

Fidelity Viewpoints[®] :

Market Sense

The latest headlines, the current market conditions,
and what it all means for you.



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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 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

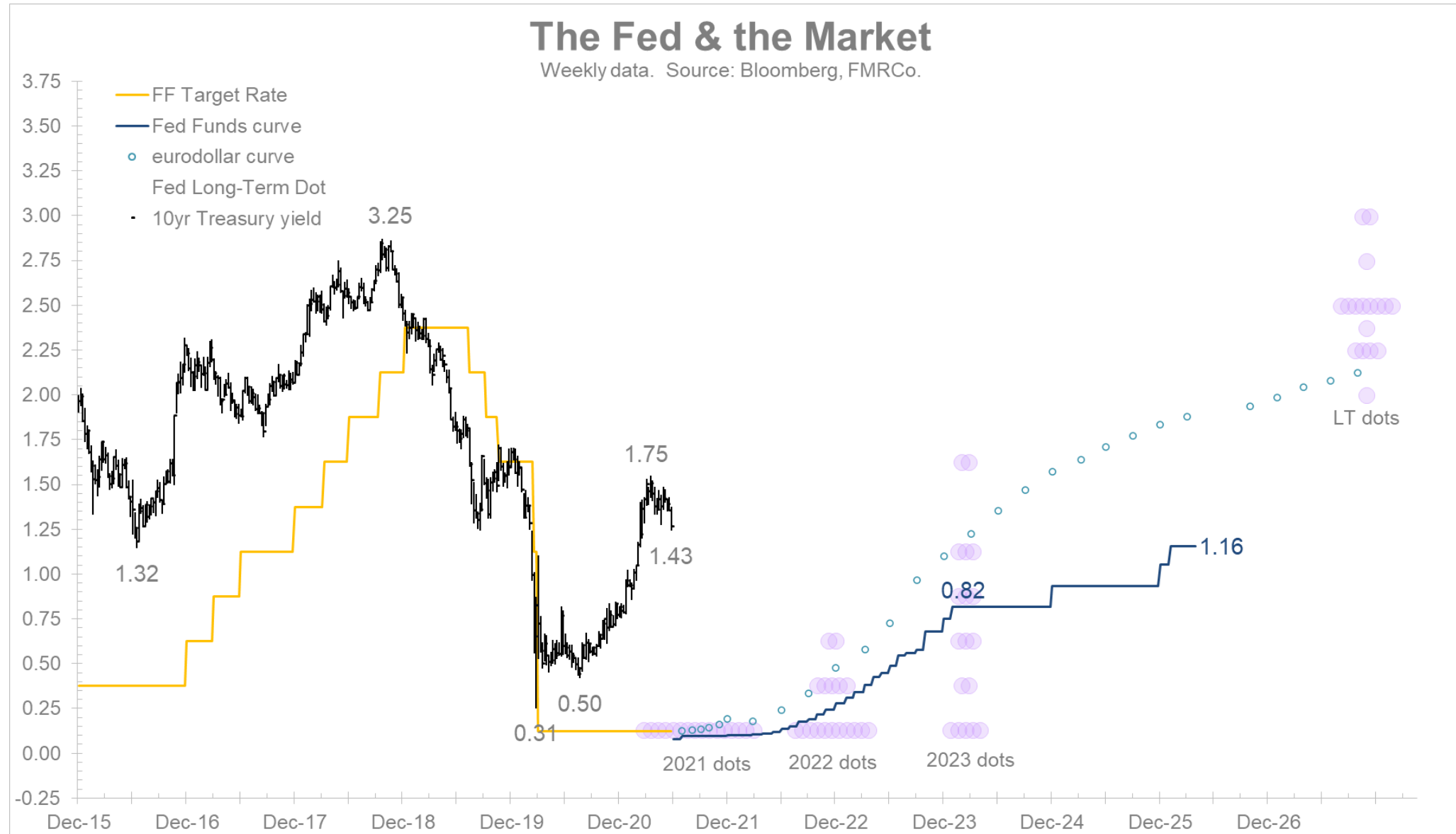
Jurrien Timmer is the director of Global Macro at Fidelity Investments. In this role, he is part of Fidelity's Global Asset Allocation group, where he specializes in asset allocation and global macro strategy. Additionally, he is responsible for analyzing market trends and synthesizing investment perspectives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



