

Fidelity Viewpoints®

market sense

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



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Fidelity's 2024 investing outlook

Save the date!

Mark your calendars for our special 2024 outlook edition of Market Sense—January 9 at 2pm ET.



when inflation is still above target and employment and earnings are proving so resilient.

Q7 WEATHER: Ok, so we're likely at or near the end of this rate cycle – though of course

WEATHER:
It's great to get a sense of what's going to happen. We'll have to wait and see if that's a good assumption.

What's your financial resolution?

Top 3 financial resolutions being considered remain consistent year-over-year

41%

Save More Money



38%

Pay Down Debt



30%

Spend Less Money

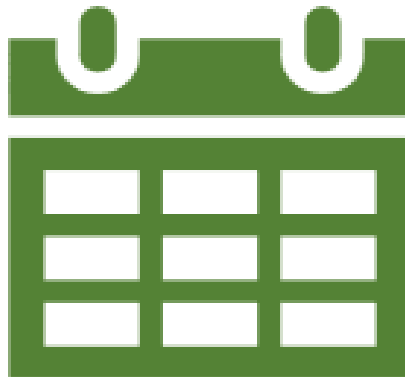


What are your financial goals?

Long-term Goals

5-Years

Investment Planning



Short-term Goals

Less than 5-years

CDs, Money Market Accounts,
Savings Accounts

What are your top financial concerns for 2024?

1.) **40%**

Inflation

3.) **33%**

**Economic
uncertainty**

2.) **37%**

**Unexpected
expenses**

4.) **25%**

**Not saving enough
in emergency fund**

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2024 US sector outlook

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¹ Associated Press 12/15/23: <https://www.msn.com/en-us/money/markets/stock-market-today-asian-markets-churn-upward-after-the-dow-ticks-to-another-record-high/ar-AA1lxj26>

² Fidelity Viewpoints 12/13/23: <https://www.fidelity.com/learning-center/trading-investing/the-fed-meeting>

³ Fidelity 12/7/23: <https://newsroom.fidelity.com/pressreleases/fidelity-s-15th-annual-resolutions-study--americans-ready-for-new-chapters-in-2024--with-2-in-3-conf/s/36714147-930e-4c2b-8730-a48f3dc470f1>

⁴ Motley Fool 7/17/21: <https://www.fool.com/the-ascent/banks/articles/3-ways-to-effortlessly-boost-your-emergency-fund/>

About Fidelity Investments' 15th Annual New Year's Financial Resolutions Study

This study presents the findings of a national online survey, consisting of 3,002 adults, 18 years of age and older. The generations are defined as: Seniors (78+)(78 respondents) Baby Boomers (ages 58-76) (758 respondents) , Gen X (ages 42-57) (683 respondents), Millennials (ages 26-41)(1,015 respondents), and Gen Z (ages 18-25)(468 respondents); although this generation has a wider range, we only surveyed adults for the purposes of this survey. Young is defined as those ages 18-35. Interviewing for this CARAVAN® Survey was conducted October 20-29, 2023 by Big Village, which is not affiliated with Fidelity Investments. The results of this survey may not be representative of all adults meeting the same criteria as those surveyed for this study. Fidelity does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and subject to change, which can materially impact investment results. Fidelity cannot guarantee that the information herein is accurate, complete, or timely. Fidelity makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Consult an attorney or tax professional regarding your specific situation.

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