

FIDELITY WEALTH MANAGEMENT

MAKE MORE POSSIBLE

Expanding the potential of your
Fidelity relationship





IT'S ALL ABOUT YOUR GOALS

Our enhanced approach allows us to provide tailored investment management designed around your goals, including investment selection and portfolio construction, to help ensure that all your accounts are aligned and invested appropriately to help you achieve your vision.

OUR EXPERTS WILL CONTINUE TO WORK ON YOUR BEHALF

While our Fidelity Wealth Services offering has evolved, our belief that no two investors are exactly the same remains constant. Each has their own comfort with risk, preferences, and their own goals with specific time horizons. Strategic Advisers will continue to serve as your investment team, providing personalized investment management for your Portfolio Advisory Services accounts around your unique needs, while relieving you of the complexities of investing.

Along with the personal service of your advisor, you'll continue to benefit from the full breadth of our investment team's insight and guidance developed over 30 years, contributing to a plan designed to help prepare you for both the expected and the unexpected.



Research

We follow the markets closely and meet with hundreds of portfolio managers annually. We analyze their investment strategies to find the most appropriate investments for you.



Portfolio Management

We continuously monitor portfolios to manage risk and ensure that they stay aligned with your stated goals and comfort with risk.



Personalized Trading

We personalize your accounts according to your investment preferences and use **tax-smart investing**³ designed to help reduce the impact of taxes.



Custom Investments

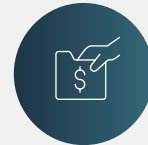
We use our size and scale to attempt to give you cost-effective access to industry-leading managers through our proprietary multi-manager funds and separately managed account (SMA) sleeves.

THE ADVANTAGES OF THIS EXPANDED OFFERING

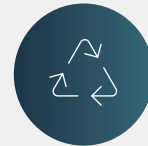
This enhanced level of planning gives us the ability to account for all your household assets, whether they're managed by us or another firm. Our comprehensive planning approach gives us the tools to help your accounts work together in a unified way that can create more ways to help pursue your financial goals. There are several key advantages to this enhanced approach that allow us to:



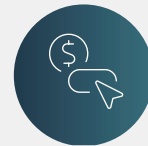
Deliver a comprehensive planning approach for your entire household



Provide ongoing, active investment management for all your Portfolio Advisory Services accounts



Provide investment strategy recommendations for accounts we're not managing, at your request



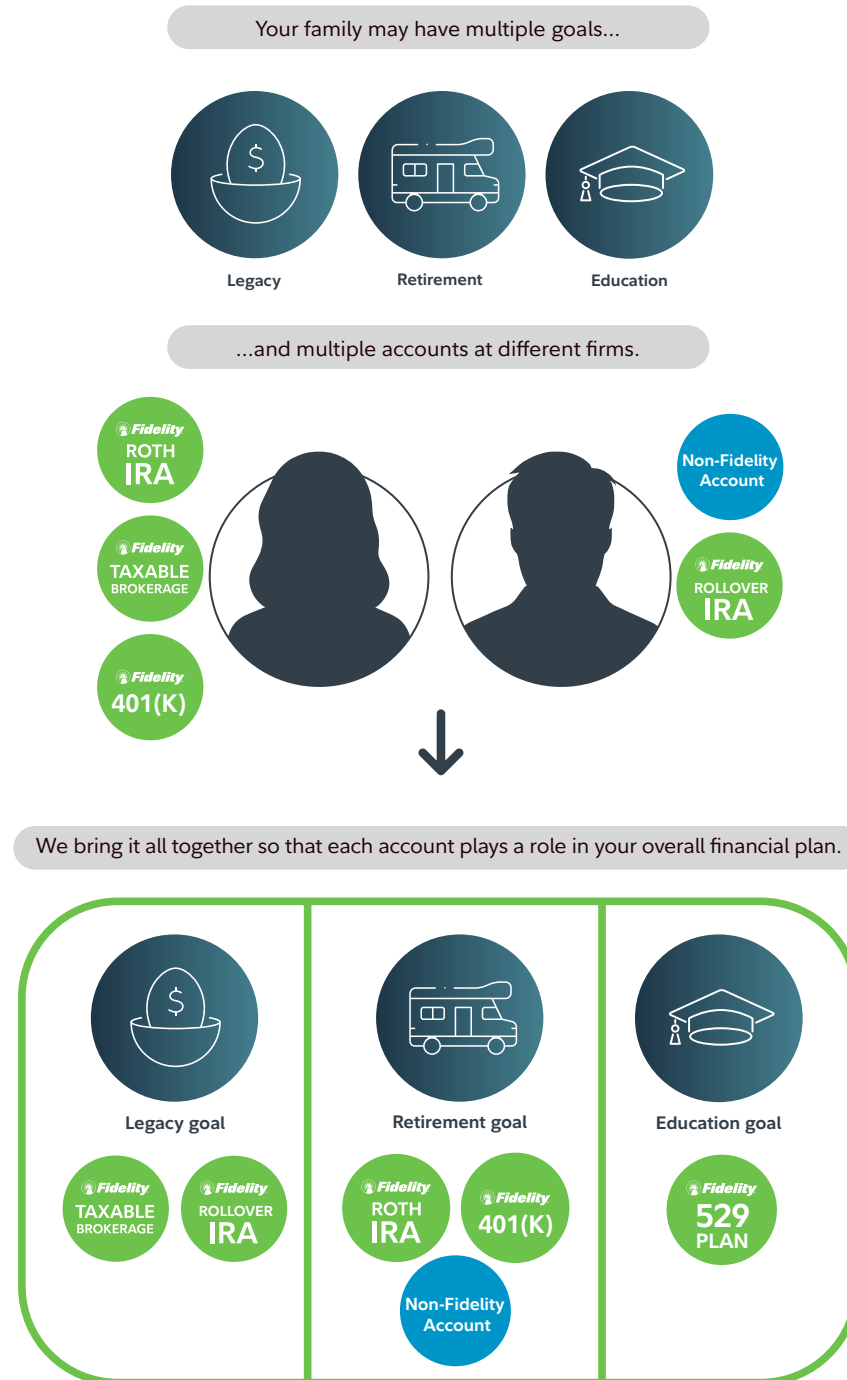
Offer access to additional investment options



