

FIDELITY WEALTH MANAGEMENT **WEBINAR**

Caring for what matters most



Our Speakers



Chris Johnson, CFP®, CWS
VP, Wealth Management Advisor, Fidelity Investments

Chris "CJ" Johnson is a CERTIFIED FINANCIAL PLANNER™ professional and Certified Wealth Strategist. In his role as a VP, Wealth Management Advisor, he works closely with a limited number of high-net-worth client families in the Houston area. With a focus on understanding how families think about their investments, communicate, and plan for the future, he supports clients in using their wealth for the good of the people and causes they care about.



Katie Collins
Director, Philanthropic Strategies, Fidelity Charitable®

Katie Collins joined Fidelity Charitable® in 2013 as a member of the Private Donor Group. In her current role as a Philanthropic Strategist, she works closely with individual donors and families to ensure that their giving aligns with their philanthropic goals and aspirations. Katie also forges connections among donors within the Private Donor Group community who may share similar experiences or inspirations.



Ted Mitchell
Director, Public Relations, Fidelity Investments

Ted Mitchell is a Director of Public Relations at Fidelity Investments, with a focus on retirement, wealth, and life events planning. He has been with Fidelity for more than eight years and has 30 years of experience as a public relations professional. He is also an award-winning regional theater director and the author of two thrillers.



Dr. Stephen R. Treat, DMin, LMFT
Center for Family Engagement Consulting Therapist

Dr. Stephen R. Treat is a Senior Therapist and former Director and CEO of Council for Relationships, the nation's oldest and largest counseling agency. He is also a Family Business Consultant with the Telos Group, a boutique consulting group focusing on generational transitions, and an instructor in psychiatry and human behavior at Thomas Jefferson Medical College. Steve brings a strong, pragmatic approach to helping individuals, families, and family businesses understand their family system, and how more effective communication skills can enhance their family relationships. He speaks extensively to family businesses, universities, religious organizations, and nonprofits, and is an instructor and coach for Fidelity's Wealth Management Advisor training.

10 Skills of Dialogue

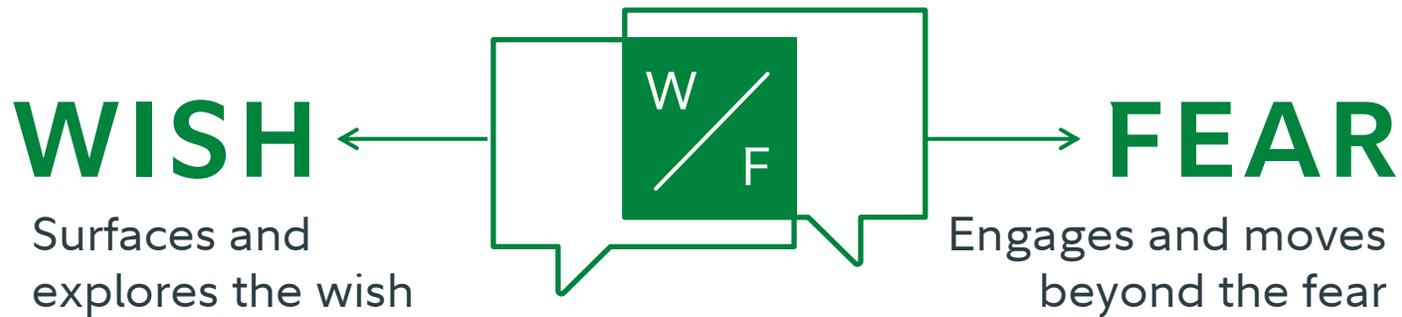
- 1 Monitor **Tone of Voice**
Being aware of *how* we say something not just *what* we say
- 2 Explore with **Key Word Questions**
Seeking deeper understanding by listening for key words that convey emotion or story
- 3 Be Mindful of **Reactivity**
Watching for reactions as the check engine light indicating we lost personal choice
- 4 Choose not to **Personalize**
Deciding not to take something personally by reflecting on what hooks part of our history
- 5 Cultivate Positive **Attributions**
Identifying kinder and gentler organized beliefs to direct our thinking and behavior
- 6 Create **Space with Doubt**
Putting openness and doubt in our language versus absolutizing our views
- 7 Connect by **Processing Out Loud**
Saying out loud what we are thinking and feeling in a way that creates shared meaning
- 8 Reset by **Reprocessing Bad Process**
Taking responsibility for bad process and resetting around authentic feelings
- 9 Test with **Process Questions**
Asking reflective questions about the “how” of an interaction
- 10 Offer **Forgiveness and Compassion**
Acknowledging the reality of a situation and letting go of the negative emotions that affect us



Fidelity Viewpoints® article:
[The 10 skills of dialogue](#)

Rules of Thumb

“What *wishes* are important to our planning and what *fears* might we default to?”



