New: Model CD Ladders - An easy way to make your cash work harder

Select the Model CD Ladder you are interested in.
These models are set up with pre-defined structures of maturity dates, where the underlying banks and rates that populate each CD rung are constantly being updated*.

Once you have selected the Model CD ladder structure appropriate for you, it’s then just a simple 3-step process to build that same Model specific to your needs:

Three step process

1) Choose a Model CD Ladder
Decide which ladder you wish to build by selecting from the 1-year, 2-year, or 5-year Model CD Ladder buttons.

2) Select an Account and Amount
Select the Fidelity Account and enter the total dollar amount of the CD ladder you’d like to purchase. The ladder will automatically divide the amount evenly into the number of rungs the ladder contains or number of CDs necessary to remain within FDIC coverage limits.^

3) Review & Trade
Review each rung of the proposed CD ladder. If you’d like to swap out a CD for CD from a different issuer, or update the suggested purchase quantities, here is your chance to do so before making your purchase. It’s then just one more click to place orders for all the CDs.

* Displayed rates may be delayed by up to 15 minutes.

Screenshots are for illustrative purposes only.

^ For the purposes of FDIC insurance coverage limits, all depository assets of the account holder at the institution issuing the CD will generally be counted toward the aggregate limit (usually $250,000) for each applicable category of account. FDIC insurance does not cover market losses. All the new-issue brokered CDs Fidelity offers are FDIC insured. For details on FDIC insurance limits, visit FDIC.gov.

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 and credit and default risks for both issuers and counterparties. Any fixed income security sold or redeemed prior to maturity may be subject to loss.

CD Model Ladders are provided for educational purposes and are not intended to serve as the primary basis for your investment, financial or tax planning decisions. The results of the tool are based on your inputs and criteria and the tool’s stated methodology.

If your CD has a call provision, the decision to call the CD is at the issuer’s sole discretion. Also, if the issuer calls the CD, you may obtain a less favorable interest rate upon reinvestment your funds. Fidelity makes no judgment as to the creditworthiness of the issuing institution.