



How to start investing: A hands-on demo



WOMEN TALK MONEY

1

Get ready

- **The device you want to use for investing**

We are going to do the demo on a laptop screen. If you're doing it on your phone, it will be similar enough to follow along.

- **The login and password to your Fidelity account**

If you don't use Fidelity, it won't be exactly the same, but it should be pretty similar. If you don't have an account yet, no problem – you can set one up later.

- **The login and password to the bank you want to use to fund your Fidelity account(s) OR your bank's account number and routing number**

You'll need this to fund your accounts and potentially set up automatic investing. You can set up more than one, but for today you'll need at least one.

- **Your phone**

You'll need it to verify your security code during account setup.

2

Pick your account(s)

The screenshot displays the Fidelity website interface. The top navigation bar includes the Fidelity logo, links for Customer Service, Profile, Open an Account, Virtual Assistant, and Log In, along with a search bar. Below this is a green navigation menu with categories: Accounts & Trade, Planning & Advice, News & Research, Products, and Why Fidelity. The main content area features a large dark box titled "Why are you investing?" with four bullet points: "For retirement", "For general investing", "For education", and "For health care costs". Red arrows point from these bullet points to specific product categories in the "Products" column: "For retirement" points to "Retirement & IRAs", "For general investing" points to "Stocks and Trading", "For education" points to "529 College Savings", and "For health care costs" points to "Health Savings Accounts". The "Products" column lists various investment options including Mutual Funds, Retirement & IRAs, Stocks and Trading, Crypto, Direct Indexing, Fixed Income, Bonds & CDs, ETFs, Options, Sustainable Investing, Spending & Saving, Managed Accounts, 529 College Savings, Health Savings Accounts, Annuities, and Life Insurance. The "Why Fidelity" column lists benefits such as The Fidelity Advantage, Planning & Advice, Trading, Straightforward Pricing, Insights & Tools, Security & Protection, FDIC & SIPC Coverage, Marketplace Solutions, About Fidelity, and Careers. Below the main content area, a section titled "Why invest with Fidelity" highlights three key benefits: Planning and advice, Straightforward pricing, and Robust investing tools.

Fidelity CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG IN Search or get a quote

Accounts & Trade Planning & Advice News & Research Products Why Fidelity

Portfolio
Account Positions
Trade
Trading Dashboard
Active Trader Pro
Transfers
Cash Management
Bill Pay
Full View
Security Settings
Account Features
Documents
Tax Forms & Information
Refer a Friend

Why are you investing?

- For retirement
- For general investing
- For education
- For health care costs

Mutual Funds
Retirement & IRAs
Stocks and Trading
Crypto
Direct Indexing
Fixed Income, Bonds & CDs
ETFs
Options
Sustainable Investing
Spending & Saving
Managed Accounts
529 College Savings
Health Savings Accounts
Annuities
Life Insurance

The Fidelity Advantage
Planning & Advice
Trading
Straightforward Pricing
Insights & Tools
Security & Protection
FDIC & SIPC Coverage
Marketplace Solutions
About Fidelity
Careers

Why invest with Fidelity

Planning and advice

From complex wealth management to your retirement needs, we can help you with financial planning.

Straightforward pricing

With no account fees, \$0 commission trades, and no minimums to open an account, we can help your money go further.

Robust investing tools

Get easy-to-use tools and the latest professional insights from our team of specialists.

MONEY

2

Pick your account(s)

We are going to demo a brokerage account since it's flexible and almost everyone is eligible.

The process is almost exactly the same for IRAs and HSAs, so if you choose those, you should be able to follow along at the same time.

The screenshot shows the Fidelity website interface. The top navigation bar includes links for CUSTOMER SERVICE, PROFILE, OPEN AN ACCOUNT, VIRTUAL ASSISTANT, and LOG IN. A search bar is on the right. Below the navigation bar are five main categories: Accounts & Trade, Planning & Advice, News & Research, Products, and Why Fidelity. The Products category is expanded, showing a list of investment options: Mutual Funds, Retirement & IRAs, Stocks and Trading, Crypto, Direct Indexing, Fixed Income, Bonds & CDs, ETFs, Options, Sustainable Investing, Spending & Saving, Managed Accounts, 529 College Savings, Health Savings Accounts, Annuities, and Life Insurance. A dark grey box with the text "Why are you investing?" is overlaid on the Products list. It contains four options: "For retirement", "For general investing" (highlighted in red), "For education", and "For health care costs". Arrows point from these options to the corresponding items in the Products list: "For retirement" points to "Retirement & IRAs", "For general investing" points to "Stocks and Trading", "For education" points to "529 College Savings", and "For health care costs" points to "Health Savings Accounts". Below the Products list, there is a section titled "Why invest with Fidelity" with three columns: "Planning and advice", "Straightforward pricing", and "Robust investing tools".

Why are you investing?

- For retirement
- For general investing**
- For education
- For health care costs

Products

- Mutual Funds
- Retirement & IRAs
- Stocks and Trading
- Crypto
- Direct Indexing
- Fixed Income, Bonds & CDs
- ETFs
- Options
- Sustainable Investing
- Spending & Saving
- Managed Accounts
- 529 College Savings
- Health Savings Accounts
- Annuities
- Life Insurance

Why Fidelity

- The Fidelity Advantage
- Planning & Advice
- Trading
- Straightforward Pricing
- Insights & Tools
- Security & Protection
- FDIC & SIPC Coverage
- Marketplace Solutions
- About Fidelity
- Careers

Why invest with Fidelity

Planning and advice	Straightforward pricing	Robust investing tools
From complex wealth management to your retirement needs, we can help you with financial planning.	With no account fees, \$0 commission trades, and no minimums to open an account, we can help your money go further.	Get easy-to-use tools and the latest professional insights from our team of specialists.

MONEY

3

Open your account(s)

You can open a brokerage account if you don't already have one. And if you do, did you know you can have more than one? That can be handy if you are investing for multiple goals.

