

FIDELITY INVESTMENTS® Business Update



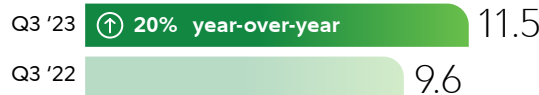
Fidelity's unique combination of businesses gives us the financial and operating stability to deliver resilient business results during both bull and bear markets. This, in turn, allows us to keep our primary focus where it has always been: strengthening and securing the financial well-being of our individual customers and business-to-business clients."

– Abigail P. Johnson, Chairman and CEO



BY THE NUMBERS¹

ASSETS UNDER ADMINISTRATION (\$T)



DISCRETIONARY ASSETS² (\$T)



CUSTOMER AND ACCOUNT GROWTH³

Net Year-Over-Year Increase

8.5M Clearing and Custody Accounts
NEW: 300K ↑ 6%

43.0M Workplace Investing Plan Participant Accounts
NEW: 610K ↑ 6%

38.0M Retail Client Accounts
NEW: 1.6M
45% of which were opened by customers between 18 and 35 years old. ↑ 6%

CUSTOMER ENGAGEMENT

6.6M
Customer Planning Interactions YTD⁴
↑ 3% year-over-year

1.2M
Customer Appointments⁵
↑ 10% year-over-year

23.3M
Customers Engaged Digitally⁶
↑ 11% year-over-year

440K
Social Media Service Interactions
↑ 63% year-over-year

2.6M
Daily Average Trades
↑ 10% year-over-year

¹ Unless otherwise indicated, all data is as of September 30, 2023.

² Includes all Fidelity investment products such as mutual funds and managed accounts.

³ "NEW" is equal to the gross number of new accounts onboarded during the period.

⁴ Number of Personal Investing or Workplace Investing customers who conducted a live or digital plan throughout the year. Each individual is captured only once in the metric.

⁵ Customer appointments include all roles taking client appointments in Investor and Regional Centers.

⁶ Includes all Personal Investing, Workplace Investing, Fidelity Institutional, and Fidelity Institutional Wealth Management Services customers who engage on our web and mobile platforms.

CUSTOMER INNOVATION HIGHLIGHTS



We expanded our youth offering with the Fidelity Youth™ mobile app for iOS and Android, built for teens ages 13-17 to make, manage, and invest their own money while letting parents stay connected with a parallel experience.



We premiered season two of *Bright Ideas*. Influencer Rod Thill teamed up with Fidelity investment professionals in this web series to provide next gen individuals with relatable approaches to understanding a variety of financial strategies.



Early access to Fidelity Crypto® for Wealth Managers went live in Q3, integrating crypto trading into the existing advisor workstation⁷.



Workplace Investing continued to deliver an exceptional client experience, achieving a 99.23% Green Client Score⁸ and processed more than 1.5 billion transactions with 99.997% Defined Contribution processing accuracy in the third quarter.



We continued to advance Fidelity's digital tools. Since launching in early 2022, the reimagined award-winning Fidelity mobile app has surpassed 9 million users⁹, up 196% year-over-year.



AWARDS AND RECOGNITION¹⁰

FORBES

Ranked #6 among the 400 companies selected as 2023 Best Employers for Women.

[Learn More](#)

KIPLINGER

Ranked as the Best Online Broker and Robo Advisor in their annual online brokers and trading platforms survey.

[Learn More](#)

WEALTHMANAGEMENT.COM

Fidelity won seven Wealthies, including for Bond Beacon®, its digital fixed income investment management and trading solution for wealth management firms, and for the Young Investor Toolkit, which enables financial advisors to capitalize on growth opportunities from serving the growing Millennial and Gen Z demographic.

[Learn More](#)

DISABILITY EQUALITY INDEX

Named one of the Best Places to Work for Disability Inclusion.

[Learn More](#)

INVESTOR'S BUSINESS DAILY

Fidelity ranked #1 among Most Trusted Financial Companies in the Wealth Managers, ETF/Fund Companies, and Online Brokers categories.

[Learn More](#)

AMERICAN BUSINESS AWARDS

The Client Experience Team supporting our clearing and custody clients won seven awards, including Customer Service Department of the Year and Best Customer Service Solution.

[Learn More](#)

VIEW PAST BUSINESS UPDATES

[Q2 2023](#)

[Annual Report 2022](#)

[Diversity & Inclusion Report 2022](#)

⁷ Fidelity Crypto® is offered by Fidelity Digital AssetsSM.

Crypto as an asset class is highly volatile, can become illiquid at any time, and is for investors with a high risk tolerance. Crypto may also be more susceptible to market manipulation than securities. Crypto is not insured by the Federal Deposit Insurance Corporation or the Securities Investor Protection Corporation. Investors in crypto do not benefit from the same regulatory protections applicable to registered securities.

Neither Fidelity Brokerage Services nor National Financial Services offer crypto nor provide trading or custody services for such assets.

⁸ Green Client Score is an overall assessment of client servicing health, incorporating both quantitative and qualitative inputs tracking recordkeeping service across contacts and interactions, problem resolution, and overall quality.

⁹ Count of Flagship Mobile users who have accepted the New Experience of the app, and have not chosen to go back to the classic version, based on their last visit as of September 30, 2023.

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Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.



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