



Spotlight on new Fixed Income Tools:

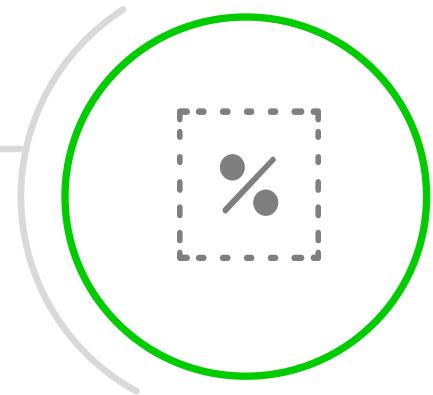
- Fixed Income Dashboard
- Bond & CD Ladders



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?

3

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.

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Manage Your Fixed Income Portfolio

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

Bonds & CDs

Total par value: 38,248.98

Next 12 months interest: \$856.08

Average yield to worst: 4.714%

Average yield to maturity: 4.714%

Learn more

Learn more



Fixed Income Dashboard

Summary Bonds & CDs Bond Mutual Funds FAQs

Welcome to your Fixed Income Dashboard.

This tool can help you manage your cash flow, create consistent streams of income, and get insight on the composition of your holdings. Questions? Call a specialist in fixed income at 800-544-5372.

As of 8/29/24, 8:53 AM ET

Bonds & CDs

Total par value: 38,248.98

Next 12 months interest: \$856.08

Average yield to worst: 4.714%

Average yield to maturity: 4.714%

Total market value: Your Fidelity accounts \$34,690.96

Positions 26 total positions **See more**

Description	CUSIP Asset class	Qty	Maturity date	3rd party price	Current value
MIZUHO BK USA CD 5.05000% 08/30/2024 AR	60700PJ36 CD	1,000	08/30/2024	100.001	\$1,000.01
BABYLON NY TAXABLE PUB IMPT BDS 04.25000% 09/01/2024 SER.2013	05620PDJ9 Municipal	10,000	09/01/2024	99.996	\$9,999.60
BANK OF CHINA NEW YORK CITY BR CD 5.20000% 09/20/2024	06428FS73 CD	1,300	09/20/2024	100.006	\$1,300.07
UNITED STATES TREAS BILLS ZERO CPN 0.00000% 09/24/2024 AR	912797LJ4 Treasury	1,000	09/24/2024	99.622	\$996.22
UNITED STATES TREAS BILLS ZERO CPN 0.00000% 09/24/2024 AR	912797LJ4 Treasury	1,000	09/24/2024	99.622	\$996.22

Cash flow

2024 2025



Common Questions

1

What is a bond ladder and what are its benefits?

2

How do I build a CD Ladder?

3

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

Manage Your Fixed Income Portfolio

NEW Fixed Income Dashboard **NEW** Bond Ladder Tool

Fixed Income Dashboard
Welcome to your Fixed Income Dashboard. This dashboard provides a quick overview of your fixed income investments, including bonds and CDs. It includes sections for Positions, Cash Flow, and a summary of your overall fixed income portfolio.

Bonds & CDs
Positions: \$111,111.00, Average interest rate: 3.01%.

Bid Quote Status Dashboard
Choose a bond or CD for each bond below.

Contact 800-544-2211



Fixed Income Dashboard

Summary Bonds & CDs Bond Mutual Funds FAQs

Positions Cash Flow Analytics **Ladders**

Ladders

Ladders provide an easy way to invest in multiple bonds and/or CDs at a time. Build a portfolio of bonds and/or CDs that mature at staggered intervals to help mitigate interest rate risk. For more information and methodology about bond or CD ladders, see the "Learn more" section at the bottom of this page. As of 11/29/2024 6:51 PM ET

Fidelity Accounts
1 selected

CD Ladders (7)

- 1-Year CD Ladder**
3M 6M 9M 1Y
- 2-Year CD Ladder**
6M 1Y 10M 2Y
- 5-Year CD Ladder**
1Y 2Y 3Y 4Y 5Y

CD LT 020823 094312

CD LADDER HYPO
Investment Amount: \$50,000.00
Product Types: Taxable
Term: 5 year
Edited 2 months ago

Important Information about FDIC Insurance Coverage for Brokered CDs

Bond Ladders (21)

- Bond Ladder**
Bond A 2 yrs, Bond B 4 yrs, Bond C 6 yrs, Bond D 8 yrs

test123454

BOND LADDER HYPO
Investment Amount: \$111,111.00
Product Types: Taxable
Years: 04/22-05/22
Edited 7 months ago

Purchased Ladders (6)

View other important information and risks of investing in fixed income securities.

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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

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

Investments 

Contact Us 800-544-5372

Fixed Income Service Messages

New Issue Bonds
New Issue CDs
Fractional CDs
Treasury Auctions
Treasury Auction Schedule
New Issue Municipal Bonds
New Issue E-mail Alerts

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

View by: [Highest Yield](#) [Median Yield](#)

Understanding This Table	3mo	6mo	9mo	1yr	2y
CDs (New Issues) 	4.50%	4.40%	4.40%	4.45%	4.50%
BONDS 					
U.S. Treasury	4.45%	4.39%	4.39%	4.33%	4.21%

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

Learn more Learn more Learn more

Where to start:
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 fixedincome.fidelity.com/ftgw/fi/FILanding

For illustrative purposes only

Source: Fidelity.com

Screen-print taken on 12/04/2024

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We'll match you with the right professional to help you achieve your goals.

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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.

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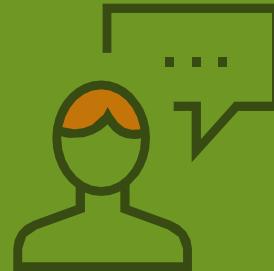
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Source: Fidelity.com

How Fidelity Can Help



Meet with a Fidelity investment professional

Further understand your current bond holdings

Explore how you may improve your portfolio with bonds

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://www.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://www.fidelity.com/fixed-income/managedaccts)

Mutual Funds

Professionally managed and invest primarily in many individual bonds.

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

ETFs

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

 [fidelity.com/fixedincome/etfs](https://www.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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Effective March 31, 2025, Fidelity Personal and Workplace Advisors LLC (FPWA) will merge into Strategic Advisers LLC (Strategic Advisers). Any services provided or benefits received by FPWA described above will, as of March 31, 2025, be provided and/or received by Strategic Advisers. FPWA and Strategic Advisers are Fidelity Investment companies.

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