

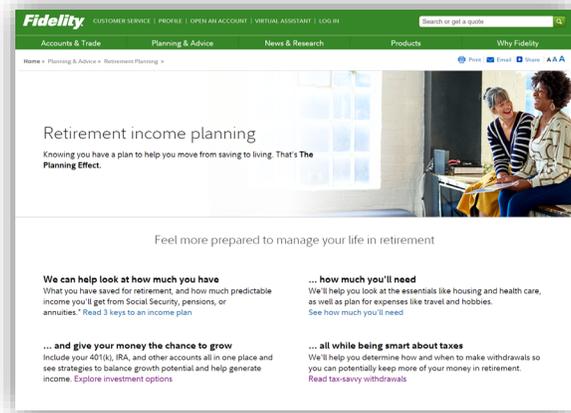
FIDELITY WEALTH MANAGEMENT WEBINAR

# *Insights Live:* Generating income in retirement

November 10, 2022

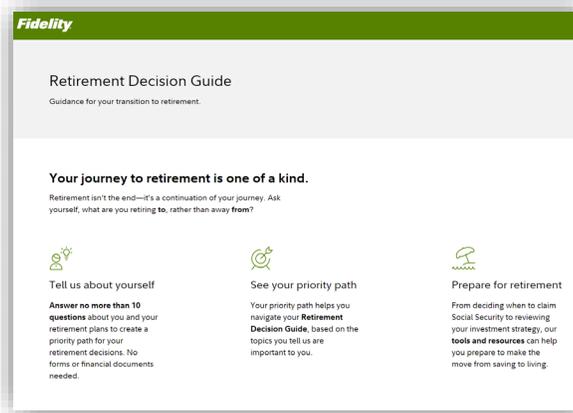


# Additional Helpful Resources



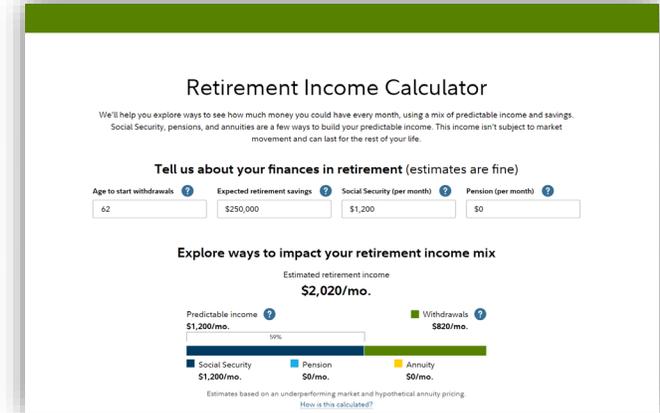
The screenshot shows the Fidelity website's "Retirement income planning" page. It features a navigation bar with "Accounts & Trade", "Planning & Advice", "News & Research", "Products", and "Why Fidelity". The main content area includes a header with the title "Retirement income planning" and a sub-header "Knowing you have a plan to help you move from saving to living. That's The Planning Effect." Below this, there's a section titled "Feel more prepared to manage your life in retirement" with three columns of text: "We can help look at how much you have", "... how much you'll need", and "... all while being smart about taxes".

Retirement Income Planning



The screenshot shows the Fidelity website's "Retirement Decision Guide" page. It features a navigation bar with "Accounts & Trade", "Planning & Advice", "News & Research", "Products", and "Why Fidelity". The main content area includes a header with the title "Retirement Decision Guide" and a sub-header "Guidance for your transition to retirement." Below this, there's a section titled "Your journey to retirement is one of a kind." and three columns of text: "Tell us about yourself", "See your priority path", and "Prepare for retirement".

Retirement Decision Guide



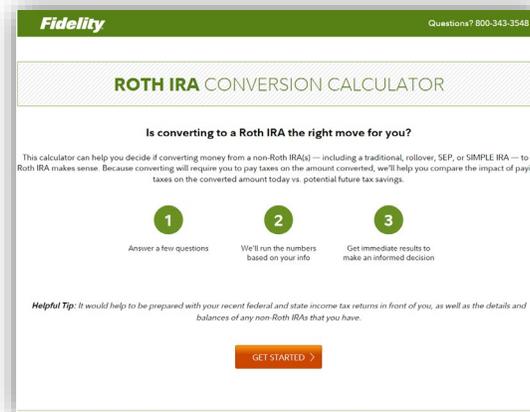
The screenshot shows the Fidelity website's "Retirement Income Calculator" page. It features a navigation bar with "Accounts & Trade", "Planning & Advice", "News & Research", "Products", and "Why Fidelity". The main content area includes a header with the title "Retirement Income Calculator" and a sub-header "We'll help you explore ways to see how much money you could have every month, using a mix of predictable income and savings." Below this, there's a section titled "Tell us about your finances in retirement (estimates are fine)" with four input fields: "Age to start withdrawals" (62), "Expected retirement savings" (\$250,000), "Social Security (per month)" (\$1,200), and "Pension (per month)" (\$0). Below this, there's a section titled "Explore ways to impact your retirement income mix" with a bar chart showing "Predictable income" (\$1,200/mo.) and "Withdrawals" (\$820/mo.) and a pie chart showing "Social Security" (\$1,200/mo.), "Pension" (\$0/mo.), and "Annuity" (\$0/mo.).

