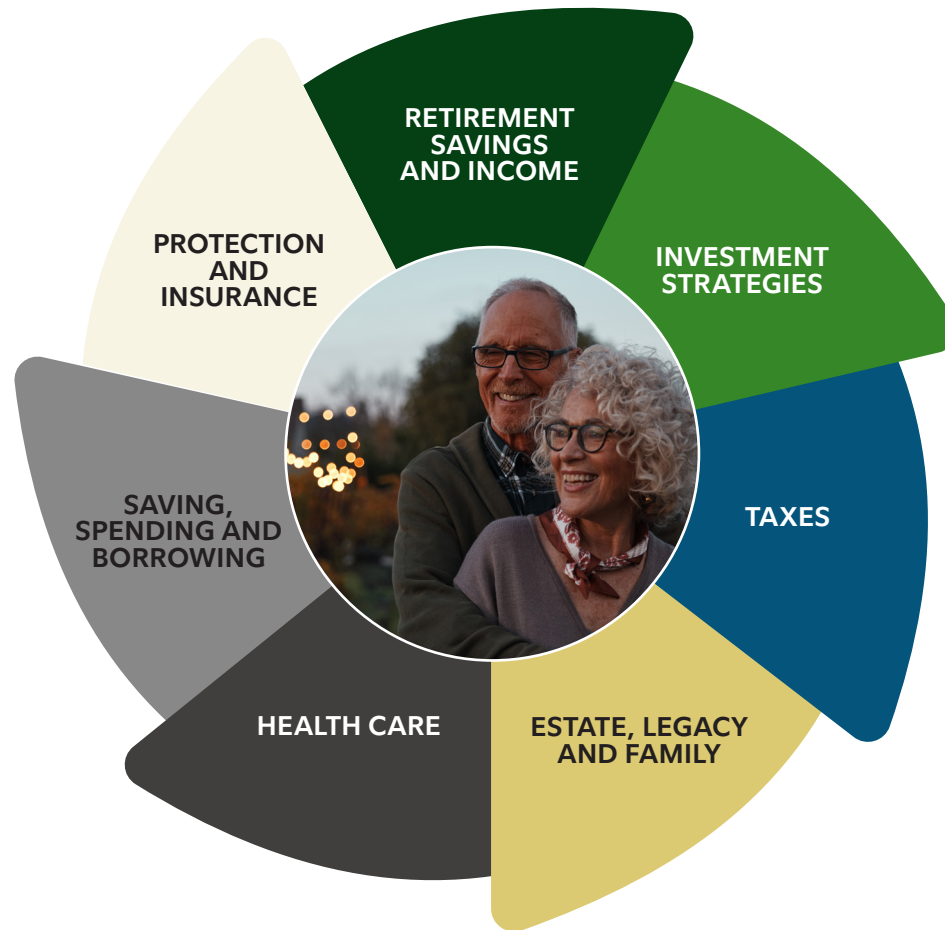


# Comprehensive wealth planning for your full financial picture

Our goal is to help you bring to life what matters most to you—enjoying your retirement, navigating taxes and health care expenses, or leaving a legacy. We can discuss these topics and more.



# Understanding what's important to you

The more we know about you, the easier it is to help you build a plan that's customized for your unique needs and aspirations.

We can get started by discussing some of the topics below and helping you establish clear next steps.

## RETIREMENT SAVINGS AND INCOME

Planning designed to take you to and through retirement

How might transitioning from accumulation to funding your lifestyle in retirement impact your plan?

If you're working with multiple investment firms, have you considered how your various accounts can create a cohesive investment strategy towards your retirement goal?

## INVESTMENT STRATEGIES

Creating strategies focused on your unique needs

Could your portfolio be more tax-efficient?

Do you feel as though you have the discipline to remain invested through different types of market conditions?

## TAXES

Implementing tax-smart investing strategies<sup>1</sup>

Do you have a single, comprehensive approach that addresses all the taxes you could be facing?

Have you considered how different types of financial accounts can contribute to a tax-efficient investment plan?

## ESTATE, LEGACY AND FAMILY

Providing estate planning guidance

Have you talked with family members about your plan? Do you feel as though everyone's on the same page when it comes to your intentions?

Does your estate plan have provisions for issues like long-term care and other health care-related expenses you may encounter?

## HEALTH CARE

Managing health care expenses in retirement

When you consider how much you might need for medical expenses in retirement, have you accounted for your health and family history as well as your state of residence?

Does your plan account for the potential costs of health care in retirement?

## SAVING, SPENDING AND BORROWING

Developing money management strategies across accounts

Do you have a sense of where your money goes each month?

Are you considering a major purchase that you're not sure how to pay for, such as college, a wedding, or a second home?

## PROTECTION AND INSURANCE

Protecting assets and insurance solutions

Do you have sufficient sources of guaranteed lifetime income to cover your essential expenses?

How will your family meet their expenses if you're no longer able to provide for them?

Topics and questions are designed to help give you insights and items to consider when planning for your future. They are intended for educational purposes only and may not be relevant to your plan. Fidelity does not provide legal or tax advice or prepare estate plans. Please consult an appropriately licensed professional for guidance on your specific situation.

<sup>1</sup>Tax-smart (i.e., tax-sensitive) investing techniques, including tax-loss harvesting, are applied in managing certain taxable accounts on a limited basis, at the discretion of the portfolio manager, primarily with respect to determining when assets in a client's account should be bought or sold. Assets contributed may be sold for a taxable gain or loss at any time. There are no guarantees as to the effectiveness of the tax-smart investing techniques applied in serving to reduce or minimize a client's overall tax liabilities, or as to the tax results that may be generated by a given transaction.

**Investing involves risk, including risk of loss.**

Advisory services offered through Fidelity Personal and Workplace Advisors LLC, a registered investment adviser, for a fee. Brokerage services provided through Fidelity Brokerage Services LLC. Both are Fidelity Investments companies.

Effective March 31, 2025, Fidelity Personal and Workplace Advisors LLC (FPWA) will merge into Strategic Advisers LLC (Strategic Advisers). Any services provided or benefits received by FPWA as described above will, as of March 31, 2025, be provided and/or received by Strategic Advisers. FPWA and Strategic Advisers are Fidelity Investments companies.

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