

Fidelity Viewpoints[®] :
Market Sense

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



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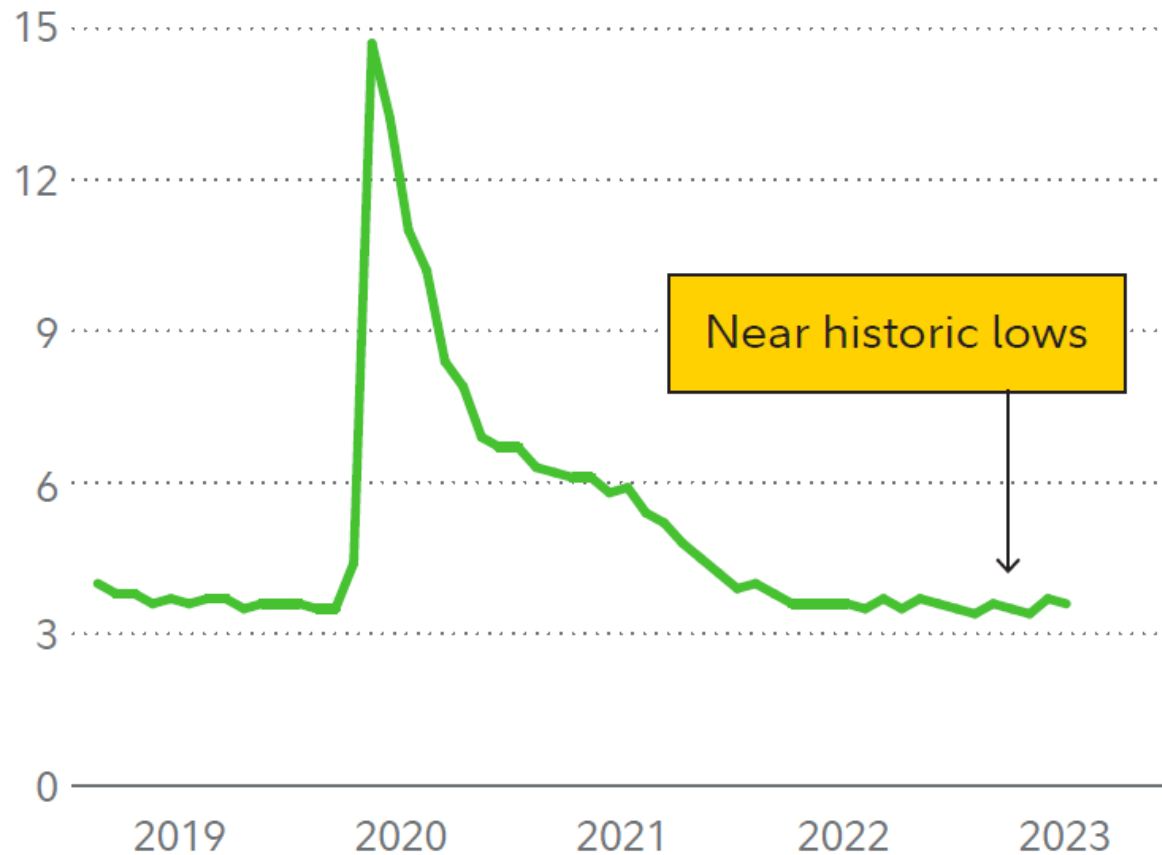
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What's your dream retirement?