Retirement Income Calculator



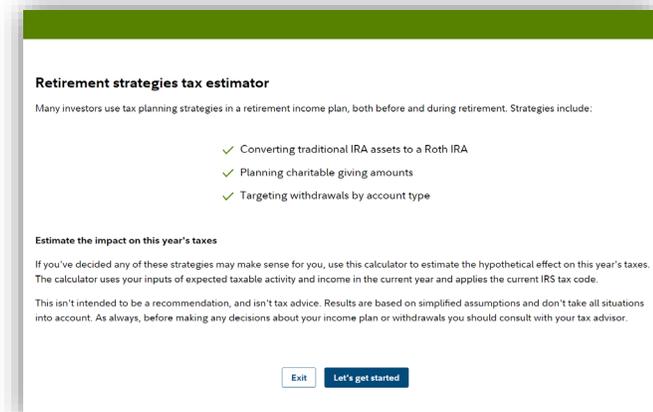
The screenshot shows the Fidelity website's "Social Security" page. It features a navigation bar with "Accounts & Trade", "Planning & Advice", "News & Research", "Products", and "Why Fidelity". The main content area includes a header with the title "Social Security" and a sub-header "When you're ready to move from saving to living, a Social Security claiming strategy can help you maximize your benefit in retirement." Below this, there's a section titled "When should I apply for Social Security?" and a section titled "Find the claiming age that's right for your retirement plan" with a timeline showing "62", "66-67", and "70".

When should I apply for Social Security?



The screenshot shows the Fidelity website's "ROTH IRA CONVERSION CALCULATOR" page. It features a navigation bar with "Accounts & Trade", "Planning & Advice", "News & Research", "Products", and "Why Fidelity". The main content area includes a header with the title "ROTH IRA CONVERSION CALCULATOR" and a sub-header "Is converting to a Roth IRA the right move for you?" Below this, there's a section titled "This calculator can help you decide if converting money from a non-Roth IRA(s) — including a traditional, rollover, SEP, or SIMPLE IRA — to a Roth IRA makes sense." and three steps: "1 Answer a few questions", "2 We'll run the numbers based on your info", and "3 Get immediate results to make an informed decision".

Roth IRA Conversion Calculator



The screenshot shows the Fidelity website's "Retirement strategies tax estimator" page. It features a navigation bar with "Accounts & Trade", "Planning & Advice", "News & Research", "Products", and "Why Fidelity". The main content area includes a header with the title "Retirement strategies tax estimator" and a sub-header "Many investors use tax planning strategies in a retirement income plan, both before and during retirement. Strategies include:". Below this, there's a list of strategies: "Converting traditional IRA assets to a Roth IRA", "Planning charitable giving amounts", and "Targeting withdrawals by account type". Below this, there's a section titled "Estimate the impact on this year's taxes" and a section titled "If you've decided any of these strategies may make sense for you, use this calculator to estimate the hypothetical effect on this year's taxes." Below this, there's a section titled "This isn't intended to be a recommendation, and isn't tax advice. Results are based on simplified assumptions and don't take all situations into account. As always, before making any decisions about your income plan or withdrawals you should consult with your tax advisor." and two buttons: "Exit" and "Let's get started".

Retirement strategies tax estimator

# Our Speakers



**Ally Donnelly**  
**Director, Editorial and Content Lead, Fidelity Investments**

Ally Donnelly is the editorial and content lead for digital content here at Fidelity. Her work focuses on innovative video and audio projects that connect and communicate with our clients in relevant and accessible ways.



**Keri Dogan**  
**SVP, Retirement Income and Workplace Investment Innovation, Fidelity Investments**

Keri Dogan is a senior vice president leading cross-enterprise retirement income efforts as well as investment innovation for Fidelity's Workplace Investing team, a unit of Fidelity Investments responsible for helping employers lead a successful benefits program. Keri Dogan joined Fidelity in 2001 and has been focused on supporting customers as they transition to retirement. She is an experienced strategic product and marketing leader and has almost 20 years of experience in the financial services industry.



**Lars Schuster**  
**Institutional Portfolio Manager, Strategic Advisers LLC**

Lars Schuster is an institutional portfolio manager at Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company. In this role, he is a member of the investment management team and is responsible for delivering SAI's managed account investment philosophy, process, and ongoing activities to a wide range of investors.



