

Making your
money work as
hard as you do

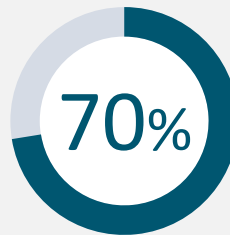


Women are driving economic growth

Women control

10.9
T
in assets¹

30 T
Expected increase
in 2030¹



wish they started
investing earlier²



On average the
next generation are
investing earlier³



Women are **smart investors**; taking a more
cautious approach⁴

1) McKinsey and Company "Women as the next wave of growth in the US Wealth Management", July 29, 2020
2) Fidelity Money Moves Study, 2022
3) Fidelity 2021 Women and Investing Study (refresh from 2018 Women Motivators Study) All salary levels.
4) Fidelity, Who's the Better Investor: Men or Women?, 2017





Building and maintaining a portfolio



Step 1

Define your goals



Step 2

Build an investment plan



Step 3

Continuously manage your plan



Define your goals

**What are
your goals?**

**How much do
you need to
save?**

**What is your
time frame?**



Invest at the right level of risk



**Inflation
risk**



**Investment
risk**



Asset allocation and diversification

2 main principles

Short-term

- Cash
- Stable Value
- Money Market*

Bonds

- Corporate
- Government
- High-Yield

Stocks

- Large-Cap
- Mid-Cap
- Small-Cap
- Domestic
- Foreign
- Value
- Growth

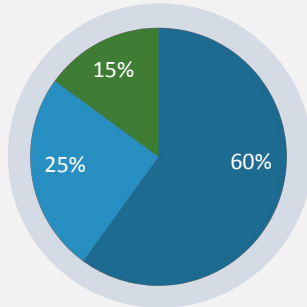
For illustrative purposes only.

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

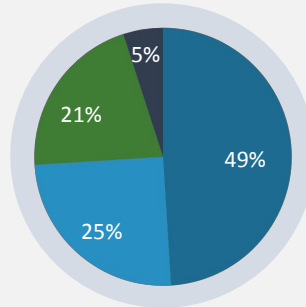
Please see final slide for more details on investing in a money market fund.

Asset allocations

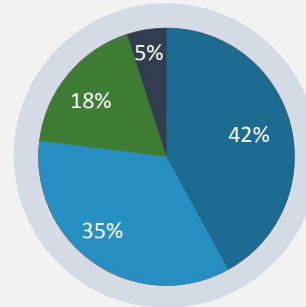
**Aggressive growth
13+ years**



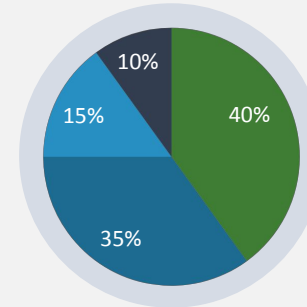
**Growth
9–12 years**



**Growth with income
1–8 years**



**Balanced
0–5 years**



● Domestic stocks ● Foreign stocks ● Bonds/fixed income ● Short-term

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As a possible starting point for either your retirement or nonretirement goals, the target asset mix (TAM) is based on a measure of your time horizon. The measure of time horizon and the available default TAMs will vary by goal type. Time horizon for retirement goal type is defined as the difference between Current Year and Retirement (Goal Start) Year. Please note that this time horizon-based default TAM is just a starting point for you to begin consideration of the appropriate asset allocation. For a more in-depth look, be sure to take your risk tolerance, financial situation, and time horizon into consideration before choosing an allocation.

Keep perspective: Downturns are normal

Despite market pullbacks, stocks have risen over the long term



Past performance is no guarantee of future results.