Fidelity Viewpoints® article: [5 family engagement rules of thumb](#)

Why should I use it?

- Steps past *fear* and seeks the *wish*
- Moves beyond goals
- Creates understanding
- Facilitates planning outcomes
- Engages in the complexity

How should I use it?

Ask Yourself: “What are my fears?” “What are my wishes?” “What am I truly trying to accomplish with my actions?”

Ask Others: “What are some of your greatest needs at the moment?”

Charitable Giving Conversations across Generations



A screenshot of the Fidelity Charitable website. The header includes the Fidelity Charitable logo, navigation links for 'Try our demo', 'About us', 'Help Center', 'Open a Giving Account', and 'Log in'. Below the header are three main menu items: 'The Giving Account' (Learn about our donor-advised fund), 'Research & Insights' (Discover the latest trends and content on giving), and 'Guidance' (Expert guidance on your giving strategy). A search bar is located to the right of these items. A notification banner below the menu states: 'Time is running out to make tax-deductible contributions in 2021. Review our year-end contribution guidelines.' The main content area features a large image of a family in a field with a child in the foreground holding a kite. The text 'Family Philanthropy' is overlaid on the image. Below the image is a text block: 'Philanthropy can be a powerful way for families to pass along their shared beliefs and values. It can also provide unique opportunities for families to spend time together, collaborate, and learn more about one another. Integrating philanthropic conversations and activities into family life is an excellent way to encourage healthy attitudes about helping others and instill financial responsibility among younger generations. And giving together can be a bonding experience for family members of all generations.' Below this text is the heading 'Giving Together' and two sub-sections: '5 steps to engage a family in philanthropy' and 'Growing the family philanthropy tree'.

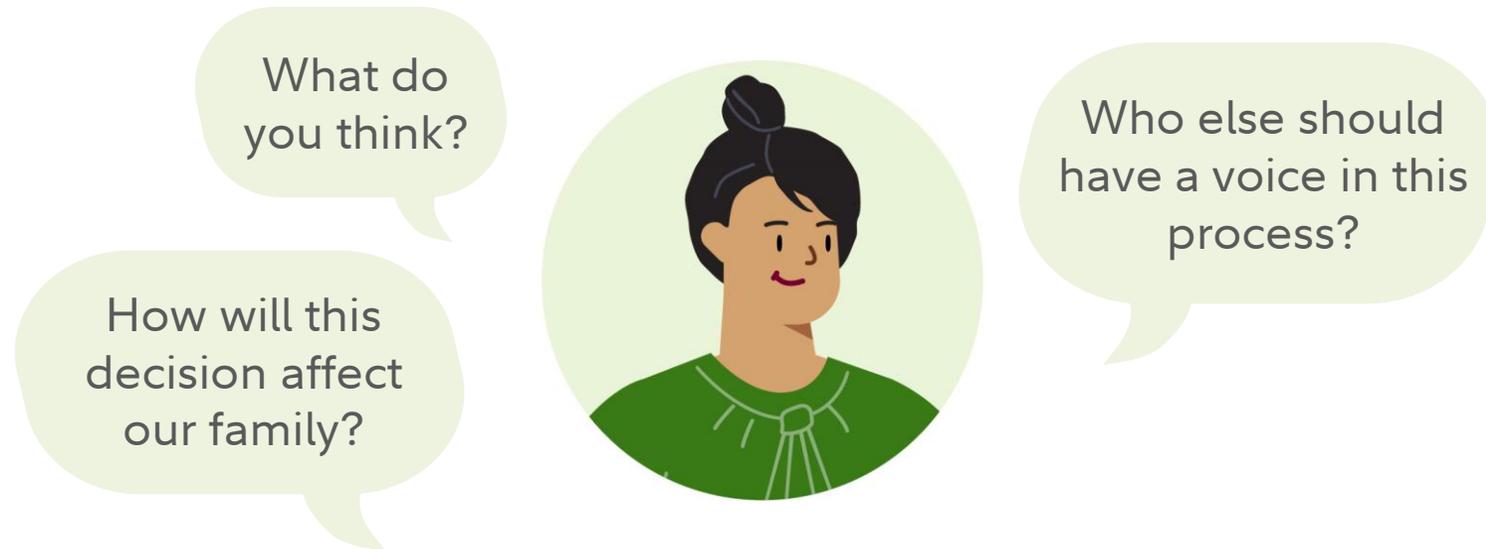
For illustrative purposes only.

