Using Fidelity’s Fixed Income and Bond Investing Tools
With Fidelity’s fixed income tools, you can more confidently research markets, search inventory, and manage your bond portfolio.
Develop an Ongoing Strategy with Fidelity

- Live demonstration of investing tools
- Online resources to enhance your fixed income management experience
- Resources for making more prudent and informed decisions
Common Questions

1. How many of you actively make online equity trades?

2. How many of you actively make online bond trades?

3. What are your favorite CUSIPS or bond tickers?
Today’s Agenda

Overview of Fidelity’s Fixed Income and Bond Investing Tools

Demonstration of Tools in Action

Next Steps
Overview of Fidelity’s Fixed Income and Bond Investing Tools
Researching Bonds & CDs

Investigate bonds and CDs to build your portfolio by searching, researching issuers, and accessing live help.

Choose from 40,000 new issues and secondary market bonds and CDs, and approximately 60,000 total offerings quotations when including our depth of book. Only $1 per bond concession for secondary bond trading. $5 for US Treasuries online.

Yields

Bond types and ratings are listed in the left column, maturities across the top. The numerical values represent the high or median yield for each category based on offerings that may be available. Select a value to see bond search results (requires login).

View by: Highest Yield | Median Yield

Understanding This Table

<table>
<thead>
<tr>
<th>Understanding</th>
<th>This Table</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bonds (New Issues)</td>
<td>0.55%</td>
</tr>
<tr>
<td>U.S. Treasury</td>
<td>0.36%</td>
</tr>
</tbody>
</table>
Researching Bonds & CDs

What’s unique about it?

• Provides a single location to research bonds, CDs, new issues, bond funds, and ETFs
• Allows a quick search for bonds or funds by CUSIP or type

How can it help you?

• Saves you time with easily accessible saved bond searches
Evaluate the bond market on one page with a regularly updated snapshot of the highest yields for various bond types and maturities.

Research > Fixed Income, Bonds & CDs > Find Bonds & CDs tab

Screenshot is for illustrative purposes only.
Researching Bonds & CDs

What’s unique about it?
• Quick and easy scans of yields
• Single page, updated every 15 minutes, 24/7

How can it help you?
• With a single click on a yield number, perform Quick Search of bond inventory
• Assess relative yields by product type and maturity
Searching: Search Tool

Use the criteria most important to you to screen bond and CD offerings

Research > Fixed Income, Bonds & CDs > Find Bonds & CDs tab > Individual Bonds

Screenshot is for illustrative purposes only.
Searching: Search Tool

What’s unique about it?

• Offers both simple and complex search criteria
• Displays dynamic count of matching inventory
• Saves preferred searches with optional alerts

How can it help you?

• Easily find the bonds you’re looking for
• Search across multiple product types
• Save search for future use
Searching: Results Table

Get a line-by-line comparison of live bond offerings along with access to depth of book and recent trades.

Click the icon under the Depth of Book column to display more details.

Screenshot is for illustrative purposes only.
Searching: Results Table

What’s unique about it?
• View of inventory narrowed to reflect criteria choices
• Offers insight into liquidity

How can it help you?
• Evaluate bid and ask prices
• Access the Bond Details page for a bond’s structure and prices
• Compare recent and historical prices on a single page
Searching: Scattergraph

Evaluate investment opportunities on a graph that plots bond and CD offerings against benchmark yield curves.

From the Find Bonds and CDs search page, choose to display results as a Scattergraph.

Screenshot is for illustrative purposes only. Note: Not available on Chrome browsers.
Searching: Scattergraph

What’s unique about it?
• 3,000 bonds can be viewed on a single page
• Convenient access points for more details on a bond, or to place a trade

How can it help you?
• Offers a view into how bonds are priced relative to peers and benchmark yield curves
• Pinpoint areas of pricing opportunity and risk
Searching: Bond Ladder Tool

Build a portfolio of bonds with staggered maturity dates and get a view into the income they will generate.

Research > Fixed Income, Bonds & CDs > Bond Tools tab > Bond Ladder Tool > Build a Bond Ladder

Screenshot is for illustrative purposes only.
Searching: Bond Ladder Tool

What’s unique about it?
• Intuitively designed to allow seamless building, editing, and purchasing
• Easily view estimated income and principal information in a chart
• Ability to export to the Fixed Income Analysis tool

How can it help you?
• Provides ongoing liquidity
• Helps manage interest rate and reinvestment risks
Searching: CD Ladders

Build a ladder strategy around CDs with FDIC insurance supported rates of return, including 1-year, 2-year, and 5-year CDs.

Research > Fixed Income, Bonds & CDs > Find Bonds & CDs tab > CDs & Ladders

Screenshot is for illustrative purposes only.
Searching: CD Ladders

What’s unique about it?

• Fidelity’s new issue brokered CD offering offers a variety of maturity dates, from a variety of issuing banks

• No charges to purchase or management fees

How can it help you?