Randelle Lenoir
Assistant Branch Leader, Fidelity Investments

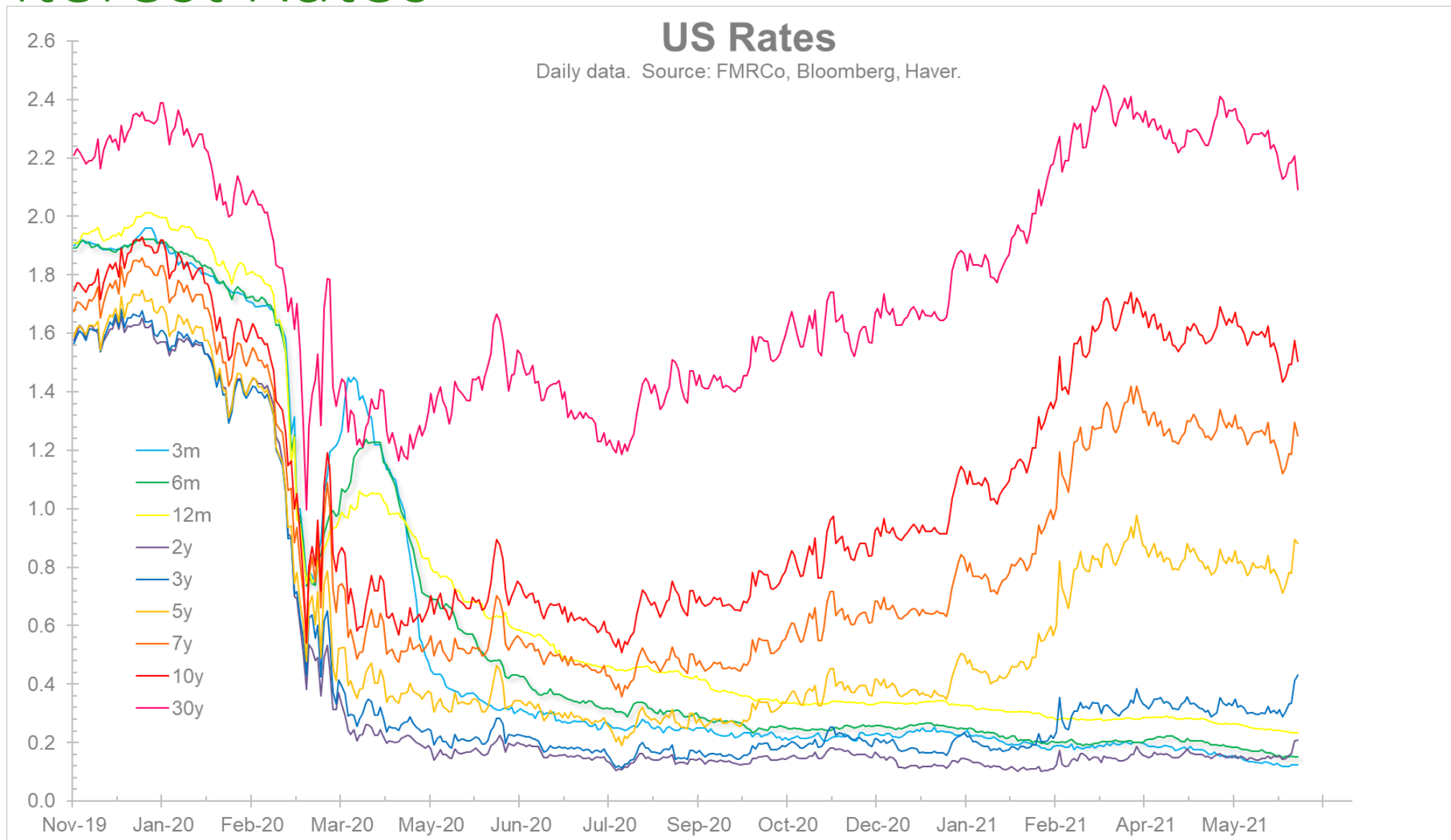
Randelle Lenoir is an Investor Center leader in the Chicago area. She spends her days at Fidelity coaching and inspiring a team of financial planning professionals to deliver essential support to customers in need of financial planning and investment management. She's spent her career working with people from all walks of life, helping them solve problems and achieve goals. She believes that solid financial planning relationships can change lives and communities for the better.

The "Dot Plot"



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 June 21, 2021.

Interest Rates



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 June 21, 2021.



