



WEALTH MANAGEMENT

INSIGHTS LIVE

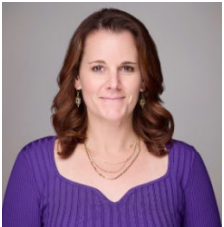
Retiring early with confidence



Ally Donnelly

Host, Fidelity Investments

Ally leads Fidelity's new Video Podcast Team. Her team's work focuses on innovative video projects to connect with our clients in relevant and authentic ways. Ally was a longtime 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. Outside of work, Ally volunteers in her community and loves to travel and explore the great outdoors with her family. She and her husband Patrick are raising two beautiful daughters (and one wacky dog) on Boston's South Shore.



Ryan Viktorin

Vice President, Financial Consultant, Fidelity Investments

Ryan has worked as a financial advisor for 12 years and joined Fidelity in 2013. She is a Certified Financial Planner™ and currently serves as a vice president, financial consultant in the Framingham Investor Center. Ryan works with high-net-worth families in the areas of retirement planning, legacy planning, tax minimization, and investment strategy. She maintains an in-depth understanding of the financial markets while working to effectively simplify and communicate complex financial concepts. Ryan enjoys helping clients understand their financial picture so that they can securely and efficiently reach their goals.



Jeffrey Edwards

Regional Vice President, Fidelity Investments Life Insurance Company

Jeff has over 24 years of financial services industry experience, including 18 years at Fidelity Investments. He is a Regional Vice President for Fidelity's Planning and Guidance organization. He previously held the role of Regional Planning Consultant in Bellevue, WA, Field Training Director for Fidelity Learning and Development, and Financial Consultant in the Glendale, Arizona investor center. Jeff also previously managed teams of associates in various sales roles at JP Morgan Chase and Wells Fargo Private Client Group. Prior to working in the financial services industry Jeff was enlisted for nine years in the JAG Corps with the United States Army and the Utah National Guard

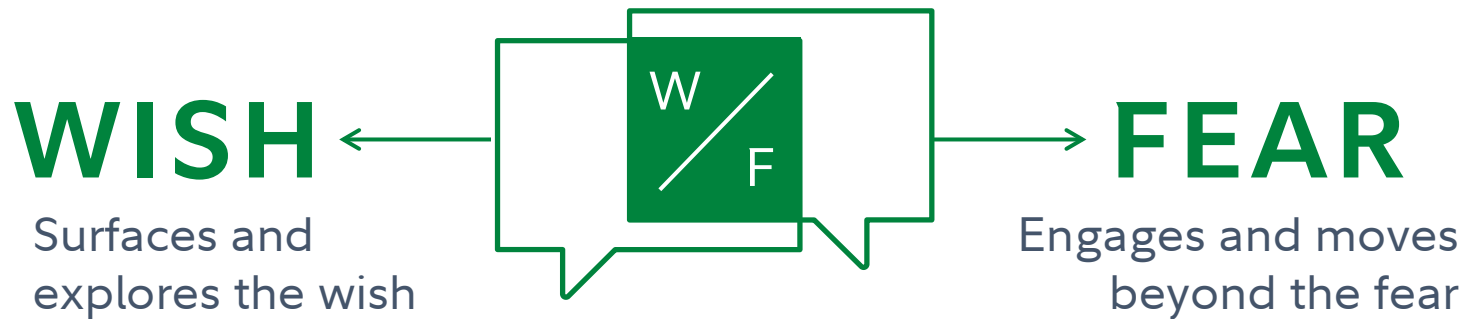


Jeffrey Waller

Vice President, Engagement Consultant, Fidelity Investments

Jeff is a coach, trainer, and subject matter expert at the Fidelity Center for Family Engagement (FCFE). His passion is to help advisors, clients, and families connect in a deeper, more intimate way so they can expand their conversations around money, wealth, and estate planning. During his time at FCFE, Jeff has partnered with advisors across Fidelity to bring them relationship-based capabilities that transform clients' generational wealth experience. Over his 25-year career in financial services, Jeff has held most advisor-related roles, including working with high-net worth families, managing, hiring, and training teams in the 401(k) space, and coaching and training advisors for the last 10 years.

What wishes and fears are shaping your planning?



Why should I use it?

