Investing (beyond your retirement plan)

Investing can be the most powerful way for your money to make money.

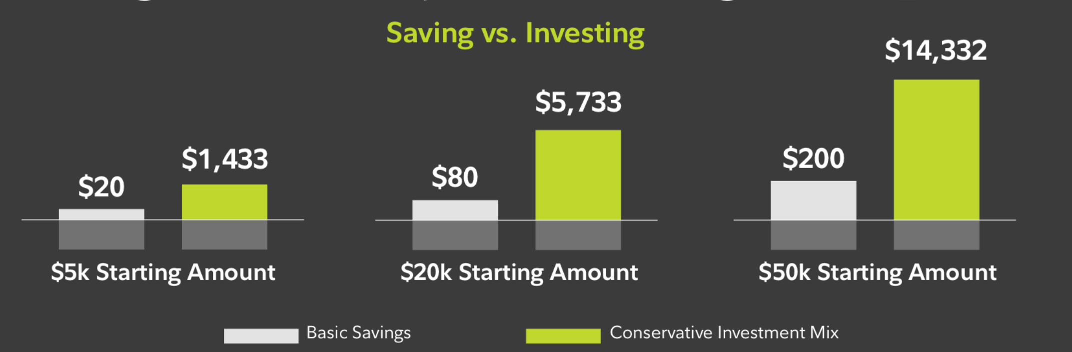
What is important **to know?**

TIP **Almost 50% of women told us** they have more than $20,000 in a savings account (above and beyond what's in their emergency fund). A few years ago, we surveyed women across the country, and only 9% believed they'd be better investors than men. Yet when women do invest, they often get better returns than men.[1]

1 If you want your money to make money, consider investing.

Money kept in checking and savings accounts isn't even keeping up with inflation. For example, over 5 years, $20,000 in a checking account earning an average annual .08% would become $20,080. Invested conservatively and earning an average annual 5.7%, it could grow to $25,733.[2]

Here's how your money might have grown over five years in an average market[3]



The investment strategies presented here have different fees, guarantees, and risks, and you should carefully consider these prior to investing.

[3] Hypothetical amounts. Past performance does not predict future results. The timing of deposits and when you are looking to use the money can impact potential return as well as which savings or investment options may be right for you. Hypothetical models include the following assumptions:

- The average market return corresponds to the 50th percentile of the returns. Conservative Investing mix is based on 20% stocks, 50% bonds, 30% short term investments. Estimated/Average return rates were based on the original goal of five years.
- No withdrawals occurred from the amount during the five years.
- No fees or taxes were applied.
- The starting amount and systemic contributions were invested in the model allocation in the stated time period.
- Investments in "traditional savings" assumes only FDIC insured accounts
- Visual not drawn to scale. Please see end of video for additional important information.

2 You don't need a lot of money to get started.

There are plenty of places to get started—no matter how much money you have to invest. Investing even small amounts and keeping expenses low can add up over time.

3 You don't need to be an expert to get started.

Whether you are brand new to investing and want to be guided through the process, or you are interested in managing your own investments, there are plenty of options available.

Do you have the will, skill, and time to manage your own investments? Build and monitor a portfolio of stocks, bonds, ETFs, and mutual funds.

Would you prefer to have your investments professionally managed? Consider an all-in-one mutual fund managed for a particular purpose like the date you will need your money, or a particular level of risk. Or you might prefer a robo advisor, a digital solution, to manage your account for you for a relatively low fee. You take an online quiz about your current financial situation, including your goal, time horizon, and preferred level of risk. The robo advisor then suggests an investment strategy for the management of your account.

Would you prefer to work directly with a financial professional? You can work with a financial professional who gets to know your situation and goals. Together, a financial professional will help you develop a plan, and help you manage your investments as well as other money matters like taxes and planning for college or buying a home.

What is important to do?

☐ Before you invest for goals beyond retirement, make sure your finances are in order.

