

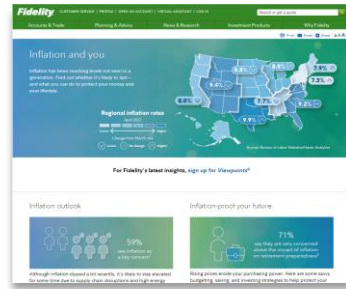
FIDELITY WEALTH MANAGEMENT WEBINAR

Insights Live:
**Strategies for Rising
Interest Rates**

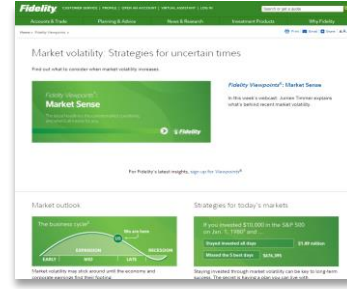
June 24, 2022



Additional Helpful Resources



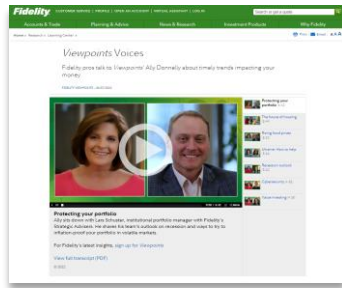
Inflation and you



*Market volatility:
Strategies for uncertain times*



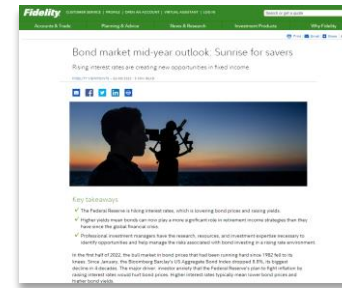
How to protect trust assets



*Strategic Advisers' outlook on
recession and ways to try to
inflation-proof your portfolio*



*6 tips to navigate volatile
markets*



*Rising interest rates are creating
new opportunities in fixed
income*



*Mid-year income investing
outlook: How to fight inflation*

Next steps to take

Visit *Insights from Fidelity Wealth Management*SM

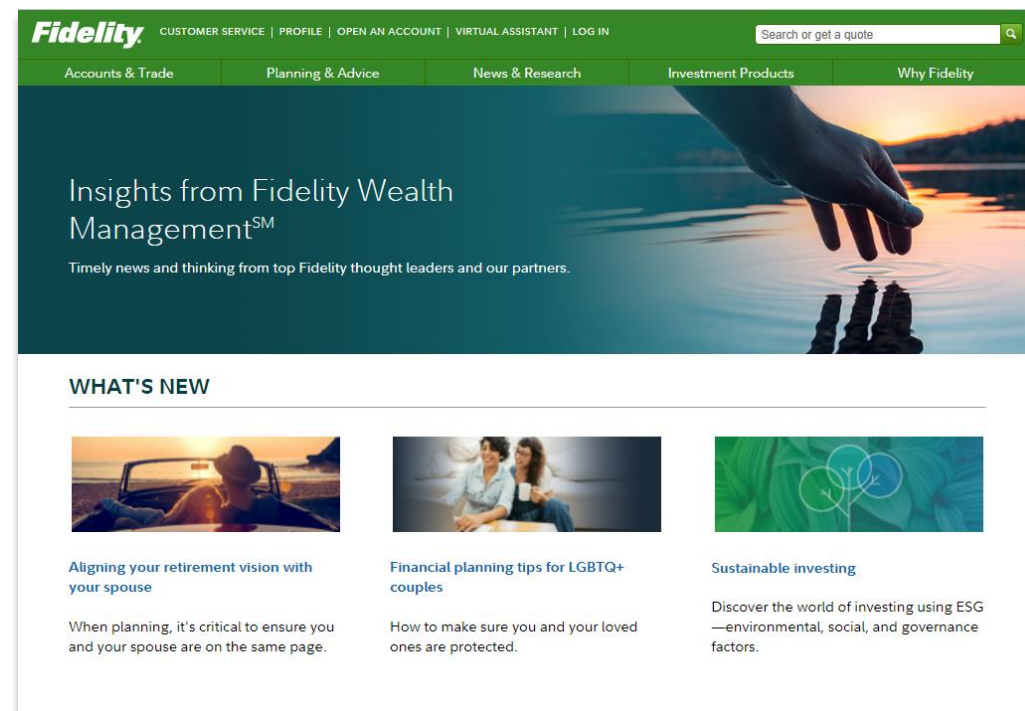
- ▶ Your go-to source for all the latest news, including insights on current markets from Fidelity thought leaders and partners
[Fidelity.com/Insights](https://www.fidelity.com/insights)

Subscribe to stay informed

- ▶ Presented by Fidelity professionals and industry leaders, our wealth management webinars span a variety of topics, including estate planning, tax planning, retirement income considerations, and much more
[Fidelity.com/signup/wealth-management-webinars](https://www.fidelity.com/signup/wealth-management-webinars)

Reach out to a Fidelity professional

- ▶ Provides education and guidance about common wealth planning strategies
- ▶ Answers questions you and your family may have regarding your evolving needs and goals
[Fidelity.com/FindAnAdvisor](https://www.fidelity.com/FindAnAdvisor)



For illustrative purposes only.

