



Wealth Management

# We Believe

What you save and how  
you spend should be part  
of your plan.





# A sound plan starts with a clear understanding of your income and expenses.

How much money is coming in? How much is going out? Being able to track where your money is going can help you feel a greater sense of control. This can lead to a better understanding of how your goals can fit into your overall financial plan.

## 50/15/5

It helps to split income into 3 categories: 50% on essential expenses, 15% on retirement savings, 5% on short-term savings, with the rest up to you.

*"50/15/5: An easy trick for saving and spending,"  
Fidelity Viewpoints, April 2024*



The following pages are educational in nature and may assist in building your financial plan.





# Couples who plan together can benefit from a shared vision.

Marriage, kids, retirement—all of these milestones represent a good time to sit down with your financial professional and revisit your overall plan. These ongoing, open discussions can help you feel more confident.

## 70%

of couples who communicate openly about money tend to feel a shared sense of purpose.



A man with grey hair and a beard, wearing a grey suit, is standing in a modern office or home setting. He is holding a tablet and looking down at it. In the background, there is a large potted plant, a framed abstract painting, and a wooden desk with a small white ceramic object. The lighting is warm and soft.

# It's important to know what you can spend in retirement.

To help your savings last for 30 years or more, it's essential to start with a sustainable withdrawal rate. We'll work with you to figure out a rate that makes sense for your plan, giving you an idea of the kind of lifestyle you'll be able to enjoy in retirement.

## 4%–5%

Maximum suggested withdrawal rate during the first year of retirement.

"How can I make my retirement savings last?" *Fidelity Viewpoints*, April 2024



# The accounts you withdraw from are as important as the amount you withdraw.

As you enter retirement, it's important to remember that not all withdrawals are the same when it comes to taxes. We can help you develop a sound approach, designed to reduce the impact of taxes on your plan, and help your money last longer.

**3** different types of accounts can help you create a tax-efficient withdrawal strategy.

	Taxable	Traditional	Roth and Tax-Free
Examples	Brokerage, savings	Traditional 401(k), Traditional 403(b), IRA, Rollover IRA	Roth 401(k), Roth 403(b), Roth IRA, HSA <sup>3</sup>
Taxes to keep in mind when withdrawing	Capital gains tax	Income taxes <sup>1</sup>	None <sup>2</sup>

Please see appendix for additional information.  
"Tax-savvy withdrawals in retirement," *Fidelity Viewpoints*, November 2024







# If you need cash, you don't need to cash in your savings.

Making a purchase that's important to you? We can show you how to unlock the borrowing power of your investment portfolio, helping you potentially avoid taxes while keeping your investment strategy intact.

# \$0

The amount of investments  
you'd need to sell when you  
use a line of credit to meet your  
need for cash.

Fidelity's Lending Solutions Line of Credit program

To be eligible, clients typically pledge a minimum of \$500,000 in assets as collateral.

# Taking the next step together.

Planning for retirement. Creating a legacy plan. Working to help reduce your tax obligations. Tailoring an investment strategy. With all this and more, we can help you build a consolidated plan to help your wealth reach its full potential. It begins with a conversation.

Work with us to see what's possible for you.



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# Appendix

Taxes matter: How different accounts are taxed

	Taxable	Traditional	Roth and Tax-Free
Examples	Brokerage, savings	Traditional 401(k), Traditional 403(b), IRA, Rollover IRA, etc.	Roth 401(k), Roth 403(b), Roth IRA, HSA <sup>3</sup>
Taxes to keep in mind when withdrawing	Capital gains tax	Income taxes <sup>1</sup>	None <sup>2</sup>
Important factors	<ul style="list-style-type: none"> <li>▪ Not all withdrawals will generate capital gains—such as those from savings accounts. For withdrawals that generate capital gains, a 0% tax rate may apply, resulting in no tax liability.</li> <li>▪ Withdrawals may increase income and impact other calculations such as Social Security tax and Medicare premiums.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Withdrawals are generally subject to ordinary income tax rates, which can get progressively higher the more you withdraw.</li> <li>▪ Withdrawals may increase income and impact other calculations such as Social Security tax and Medicare premiums.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Has no impact on any tax calculation.</li> </ul>

1. A distribution from a Traditional IRA is penalty-free provided certain conditions or circumstances are applicable: age 59 1/2; qualified first-time homebuyer (up to \$10,000); birth or adoption expense (up to \$5,000 per child); emergency expense (up to \$1000 per calendar year); qualified higher education expenses; death, terminal illness or disability; health insurance premiums (if you are unemployed); some unreimbursed medical expenses; domestic abuse (up to \$10,000); substantially equal period payments; Qualified Federally Declared Disaster Distributions or tax levy.
2. For a distribution from a Roth account to be considered qualified, the 5-year aging requirement has to be satisfied, and you must be age 59½ or older or meet one of several exemptions (disability, qualified first-time home purchase, or death among them). For HSA taxation, see footnote 3.
3. HSAs are federally tax-free assuming funds are spent on qualified medical expenses.



**Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.**

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

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