**Terri Lyders**  
**Vice President, Advanced Planning, Fidelity Investments**

Terri Lyders joined Fidelity in 2016 as an estate planning specialist prior to transitioning to her current role as a vice president, Advanced Planning. In this role, she educates both clients and the broader Fidelity organization on wealth planning strategies, including asset allocation, insurance, estate, trust, gifting, and charitable planning.

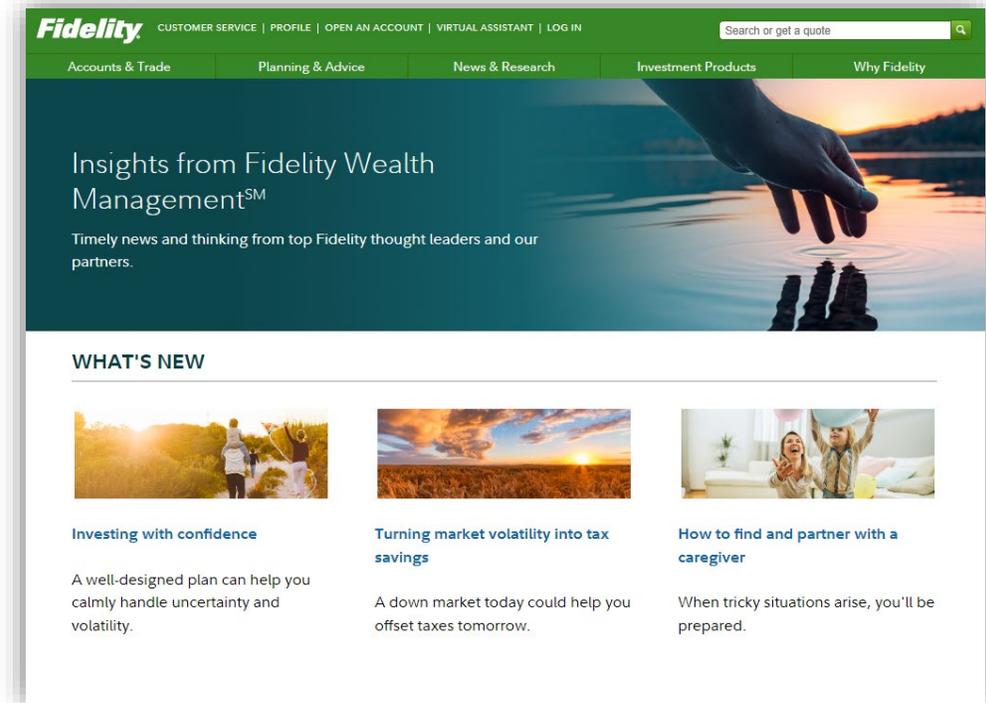
# Next Steps to Take

## Visit *Insights from Fidelity Wealth Management*<sup>SM</sup>

- ▶ Get timely news, events, and wealth strategies, including insights on current markets from Fidelity thought leaders and partners
- ▶ Visit [Fidelity.com/Insights](https://www.fidelity.com/insights) or subscribe to receive weekly updates in your inbox

## 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

**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.**

***Investing involves risk, including risk of loss.***

***Past performance is no guarantee of future results.***

***Annuity guarantees are subject to the claims-paying ability of the issuing insurance company.***

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

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 10/06/2022 and may change based on market and other conditions.

This information is intended to be educational and is not tailored to the investment needs of any specific investor. 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.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments.

Foreign markets can be more volatile than U.S. markets due to increased risks of adverse issuer, political, market, or economic developments, all of which are magnified in emerging markets. These risks are particularly significant for investments that focus on a single country or region.

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.

The commodities industry can be significantly affected by commodity prices, world events, import controls, worldwide competition, government regulations, and economic conditions.

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 licensed with Fidelity Personal and Workplace Advisors LLC (FPWA), a registered investment adviser, and registered with Fidelity Brokerage Services LLC (FBS), a registered broker-dealer. Whether a Fidelity advisor provides advisory services through FPWA for a fee or brokerage services through FBS will depend on the products and services you choose.

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.

Sources for statistics cited throughout:

On average people retire sooner than they thought they would. Source: EBRI 2021 Retirement Confidence Survey.

Workers in their 60s continuing to work or facing early retirement. Source: Decision to Retire Research, Fidelity Investments, December 2015.

Women with a plan versus men. Source: Fidelity Investments, Women and Financial Planning, January 2022.

About 75% of caregivers are women. Source: Aging in America, Institute on Aging, 2018.

80% of clients want help in developing a plan. Source: Employee Benefit Research Institute, 2020 Retirement Confidence Survey.

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.

1057946.1.0