

Ideas for disciplined investors:



Sticking to a disciplined investing plan may be beneficial

- **Jumping in and out can harm your portfolio**

Buying when markets are up and selling when they're down can seriously affect your investment returns.

- **Invest for the long haul**

By consistently staying in the market, you have the possibility of realizing greater long-term gains.

Hypothetical growth of \$10,000 invested in the S&P 500® Index

December 31, 1988 through December 31, 2024



Contact us at 800.FIDELITY.

Past performance is no guarantee of future results. Actual results will vary.

The hypothetical example assumes an investment that tracks the returns of a S&P 500® Index and includes dividend reinvestment but does not reflect the impact of taxes, which would lower these figures. "Best days" were determined by ranking the one-day total returns for the S&P 500® Index within this time period and ranking them from highest to lowest. There is volatility in the market and a sale at any point in time could result in a gain or loss. See the disclosure at the end for index definitions.

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

Sources: Fidelity and Bloomberg, as of 12/31/2024.

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

See reverse side for additional important information.

Market indexes are included for informational purposes and for context with respect to market conditions. All indexes are unmanaged, and performance of the indexes includes reinvestment of dividends and interest income, unless otherwise noted. Review the definition of the index below for more information. Please note that indexes are not illustrative of any particular investment, and it is not possible to invest directly in an index. Therefore, the performance of securities indexes do not incorporate or otherwise reflect the fees and expenses typically associated with managed accounts or investment funds.

The S&P 500® Index is an unmanaged, market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to present U.S. equity performance.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. This material is provided for informational purposes only and should not be used or construed as a recommendation for any security.

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