Important Information

Investing involves risk, including risk of loss.

Past performance is no guarantee of future results.

Diversification and asset allocation do not ensure a profit or guarantee against loss.

Investing in a variable annuity involves risk of loss—investment returns, and contract value are not guaranteed and will fluctuate.

This presentation is provided for informational use only and should not be considered investment advice or an offer for a particular security. Views and opinions expressed are as of 06/24/2022 and may change based on market and other conditions.

Investment decisions should be based on an individual's own goals, time horizon, and tolerance for risk.

Fidelity does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and subject to change, which can materially impact investment results. Fidelity cannot guarantee that the information herein is accurate, complete, or timely. Fidelity makes no warranties with regard to such information or results obtained by its use and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Consult an attorney or tax professional regarding your specific situation.

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. Unlike individual bonds, most bond funds do not have a maturity date, so holding them until maturity to avoid losses caused by price volatility is not possible. Any fixed income security sold or redeemed prior to maturity may be subject to loss.

Fidelity® Wealth Services ("FWS") offers three service levels, each with its own fees, features, and eligibility requirements. Wealth Management service level clients must generally qualify for support from a dedicated Fidelity advisor, which is based on a variety of factors (for example, a client with at least \$250,000 invested in eligible Fidelity account(s) would typically qualify). Account investment minimum is \$50,000. For details, review the Program Fundamentals available online or through a representative.

To be eligible for Fidelity Private Wealth Management through Fidelity® Wealth Services ("FWS") or Fidelity® Strategic Disciplines ("FSD"), clients are subject to a qualification and acceptance process, and must typically invest at least \$2 million, in the aggregate, in FWS and/or FSD and have investable assets of at least \$10 million. For details, review the relevant Program Fundamentals, available online or through a representative.

Optional investment management services provided for a fee through Fidelity Personal and Workplace Advisors LLC (FPWA), a registered investment adviser and a Fidelity Investments company. Discretionary portfolio management provided by its affiliate, Strategic Advisers LLC, a registered investment adviser. These services are provided for a fee. Brokerage services provided by Fidelity Brokerage Services LLC (FBS), and custodial and related services provided by National Financial Services LLC (NFS), each a member NYSE and SIPC. FPWA, Strategic Advisers, FBS, and NFS are Fidelity Investments companies.

Other than with respect to assets managed on a discretionary basis through an advisory agreement with Fidelity Personal and Workplace Advisors LLC, you are responsible for determining whether, and how, to implement any financial planning recommendations presented, including asset allocation suggestions, and for paying applicable fees. Financial planning does not constitute an offer to sell, a solicitation of any offer to buy, or a recommendation of any security by Fidelity Investments or any third party.

Tax-smart (i.e., tax-sensitive) investing techniques, including tax-loss harvesting, are applied in managing certain taxable accounts on a limited basis, at the discretion of the portfolio manager, primarily with respect to determining when assets in a client's account should be bought or sold. Assets contributed may be sold for a taxable gain or loss at any time. There are no guarantees as to the effectiveness of the tax-smart investing techniques applied in serving to reduce or minimize a client's overall tax liabilities, or as to the tax results that may be generated by a given transaction.

Fidelity advisors are registered with FBS and licensed with FPWA. Whether a Fidelity advisor provides advisory services through FPWA or brokerage services through FBS will depend on the products and services you choose.

* The Chartered Financial Analyst (CFA) designation is offered by the CFA Institute. To obtain the CFA charter, candidates must pass three exams demonstrating their competence, integrity, and extensive knowledge in accounting, ethical and professional standards, economics, portfolio management, and security analysis, and must also have at least four years of qualifying work experience, among other requirements. CFA® and Chartered Financial Analyst® are registered trademarks owned by CFA Institute.

**The CFP® certification is offered by the Certified Financial Planner Board of Standards Inc. ("CFP Board"). To obtain the CFP® certification, candidates must pass the comprehensive CFP® Certification examination, pass the CFP® Board's fitness standards for candidates and registrants, agree to abide by the CFP Board's Code of Ethics and Professional Responsibility, and have at least 3 years of qualifying work experience, among other requirements. The CFP Board owns the certification mark CFP® in the U.S.

The Fidelity Investments and pyramid design logo is a registered service mark of FMR LLC.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

© 2022 FMR LLC. All rights reserved.

1035315.1.1