



# Spotlight on new Fixed Income Tools:

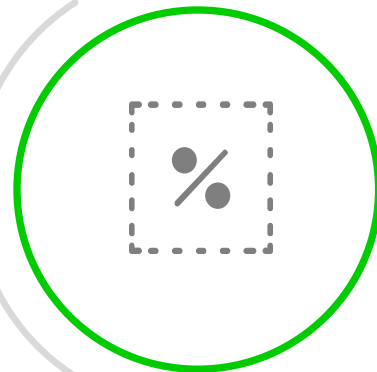
- Fixed Income Dashboard
- Bond & CD Ladders



# Today's Agenda



Understanding your  
Fixed Income portfolio



Investing in Bonds & CDs  
to Generate Income



## Common Questions

1

What's the aggregate yield of my bond portfolio?

2

What's my potential income stream from bonds over the next 10 years?

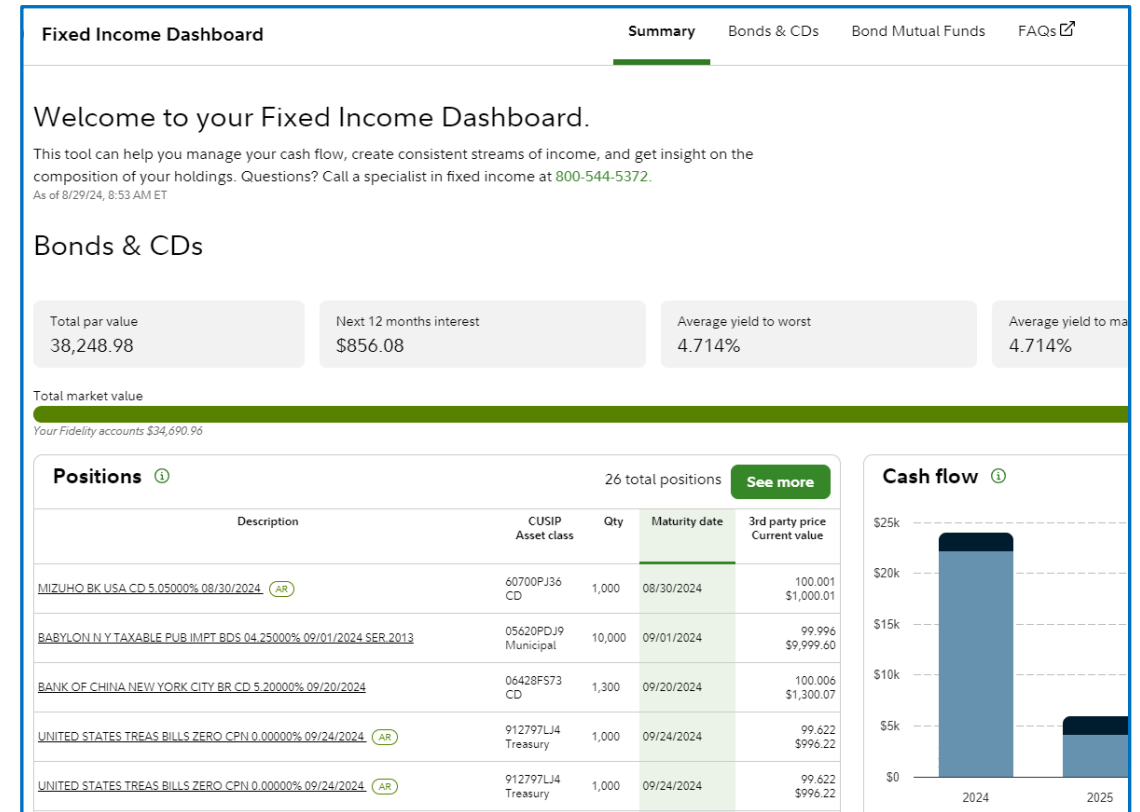
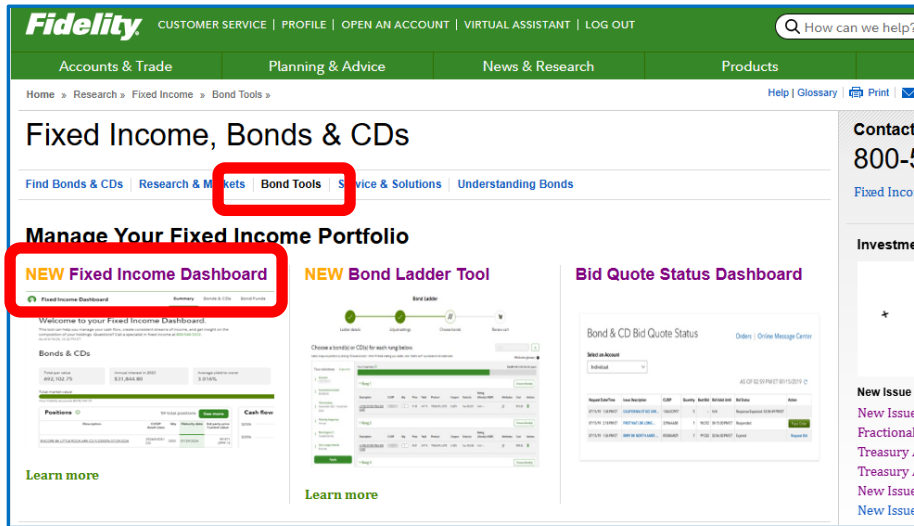
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Is my bond portfolio well-diversified?

