

FIDELITY WEALTH MANAGEMENT **WEBINAR**

# Protecting your wealth

March 10, 2022



# Our speakers



**Ally Donnelly**  
**Director, Editorial, Fidelity Investments**

Ally Donnelly is an editorial director at Fidelity Investments whose work focuses on communicating with our clients through innovative video and audio content. Prior to joining our team, she was a long-time broadcast television journalist for NBC and NECN in Boston. Her work has been recognized with multiple Edward R. Murrow, Emmy, Associated Press, and Gabriel awards throughout New England.



**Christopher Dodd, CFP®, CEP®**  
**Vice President, Financial Consultant, Fidelity Investments**

Chris works closely with his clients to help them recognize what they want and offer suggestions to help them improve their financial situation. As a professional with over two decades of experience, he is committed to providing every available resource to help his clients work toward their financial success.



**William Grady IV, JD, CLU®, CFP®**  
**Director, Baker Tilly US, LLP**

With more than 20 years of experience working with affluent clients and business owners, Bill brings extensive knowledge in estate planning, business succession planning, financial planning, retirement planning, life insurance, and investments.



**Heidi Seely**  
**Attorney-at-Law, Day Pitney, LLP**

Heidi Seely assists individuals and families in all aspects of estate planning, estate administration, and trust administration. She has successfully supported individuals and fiduciaries in navigating complex estate administrations and provides a personal touch in advising in trust matters.

# Creating an estate plan

With the help of legal and financial professionals, drafting an estate plan is probably easier than you think.

Experienced professionals can help make sure you don't miss any important pieces and that your estate plan addresses all of your needs.

## 5 steps to create an estate plan

1. Establish a power of attorney and healthcare proxy
2. Create a living will
3. Make a last will and testament
4. Consider creating a trust
5. Update your estate plan regularly



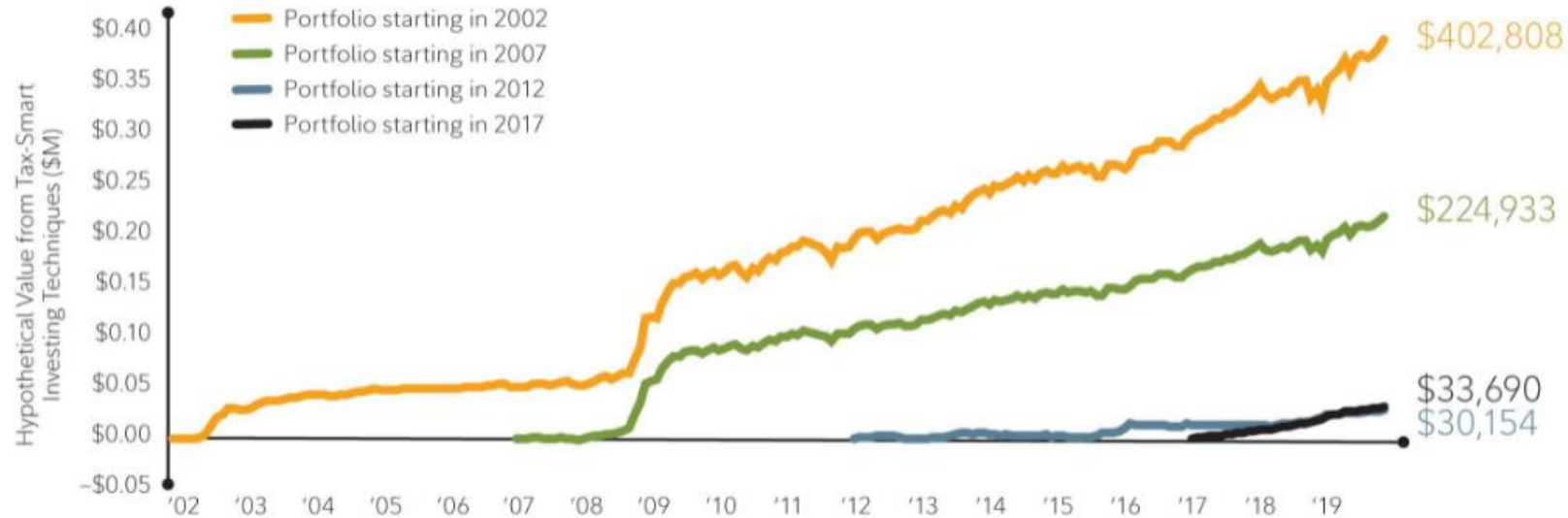
**Fidelity Viewpoints® article:**  
5 steps to create an estate plan



**Fidelity Viewpoints® article:**  
How to find an estate planning attorney

# The potential impact of tax-smart investing techniques\* over time

As the accompanying graphic shows, employing tax-smart investing techniques over time may have a significant impact on your long-term returns. The longer you apply these techniques, the greater the potential impact.



Each line represents a client's hypothetical value from tax-smart investing techniques at various starting dates, based on a starting portfolio value of \$1 million.

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

For illustrative purposes only. Based on strategy composites. See [Tax-Smart Investing: Could Ben Franklin have been wrong? \(PDF\)](#) Appendix B for information on the composites. These results are hypothetical and do not represent actual value added to client accounts. Returns for individual clients will vary. Performance shown represents past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, and you may lose money.