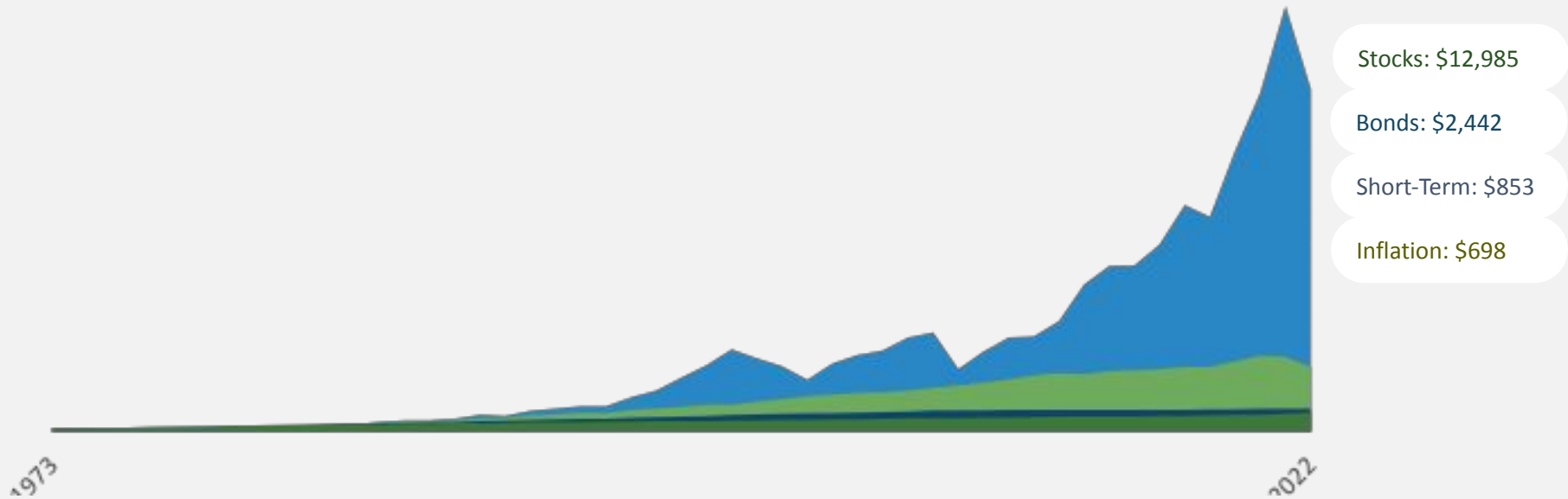
Source: ISI, Bloomberg, National Bureau of Economic Research, Haver Analytics, FMRCo (Asset Allocation Research Team) as of February 26, 2020. Data based on S&P 500 Index price returns. Duration ends with a complete retracement of losses.

Recessions are defined by the National Bureau of Economic Research. For more information, see the Viewpoints article: Bear market basics.

Even during market declines, staying the course has paid off in the long run

Long-term performance

50-year historical growth of \$100



Source: Source: Fidelity Investments & Morningstar Inc, 2023. Hypothetical value of assets held in untaxed portfolios invested in US stocks, bonds, or short-term investments. Actual historical data were used to compute the growth of \$100 invested in these portfolios for the 50-year period ending in December 2022. Stocks, bonds, and short-term investments are represented by total returns of the IA SBBI US Large Stock Total Return from 1/1926-1/1987 and DJ US Total Stock Market Total Return from 2/1987-12/2022, US Intermediate -Term Government Bond Index from 1/1973 - 12/1975; Barclays Aggregate Bond from 1/1975 - 12/2022, and 30-Day T-Bills. Past performance is no guarantee of future results.

Investment approaches

Do it yourself (DIY)



**Professional
investment help**



Professional investment help



Single-fund solution



Managed accounts

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Let's Talk

Call for 1:1 planning help today. It's complimentary and there's nothing you need to bring

888-766-6813

Continue today's conversation on the
Women Talk Money LinkedIn community



Important information

Investing involves risk, including risk of loss.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

Continued Disclosure on Investing in a Money Market Fund: You could lose money by investing in a money market fund. An investment in a money market fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Before investing, always read a money market fund's prospectus for policies specific to that fund.

Indexes are unmanaged. It is not possible to invest directly in an index.

Generally, among asset classes stocks are more volatile than bonds or short-term instruments and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Although the bond market is also volatile, lower-quality debt securities including leveraged loans generally offer higher yields compared to investment grade securities, but also involve greater risk of default or price changes. Foreign markets can be more volatile than U.S. markets due to increased risks of adverse issuer, political, market or economic developments, all of which are magnified in emerging markets.

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

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

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