Fidelity CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG IN

Search or get a quote

Accounts & Trade | Planning & Advice | News & Research | Products | Why Fidelity

Home » Investment Products »

Print | Email | Share

Trading Overview

OVERVIEW
The Fidelity Account
Stock Trading
Compare Online Brokers
Awards & Recognition
Compare Service Levels
Margin Loans
Fully Paid Lending
FAQs

TECHNOLOGY
Trader Solutions
Fractional Shares
Custom Index Investing
Online Trading
Mobile Trading
Active Trader Pro
Trading Dashboard

Trading at Fidelity

Smarter trading technology, plus \$0 commission trades, means smarter trading decisions. **This is Decision Tech.**

Open a brokerage account



Whether you trade a lot or a little, we can help you get ahead



Commission-free trades

\$0¹ for online US stock, ETF, and option trades. Get margin rates as



Fractional share trading

Stocks by the SliceSM makes dollar-based investing easier. Own a slice



Decision-making technology

Get smarter trading technology and dedicated support to help

MONEY

2

Open your account(s)

Fidelity | Open an account

Let's open your brokerage account

Are you already a Fidelity customer?

✓ Yes

No

Select Yes if you have a brokerage, IRA, 401(k), or other Fidelity account.

Opening an account takes just a few minutes.

- First, you'll need to log into your Fidelity account.
- Next, we'll fill your application with information from your existing profile.
- Finally, begin the process of transferring money into your account.

[Exit](#)

[Next](#)

TALK MONEY

2

Open your account(s)

Fidelity | Open an account

Will this be an individual or joint account?

Account ownership

✓ Individual

Joint

An individual account will only be owned by you and a joint account is one that will be shared with someone else.

[Exit](#)

[Next](#)

Fidelity | Open an account

Take a moment to review and confirm your information

Account details

Account type Brokerage - The Fidelity Account® Individual

Your personal information [Edit](#)

These will vary a bit based on your situation.

3

Set up your account(s)

Fidelity | Fund your account

How would you like to deposit funds?

Select a transfer method:

☒ Link a bank account
Add your bank information to fund your new account (same-day availability).

☐ Use a digital payment app
Link a PayPal or Venmo account (funds available in 1–2 days).

☐ A bank wire
Send same day before 4 p.m. Possible bank fee.

[Exit](#)[Back](#)[Continue](#)

Fidelity | Fund your account

Here's what you'll need

Linking a bank account is fast and secure. We'll only ask for a few things:

- A simple verification of your identity
- Your bank account's routing and account numbers (found on a check)
- In some cases, your online banking username and password (for a faster connection between the accounts)

[Exit](#)[Back](#)[Continue](#)

3

Set up your account(s)

Fidelity

Link a bank

Link a bank

How do you want to transfer money?



Electronic funds transfer (EFT)

Send money between your linked accounts. Available in 1-3 days



Bank wire

Send same day before 4pm. Possible bank fee.

Who owns this bank account?

✓ Myself

Someone else

Is this bank a business account?

Yes

✓ No

How do you want to add bank information?



Log into my bank account with Plaid

Use Plaid to pull in your information for multiple bank accounts and we'll automatically link them to your eligible Fidelity accounts. [Learn more about Plaid](#)

Enter my bank information on my own

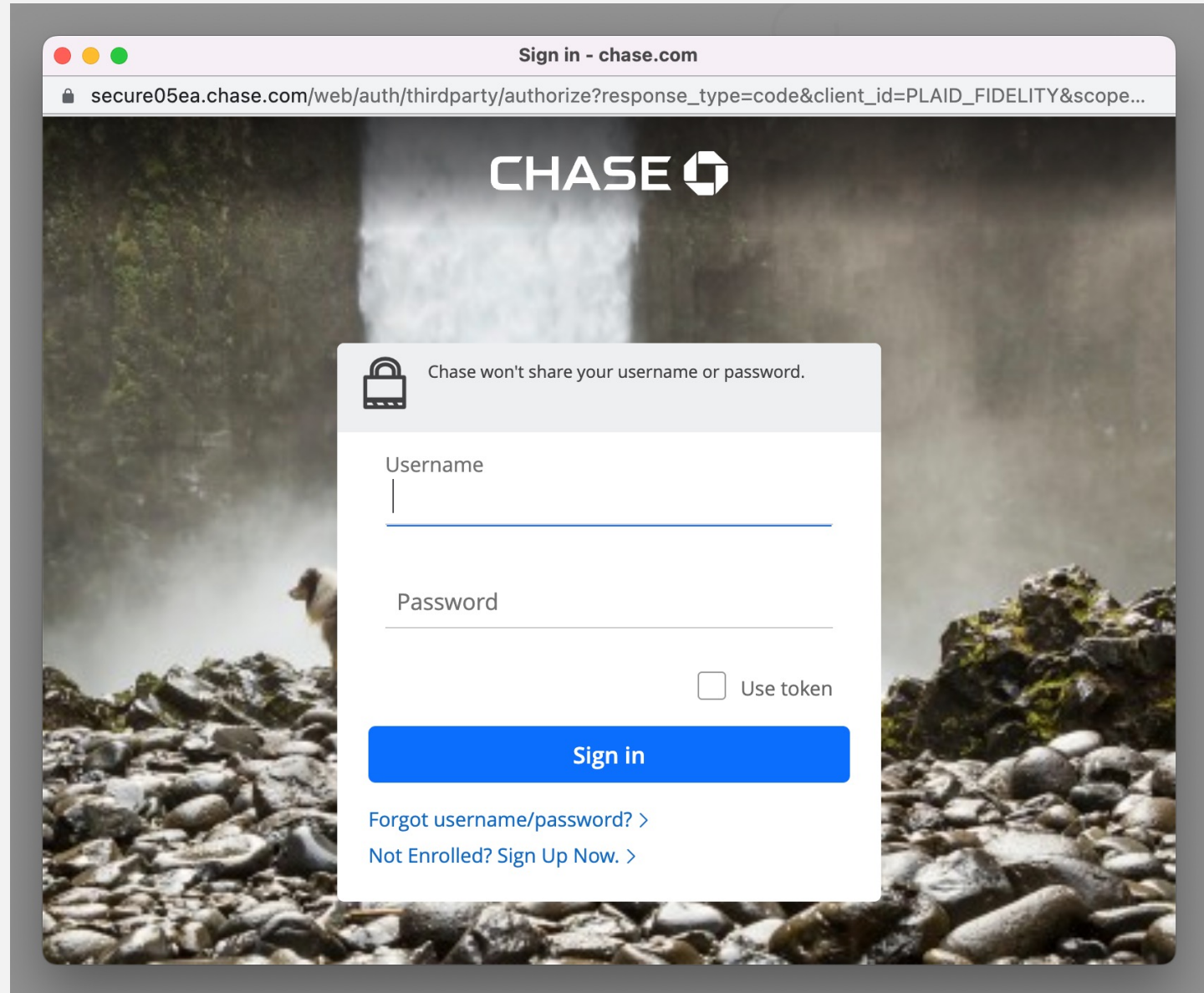
Enter your bank information and then choose which eligible Fidelity accounts you'd like to link.

