WEEKLY MARKET INSIGHTS:
NEW DEVELOPMENTS, WHAT TO CONSIDER, AND TOP QUESTIONS ANSWERED
Our Speakers

Host

Jim Armstrong
Marketing Director, Fidelity Investments
Jim Armstrong is a Marketing Director in Fidelity's Personal Investing division. In this position, he creates educational content for workplace participants to help with retirement planning and other financial wellness topics. Formerly, Jim distinguished himself as an Emmy-winning journalist, spending 17 years as a television reporter for network affiliates around the country.

Special guest panelists

Jurrien Timmer
Director of Global Macro, Fidelity Investments
Jurrien Timmer is the director of Global Macro at Fidelity Investments. In this role, he is part of Fidelity's Global Asset Allocation group, where he specializes in asset allocation and global macro strategy. Additionally, he is responsible for analyzing market trends and synthesizing investment perspectives across Asset Management to generate market strategy insights for the media, as well as for Fidelity's clients.

Leanna Devinney, CFP®
Assistant Branch Manager, Fidelity Investments
Leanna Devinney is responsible for leading one of Fidelity's Investor Centers. In this role, she offers our clients financial and investment guidance, including one-on-one retirement planning, wealth management, income strategies, and college planning services, as well as integrated employer benefit solutions.
Keep perspective: Downturns are normal

Despite market pullbacks, stocks have risen over the long term
The importance of long-term focus

Top 100 Days in the S&P 500® Index
Performance from January 1, 1998–December 31, 2018

1987 vs 2008 vs 2020

Daily data. Source: FMRCo Technical Research
IMPORTANT: The projections or other information generated by the Planning & Guidance Center's Retirement Analysis regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Your results may vary with each use and over time.
Coronavirus Aid, Relief, and Economic Security (CARES) Act

- Some retirement account rules have been relaxed

- RMDs/MRDs may be waived for 2020
  - 401(k), 403(b), 457(b)
  - SEP IRA, SIMPLE IRA, Traditional IRA

- Early withdrawals may be possible without the 10% penalty
  - Up to $100,000
  - Must be diagnosed with COVID-19
    - or
  - Demonstrate loss of income due to COVID-19
  - May have relaxed repayment options

- Some loan repayments from workplace plans may be delayed