

Fidelity Viewpoints[®] :

Market Sense

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



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Our Speakers

Host



Heather Hegedus
Viewpoints On-Air Anchor, Fidelity Investments

Heather is a Viewpoints editor and webcast anchor. She hosts *Fidelity Viewpoints*®: Market Sense and other programs, bringing to life Fidelity perspectives on the markets, investing, and personal finance. Prior to this role, Heather spent 23 years as an Emmy® Award-winning journalist in major US cities, including New York, Washington, D.C., and Boston.

Special guest panelists



Jurrien Timmer
Director of Global Macro, Fidelity Investments

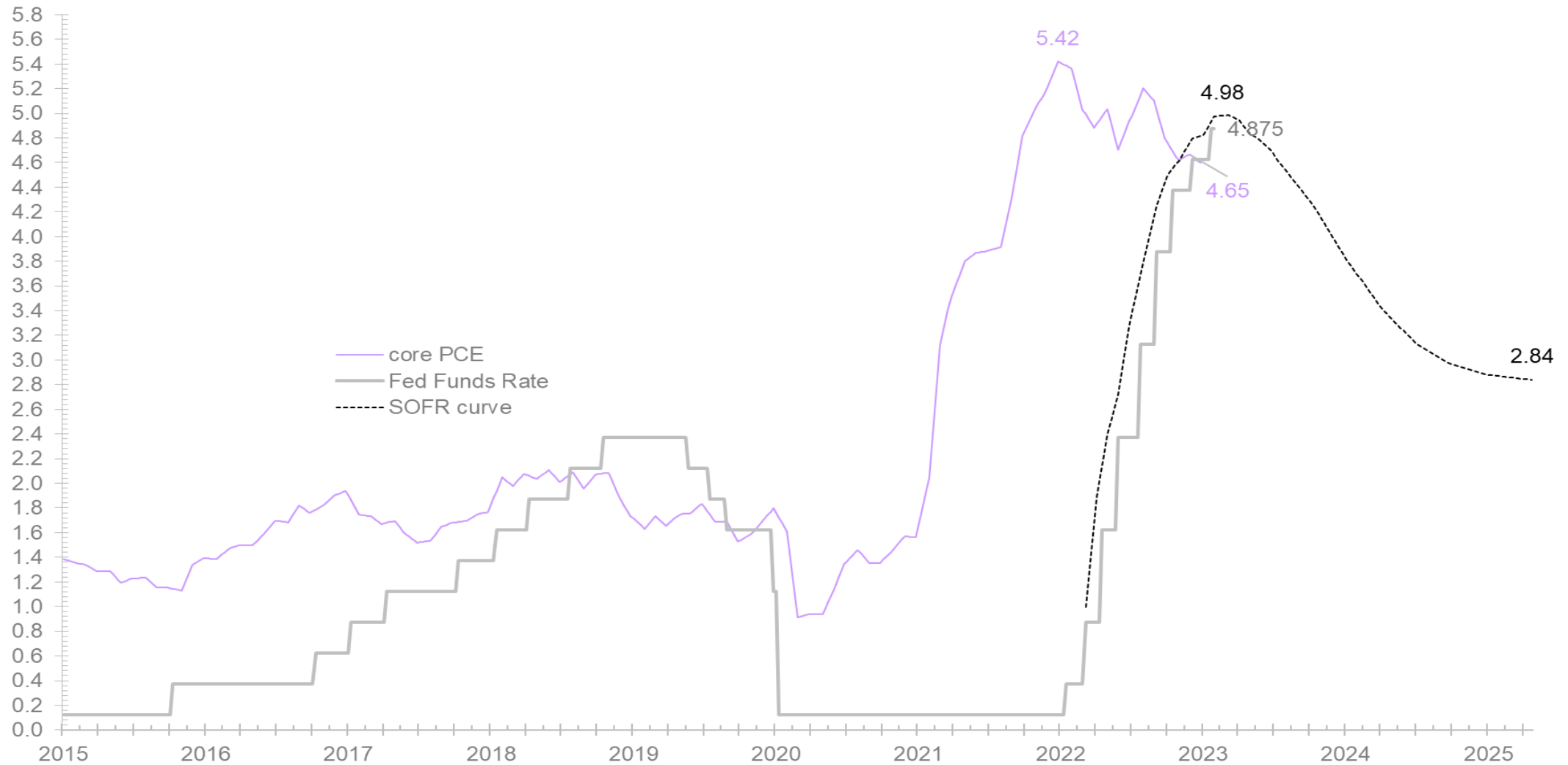
Jurrien Timmer is the director of Global Macro at Fidelity Investments. In this role, he is part of Fidelity's Global Asset Allocation group, where he specializes in asset allocation and global macro strategy. Additionally, he is responsible for analyzing market trends and synthesizing investment perspectives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



Leanna Devinney, CFP®
Vice President, Branch Leader, 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 benefits solutions.

Inflation and the Fed



For illustrative purposes only. **Past performance is no guarantee of future results.**

Data source: FMRCo, Haver Analytics, Bloomberg. Data as of April 10, 2023.

SECURE 2.0: Rethinking retirement savings

From RMDs to student debt, the new law has something for everyone.

FIDELITY VIEWPOINTS - 01/03/2023 - 5 MIN READ



Key takeaways

- ✓ The age to start taking RMDs increases to age 73 in 2023 and to 75 in 2033.
- ✓ The penalty for failing to take an RMD will decrease to 25% of the RMD amount, from 50% currently, and 10% if corrected in a timely manner for IRAs.
- ✓ Starting in 2024, RMDs will no longer be required from Roth accounts in employer retirement plans.



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¹ Secure Act 2.0 | What the new legislation could mean for you

² The SECURE Act 2.0's impact on 529s, Roths, and more

The change in the RMDs age requirement from 72 to 73 applies only to individuals who turn 72 on or after January 1, 2023. After you reach age 73, the IRS generally requires you to withdraw an RMD annually from your tax-advantaged retirement accounts (excluding Roth IRAs, and Roth accounts in employer retirement plan accounts starting in 2024). Please speak with your tax advisor regarding the impact of this change on future RMDs.

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It is not possible to invest directly in an index.

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