Peership (noun)

A sense of mutual love, respect, voice, opinion, feedback, and understanding, where communication and relationship flow both ways...

...REGARDLESS OF HIERARCHY
i.e., age, role, gender,
protocol, topic, situation,
or decision rights

Peership sounds like:



In peership, everyone is interested in each other's opinions, focused on creating a safe space for exchanging views, and committed to giving people a voice in decisions that affect them.

A Reflective Take on Aging

- ▶ Reflect on what it means to be human as you age
- ▶ Reflect on your story related to aging
- ▶ Reflect on your defenses to aging vulnerabilities
- ▶ Reflect on your tendencies in life and aging
- ▶ Reflect on your beliefs regarding aging



Fidelity Viewpoints® article:
[A reflective take on aging](#)

Caring for Yourself as a Caregiver

Fidelity Viewpoints® Articles

How to take care of aging parents and yourself
Protect your financial future while caring for aging loved ones.

Key takeaways

- Understand the long-term impact of caring for an aging loved one.
- Explore all your options to keep working and saving for retirement.
- Beware of taking on too many caregiving responsibilities on your own.
- Find time for yourself.

How to take care of aging parents and yourself

How do you care for others in stressful times?
Taking care of those around you begins with self-compassion and self-care.

Key takeaways

- Your ability to care for others relies on your ability to care for yourself, and your capacity for self-care draws on your reservoir of self-compassion.
- Be intentional and fully present in your self-care activities.
- Reflect on negative thoughts about yourself and replace them with compassionate perspectives.
- View yourself as an explorer who is experimenting, learning, and trying new things.
- Co-create a culture of self-care with your teams, family, partners, and spouse.

How do you care for others in stressful times?

The hidden costs of caregiving
There is a financial impact to caregiving far beyond just salary.

Key takeaways

- Women are more likely to become caregivers, which means they are also more affected by the far-reaching and long-term financial impacts of caregiving.
- Caregiving has a financial impact far beyond salary including, but not limited to, retirement contributions and lost potential growth, Social Security benefits, health care, and missed raises and bonuses.
- If you do step out of the workforce, there are ways to keep investing and saving for retirement.

The hidden costs of caregiving

Fidelity Life Events Caregiving Resources

Taking care of yourself: Caregiver wellness

As a caregiver, it's not unusual to find yourself putting everyone else's needs ahead of your own. The not only isn't sustainable, it's detrimental to your physical, emotional, and mental health. As the flight attendant instructs passengers traveling with others when the oxygen masks are needed, it's critical to take care of yourself first so that you can then take care of others.

Caregiver data by the numbers

- 49% of caregivers have feelings of depression
- 57% of caregivers find it difficult to sleep on a regular basis
- 46% of caregivers have gained or lost weight as a result of caring for others

Symptoms of caregiver stress

Do you feel frustrated or angry one minute, then helpless the next? Do you make what

Taking care of yourself: Caregiver wellness

Caring for aging loved ones

How do we plan for longevity, what does it mean to age well, and how can we—and those we love—live safely, securely, and independently for as long as possible?

We're getting older, we're living longer, and we're changing what it means to age. We're also entering new territory. At some point in our lives, every one of us will need care. Caregiving is a fact of life and that means many of us will find ourselves in the position of providing care for a loved one. Thinking and talking about decisions that may be around the corner for you and your family is critical—because your plans are only secure if your aging loved one's are, too.

Caregiving data

- 70% of us
- > 1 in 6
- Only 30%

Caring for aging loved ones

How Fidelity Can Help

Support from a Fidelity representative

- ▶ Provides education and guidance with regard to 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)

Insights from Fidelity Wealth Management

- ▶ Access to articles, webinars, and ideas from Fidelity's top thought leaders on wealth planning and investment strategies, designed to help you grow and protect your wealth
- ▶ [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)

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The Certified Wealth Strategist® (CWS) utilizes a blended learning approach that includes instructor-led training, 13 Wealth Management Issues study guides, online mastery exams, conversation skill builders and eLessons. The learning experience culminates with a Capstone Project: a written document demonstrating a sustainable framework which applies the new knowledge and skills to the practitioner's business. To be eligible, a candidate must have received a degree from a 4 year accredited school and have three years of client-centered experience in the financial services industry.

Services from the Fidelity Center for Family Engagement are currently available on a limited basis.

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