Offer additional tax-smart strategies, such as asset location for qualifying goals

ELEVATE YOUR PLAN WITH AN ENHANCED APPROACH

Your advisor can help organize your accounts and align them to your goals, including any of your non-Portfolio Advisory Services accounts, to help create a more cohesive approach that's easy to understand and provides a clear road map.



HOW OUR INVESTMENT APPROACH WORKS

We recognize that not every account you assign to a goal will be a professionally managed Portfolio Advisory Services account. In these cases, we're able to include them in your investment plan to create a comprehensive portfolio. While this may result in a new asset allocation for your managed accounts, it can help ensure that your overall portfolio is appropriately invested for your goal.

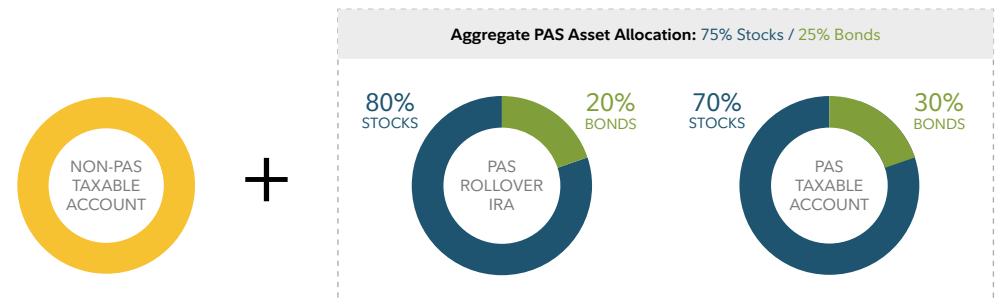
You may also qualify for additional tax-smart investing strategies, such as asset location, which can help you pursue your goal more tax-efficiently.

We'll recommend an asset mix that takes into account the time horizon and your tolerance for risk for each goal.



The accounts assigned to each goal, in aggregate, are designed to be invested according to the target asset allocation for each goal. When assigning non-Fidelity accounts to a goal, it's important that you keep us aware of any changes in the way they're invested to ensure that your overall asset allocation remains appropriate for your goal.

Accounts Assigned to the Goal



If you assigned accounts to a goal that aren't professionally managed Portfolio Advisory Services accounts, we can include them in your plan, and, at your request, can recommend an asset allocation for every account.

We look at how these outside accounts are invested and adjust your Portfolio Advisory Services accounts as needed to ensure that all your accounts are invested appropriately for each goal.

For illustrative purposes only.



WHAT COMES NEXT

We're excited about the enhancements we've made to our planning and investing experience. We believe they can create a deeper, more robust relationship between you and your advisor along with added investment capabilities to help you achieve your financial goals.

¹Tax-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. As the discretionary portfolio manager, Strategic Advisers LLC ("Strategic Advisers") may elect to sell assets in an account at any time. A client may have a gain or loss when assets are sold. There are no guarantees as to the effectiveness of tax-smart investing 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. Strategic Advisers does not currently invest in tax-deferred products, such as variable insurance products, or in tax-managed funds, but may do so in the future if it deems such to be appropriate for a client. Strategic Advisers does not actively manage for alternative minimum taxes; state or local taxes; foreign taxes on non-U.S. investments; federal tax rules applicable to entities; or estate, gift, or generation-skipping transfer taxes. Strategic Advisers relies on information provided by clients in an effort to provide tax-sensitive investment management, and does not offer tax advice. Except where Fidelity Personal Trust Company (FPTC) is serving as trustee, clients are responsible for all tax liabilities arising from transactions in their accounts, for the adequacy and accuracy of any positions taken on tax returns, for the actual filing of tax returns, and for the remittance of tax payments to taxing authorities.

Neither asset allocation nor diversification ensures a profit or protects against a loss.

Past performance does not guarantee future results.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

Generally, among asset classes, stocks are more volatile than bonds or short-term instruments and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Although the bond market is also volatile, lower-quality debt securities, including leveraged loans, generally offer higher yields compared with investment-grade securities, but also involve greater risk of default or price changes. Foreign markets can be more volatile than U.S. markets due to increased risks of adverse issuer, political, market, or economic developments, all of which are magnified in emerging markets.

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