• Choose from CDs from hundreds of issuers

• Select CDs that best match your preferred “return on liquidity” timeframes
Monitoring: Fixed Income Analysis Tool

Monitor your bond portfolio and keep an eye on potential risk with a visualization of your cash flow.

Research > Fixed Income, Bonds & CDs > Bond Tools tab > Fixed Income Analysis Tool

Screenshot is for illustrative purposes only.
Monitoring: Fixed Income Analysis Tool

What’s unique about it?
• Automatically captures your Fidelity-held bond and bond fund positions
• Allows integration of outside holdings

How can it help you?
• Evaluate cash flow timing
• Identify sources of call and concentration risks
• Conduct pre-trade portfolio impact analysis
• Provides interest rate sensitivity of your fixed income portfolio
Fidelity Alert - Fixed Income Offerings

Fidelity is pleased to announce that we are able to provide the possibility of participating in the following municipal bond offering:

<table>
<thead>
<tr>
<th>Issuer Name</th>
<th>California Health Facilities Financing Authority</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security Type</td>
<td>Revenue Bonds</td>
</tr>
<tr>
<td>Ratings*</td>
<td>Aa3/NR</td>
</tr>
<tr>
<td>Expected Order Period</td>
<td>Thursday 11/05</td>
</tr>
<tr>
<td>Expected Maturities</td>
<td>11/15/2016-17 &amp; 20-34</td>
</tr>
<tr>
<td>Expected Call Date</td>
<td>11/15/2025 @ 100.00</td>
</tr>
<tr>
<td>Size of Offering</td>
<td>$375.96MM</td>
</tr>
<tr>
<td>Distribution by Issuer Represents</td>
<td>Refunding</td>
</tr>
</tbody>
</table>

Web site:  www.fidelity.com/newissuemunis

Phone: Fixed income  (800) 544-5372

Subscribe to receive automatic email notifications about changes in your bond portfolio and upcoming new issue bonds.

Research > Fixed Income, Bonds & CDs > Bond Tools tab > Fixed Income Alerts > Fixed Income Holding or Fixed Income New Issues & Secondary Offerings

Screenshot is for illustrative purposes only
Monitoring: Fixed Income Alerts

What’s unique about it?
• Instead of having to search for information, it sends alerts to you

How can it help you?
• Reminders of when a bond or CD in your portfolio is about to mature
• Keeps you informed of certain issuer or material events
• Notifies opportunities to purchase new issues
Analyzing: Bond Market Analysis

Stay current with a rich offering of bond market news and analysis

Research > Fixed Income, Bonds & CDs > Research & Markets tab

Screenshot is for illustrative purposes only
Analyzing: Bond Market Analysis

What’s unique about it?
• A central view into economic events
• Access to Fidelity’s thought leadership as well as that from other vetted sources

How can it help you?
• Stay informed with recaps and updates on market moving events
Demonstration of Tools in Action

- Analyzing the Market
- Searching the Inventory
- Monitoring Your Bond Portfolio
- Researching the Fixed Income & Bond Market
Overview of Fidelity’s Fixed Income and Bond Investing Tools

In Review

Demonstration of Tools in Action

Next Steps
Next Steps

Attend additional seminars:
• Bond Investing Beyond Yield
• Demystifying Bond Selection for Your Portfolio
• Understanding Bond Pricing

Review Viewpoints articles
fidelity.com/viewpoints/overview
Tools to assist you

Fidelity Learning Center
fidelity.com/learning-center
• Take a course
• Get more information
• Watch videos
• Attend webinars

Visit the Fidelity Fixed Income site
fidelity.com/fixedincome
How Fidelity Can Help

Create a more effective, overall fixed income investment strategy

Available resources include:

• Your local Financial Consultant
• A local Fixed Income Consultant
• A Fixed Income Specialist at 800-544-5372
The advantage of working with us
WE BELIEVE IN MAKING THE COMPLEX, SIMPLER

Planning and Advice  Trading  Straightforward Pricing  Expert Insights and Investing Tools  Security and Privacy

Advice refers to investment management services offered within our professionally managed accounts.
With Fidelity’s fixed income tools, you can more confidently research markets, search inventory, and manage your bond portfolio.
Displays rates of return, including annual percentage yield (APY), represent stated APY for either individual certificates of deposit (CDs) or multiple CDs within model CD ladders, and were identified from Fidelity inventory as of the time stated. For current inventory, including available CDs, please view the CDs & Ladders tab.

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually 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. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible.

Any fixed income security sold or redeemed prior to maturity may be subject to a substantial gain or loss.

The scattergraph, Fixed Income Analysis tool, and Bond Ladder tool are designed for educational purposes only and you should not rely on them as the primary basis for your investment, financial or tax planning decisions.

Any screenshots, charts, or company trading symbols mentioned, are provided for illustrative purposes only and should not be considered an offer to sell, a solicitation of an offer to buy, or a recommendation for the security.