

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

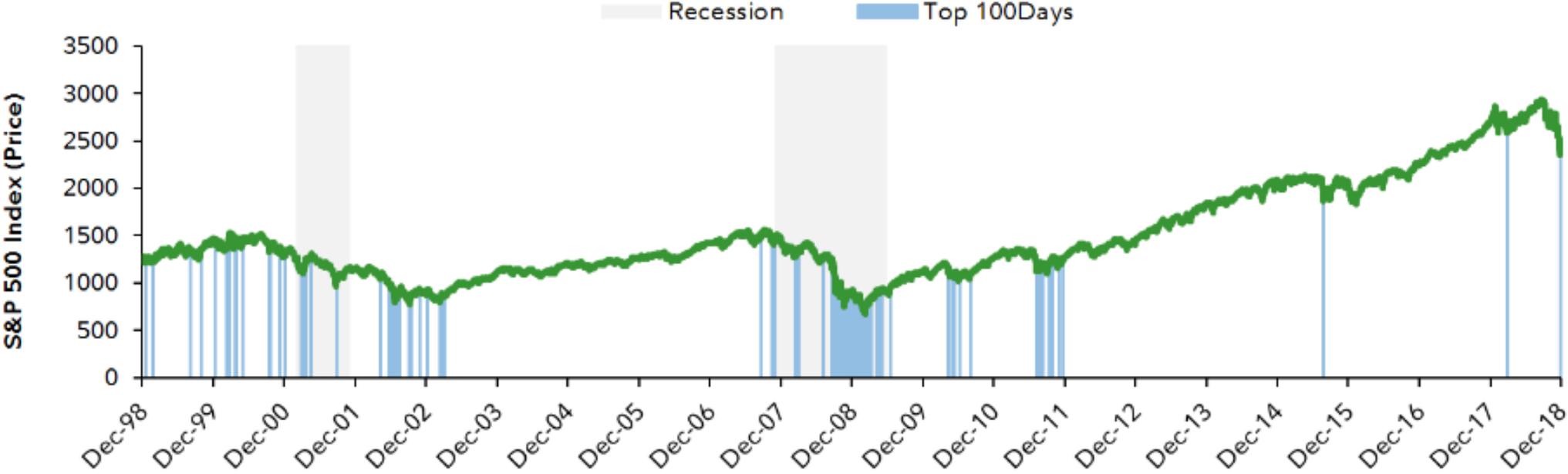
Despite market pullbacks, stocks have risen over the long term