Opportunities in Infrastructure

- Start with your workplace plan
 - Mutual funds
 - Exchange Traded Funds (ETFs)



Opportunities in Infrastructure

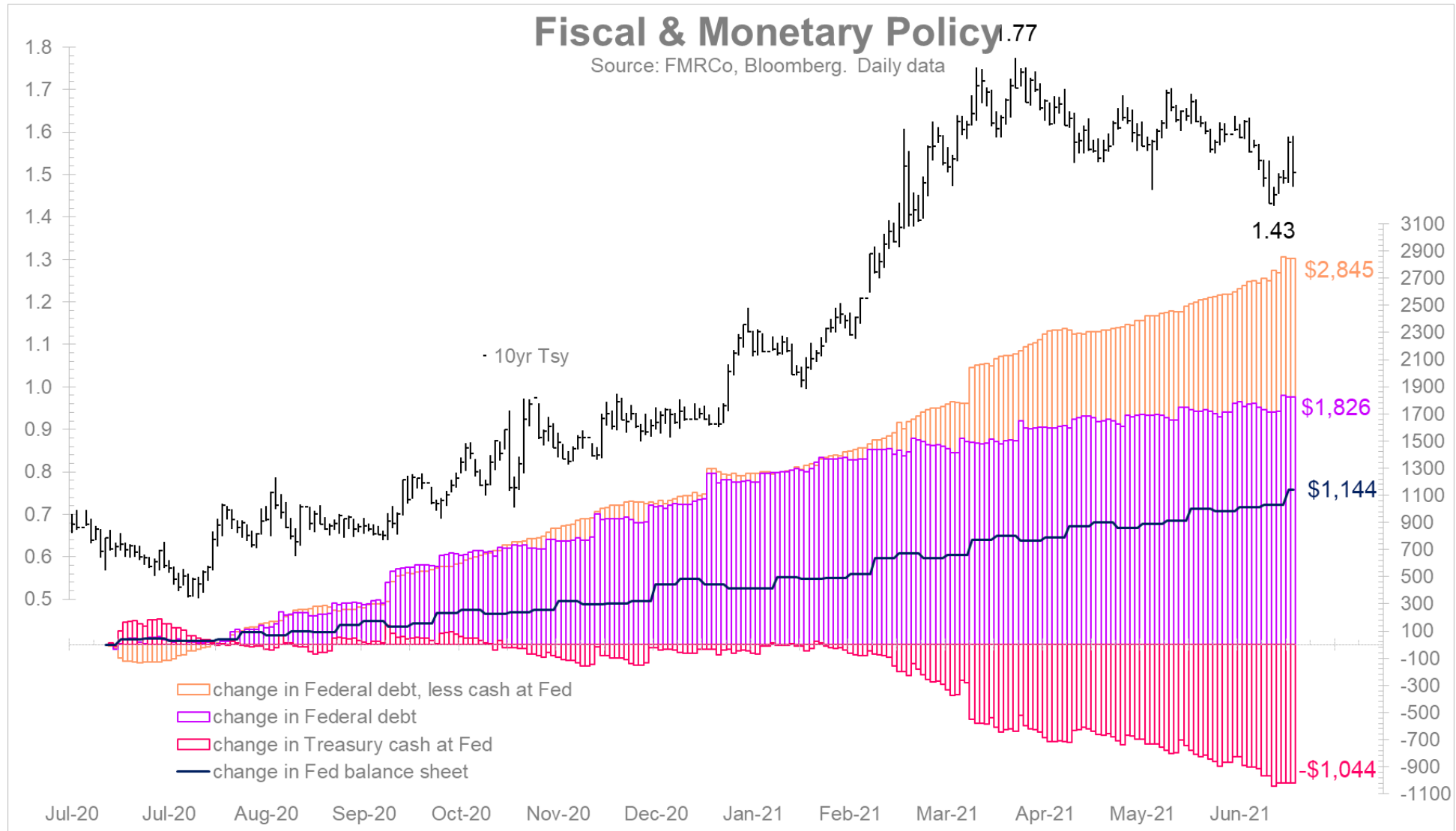
- Mutual funds and ETFs
- U.S. and international stocks
- Municipal bonds



Opportunities in Infrastructure

- Master Limited Partnerships (MLPs)
- Real Estate Investment Trusts (REITs)

Monetary Policy



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 June 14, 2021.

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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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