

Planning and Advice Offerings from Fidelity

We can help you achieve your unique goals with a range of planning, advice, and professional money management offerings.

DIGITAL ADVICE

Fidelity Go®

- A diversified portfolio of Fidelity funds seeking to track the market and managed over time
- Personalized to your retirement or savings goal

General eligibility ¹	Fees
No minimum	\$0: Under \$10,000 \$3/mo: \$10,000–\$49,999 0.35%/yr: \$50,000 & above

ADVICE WITH ACCESS TO A TEAM OF PLANNERS

Fidelity® Personalized Planning & Advice

- Includes Fidelity Go® investing
- Plus: Access to financial coaches to assess spending, debt, and saving for retirement

General eligibility ¹	Fees
\$25,000	0.50%

Fidelity Advisory Services Team

Through Fidelity® Wealth Services

- A diversified portfolio of funds, managed with tax-smart investing techniques through market conditions
- Access to financial planners for key savings goals, including saving for retirement and generating income in retirement

General eligibility ²	Fees
\$50,000	1.10%

A DEDICATED 1:1 ADVISOR SUPPORTED BY A TEAM OF SPECIALISTS

Fidelity Wealth Management

- Your own dedicated advisor to partner on planning and trade-off analysis across multiple goals, including saving for retirement, college, home purchase, and income in retirement
- Access to estate, trust, and investment planning specialists
- For **Fidelity® Wealth Services** clients: A diversified portfolio of funds and potentially stocks managed with tax-smart investing techniques through market conditions with enhanced personalization
- For **Fidelity® Strategic Disciplines** clients: A personalized portfolio of just stocks or just bonds, and tax-smart investing with stocks

General eligibility ³	Fees ⁴
\$250,000	0.20% to 1.50%

Fidelity Private Wealth Management

- Includes all aspects of Fidelity Wealth Management
- Plus: Your own team of dedicated specialists for additional service, planning for advanced topics, and complex investment management needs

General eligibility ⁵	Fees ⁴
\$2M managed and \$10M investable	0.20% to 1.04%

Additional Ways to Invest with Fidelity

You can select a target date fund, choose from many self-directed investment options, or we can connect you with a third-party advisor.

SINGLE FUND FOR RETIREMENT

A target date fund for retirement that adjusts its asset allocation over time based on the fund's target retirement year

General eligibility	Fees ⁶
No minimum	0.12% to 0.75%

INVEST ON YOUR OWN

You can access Fidelity's online planning tools and resources to help you choose from a variety of investment choices with a range of fees, including but not limited to:

Individual Securities	Funds	Model-Based Solutions
<ul style="list-style-type: none">• Stocks• Bonds	<ul style="list-style-type: none">• Mutual funds and ETFs• Target allocation funds	<ul style="list-style-type: none">• Model portfolios

Clients with \$250K or more at Fidelity may qualify for a single point of contact for support and guidance as needed

FOR SELECT SPECIAL SERVICES

Fidelity Wealth Advisor Solutions®

A network of independent investment advisors who can offer customized planning and/or investment strategies

General eligibility and fees vary

Investing involves risk, including risk of loss.

¹Your account balance must be at least \$10 for Fidelity to invest your money according to the selected investment strategy.

²Fidelity® Wealth Services (FWS) offers three service levels: Fidelity Advisory Services Team, Fidelity Wealth Management, and Fidelity Private Wealth Management. Each level has its own fees, features, and eligibility requirements. Minimum investment to enroll is \$50,000. Refer to the FWS Program Fundamentals for more details.

³FWS Wealth Management service level clients and all Fidelity® Strategic Disciplines (FSD) clients must generally qualify for support from a dedicated Fidelity advisor, which is based on a variety of factors (for example, a client with at least \$250,000 invested in an eligible Fidelity account(s) would typically qualify). Account investment minimum is \$50,000 for FWS, \$100,000 for an FSD equity strategy, and \$350,000 for an FSD bond strategy.

⁴Fees reflect the range of advisory fees applicable to accounts managed through FSD (0.20%–0.90%) and FWS (0.50%–1.50%). At the \$2,000,000 investment level, advisory fees range from 0.20%–0.49% for FSD accounts and 0.50%–1.04% for FWS accounts.

⁵To be eligible for Fidelity Private Wealth Management, clients can meet the \$2 million minimum investment amount through FWS and/or FSD accounts.

⁶Fees reflect the range of target date fund expense ratios for the non-institutional Fidelity Freedom Funds as of 6/1/2021. There is no purchase minimum for fund shares. Review the prospectus for details.

The advisory fees quoted do not include, as applicable depending on the offering, the SMA Manager Fee applicable to certain FWS accounts, charges resulting from trades effected with or through broker-dealers other than Fidelity affiliates, markups or markdowns by broker-dealers, transfer taxes, exchange fees, regulatory fees, odd-lot differentials, handling charges, electronic fund and wire transfer fees, or any other charges imposed by law or otherwise applicable to your account. You will also incur any applicable underlying expenses associated with the investment vehicles purchased for your account. For more details, review the relevant Program Fundamentals.

Tax-smart investing techniques are applied in managing certain taxable FWS and FSD accounts on a limited basis, at the discretion of the portfolio manager, primarily with respect to determining when assets in a client's account should be bought or sold. Assets contributed may be sold for a taxable gain or loss at any time. There are no guarantees as to the effectiveness of the tax-efficient investing techniques applied in serving to reduce or minimize a client's overall tax liabilities, or as to the tax results that may be generated by a given transaction. For Fidelity Tax-Managed U.S.

Equity Index Strategy and Fidelity Tax-Managed International Equity Index Strategy accounts in FSD, the portfolio manager employs multiple tax-smart investing techniques proactively to seek to enhance after-tax returns. For taxable accounts in the Fidelity Equity-Income Strategy, Fidelity International Equity Strategy, and Fidelity U.S. Large Cap Equity Strategy of FSD, the portfolio manager could also implement tax-smart investing techniques, on a limited basis, consistent with the strategy, although tax management is not a primary goal.

To invest on your own at Fidelity, you must open a brokerage account. There is no cost to open an account, but trading fees, ongoing investment expenses, and minimum investments vary based on your investment choice. **See [Fidelity.com/commissions](https://www.fidelity.com/commissions) for details. Review the prospectus for a particular fund.**

Fidelity makes available mutual funds and ETFs from Fidelity and third-party fund companies. Fidelity also makes available a range of model portfolios to show one way you might construct a well-diversified portfolio of Fidelity mutual funds based on your risk tolerance and financial situation; other investments with similar risk and return characteristics may be available.

Fidelity Go®, Fidelity® Personalized Planning & Advice, Fidelity® Wealth Services, and Fidelity® Strategic Disciplines are advisory services offered by Fidelity Personal and Workplace Advisors LLC (FPWA), a registered investment adviser. Brokerage services provided by Fidelity Brokerage Services LLC (FBS), and custodial and related services provided by National Financial Services LLC (NFS), each a member NYSE and SIPC. FPWA, FBS, and NFS are Fidelity Investments companies. **These advisory services are provided for a fee.**

Fidelity Wealth Advisor Solutions® (WAS) is a referral service provided by FPWA. It is designed for existing and prospective clients of Fidelity who seek to receive referrals to third-party independent investment advisory firms. In no event shall FPWA's providing the names of one or more investment advisors constitute an endorsement, recommendation, or opinion as to the quality or appropriateness of the investment advisor or their related advisory services. Participating investment advisors pay FPWA a referral fee.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917