The importance of long-term focus

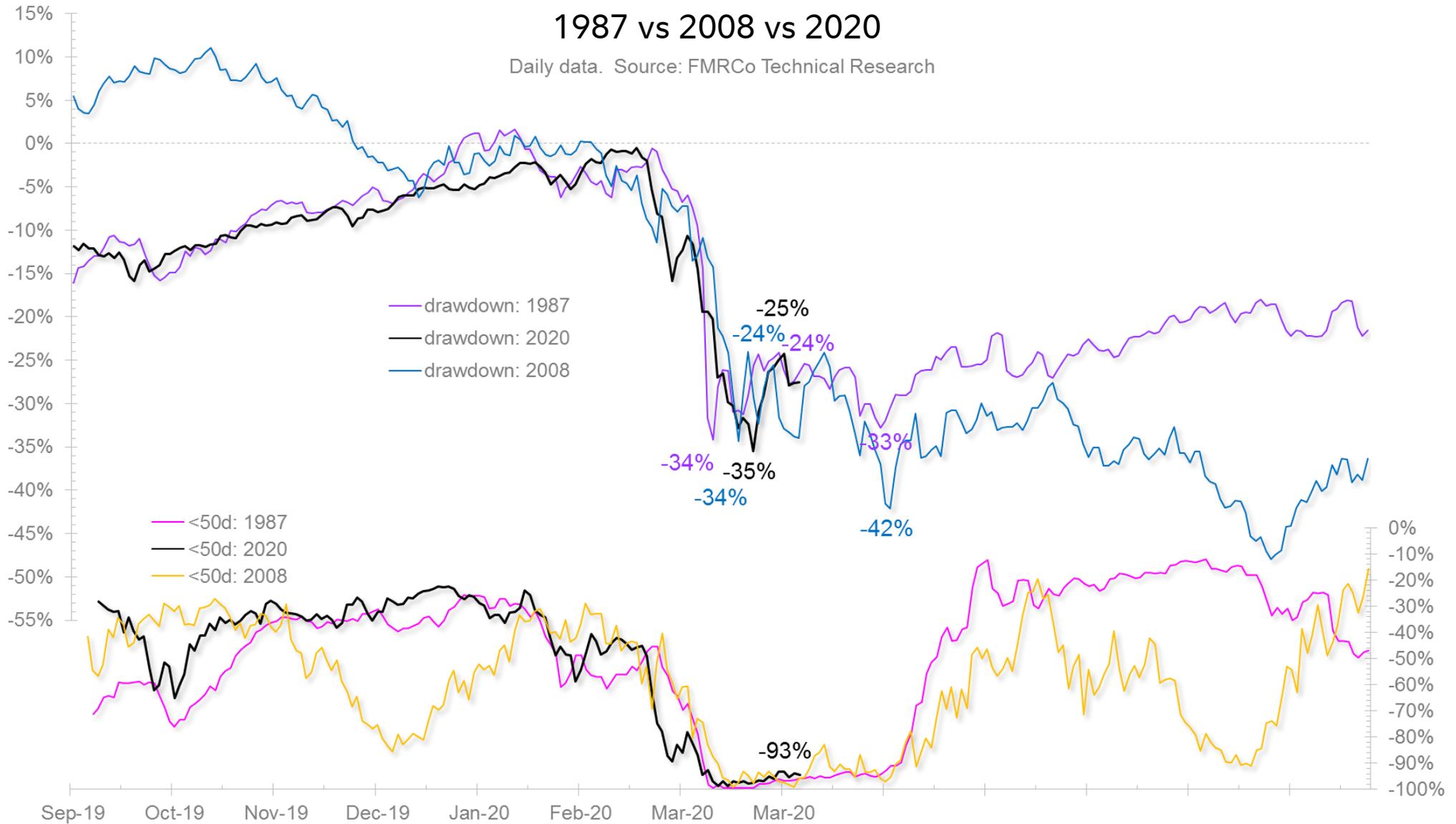
Top 100 Days in the S&P 500® Index

Performance from January 1, 1998–December 31, 2018



Source: FactSet. Data as of December 31, 2018. US Stocks represented by daily price returns of the S&P 500 Index.

1987 vs 2008 vs 2020



Planning & Guidance Center

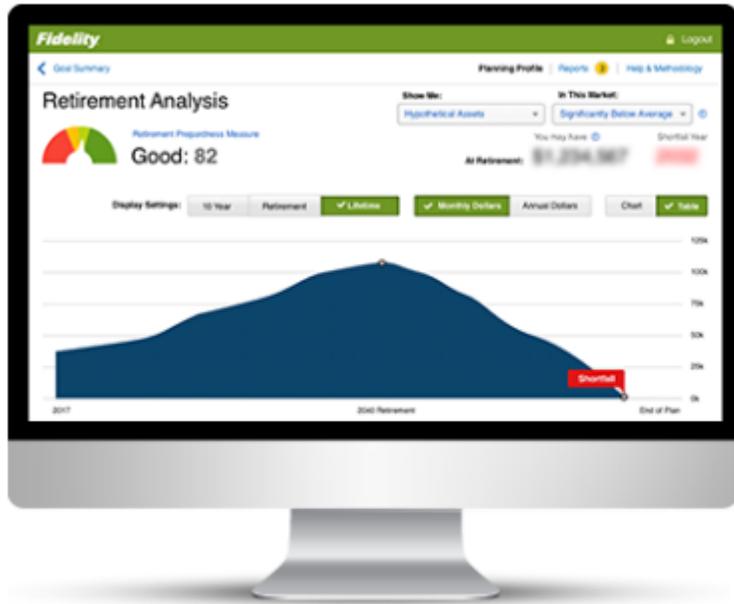


Image for illustrative purposes only.

Analysis to help you make informed decisions

Retirement planning

Find out how prepared you are for retirement, how much retirement income you may have, and how long your money may last.

Investment strategy

Get an in-depth analysis of your portfolio and explore different approaches to help align with your goals.

A clear plan of action

We'll provide a summary of changes you explored during your session and a printable report with next steps for you to consider.

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

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Investing involves risk, including risk of loss.

Past performance is no guarantee of future results.

Diversification does not ensure or guarantee against loss.

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. Lower-quality fixed income securities involve greater risk of default or price changes due to potential changes in the credit quality of the issuer.

Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic, or other developments. These risks may be magnified in foreign markets.

Investment decisions should be based on an individual's own goals, time horizon, and tolerance for risk. Nothing in this content should be considered to be legal or tax advice, and you are encouraged to consult your own lawyer, accountant, or other advisor before making any financial decision.

The S&P 500[®] Index is a market capitalization–weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance.

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