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.
Past performance is no guarantee of future results.
Great Expectations

Earnings: Expected vs Realized
Monthly data. Source: FMRCo, Factset, Bloomberg

Past performance is no guarantee of future results.
Are You on Track for Retirement?

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.

This graphic is presented for illustrative purposes only. Fidelity Investments reserves the right to eliminate or modify any aspect of this functionality at any time in its discretion.
The Estimated Impact of a 25% Market Downturn on a Retirement Score

Past performance is no guarantee of future results.

IMPORTANT: The projections or other information generated by Fidelity Retirement Score regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Results may vary with each use and over time. The Fidelity Retirement Score is a hypothetical illustration and does not represent your individual situation or the investment results of any particular investment or investment strategy and is not a guarantee of future results. Your score does not consider the composition of current savings and other factors.

The first 4 columns represent the factors that make up the current retirement score, in the fifth column. The red bar indicates the impact of the market downturn on that portion of the current retirement score.

*Please see important additional information related to this estimate.
Price Leads Earnings

2020: fiscal year 2020 EPS estimate vs peak
2021: fiscal year 2021 EPS estimate vs peak
2022: fiscal year 2022 EPS estimate vs peak
NTM: next 12 months EPS estimate vs peak
Blended NTM: combines actual and expected

Past performance is no guarantee of future results.
Three Components of a Plan Built for Growth & Income

- Guaranteed sources to cover core expenses
- Growth potential to meet long-term needs
- Flexibility to refine your plan over time
Investing involves risk, including risk of loss.

Past performance is no guarantee of future results.

Diversification does not ensure or guarantee against loss.

Guarantees are subject to the terms of the agreement, any contract to which the guarantee applies, and the claims-paying ability of the issuing insurance company.

Before investing in any mutual fund or exchange-traded fund, you should consider its investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus, an offering circular, or, if available, a summary prospectus containing this information. Read it carefully.

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