# Fixed Income Dashboard



- Navigating the different views of the Fixed Income Dashboard.
- Selecting accounts and hypothetical positions & lists for analysis.
- Fixed Income Dashboard – use cases.





# Common Questions

1

What is a bond ladder and what are its benefits?

2

How do I build a CD Ladder?

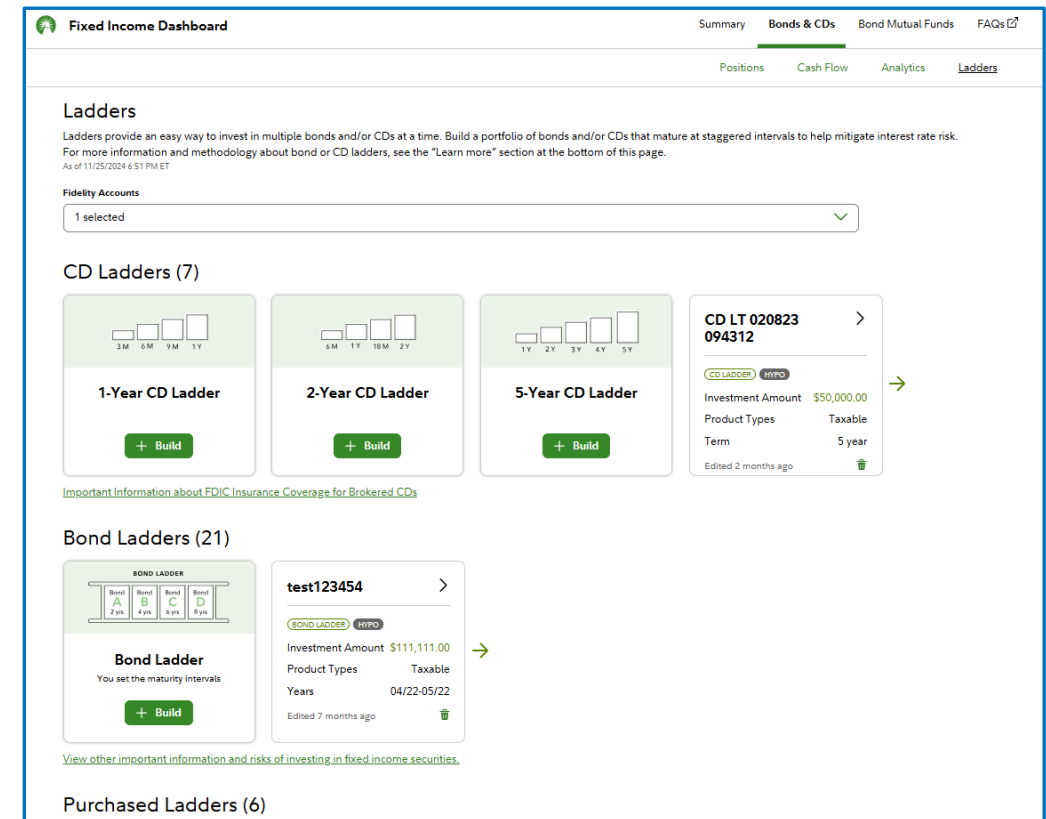
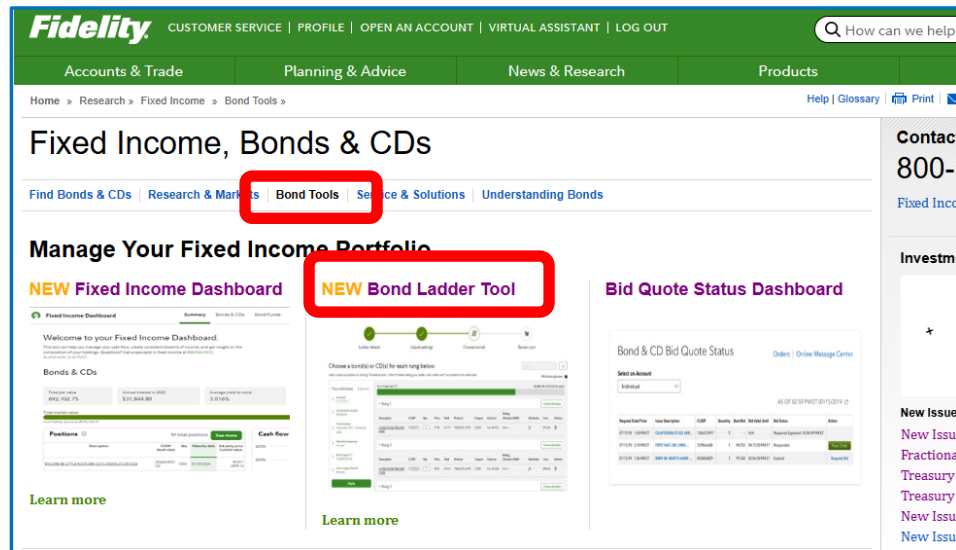
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How do I maintain a Bond Ladder?

# Bond & CD Ladders



- The principles of ladders – CD Ladder example.
- Building a bond ladder.
- Managing your bond & CD ladders through time.



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## Fixed Income, Bonds & CDs

Find Bonds & CDs | Research & Markets | **Bond Tools** | Service & Solutions | Understanding Bonds | View Bid Requests

**NEW!**  
Looking for a strategy that will provide a predictable fixed income stream?  
Check out Fidelity's new [Bond and CD Ladder solutions](#).

Choose from 100,000 new issue and secondary market bonds and CDs, and over 150,000 total offerings quotations when including our depth of book. Only \$1 per bond mark-up/mark-down for secondary bond trading, \$0 for US Treasuries online.

Search Bonds or Funds | By CUSIP or Type (for bond name) | Search by CUSIP

Bonds | Funds | CUSIP | Enter CUSIP number | Search

Saved Searches | Bond Ladder

Yields | Bonds (288,627) | New Issues (293) | CDs & Ladders (5,557) | Annuities | Funds | ETFs | Managed Accounts

The numerical percentage values represent the highest or median annualized yield available. Visit [Products > Fixed Income, Bonds & CDs](#) to read more about the additional [bond types](#) listed.

