STRATEGIC ADVISERS
THE PROFESSIONALS BEHIND YOUR INVESTMENTS

Fidelity INVESTMENTS

BY THE NUMBERS:

$980+ BILLION
ASSETS UNDER MANAGEMENT[1]

170
INVESTMENT PROFESSIONALS[2]

74
PORTFOLIO MANAGEMENT ASSOCIATES[2]

78
FUNDAMENTAL AND QUANTITATIVE RESEARCH ANALYSTS[2]

Who we are

For over 30 years, Strategic Advisers and its dedicated group of seasoned investment professionals have helped clients reach their financial goals. Our team of portfolio managers, with specialized areas of focus in asset allocation and specific asset classes, along with our deep quantitative and fundamental research, drive our investment selection and risk management decisions on behalf of our clients.

We manage the investments and navigate the markets for Fidelity's managed accounts through its ups and downs—all designed to help give individuals and families the reassurance they need.

What we do

No two investors are exactly the same. Each has a personal goal, comfort level with risk, timeline and preferences. Strategic Advisers provides investment management for our Personalized Portfolios accounts designed to fit our clients' needs, dealing with the complexities of investing so they don't have to.

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 our clients.

Portfolio Management

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

Personalized Trading

We personalize our clients' accounts with 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 Accounts (SMAs).

> "Our mission is to help our clients achieve their financial goals through personalized, scalable, investment management. We're dedicated to being the most reliable investment manager, helping individuals and families achieve financial well-being."
>
> **BRIAN ENYEART**
> PRESIDENT
> STRATEGIC ADVISERS LLC

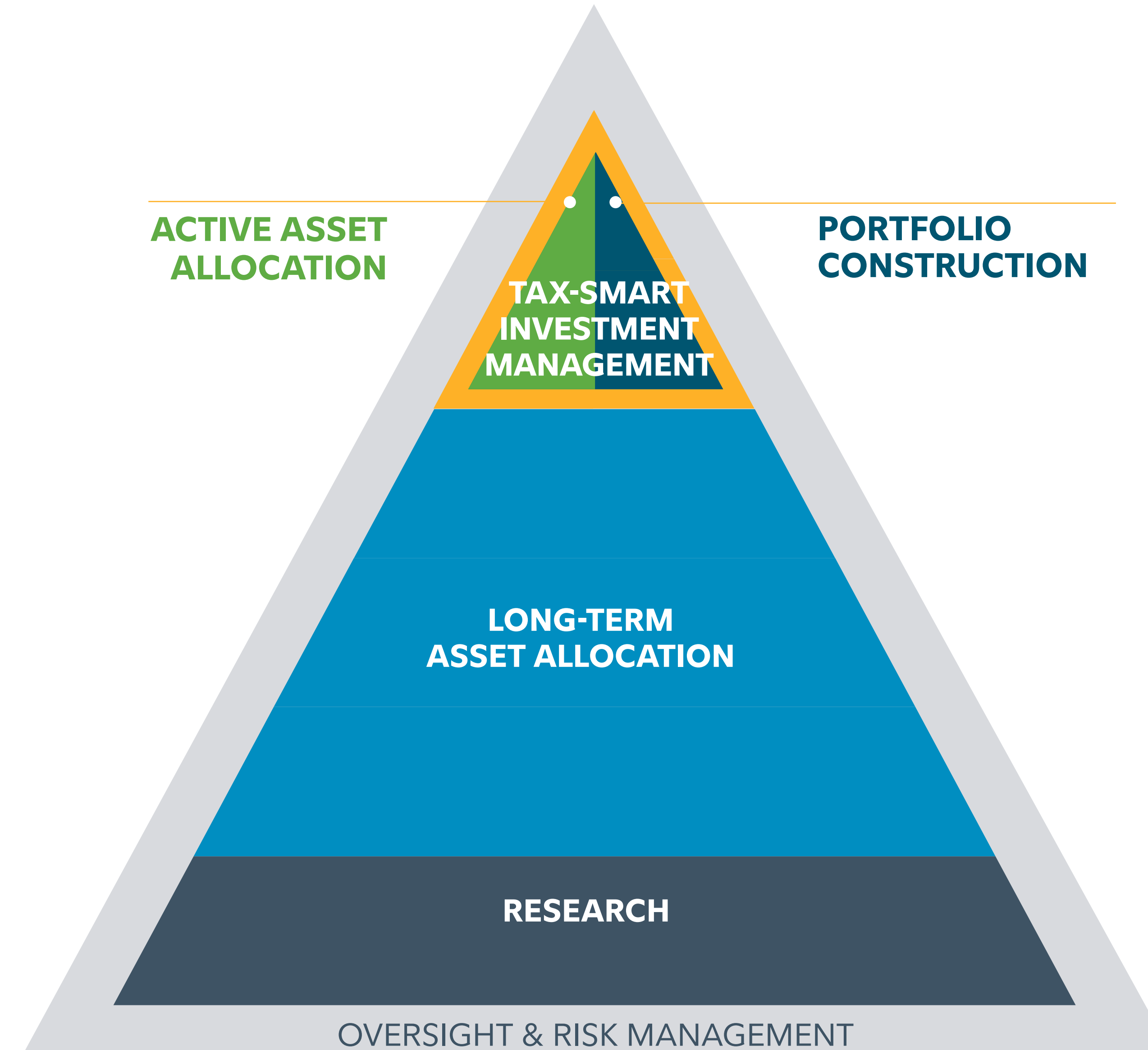
How we do it

Our disciplined investment process, bolstered by our expertise and technology, allows us to tailor our approach for Personalized Portfolios accounts and ensure our clients' investments fit their goals. We perform rigorous research to help make prudent investment decisions over time. By leveraging technology, we seek to implement these decisions with greater tax-efficiency*.

Our approach

- Our long-term focus helps clients weather short-term market events.
- Diversification across asset classes helps provide the appropriate balance of risk and return for our clients' financial goals.
- Our disciplined investment process and rebalancing helps keep clients on track to reach their goals.
- The addition of tax-smart investment management is designed to help enhance after-tax investment results.*

Our Investment Process



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

[1] Source: Fidelity Investments as of 9/30/2024. Data is unaudited. These figures reflect the discretionary assets of Strategic Advisers LLC, an indirect and wholly owned subsidiary of Fidelity Management & Research Company.

[2] Source: Fidelity Investments as of 9/30/2024. Data is unaudited. These figures reflect the resources of Strategic Advisers LLC, an indirect and wholly owned subsidiary of Fidelity Management & Research Company. Number of investment professionals includes Portfolio Managers, Institutional Portfolio Managers and Investment Managers.

[3] Tax-smart (i.e., tax-sensitive) investing (including tax-loss harvesting) is used 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.

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