[Where do I find account and routing numbers?](#)[Exit](#)[Continue](#)

TALK MONEY

3

Set up your account(s)

A screenshot of a web browser window showing the Chase sign-in page. The browser's address bar displays the URL 'secure05ea.chase.com/web/auth/thirdparty/authorize?response_type=code&client_id=PLAID_FIDELITY&scope...'. The page features the Chase logo at the top center. Below the logo, a white sign-in form is centered. The form includes a lock icon and the text 'Chase won't share your username or password.' followed by input fields for 'Username' and 'Password'. A checkbox labeled 'Use token' is positioned to the right of the password field. A blue 'Sign in' button is located below the form. At the bottom of the form, there are two links: 'Forgot username/password? >' and 'Not Enrolled? Sign Up Now. >'. The background of the page is a scenic image of a waterfall cascading over rocks.

Sign in - chase.com

secure05ea.chase.com/web/auth/thirdparty/authorize?response_type=code&client_id=PLAID_FIDELITY&scope...

CHASE

Chase won't share your username or password.

Username

Password

☐ Use token

Sign in

[Forgot username/password? >](#)

[Not Enrolled? Sign Up Now. >](#)

N TALK MONEY

3

Set up your account(s)

Fidelity | Link a bank



Success!

Your Bank of America accounts are now linked to your eligible Fidelity accounts.

Linked accounts

Your enabled accounts

Individual (Z1100000)

[Why aren't all my accounts listed?](#)

Related actions



Transfer money

Send money to your recipient's account quickly and securely.



Manage banks and recipients

View, make changes, or delete your linked bank accounts and recipients.



Link another bank or recipient

Need to link another bank or recipient? We'll take you there.

[Exit to portfolio summary](#)

Great! Now it's time to fund your account.

TALK MONEY

4

Fund your account(s)

You'll see all your accounts, including your new one!

The screenshot displays the Fidelity website interface. At the top, a green navigation bar includes the Fidelity logo, links for Customer Service, Profile, Open an Account, Virtual Assistant, and Log Out, along with a search bar. Below this is a secondary navigation bar with tabs for Accounts & Trade, Planning & Advice, News & Research, Products, and Why Fidelity. A third bar contains icons for Trade, Transfer, Pay Bills, Quote, and Messages. The main content area is divided into two columns. The left column, titled 'Accounts', shows a list of accounts as of March 28, 2023, at 2:29 PM ET. The right column, titled 'Individual', shows the account details for the 'Individual' account (Z1100000), including a congratulatory message and a link to 'Set up your Individual account'. A 'Balance at Fidelity' section with a line graph and an 'Add funds' button is also visible. A 'Feedback' button is located on the right side of the page.

Account Type	Account Name	Account ID	Balance	Change
All accounts			\$589,695.08	
Investment Accounts			\$252,613.96	
FidGo		Z2100000	\$528.46	\$0.32(+0.06%)
Brokerage		Z3100000	\$252,085.50	-\$796.50(-0.31%)
Individual		Z1100000	\$0.00	
Retirement Accounts			\$227,829.20	
Roth IRA		43100000	\$682.08	\$3.31(+0.49%)
HSA		53100000	\$939.99	\$3.65(+0.39%)
FidGo Rollover		63100000	\$176,976.49	\$189.11(+0.11%)

Individual :
Brokerage (Z1100000)

Summary Positions Balances Activity & Orders Documents Planning : More

Congrats, your account is now open! Get the most from your account by completing these setup steps

[Set up your Individual account](#)

Balance at Fidelity

Add funds

Balance details

Feedback

Indicates that the security has not priced today. Some securities, such as mutual funds, are not priced until after the market closes.

Content and data provided by various third parties and Fidelity. [Terms of Use](#)

