



BOND LADDER REPORT

Account: Brokerage*****179

Ladder Name: Sample CD Ladder

Report Generated: 04/08/2024 10:36 AM

489184953



Sample for illustrative purposes only 66682.2.14



Criteria

NAME AND STRATEGY

Account	Brokerage*****179
Ladder Name	Sample CD Ladder
Ladder Strategy	Initial Investment Amount
Amount	\$500,000.00
Have Fidelity suggest a bond for each rung.	Yes

TIME HORIZON

Ladder Term	4 Years
First Principal Payment	04/2025
Number of Rungs	5 Rungs
Exclude callable bonds.	Yes

BOND TYPE AND RATING

Tax Status	Taxable Bonds
Bond Type	Certificates of Deposit
Rating (Moody's/S&P)	AAA/AAA
Include bonds trading above par value.	No

Summary Calculations¹

Principal Cost	\$500,000.00
Accrued Interest	\$0.00
Principal Gain/Loss	\$0.00
Total Par Value	\$500,000.00
Average Coupon Rate	4.62%
Average Maturity (Years)	3
Average Yield	4.62%
Average Price	\$100.00
Annual Interest	\$13,919.87



Search Results

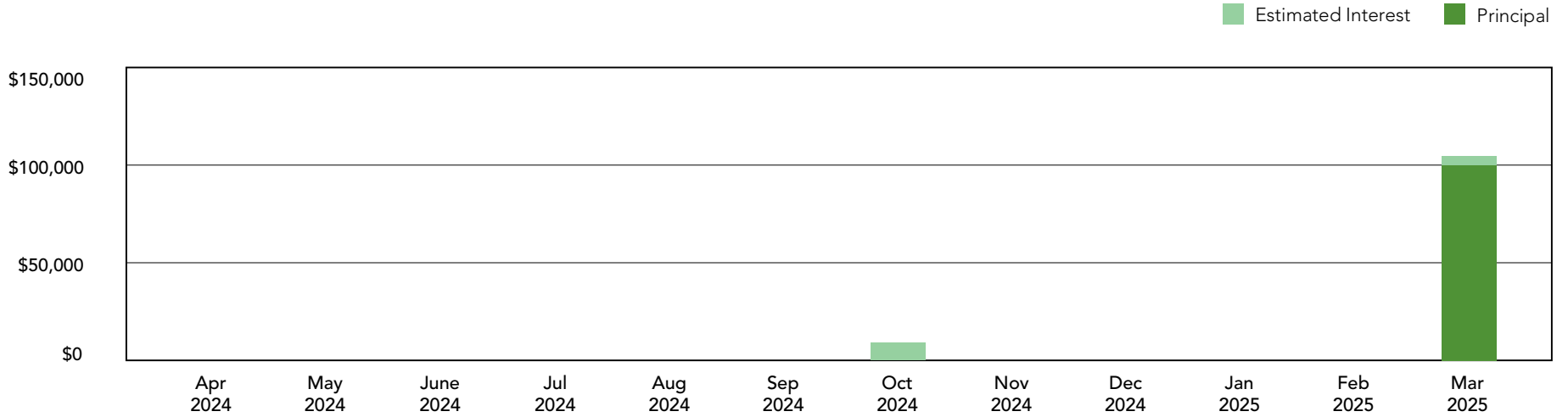
5 of 5 rungs filled: as of 04/08/2024

Attributes Legend

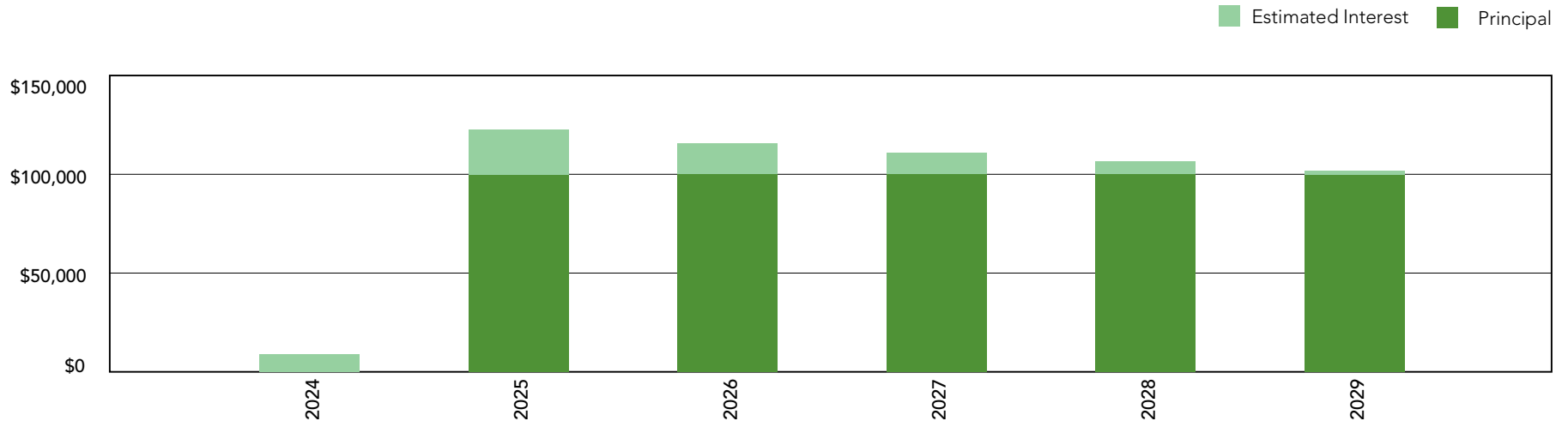
IE: Issuer Events	FDIC: FDIC Insured	ER: Extraordinary Redemption
AMT: Subject to Alt. Min. Tax	SFP: Sinking Fund Protection	
CP: Call Protection	HY: High Yield	