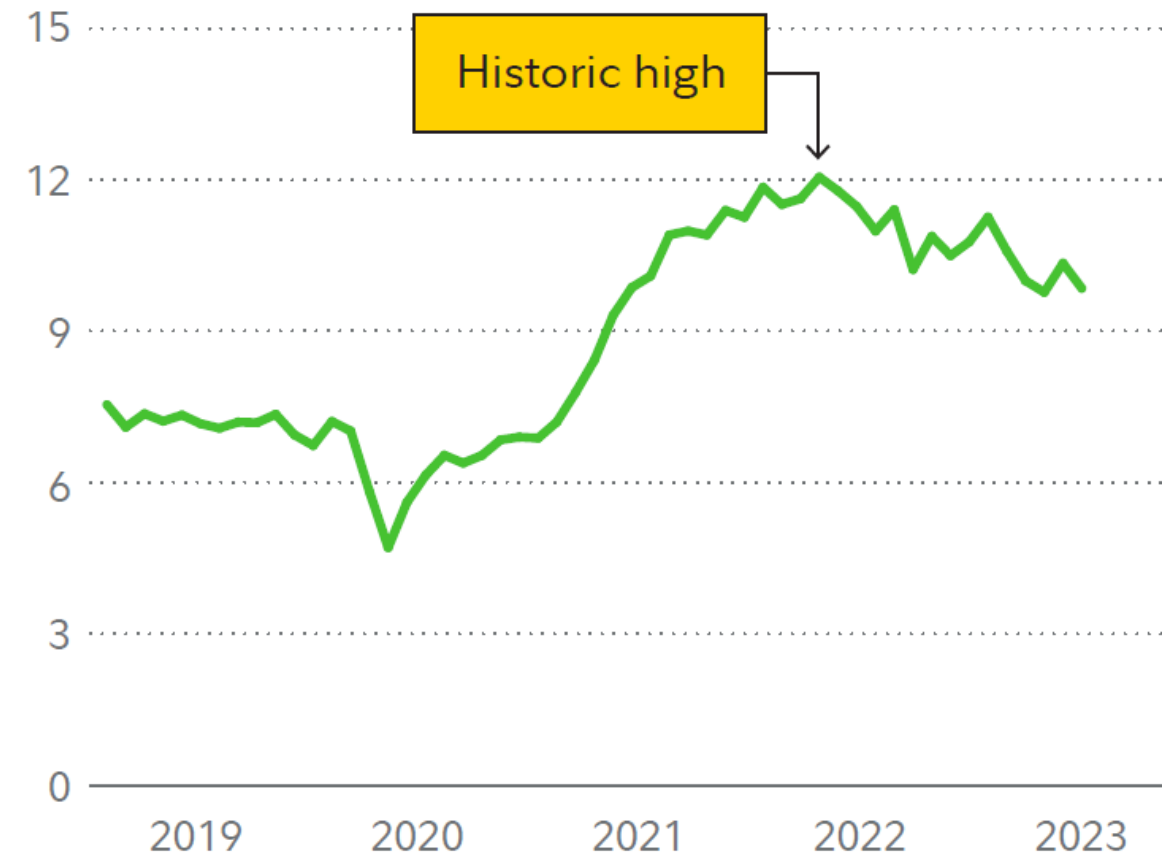


Unemployment is low while job openings remain high

Unemployment rate (%)



Number of job openings (millions)





Here are five tips for retiring early

1. Determine how much money you need to save for retirement.
2. Run different scenarios to pressure-test your plan.
3. Rein in spending, and try to save more.
4. Earn extra income to close any savings shortfalls.
5. Make the most of workplace benefits, and invest for growth potential.

Check out this related *Viewpoints* article

5 tips to retire 5 years early

Planning, perseverance, and patience can help.

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Key takeaways

To create a realistic financial plan, consider all possible future expenditures.

Slashing spending and earning extra cash can accelerate your retirement date.

Capitalize on every workplace perk to further fuel your early retirement dreams.

A financial professional can crunch the numbers and help you determine an ideal retirement age.



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¹ Politico 7/26/23 U.S. will avert recession in 2023, Fed staff says, even as more rate hikes loom (msn.com) <https://www.msn.com/en-us/money/markets/fed-hikes-rates-again-%E2%80%94-and-leaves-options-open-for-more/ar-AA1eousM>

² CNBC 7/28/23 PCE inflation June 2023: (cnbc.com) <https://www.cnbc.com/2023/07/28/pce-inflation-june-2023-.html>

³ CNBC 7/28/23 Stock market today: Live updates (cnbc.com) <https://www.cnbc.com/2023/07/27/stock-market-today-live-updates.html>

⁴ AP News 7/27/23 US economy grew at a faster 2.4% rate in April-June quarter despite Fed rate hikes | AP News <https://apnews.com/article/economy-gdp-inflation-federal-reserve-jobs-consumers-ce011c5f4330bc29d37939730039d1bb>

⁵ Fidelity 7/26/23 <https://www.xq1.fidelity.com/learning-center/personal-finance/retirement-asset-allocation>

⁶ AP News 7/27/23 <https://apnews.com/article/economy-gdp-inflation-federal-reserve-jobs-consumers-ce011c5f4330bc29d37939730039d1bb>

⁷ Fidelity 7/25/23 How to retire 5 years early | Fidelity <https://www.xq1.fidelity.com/learning-center/personal-finance/retire-early>

⁸ Factset.com July 28, 2023 <https://insight.factset.com/sp-500-earnings-season-update-july-28-2023>

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It is not possible to invest directly in an index.

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