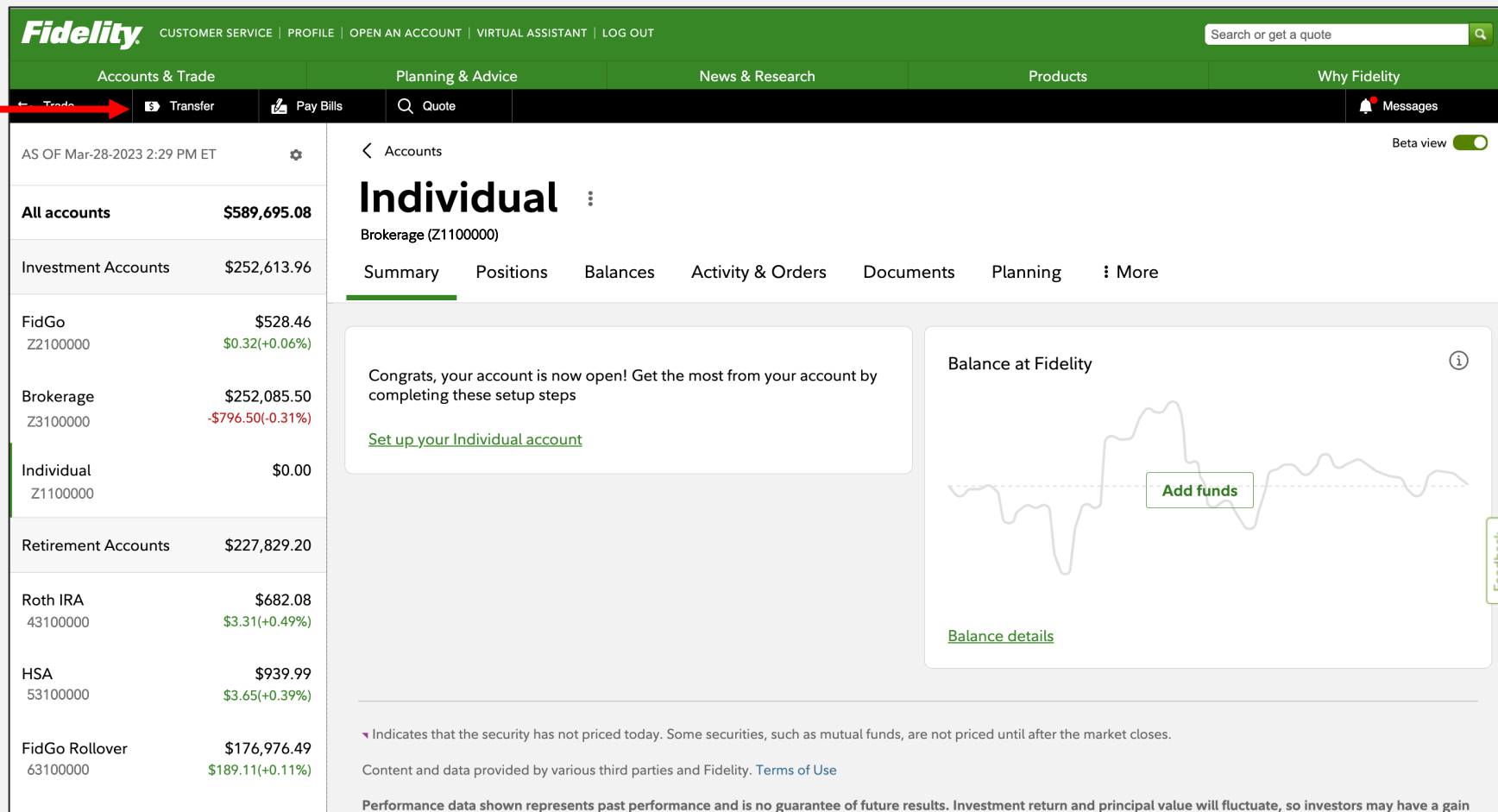
Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so investors may have a gain

WOMEN TALK MONEY

4

Fund your account(s)

There are several ways to put money into your accounts, but using “Transfer” is easy and accesses all of them together.



The screenshot shows the Fidelity website interface. A red arrow points to the 'Transfer' button in the top navigation bar. The main content area displays the 'Individual' account summary, including a table of account balances and a line graph showing the balance at Fidelity over time. The 'Transfer' button is highlighted in the top navigation bar.

Fidelity CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG OUT

Search or get a quote

Accounts & Trade Planning & Advice News & Research Products Why Fidelity

Trade Transfer Pay Bills Quote Messages

AS OF Mar-28-2023 2:29 PM ET

All accounts \$589,695.08

Investment Accounts \$252,613.96

FidGo Z2100000 \$528.46 \$0.32(+0.06%)

Brokerage Z3100000 \$252,085.50 -\$796.50(-0.31%)

Individual Z1100000 \$0.00

Retirement Accounts \$227,829.20

Roth IRA 43100000 \$682.08 \$3.31(+0.49%)

HSA 53100000 \$939.99 \$3.65(+0.39%)

FidGo Rollover 63100000 \$176,976.49 \$189.11(+0.11%)

Individual Brokerage (Z1100000)

Summary Positions Balances Activity & Orders Documents Planning More

Congrats, your account is now open! Get the most from your account by completing these setup steps

[Set up your Individual account](#)

Balance at Fidelity

Add funds

Balance details

Feedback

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WOMEN TALK MONEY

4

Fund your account(s)

You can do this from any bank you have set up to any account that has self-directed investing (including brokerage, IRAs, HSAs, custodial, Roth IRA for kids).

For this demo, I will start with \$10 because it will be immediately available and we can use it for our examples. You can add what you'd like later because higher amounts take 1-3 days to become available.

After you finish, go back to the portfolio summary page.

Fidelity | Move money

Let's start with the basics

Which account do you want to move money from?

From 

[View your bank details](#)

Where will the money be transferred to?

Delivery times can vary depending on the transfer method that's selected. [See estimated delivery times](#)

To 

Est. delivery time: 1-3 business days

Total account value \$0.00

Enter your transfer details

Frequency 

Date 

Amount

Transaction limit \$250,000.00

[Exit to portfolio summary](#)

TALK MONEY

4

Choose your investments

Now it's time to pick your investments!

First, click into your new account (or wherever you're choosing investments).

The screenshot displays the Fidelity website interface. At the top, a green navigation bar includes links for Customer Service, Profile, Open an Account, Virtual Assistant, and Log Out. A search bar is located on the right. Below this, a secondary navigation bar categorizes the site into Accounts & Trade, Planning & Advice, News & Research, Products, and Why Fidelity. A third bar offers specific actions: Trade, Transfer, Pay Bills, Quote, and Messages. The main content area is titled 'Accounts' and shows a list of account balances on the left. A red arrow points from the text box to the 'Individual' account entry. The right side of the page features a welcome message for a new account, a line graph titled 'Balance at Fidelity' with an 'Add funds' button, and a 'Balance details' link. A feedback button is visible on the far right.

