday, March 30th for an email communication from Fidelity regarding these valuable resources. Emails will arrive in your inbox from “*Your Benefits Center*” so make sure not to miss it!

Fidelity Live Web Workshops: Fidelity is also hosting on several different dates and times, a live web workshop covering the topic “Navigating Market Volatility”. Dates and times start today so don’t wait to get signed up! Use the following link to log in to your NetBenefits account to view the different times offered and sign up — <https://netbenefits.fidelity.com/livewebmeetings>

We hope our Newsletters have been a helpful resource to you during these difficult times. Your feedback and questions are always welcome.

Contact us at Benefits@epc.org or 407-930-4492.

YOUR RETIREMENT SAVINGS

Our consulting broker, Alliant, has provided us with some helpful tips for you that we hope you will find useful:

Tips for Managing the New Normal of Working Remotely

- 1) Create a Daily Routine
- 2) Maintain Pre-Work and Post-Work Routines
- 3) Technology
- 4) Create Dedicated Work Spaces and Set Boundaries
- 5) Communicate More than Ever

Learn more about these helpful tips and find more [here](#)!

CARES Act: to allow penalty free distributions from your Retirement Account!

The CARES Act, that should be passed today by the House, allows eligible participants to request penalty-free distributions of up to \$100,000 for qualifying coronavirus-related reasons. These include adverse financial consequences due to being quarantined, furloughed, laid off, or having work hours reduced; being unable to work due to a lack of childcare, etc. This is better than current Hardship Withdrawal provisions in that there will be no penalty assessed, and you will have the option of repaying the money back into your retirement plan within 3 years. Any taxes on the withdrawals you keep can be paid over 3 years. More to come on this and other provision of the CARES Act.