View by: **Highest Yield** | Median Yield

|                                          | 3mo   | 6mo   | 9mo   | 1yr   | 2yr   |
|------------------------------------------|-------|-------|-------|-------|-------|
| <a href="#">Understanding This Table</a> |       |       |       |       |       |
| <a href="#">CDs (New Issues)</a>         | 4.50% | 4.40% | 4.40% | 4.45% | 4.50% |
| <b>BONDS</b>                             |       |       |       |       |       |
| U.S. Treasury                            | 4.45% | 4.39% | 4.39% | 4.33% | 4.21% |

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## Fixed Income, Bonds & CDs

Find Bonds & CDs | Research & Markets | Bond Tools | Service & Solutions | Understanding Bonds

### Manage Your Fixed Income Portfolio

**NEW Fixed Income Dashboard** | **NEW Bond Ladder Tool** | **Bid Quote Status Dashboard**

Learn more

Where to start:

Fidelity.com >  
News & Research >  
Fixed Income,  
Bonds & CDs >  
Bond Tools

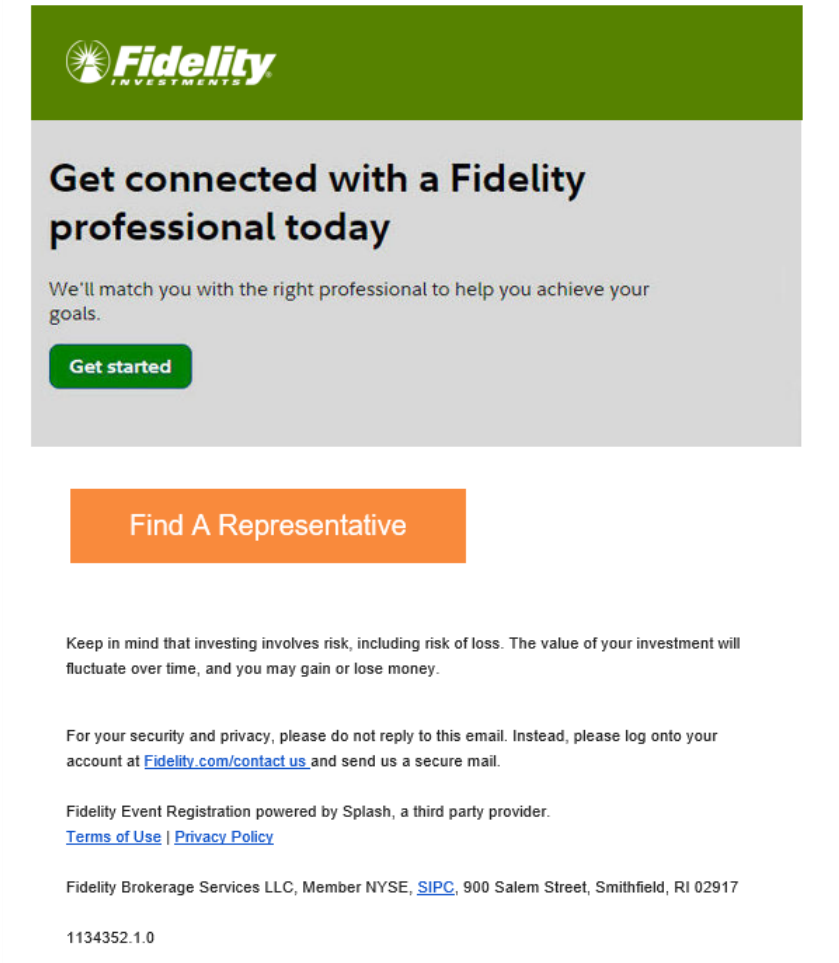
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Source: Fidelity.com