Account Type	Account Name	Balance	Change
All accounts		\$589,695.08	
Investment Accounts		\$252,613.96	
FidGo	Z2100000	\$528.46	\$0.32(+0.06%)
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HSA	53100000	\$939.99	\$3.65(+0.39%)
FidGo Rollover	63100000	\$176,976.49	\$189.11(+0.11%)

Individual :
Brokerage (Z1100000)

Summary | Positions | Balances | Activity & Orders | Documents | Planning | More

Congrats, your account is now open! Get the most from your account by completing these setup steps

[Set up your Individual account](#)

Balance at Fidelity

[Add funds](#)

[Balance details](#)

Feedback

Indicates that the security has not priced today. Some securities, such as mutual funds, are not priced until after the market closes.

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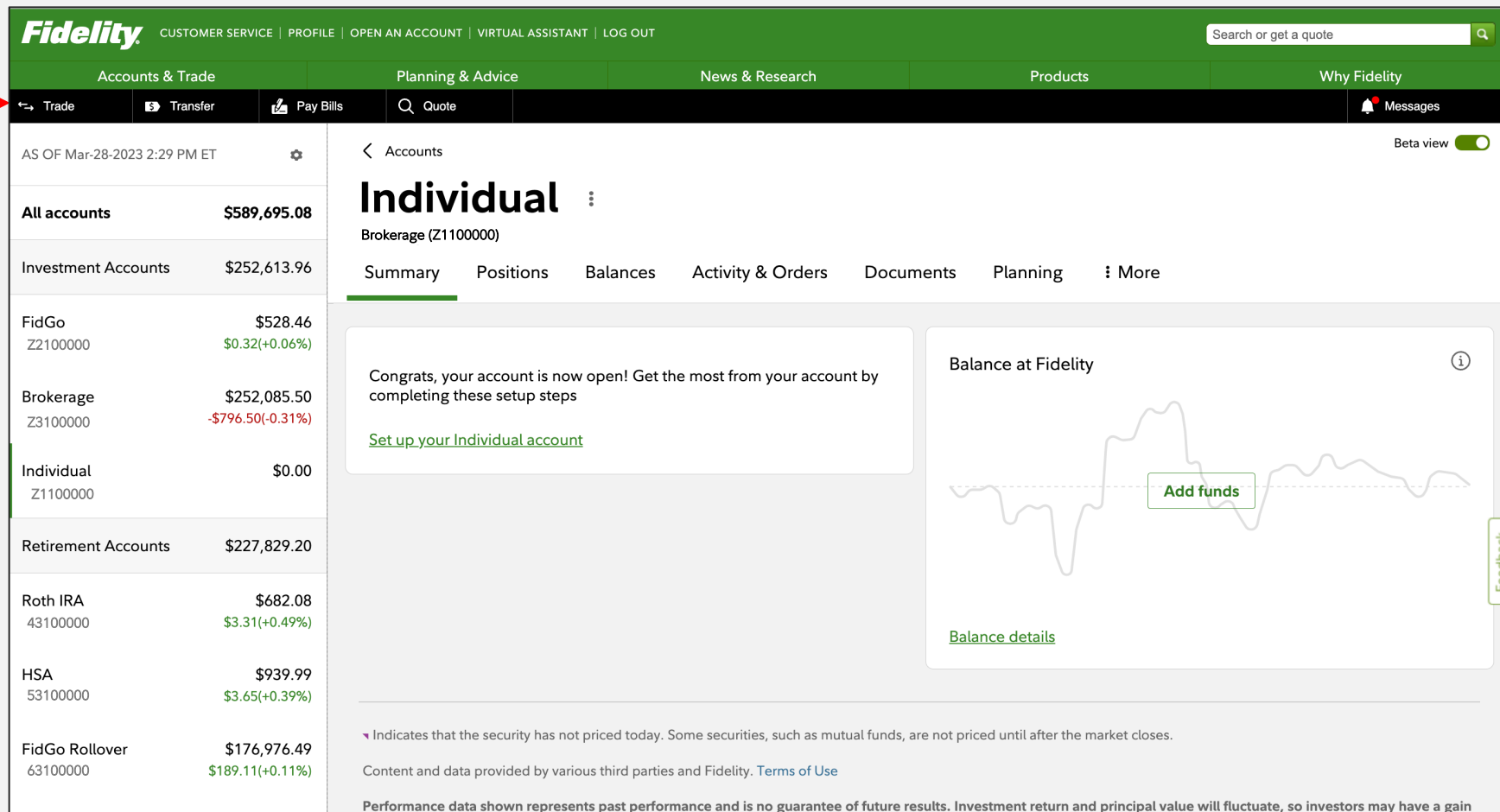
Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so investors may have a gain

WOMEN TALK MONEY

4

Choose your investments

Now, choose "Trade."



Fidelity CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG OUT

Search or get a quote

Accounts & Trade | Planning & Advice | News & Research | Products | Why Fidelity

Trade | Transfer | Pay Bills | Quote | Messages

AS OF Mar-28-2023 2:29 PM ET

All accounts \$589,695.08

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Individual :
Brokerage (Z1100000)

Summary | Positions | Balances | Activity & Orders | Documents | Planning | More

Congrats, your account is now open! Get the most from your account by completing these setup steps

[Set up your Individual account](#)

Balance at Fidelity

Add funds

Balance details

Feedback

Indicates that the security has not priced today. Some securities, such as mutual funds, are not priced until after the market closes.

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WOMEN TALK MONEY

4

Choose your investments

The trading widget will pop up. It will show how much money you have available to invest. Some might be immediately available and some might show as pending for 1-3 days.

Fidelity CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG OUT

Search or get a quote

Accounts & Trade | Planning & Advice | News & Research | Products | Why Fidelity

Trade | Transfer | Pay Bills | Quote | Messages

Trade

TRADE: Stocks/ETFs

ACCOUNT: Individual (Z09956692)

Cash available to trade: \$10.00

As of Mar-28-2023 03:52:29 PM ET

Symbol

Buy | Sell

Shares | Dollars

Share amount

Market | Limit

View expanded ticket

Estimated value: --

Preview order

Important disclosure information

53100000 \$3.65(+0.39%)

FidGo Rollover \$176,976.49

63100000 \$189.11(+0.11%)

Individual

Brokerage (Z1100000)

Summary | Positions | Balances | Activity & Orders | Documents | Planning | More

Congrats, your account is now open! Get the most from your account by completing these setup steps

[Set up your Individual account](#)

Balance at Fidelity

Add funds

Balance details

Indicates that the security has not priced today. Some securities, such as mutual funds, are not priced until after the market closes.

