

# MARKET INSIGHTS: NEW DEVELOPMENTS, WHAT TO CONSIDER, AND TOP QUESTIONS ANSWERED



# MARKET INSIGHTS: NEW DEVELOPMENTS, WHAT TO CONSIDER, AND TOP QUESTIONS ANSWERED



Views and opinions expressed in this webcast are those of the speakers. This discussion is for educational purposes and should not be considered Investment advice.

# 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 Fidelity customers 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.



**Jenn Sirois, CFP®**

**Vice President, Financial Consultant, Fidelity Investments**

Jenn Sirois is a vice president, financial consultant at Fidelity's Investor Center in Shrewsbury, Massachusetts. Since joining Fidelity in 2006, Jenn has helped families develop actionable financial plans to achieve their vision of financial security both in the short and long term.

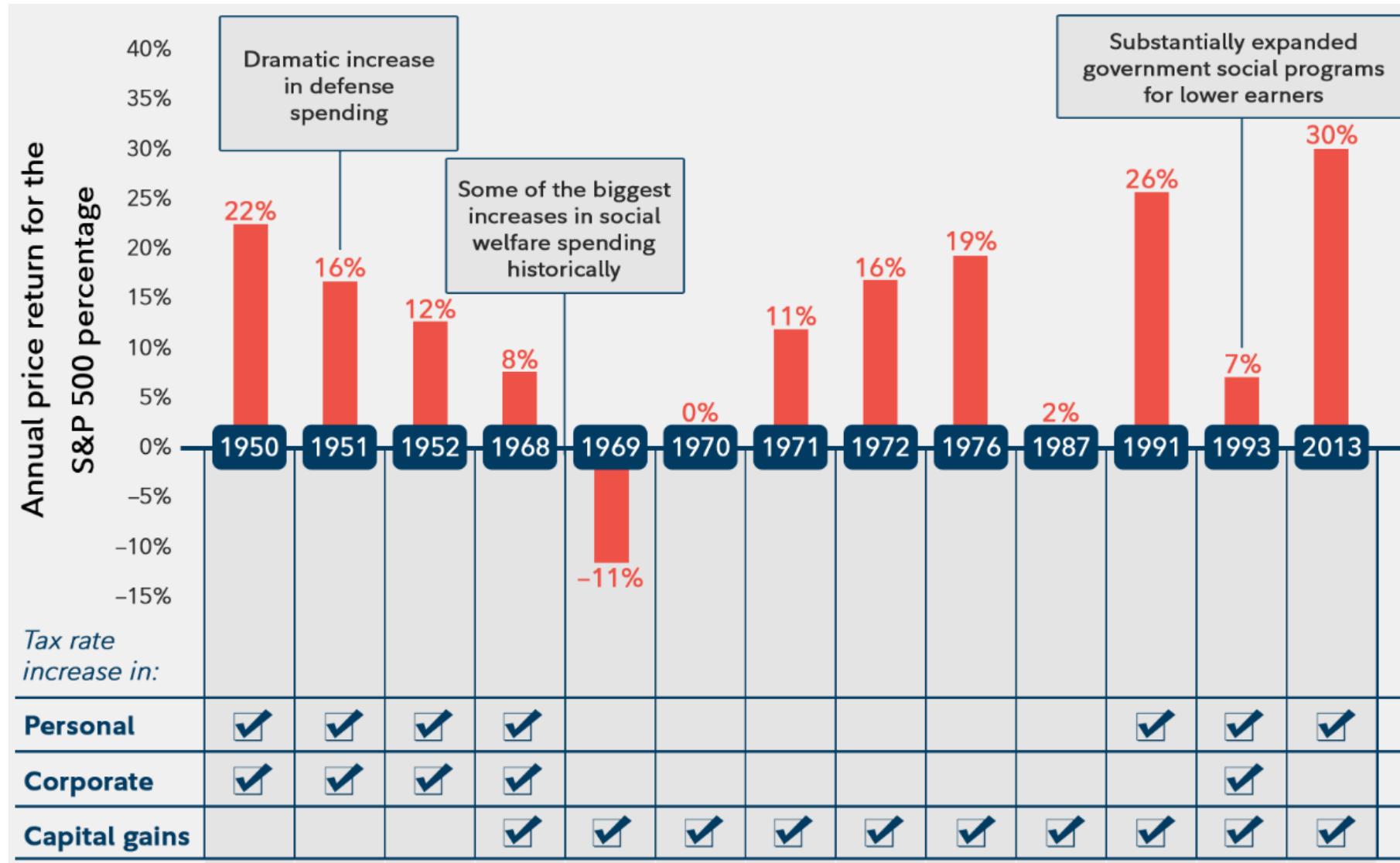
# The Year So Far



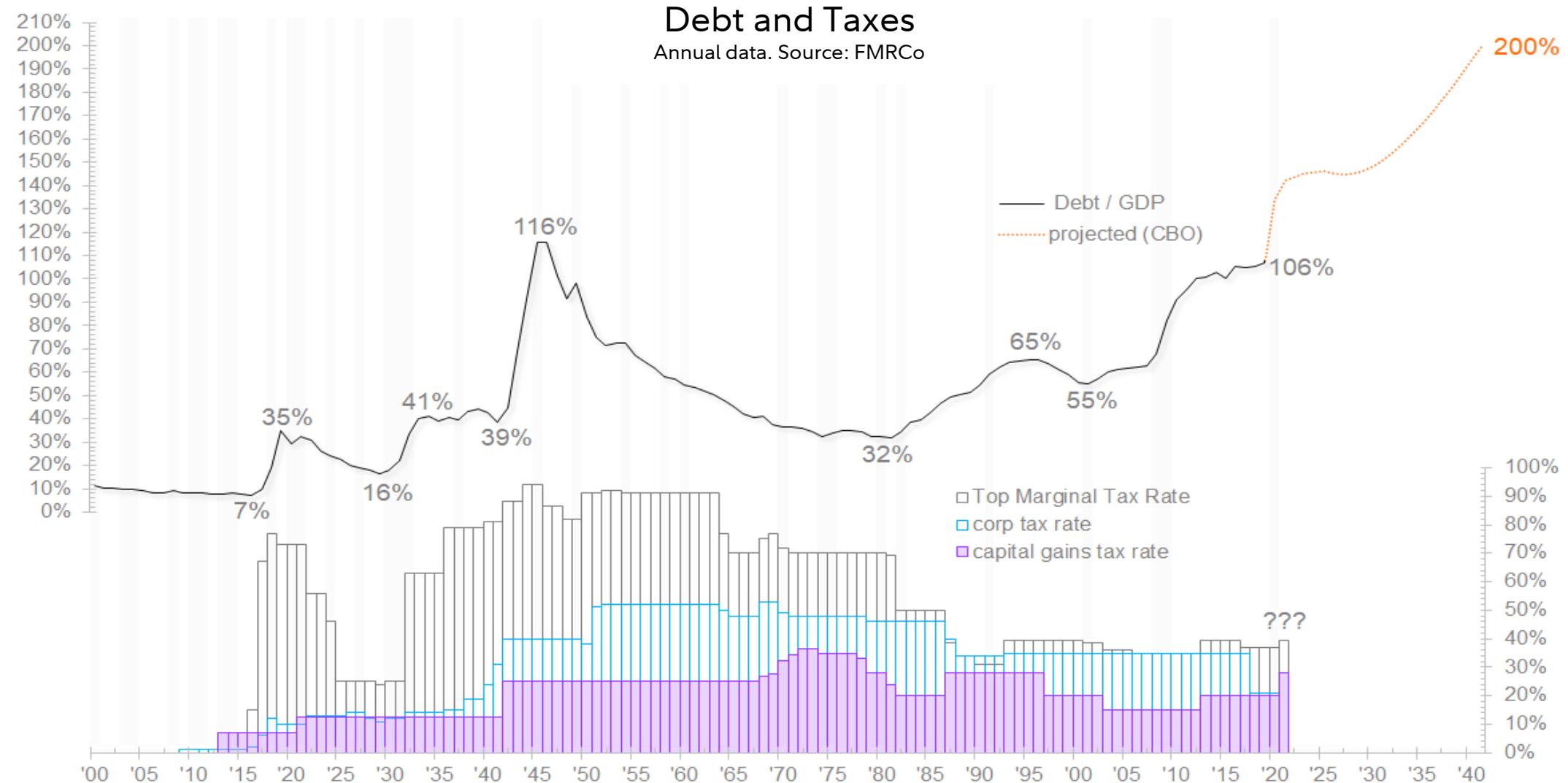
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# Tax Increases through the Years