Screen-print taken on 12/04/2024

# Connect with a specialist in fixed income



The screenshot shows an email from Fidelity Investments. At the top is the Fidelity logo. Below it, the heading reads "Get connected with a Fidelity professional today". A subtext says "We'll match you with the right professional to help you achieve your goals." followed by a green "Get started" button. Below this is an orange button that says "Find A Representative". At the bottom, there is a disclaimer: "Keep in mind that investing involves risk, including risk of loss. The value of your investment will fluctuate over time, and you may gain or lose money." followed by a security notice: "For your security and privacy, please do not reply to this email. Instead, please log onto your account at [Fidelity.com/contact us](\"http://Fidelity.com/contact-us\") and send us a secure mail." Below that are links for "Terms of Use" and "Privacy Policy", and the company address: "Fidelity Brokerage Services LLC, Member NYSE, [SIPC](\"http://SIPC\"), 900 Salem Street, Smithfield, RI 02917". The footer number is "1134352.1.0".

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Source: Fidelity.com

## How Fidelity Can Help



Meet with a Fidelity investment professional

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Further understand your current bond holdings

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Explore how you may improve your portfolio with bonds

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See if you're currently paying additional mark-ups on bond transactions



# Access to Resources

## Individual Bonds: Self-managed

Access to inventory, tools, and expert service to help you select bonds and CDs for total return and income.

 [fidelity.com/fixed-income](https://fidelity.com/fixed-income)

## Separately Managed Accounts

Choose from several diversified types of taxable or tax-exempt bond strategies. You own the bonds, but they are professionally managed.

 [fidelity.com/fixed-income/managedaccts](https://fidelity.com/fixed-income/managedaccts)

## Mutual Funds

Professionally managed and invest primarily in many individual bonds.

 [fidelity.com/fixedincome/mutualfunds](https://fidelity.com/fixedincome/mutualfunds)

## ETFs

Baskets of investments that trade as a single unit throughout the day.

 [fidelity.com/fixedincome/etfs](https://fidelity.com/fixedincome/etfs)

# Disclosures



Views expressed are as of the date indicated, based on the information available at that time, and may change based on market or other conditions. Unless otherwise noted, the opinions provided are those of the speaker or author and not necessarily those of Fidelity Investments or its affiliates. Fidelity does not assume any duty to update any of the information.

References to individual securities are for illustrative purposes only and should not be construed as investment advice.

The Fixed Income Dashboard is designed for educational purposes only and you should not rely on it as the primary basis for your investment, financial or tax planning decisions.

Screenshots are for Illustrative Purposes Only.

Diversification and asset allocation do not ensure a profit or guarantee against loss.

Any fixed income security sold or redeemed prior to maturity may be subject to loss.

In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices fall, and vice versa. This effect is usually more pronounced for longer-term securities). Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties.

Your ability to sell a CD on the secondary market is subject to market conditions. If your CD has a step rate, the interest rate of your CD may be higher or lower than prevailing market rates. The initial rate on a step CD is not the yield to maturity. If your CD has a call provision, which many step rate CDs do, please be aware the decision to call the CD is at the issuer's sole discretion. Also, if the issuer calls the CD, you may be confronted with a less favorable interest rate at which to reinvest your funds. Fidelity makes no judgement as to the credit worthiness of the issuing institution.

The Bond and CD ladder tool are educational tools and are not intended to serve as the primary basis for your investment, financial or tax planning decisions. The results of the tool are based on your inputs and criteria and the tool's stated methodology at the time the list was compiled. Fidelity is not recommending or endorsing any of these securities by making them available to its customers. A ladder, depending on the types and amount of securities within it, may not ensure adequate diversification of your investment portfolio. While diversification does not ensure profit or guarantee against loss, a lack of diversification may result in heightened volatility of your portfolio value. You must perform your own evaluation as to whether a bond ladder and these securities held within it are consistent with your investment objectives, risk tolerance, and financial circumstances. To learn more about diversification and its effects on your portfolio, contact a representative.

# Disclosures



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Past performance is no guarantee of future results.

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