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WOMEN TALK MONEY

4

Choose your investments

Mutual funds	ETFs	Stocks
A mutual fund is group of stocks, bonds, and/or other investments—but instead of creating the group yourself, a professional has created it for you. There are tens of thousands of mutual funds, including target date funds (which start off more aggressive, then get more conservative as they get closer to a specific date), index funds (which try to mirror a particular stock or bond index, like the S&P 500), or thematic funds (which focus on areas of interest, like the environment or women).	An exchange-traded fund (ETF) is also a group of investments. There are a few differences between ETFs and mutual funds: ETFs can be bought and sold anytime throughout the trading day, unlike mutual funds, which close at the end of the trading day. ETFs don't usually require a minimum investment. (Most, though not all, mutual funds do require an initial minimum investment.) There are currently several thousand ETFs on the US stock exchanges.	Buying a stock is like buying an individual piece of a specific company. You can buy whole shares or, many times, slices of a share. You will also get access to many stocks at one time when you buy mutual funds or ETFs.

There are many options, including CDs, bonds, and more. If you'd like personalized help on what's right for you, you can call us.

WOMEN TALK MONEY

4

Choose your investments

Do you know the symbol of the investment you want? If not, just search by name. You can do a fund, stock, ETF, etc.

SYMBOL
FACBD

FIDELITY ABC FUND NTP

\$12.37 -0.04 (-0.322%)

Investment minimum **\$0.00**

[Prospectus](#)

This is only for educational purposes and not a recommendation.

Fidelity CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG OUT

Search or get a quote

Accounts & Trade | Planning & Advice | News & Research | Products | Why Fidelity

Trade | Transfer | Pay Bills | Quote | Messages

Trade

TRADE Mutual Funds

ACCOUNT Individual (Z1100000)

Cash available to trade \$20.01

AS OF 04/10/23 10:08:55 AM ET

SYMBOL FACBD

FIDELITY ABC FUND NTP

\$12.37 -0.04 (-0.322%)

Investment minimum \$0.00

[Prospectus](#)

ACTION Buy

DOLLAR AMOUNT 10.00

Estimated value --

[Preview order](#)

[Important disclosure information](#)

Accounts

Individual Brokers (Z1100000)

Summary | Positions | Balances | Activity & Orders | Documents | Planning | More

Congrats, your account is now open! Get the most from your account by completing these setup steps

[Set up your Individual account](#)

Balance at Fidelity

[Add funds](#)

[Balance details](#)

▼ Indicates that the security has not priced today. Some securities, such as mutual funds, are not priced until after the market closes.

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Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so investors may have a gain

Roth IRA	43100000	\$682.08	\$3.31(+0.49%)
HSA	53100000	\$939.99	\$3.65(+0.39%)
FidGo Rollover	63100000	\$176,976.49	\$189.11(+0.11%)

WOMEN TALK MONEY

4

Choose your investments

This is the confirmation screen you'll see.

This is for mutual funds. If you're buying stocks, you'll see options for "market" or "limit" which help you set guidelines for the price you want for buying or selling.

The screenshot displays the Fidelity website interface. At the top, a green navigation bar includes the Fidelity logo and links for Customer Service, Profile, Open an Account, Virtual Assistant, and Log Out. A search bar is on the right. Below this is a secondary navigation bar with tabs for Accounts & Trade, Planning & Advice, News & Research, Products, and Why Fidelity. A third bar contains icons for Trade, Transfer, Pay Bills, Quote, and Messages.

The main content area is split into two panels. The left panel, titled 'Trade', shows a confirmation for 'FIDELITY ABC FUND' (NTF) at a price of \$12.37, with a -0.04 (-0.322%) change. It includes an investment minimum of \$0.00 and a 'Preview order' section with a warning: 'This trade will be completed at the next available price.' The order details specify: Account (Individual Z09956692), Symbol (FACBD), Description (FIDELITY ABC FUND), Action (Buy), Amount (\$10.00), and Trade type (Cash). The estimated value is \$10.00. A 'Place order' button is prominent, along with 'Edit' and 'Cancel' options. Below this is a section for 'FidGo Rollover' with a balance of \$176,976.49 and a change of \$189.11 (+0.11%).

The right panel, titled 'Accounts', shows the 'Individual' account (Brokerage Z1100000). It has tabs for Summary, Positions, Balances, Activity & Orders, Documents, Planning, and More. A message states: 'Congrats, your account is now open! Get the most from your account by completing these setup steps' with a link to 'Set up your Individual account'. A 'Balance at Fidelity' section features a line graph and an 'Add funds' button. A 'Feedback' button is visible on the far right.

At the bottom, there is a disclaimer: 'Indicates that the security has not priced today. Some securities, such as mutual funds, are not priced until after the market closes. Content and data provided by various third parties and Fidelity. Terms of Use. Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so investors may have a gain.'

WOMEN TALK MONEY

4

Choose your investments

YAY!

The trade has been placed. There will be a bit of a lag until you see the investment you chose in your account.

The screenshot displays the Fidelity website interface. At the top, a green navigation bar includes links for Customer Service, Profile, Open an Account, Virtual Assistant, and Log Out. Below this, a secondary navigation bar lists various services: Trade, Transfer, Pay Bills, Quote, and Messages. The main content area is divided into two sections. On the left, a 'Trade' sidebar shows a confirmation message: 'Order received: #D10CGCZX' with a green checkmark. Below this, a timeline indicates the order was placed 'Just now', will execute 'After next market close', and cash will be debited from the 'Core' account '1-2 business days'. Buttons for 'Manage orders', 'View positions', and 'Enter new order' are visible. On the right, the 'Individual' account setup page is shown, with a message: 'Congrats, your account is now open! Get the most from your account by completing these setup steps'. A link to 'Set up your Individual account' is provided. Below this, a 'Balance at Fidelity' section features a line graph and an 'Add funds' button. At the bottom, a table shows the 'FidGo Rollover' account with a balance of \$176,976.49 and a gain of \$189.11 (+0.11%).