Bond Type	QTY	Rating	Coupon Rate	Maturity Date	Ask Price	Ask Yield	Yield Range	Attributes	Annual Interest	Estimated Cost ²
RUNG 1: (DSO425689) BANK OF CHINA 5.050000 03/28/2025 04/10/										
CERTIFICATE OF DEPOSIT	100	--/--	5.05	03/28/2025	100	5.05	4.9-5.05	CP,SFP,FDIC	\$5,050.00	\$100,000.00
RUNG 2: (DSO428170) MORGAN STANLEY BANK 4.800000 04/10/2026										
CERTIFICATE OF DEPOSIT	100	--/--	4.8	04/10/2026	100	4.8	4.6-4.8	CP,SFP,FDIC	\$4,800.00	\$100,000.00
RUNG 3: (DSO421468) MORGAN STANLEY PRIVATE BANK 4.650000 04/										
CERTIFICATE OF DEPOSIT	100	--/--	4.65	04/12/2027	100	4.65	4.3-4.65	CP,SFP,FDIC	\$4,650.00	\$100,000.00
RUNG 4: (DSO438413) BMW BANK NA 4.350000 04/12/2028 04/12/20										
CERTIFICATE OF DEPOSIT	100	--/--	4.35	04/12/2028	100	4.35	4.1-4.35	CP,SFP,FDIC	\$4,350.00	\$100,000.00
RUNG 5: (DSO456440) PEOPLES BANK 4.250000 04/17/2029 04/17/2										
CERTIFICATE OF DEPOSIT	100	--/--	4.25	04/17/2029	100	4.25	4.05-4.25	CP,SFP,FDIC	\$4,250.00	\$100,000.00

Estimated Principal/Interest (Monthly)



Estimated Principal/Interest (Annually)





Payment Schedule

Type	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024 Interest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,049	\$0	\$0
2024 Principal	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2025 Interest	\$0	\$0	\$4,870	\$9,000	\$0	\$0	\$0	\$0	\$0	\$9,049	\$0	\$0
2025 Principal	\$0	\$0	\$100,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2026 Interest	\$0	\$0	\$0	\$9,000	\$0	\$0	\$0	\$0	\$0	\$6,643	\$0	\$0
2026 Principal	\$0	\$0	\$0	\$100,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027 Interest	\$0	\$0	\$0	\$6,632	\$0	\$0	\$0	\$0	\$0	\$4,311	\$0	\$0
2027 Principal	\$0	\$0	\$0	\$100,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028 Interest	\$0	\$0	\$0	\$4,311	\$0	\$0	\$0	\$0	\$0	\$2,130	\$0	\$0
2028 Principal	\$0	\$0	\$0	\$100,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029 Interest	\$0	\$0	\$0	\$2,119	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029 Principal	\$0	\$0	\$0	\$100,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0



Important Information

The Bond Ladder tool is an educational tool and is not intended to serve as the primary basis for your investment or tax decisions. The results of the tool are based on your inputs and criteria and the tool's stated methodology.

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. Lower-quality fixed income securities involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. Any fixed income security sold or redeemed prior to maturity may be subject to loss.

(--) is used to indicate Not Available.

¹Summary calculations and data shown are the result of mathematical calculations and are intended to be hypothetical illustrations intended for informational purposes only.

All averages are weighted according to the face amount. Individual bonds are subject to price change and availability. Yield and market value will fluctuate so that your bond, if sold prior to maturity, may be worth more or less than original cost.

The cash flows displayed above are only estimates. Your actual income and principal payments may be higher or lower than these estimates. Estimates of income and principal payments should not be relied upon for making investment, trading or tax decisions.

²For an existing position, estimated cost represents the positions market value.

Please note that the dollar values in the Estimated Cost column and in subsequent calculations displayed under Summary Calculations are inclusive of accrued interest and estimated concessions and fees.

Individual bonds are subject to price change and availability.

The investments listed in the ladder results have been identified based on information which you have made available to us, and represent possible investment alternatives available to you at the time this list was compiled. As with all your investments through Fidelity, you must evaluate and confirm that your investments are consistent with your investment objectives, level of risk tolerance and financial situation. Fidelity is not recommending or endorsing any of these securities by making them available to its customers.