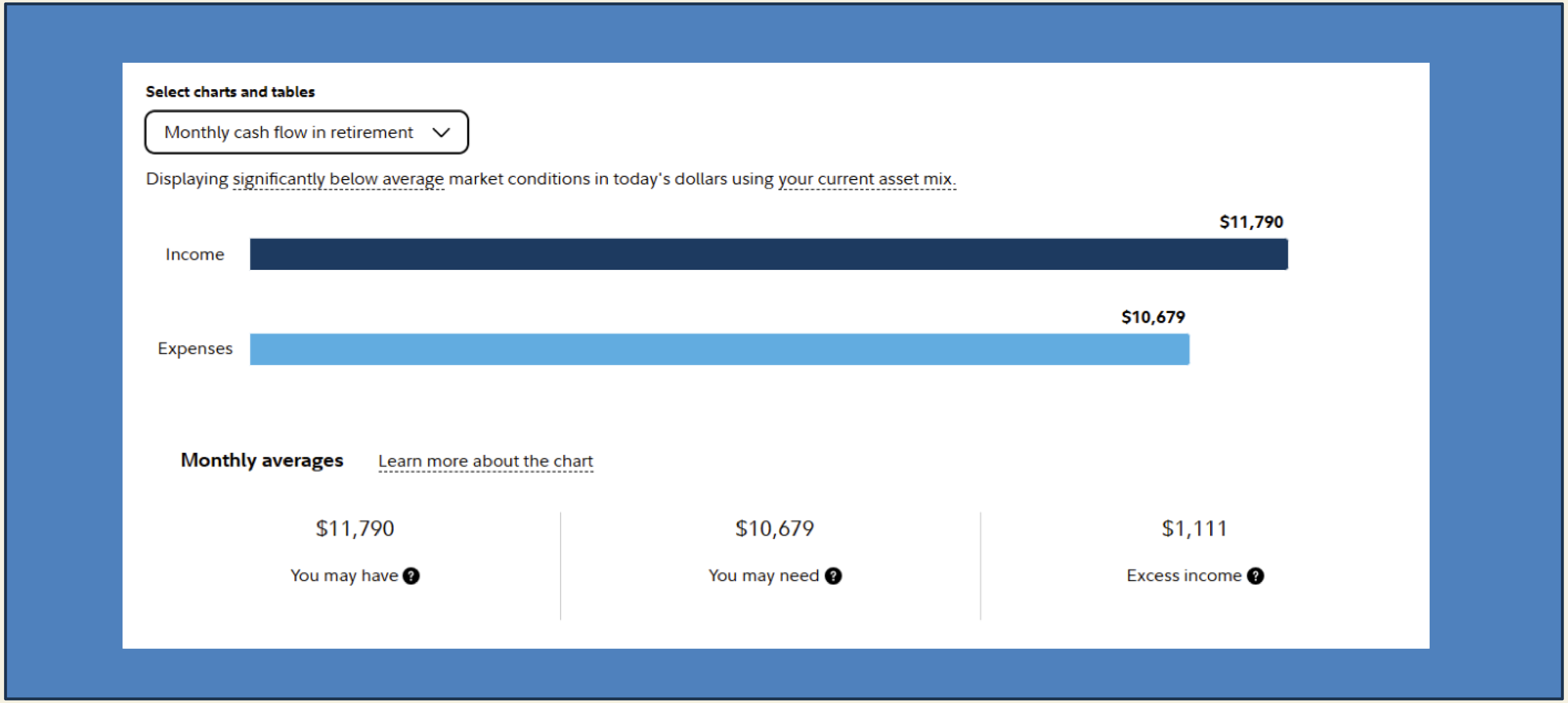
Fidelity Viewpoints®

market sense

The latest headlines, the current market conditions, and what it all means for you.

Fidelity INVESTMENTS®

Retirement Planning Tool



IMPORTANT: The projections or other information generated by Fidelity's Planning & Guidance Center Retirement Analysis regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time.

Key Components Of Retirement Analysis

✓ Income

(paycheck, pension, social security & rental income)

✓ Assets

(401k, IRAs, brokerage accounts, annuities, & emergency savings)

✓ Expenses

(housing, healthcare, food, car payment, utilities & leisure)

Market Volatility Will Happen

Source: Fidelity Investments, July 2024. **Past performance is no guarantee of future results.** The S&P 500® Index is a market capitalization–weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation. S&P and S&P 500 are registered service marks of Standard & Poor's Financial Services LLC. Indexes are unmanaged. It is not possible to invest directly in an index

Creating A Vision For The Future

Saving for the unexpected

You can't always control what happens in life. But emergency savings is a great way to help ensure that you're prepared for unexpected expenses and events.

Protection strategies

Create a plan that can help protect things such as the retirement lifestyle you envision as well as the ability to cover essential expenses throughout retirement.

Growth potential

A long-term plan that seeks to grow your assets can help you keep up with inflation through the years and could allow you to take care of future generations.

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

Diverse Sources Of Income

It's important to combine income from multiple sources to create a diversified income stream in retirement.

	Lifetime Income		Investment Income	Combined Income
	Social Security, Pensions	Annuities with guaranteed lifetime income	Principal, Interest, Dividends	
Market Volatility	✓	✓		✓
Longevity	✓	✓		✓
Inflation	(✓)	(✓)	✓	✓
Flexibility		(✓)	✓	✓

✓ Strong Alignment (✓) Moderate Alignment

The check marks above are intended to represent which product categories generally align with a desired objective. The check marks do not, however, precisely represent the features and benefits of specific products. Certain features and benefits are subject to product terms, exclusions, and limitations.
Annuity guarantees are subject to the claims-paying ability of the issuing insurance company.

fidelity.com/retirementincome

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1. Bloomberg, January 27, 2025: https://www.bloomberg.com/news/articles/2025-01-26/asia-eyes-cautious-open-as-tariffs-remain-in-focus-markets-wrap
2. Bloomberg, January 23, 2025: https://www.bloomberg.com/news/articles/2025-01-23/stock-market-today-dow-s-p-live-updates
3. Bloomberg, January 23, 2025: https://www.bloomberg.com/news/articles/2025-01-23/us-treasury-adds-new-measure-to-avert-a-debt-ceiling-breach

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The Bloomberg Global Aggregate Index (AG) is a benchmark that measures the performance of investment grade fixed-rate debt securities in global markets. It's made up of debt from developed and emerging markets, including corporate bonds, government-related securities, and treasuries.

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