Fidelity CUSTOMER SERVICE | PROFILE | OPEN AN ACCOUNT | VIRTUAL ASSISTANT | LOG OUT

Search or get a quote

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Trade

✓ **Order received:**
#D10CGCZX

✓ **Order placed**
Just now

Trade executes
After next market close. Price generally available by 9PM ET

Cash debited from Core
1-2 business days

[Manage orders](#)

[View positions](#)

[Enter new order](#)

Individual
Brokerage (Z1100000)

Summary | Positions | Balances | Activity & Orders | Documents | Planning | More

Congrats, your account is now open! Get the most from your account by completing these setup steps

[Set up your Individual account](#)

Balance at Fidelity

Add funds

[Balance details](#)

FidGo Rollover 63100000 **\$176,976.49**
\$189.11(+0.11%)

Indicates that the security has not priced today. Some securities, such as mutual funds, are not priced until after the market closes.

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Performance data shown represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate, so investors may have a gain

WOMEN TALK MONEY

4

Choose your investments

If you want to check on your pending trade(s), you can go to your account, then “Activity & Orders” – you should see it there under “Pending.”

The screenshot displays the Fidelity website interface. At the top, the Fidelity logo is followed by links for Customer Service, Profile, Open an Account, Virtual Assistant, and Log Out. A search bar for quotes is on the right. Below this is a navigation bar with tabs for Accounts & Trade, Planning & Advice, News & Research, Products, and Why Fidelity. A secondary bar contains links for Trade, Transfer, Pay Bills, Quote, and Messages. The main content area is titled 'Accounts' and shows a list of account balances on the left, including 'All accounts' (\$601,282.28), 'Investment Accounts' (\$255,557.11), 'FidGo' (\$843.26), 'Brokerage' (\$254,693.84), 'Individual' (\$20.01), 'Retirement Accounts' (\$234,612.97), and 'Roth IRA' (\$700.14). A red arrow points from the 'Individual' account to the 'Activity & Orders' tab. The 'Activity & Orders' tab is active, showing a search bar, filters (Past 30 days, Orders, Transfers, More filters), and a 'Pending' section. The pending section shows a trade: 'Apr-10-2023 Buy \$10.00 of FABCD at Market (Day)' with a 'Cancel' link and an 'Open' button. The date 'AS OF 04/10/23 at 10:33 AM ET' is also visible.

Account Type	Balance
All accounts	\$601,282.28
Investment Accounts	\$255,557.11
FidGo	\$843.26
Brokerage	\$254,693.84
Individual	\$20.01
Retirement Accounts	\$234,612.97
Roth IRA	\$700.14

Pending

Date	Action	Status
Apr-10-2023	Buy \$10.00 of FABCD at Market (Day)	Open

4

Choose your investments

Once the trade clears, they'll be under "Positions." How much you have available to invest will be listed on a line with two stars next to it, though the name will vary based on whether it's cash or something like a money market fund.

Investment

Money available to invest

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AS OF Apr-10-2023 10:32 AM ET

Individual :
Brokerage (Z1100000)

Summary | **Positions** | Balances | Activity & Orders | Documents | Planning | More

Closed Positions

Overview | Dividend View | Fund Performance

AS OF 04/11/2023 8:51 AM ET

Symbol	Last Price	Today's Gain/Loss	Total Gain/Loss	Current Value	% of Account	Quantity	Cost Basis	52-Week Range
Individual Z09956692								
Manage Dividends								
FACBD FIDELITY ABCD FUND	\$12.51 +\$0.14	\$0.00 0.00%	-\$0.01 -0.05%	\$9.99	49.95%	0.799	\$10.00 ^a \$12.52 / Share	\$11.73 \$15.08
FCASH** FIDELITY CASH RESERVES	\$1.00 \$0.00	n/a n/a	n/a n/a	\$10.01	50.05%	10.01	n/a n/a	--
Account Total		\$0.00 0.00%	-\$0.01 -0.10%	\$20.00				

AS OF Apr-10-2023 10:32 AM ET

All accounts \$601,282.28

Investment Accounts \$255,557.11

FidGo Z2100000 \$528.46
\$0.32(+0.06%)

Brokerage Z3100000 \$252,085.50
-\$796.50(-0.31%)

Individual Z1100000 \$0.00

Retirement Accounts \$227,829.20

Roth IRA 43100000 \$682.08
\$3.31(+0.49%)

HSA 53100000 \$939.99
\$3.65(+0.39%)

** Amount of uninvested cash which can be used for processing transactions.

^a Indicates an Earnings event exists within 5 calendar days. Earnings beat or miss is based on the actual earnings compared to the I/B/E/S consensus estimate.

WOMEN TALK MONEY

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Choose your investments

Want to invest/place a trade in a different account?

Great news! For many accounts where you do your own investing, the process is the same.

In this example, you can see that FCASH is the cash available to trade, and there's only \$.64 – so you'd need to add more first.