# Debt and Taxes

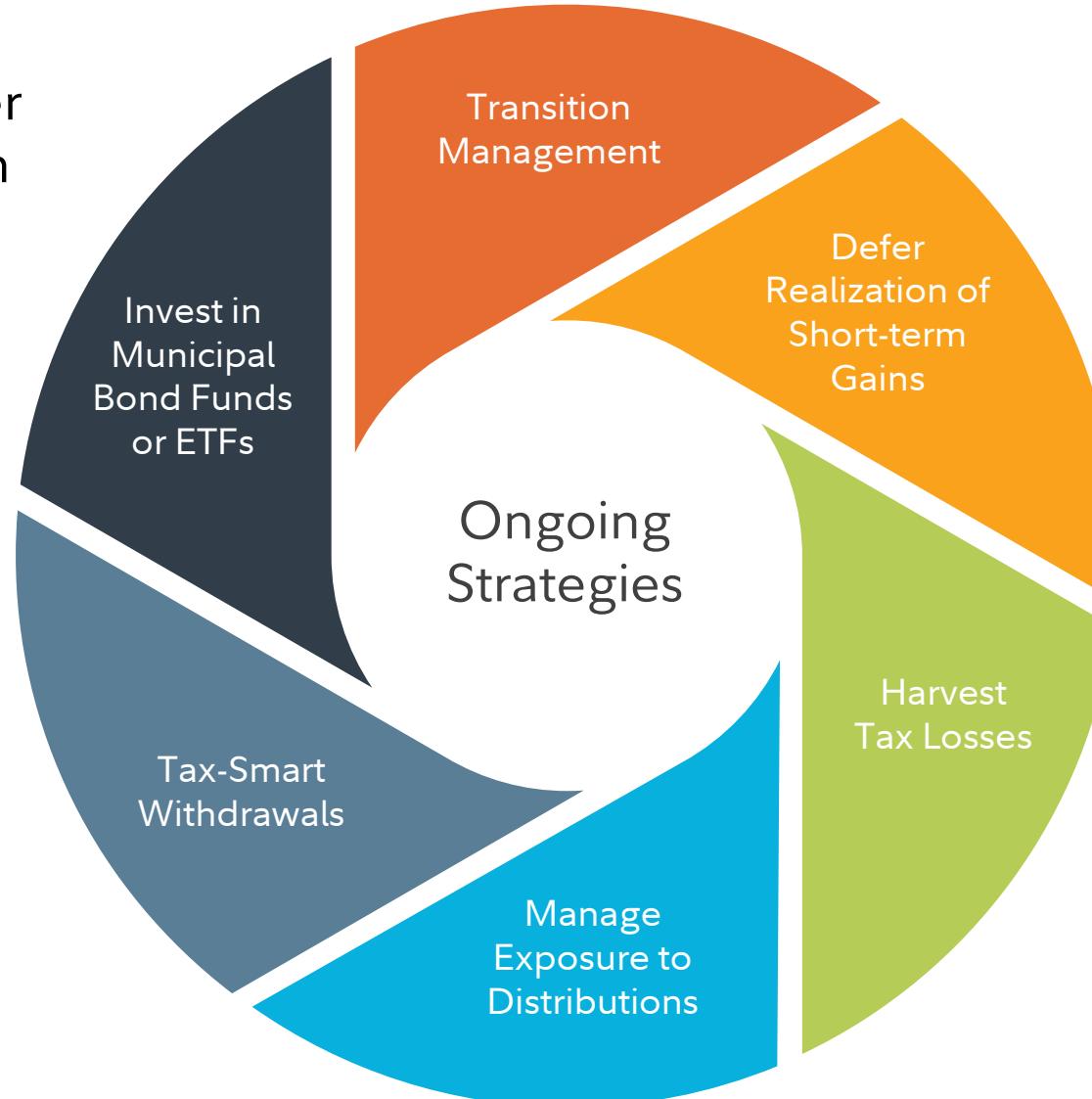


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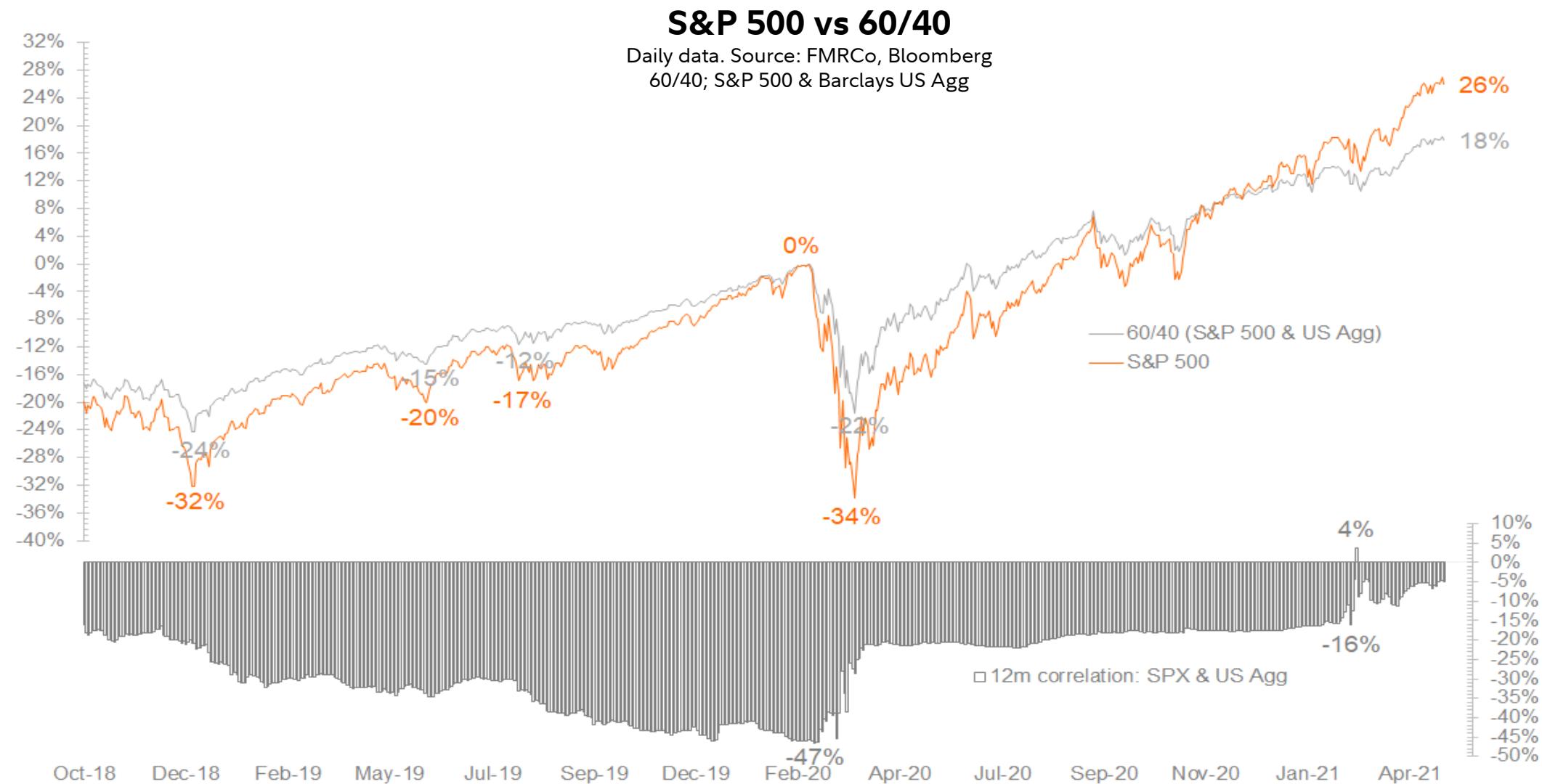
Data source: FMRCo, Bloomberg, Global Financial Data (GFD), Haver Analytics, FactSet. Data as of May 4, 2021.

# Managing for Taxes

Six strategies to consider  
for a tax-smart approach



# Deflation vs. Inflation



For illustrative purposes only. Past performance is no guarantee of future results.

Data source: FMRCO, Bloomberg, Global Financial Data (GFD). Haver Analytics, FactSet. Data as of May 4, 2021.

# Isabelle Devinney



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The securities of smaller, less well-known companies can be more volatile than those of larger companies.

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

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. Foreign investments involve greater risks than U.S. investments, and can decline significantly in response to adverse issuer, political, regulatory, market, and economic risks. Any fixed-income security sold or redeemed prior to maturity may be subject to loss.

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