Hypothetical examples assume an initial \$1 million investment in a Growth with Income Composite (60% stocks/40% bonds and short-term investments). Four start dates are as shown: January 1, 2002, January 1, 2007, January 1, 2012, and January 1, 2017. All scenarios assume no contributions or withdrawals, with dividends and capital gains reinvested in the same Growth with Income Composite. When tax-smart investing techniques were applied, the resulting account values increased by \$402,808, \$224,933, \$33,690, \$30,154 respectively.

**Resource:** [Tax-smart investing tax planning](#)

# Advantages of using an HSA

- Health savings accounts (HSAs) are not "use it or lose it," unlike most flexible spending accounts (FSAs)
- Some HSAs are also investible, unlike FSAs, and any investing growth is free of federal income taxes



The balance isn't subject to a "use-it-or-lose it" rule



Opportunity to save for future qualified medical expenses, including in retirement



Many employers offer a company contribution

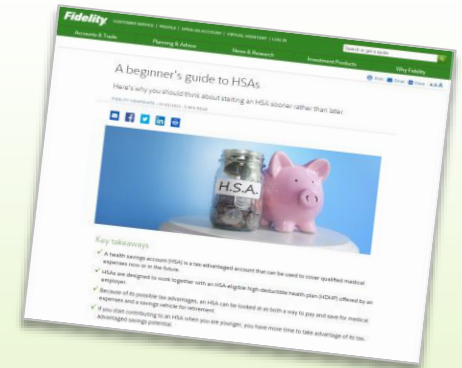


Triple tax advantage: Contributions, earnings, and withdrawals are tax-free

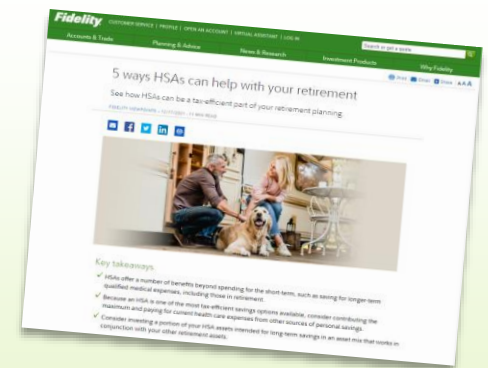


A convenient way to save for out-of-pocket costs with an HSA-eligible plan

Tax advantages of an HSA are in respect to federal taxation only. Contributions, investment earnings, and distributions may or may not be subject to state taxation. Please consult with your tax advisor regarding your specific situation.



**Fidelity Viewpoints® article:**  
[A beginner's guide to HSAs](#)



**Fidelity Viewpoints® article:**  
[5 ways HSAs can help with your retirement](#)

# How to get started with estate planning

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## Managing estate planning

Regardless of your income, estate planning is a vital part of your financial plan. Planning ahead can give you greater control, privacy, and security of your legacy.

### When it comes to estate planning, you have options

We want to make sure you have the support you need every step of the way. So whether you want comprehensive planning support from an advisor or prefer having the tools to build your own plan, we can help.

#### Partner with a dedicated advisor

As part of our Wealth Management advisory offering through Fidelity® Wealth Services, your dedicated Fidelity advisor will provide access to planning and ongoing investment management based on your financial picture, including guidance on estate-planning strategies.

- Personalized planning from a dedicated advisor
- Tax-smart investing techniques designed to help minimize taxes on your investments\*
- Straightforward investing advice and guidance

[Find an advisor](#)

#### Use our tool to start the process

The Fidelity Estate Planner® is a free online tool for Fidelity customers that you can use to collect and organize information for your estate plan.

- Get help creating an organized summary for your attorney
- Discover tips and resources for finding and working with an estate attorney
- Get clear next steps to help maintain your plan

[Start using our tool](#)

## *Fidelity Life Events page:* Estate planning overview

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# How Fidelity can help

## Support from a Fidelity professional


- ▶ 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, investing strategies, and the latest market news
- ▶ [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)



The screenshot shows the Fidelity website interface. At the top, there is a green navigation bar with the Fidelity logo and links for 'CUSTOMER SERVICE', 'PROFILE', 'OPEN AN ACCOUNT', 'VIRTUAL ASSISTANT', and 'LOG IN'. A search bar is located on the right side of the navigation bar. Below the navigation bar, there is a dark green banner with the text 'Insights from Fidelity Wealth Management celebrates Women's History Month' and 'Timely news and thinking from top Fidelity thought leaders and our partners.' The banner features a photograph of a family (a man, a woman, and a child) looking at a tablet. Below the banner, there is a section titled 'WHAT'S NEW' with three article cards. The first card is titled 'What the Ukraine invasion means for energy' and features a photograph of an industrial facility. The second card is titled 'Our latest thinking on Ukraine' and features a photograph of the Ukrainian flag. The third card is titled 'What does the Ukraine crisis mean for markets?' and features a photograph of the Ukrainian flag with a power line. Each card has a short summary of the article's content.

For illustrative purposes only.

# Important Information

## ***Investing involves risk, including risk of 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 March 10, 2022, and may change based on market and other conditions.

Information provided herein is for educational purposes only and should not be construed or relied upon by you as advice or guidance as to the appropriateness of any investment decision.

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\*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.

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

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