

Fidelity Viewpoints®

market sense

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



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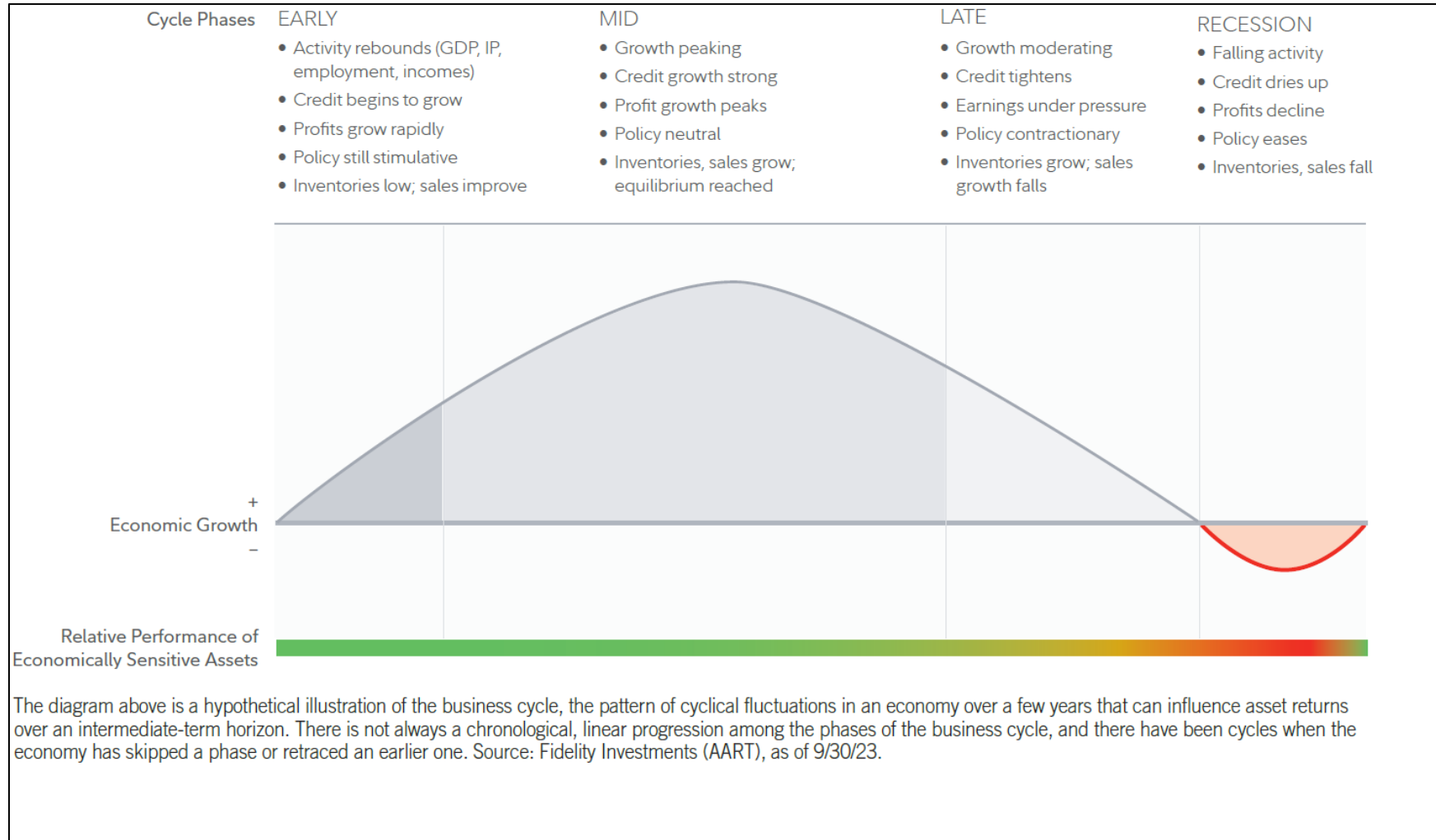
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THE BUSINESS CYCLE



2024 STATE OF RETIREMENT PLANNING

**Planning for Retirement:
Age People
Started vs. Age
People Wish
They Started**

	Age started	Age wish had started
GEN Z	20	17
MILLENNIALS	27	22
GEN X	35	25
BOOMERS	43	32

Source: 2024 Fidelity State of Retirement Planning Survey

2024 STATE OF RETIREMENT PLANNING

Top Reasons People Unretired

37%

To increase income to cover essential expenses

31%

I was bored

37%

I needed activity

30%

To support extended family

36%

I needed purpose

26%

I missed being around people

33%

To increase income for discretionary expenses

18%

To get access to needed health care benefits

63.3% of workers
had all of their retirement in
a Target Date Fund



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FIDELITY VIEWPOINTS

Planning for Retirement Income



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1. Fidelity Investments Research: [“Retirement Transforming as 2-in-3 Americans Live More Intentionally Post-Pandemic”](#)
2. Fidelity Viewpoints, November 29, 2022: www.fidelity.com/learning-center/personal-finance/semi-retirement
3. Fidelity [“2024 State of Retirement Planning” Study](#)
4. Fidelity Viewpoints, November 20, 2023: www.fidelity.com/learning-center/personal-finance/semi-retirement
5. Fidelity Viewpoints: www.fidelity.com/learning-center/personal-finance/retirement/traditional-vs-roth

About the Fidelity Investments 2024 State of Retirement Planning Study

This study presents the findings of a national online survey, consisting of 2,014 adult financial decision makers age 18 plus who own an investment account. Respondents had at least one investment account. The generations are defined as: Baby Boomers (ages 59-77), Gen X (ages 43-58), Millennials (ages 27-42) and Gen Z (ages 18-26). Interviewing was conducted December 7-15, 2023 by Big Village, which is not affiliated with Fidelity Investments. The results may not be representative of all adults meeting the same criteria as those surveyed.

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

Dollar cost averaging does not assure a profit or protect against loss in declining markets. For the strategy to be effective, you must continue to purchase shares in both market ups and downs.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

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.