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AS OF Apr-10-2023 10:32 AM ET

All accounts \$601,282.28

Investment Accounts \$255,557.11

FidGo Z2100000 \$843.26 \$1.59(+0.19%)

Brokerage Z3100000 \$254,693.84 \$108.00(+0.04%)

Individual Z1100000 \$20.01

Retirement Accounts \$234,612.97

Roth IRA 43100000 \$700.14 \$2.04(+0.29%)

HSA 53100000 \$963.96 \$3.95(+0.41%)

FidGo Rollover 63100000 \$182,063.09 \$463.22(+0.26%)

HSA :
Brokerage (Z2100000)

Summary | Positions | Balances | Activity & Orders | Documents | Planning | More

Closed Positions

Overview | Dividend View | Fund Performance

AS OF 04/10/2023 10:45 AM ET

Symbol	Last Price	Today's Gain/Loss	Total Gain/Loss	Current Value	% of Account	Quantity	Cost Basis	52-Week Range
HSA 227679232 Manage Dividends								
FCASH** FIDELITY CASH RESERVES	\$1.00 \$0.00	n/a n/a	n/a n/a	\$0.64	0.07%	0.64	n/a n/a	--
FABCD FIDELITY ABC FUND	\$142.47 +\$0.54	+\$0.51 +0.38%	+\$30.16 +28.33%	\$136.62	14.17%	0.959	\$106.46 ^a \$111.01 / Share	\$124.13 - \$154.96
FXYZD FIDELITY XYZ FUND	\$11.13 +\$0.09	+\$1.25 +0.81%	+\$1.55 +1.01%	\$155.30	16.11%	13.954	\$153.75 ^a \$11.02 / Share	\$9.02 - \$11.96
FAAAD FIDELITY AAA FUND	\$13.34 +\$0.01	+\$0.23 +0.07%	+\$18.35 +6.11%	\$318.29	33.02%	23.86	\$299.94 ^a \$12.57 / Share	\$11.50 - \$14.25
FZZZD FIDELITY ZZZ FUND	\$17.95 +\$0.10	+\$1.96 +0.56%	+\$91.04 +34.73%	\$353.11	36.63%	19.672	\$262.07 ^a \$13.32 / Share	\$15.59 - \$19.54
Account Total		+\$3.95 +0.41%	+\$141.10 +17.16%	\$963.96				

Important Information

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Choose your investments

Which types of accounts let you choose and manage your investments?

	Brokerage account	Individual retirement accounts (IRA) – including Roth IRA, trad IRA, and rollover IRA	Health care savings account (HSA)	Youth account	Custodial account	Roth IRA for kids	529
<i>What's the primary purpose?</i>	General investing	Retirement	Health care	General investing for teens	General investing on the behalf of kids	Retirement for kids	Education
<i>Could there be tax advantages?</i>	No	Yes	Yes	No	No	Yes	Yes

5 Checking in on your investments

A bonus workshop
for later!

(You can find these
1-minute workshops
in our monthly
newsletter.)

1-Minute Workshop

How to set up automatic investing

Did you know that you can set up automatic and recurring deposits directly into a mutual fund? It helps make investing faster and easier.

1. [Log in](#) to your portfolio. Go to All accounts -> Account features -> Automatic transfers and investments -> Schedule a new transfer -> Set up an automatic investment.
2. In the dropdown, you'll see all your eligible accounts. Choose the account you'd like to invest in.
3. Next, choose where you'd like the money to come from. Your options will vary based on the account you chose.
4. Now it's time to choose what to do with your money. You'll have the option of your "core account" (which is most often cash and is not invested) or a "mutual fund you own" (these are the mutual funds already in that account). You can now decide how much money to put where.
5. Finally, decide on a schedule. You'll see options for monthly, quarterly, or even a custom schedule.

5 Checking in on your investments

Whether it's your first day investing or you feel like a pro, there are some important questions to ask yourself regularly:

About diversification: Are your investments [diversified](#)? This means you spread your investments around to help manage your risk. We believe that you should have a mix of stocks, bonds, and other investments, and should diversify within those different types of investments.

About risk: Is your level of risk appropriate for you? For example, if you are 40 years away from retirement, you may want a different level of risk than if you are 1 year away from retirement.

About goals: Have any of your goals changed? If something new has happened in your life or you simply want something different, you might want a different investing strategy.

About fit: Is choosing and managing your investments not quite your thing? Or do you have more complex needs? If so, you might want to have a professional do it for you. We have [a wide range of professionally managed options](#) to choose from, including accounts with \$0 advisory fees and no minimum balances, all the way up to dedicated advisors.

Diversification does not ensure a profit or guarantee against loss.

WOMEN TALK MONEY



Join us on LinkedIn and bring
your money questions

The logo for Women Talk Money, featuring the words 'WOMEN TALK MONEY' in white, stacked vertically inside a blue square.

Women Talk Money

Fidelity's Women Talk Money is a community - for women, by women - dedicated to closing the gender wealth gap.
Financial Services · 12 followers

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About

Fidelity's Women Talk Money is a community - for women, by women - that talks candidly about the financial realities of being a woman (the pay gap, the pink tax, invisible labor, longevity, and more). Our goal is to help close the gender wealth gap.

This is the place to ask us your money questions, keep the conversation going after one of our events, or chime in with your own experiences.

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Continue today's conversation on the
Women Talk Money LinkedIn  community

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Today's resources

- [The Fidelity Account](#)
A general brokerage account for trading and investing.
- [IRAs](#)
IRA accounts with access and control to complement your 401(k)s.
- [Health savings accounts](#)
With a Fidelity health savings account (HSA), you can pay for qualified medical expenses in a tax-advantaged way, now through retirement.
- [Fidelity Youth Account](#)
Is your teen ready to start investing on their own (with you keeping an eye on them, of course)? This is a light version of a brokerage account and lets them get their feet wet.
- [Roth IRA for kids](#)
A Roth IRA for kids allows a child to start investing as soon as they have their own earned income—this could be from a lemonade stand, babysitting, or a summer job. It can be a great way to show them the ropes and get them into the habit early.
- [529 accounts](#)
If you'd like to save and invest in a tax-advantaged way for your child's, your own, or someone else's (broadly defined) education expenses, then you might want a 529.
- [Custodial account](#)
In this brokerage account, the investments are controlled by the adult only until the designated minor is of age. It can be a great education savings vehicle or to give as a financial gift upon the minor reaching a designated age.
- [How to invest: A step-by-step guide to choosing and managing your own investments](#)

Please carefully consider the plan's investment objectives, risks, charges, and expenses before investing. For this and other information on any 529 college savings plan managed by Fidelity, contact Fidelity for a free Fact Kit, or view one online. Read it carefully before you invest or send money.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](#), 900 Salem Street, Smithfield, RI 02917

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