- Pay off high-interest debt like credit cards.
- Build an emergency fund of 3 to 6 months of essential expenses in an accessible account, ideally earning the highest interest rate possible.
- Contribute up to the maximum in your tax-deferred retirement savings account at work like a 401(k) or 403(b).

☐ Write down your goals.

What are you saving for? When do you need the money? How much will you need? Use our Planning & Guidance Center on our website to help you keep track of your goals. You can even map them to specific accounts to make tracking your progress easier.

☐ Decide on an investment approach.

Would you prefer to have a professional help you create a plan and manage your investments for you? Or would you like to choose and manage your own portfolio? Or somewhere in the middle? This preference will have a significant impact on which type of investing might be the right option for you.

☐ Get started.

Often, the hardest part of investing is taking the first step.

If you want to manage your own investments, start by opening up a brokerage account, where you can buy and sell stocks, bonds, ETFs, and mutual funds.

If you want your investments professionally managed, and you have a few straightforward goals, consider a digital solution/robo advisor. Some robos have limited personal coaching too.

Looking for 1:1 investment advice from a professional? Or have complex financial needs? Consider an appointment today with one of our financial consultants.

☐ Make investing part of your regular financial life.

Once your investment account is up and running, make contributing a regular habit. For example, you can set up a recurring monthly transfer from your paycheck or checking account. You might also contribute part or all of a bonus or tax refund. Check regularly to see if your saving and investments are still aligning with your goals, personal situation, and when you'll need the money.

Investing involves risk, including risk of loss.

1. "Who's the better investor: Men or women?" Fidelity, May, 2017.

2, 3. Methodology for investing return example, calculations are made by computing the 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10-year average annual returns based on monthly historical performance of stocks, bonds and short-term instruments from 1926–2017, obtained from Ibbotson Associates. Past performance is no guarantee of future results. Returns include the reinvestment of dividends and other earnings. The assets are rebalanced monthly to the stated asset mix. Any chart is for illustrative purposes only and does not represent actual or implied performance of any investment option. Stocks are represented by the Dow Jones Total Market Index from March 1987 to latest calendar year. From 1926 to February 1987, stocks are represented by the Standard & Poor's 500® Index (S&P 500® Index). The S&P 500® Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance. Bonds are represented by the Barclays U.S. Aggregate Bond Index from January 1976 to the latest calendar year. The Barclays U.S. Aggregate Bond Index is a market value-weighted index of investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of one year or more. From 1926 to December 1975, bonds are represented by the U.S. Intermediate Government Bond Index, which is an unmanaged index that includes the reinvestment of interest income. Short-term instruments are represented by U.S. Treasury bills, which are backed by the full faith and credit of the U.S. government. The average market return corresponds to the 50th percentile of the returns. Savings returns are calculated using a national average savings account rate from FDIC.

Projections are based on past performance. Past performance does not predict future results. The timing of deposits and when you are looking to use the money can impact potential return as well as which savings or investment options may be right for you. Hypothetical models include the following assumptions:

- The average market return corresponds to the 50th percentile of the returns. Conservative Investing mix is based on 20% stocks, 50% bonds, 30% short-term investments. Estimated/Average return rates stay constant over the course of the goal.
- You won't make any withdrawals from the account during the goal time frame.
- No fees or taxes will be applied.
- Your starting amount and monthly contributions are invested in the model allocation in the stated time period.
- Investments in "traditional savings" assumes only FDIC-insured accounts or certificates of deposits are used.

The investment strategies presented here have different fees, guarantees, and risks, and you should carefully consider these prior to investing.

Optional investment management services and the digital solution/robo advisor are provided for a fee through Fidelity Personal and Workplace Advisors LLC (FPWA), a registered investment adviser and a Fidelity Investments company. Discretionary portfolio management provided by Strategic Advisers LLC, a registered investment adviser. **These services are provided for a fee.** Brokerage services provided by Fidelity Brokerage Services LLC (FBS), and custodial and related services provided by National Financial Services LLC (NFS), each a member NYSE and SIPC. FPWA, FPTC, FBS, and NFS are Fidelity Investments companies.

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