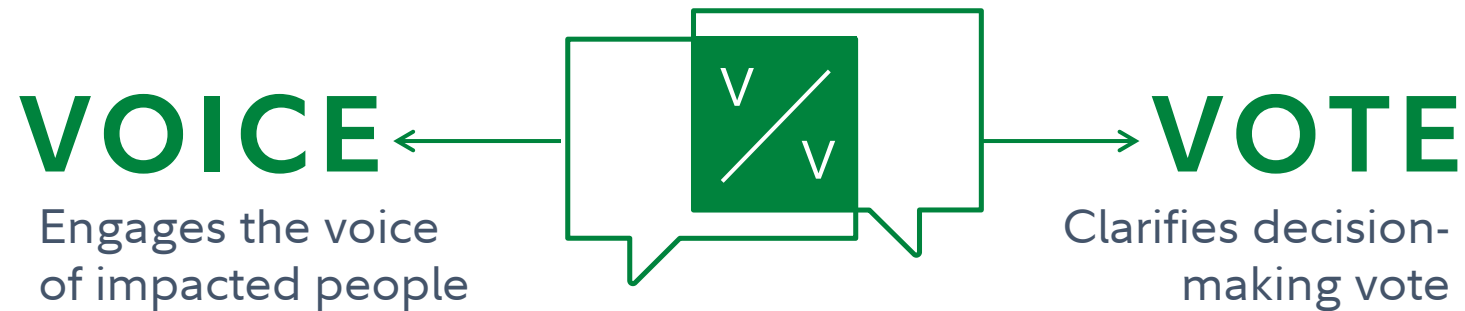
- Step out of *fear* and seek the *wish*
- Move beyond goals
- Create understanding
- Facilitate planning outcomes
- Engage in the complexity

How should I use it?

Ask impacted people:

- “What are your fears related to this topic?”
- “What are the wishes behind those fears?”
- “How are those wishes and fears impacting our planning process?”

Whose voices might you need to hear as you plan?



Why should I use it?

- Address fear that giving voice means giving up vote
- Break generational silence
- Engage and empower unengaged family members
- Share burden of decision-making

How should I use it?

Ask impacted people:

“I’d love to get your voice on this decision because it’s going to impact you. What do you think? How do you feel about this?”

“What’s your perspective on who should have a vote in this decision?”

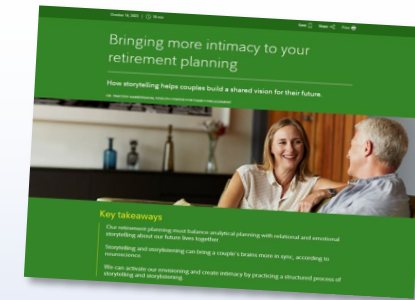
Using storytelling and focusing on alignment



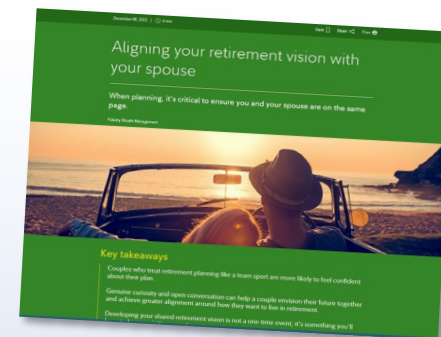
Explore the **meaningful and emotional parts** of your future life together by **making space for storytelling**.



Take your conversations to a higher level by **stepping above** a drive to agreement and **aligning around a shared vision**.



Fidelity article:
[Bringing more intimacy to your retirement planning](#)



Fidelity article:
[Aligning your retirement vision with your spouse](#)

Unplanned early retirement?

How to bridge the gap between when your paycheck stops and Social Security starts.

→ [Learn more](#)

A roadmap to financial freedom

The savings secrets of the FIRE movement could help you get there faster.

→ [Learn more](#)

The power of planning together

Don't miss out on the big picture when planning.

→ [Learn more](#)

Want to retire early – and not risk your future?

How to delay Social Security, boost benefits, and build an income bridge to get there.

→ [Learn more](#)

Your bridge to Medicare

Explore 4 health care coverage options as you transition to Medicare at age 65.

→ [Learn more](#)

How to keep your retirement income plan on track

A steady source of income may help provide stability.

→ [Learn more](#)

*Insights Live*SM: Retiring early with confidence Q&A

Wednesday, February 14, 2024, 12:00pm – 12:30pm EST

This is the second of two complementary webinars on early retirement we're hosting in February. This one will be a live Q&A session where you can ask us your questions on early retirement in real time.

[REGISTER FOR Q&A ON FEBRUARY 14](#)



Join the *Insights from Fidelity Wealth Management*SM team on February 14 for a live Q&A session on early retirement, featuring Ryan Viktorin, Vice President, Financial Consultant. This is your chance to get answers to any follow-up questions you might have coming out of our February 8 panel discussion. Topics may include (but aren't limited to):

- Financial preparedness
- Income strategies
- Health care costs before you're Medicare-eligible
- Working part-time, volunteering, and community engagement

[Insights Live: Retiring early with confidence Q&A \(fidelityevents.com\)](https://fidelityevents.com)

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To receive full-service support about your specific situation, contact your dedicated advisor or go to → Fidelity.com/FindAnAdvisor



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Annuity guarantees are subject to the claims-paying ability of the issuing insurance company.

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

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

1 Services from the Fidelity Center for Family Engagement are currently available on a limited basis. The Fidelity Center for Family Engagement is an affiliated business unit of FMR, LLC and operates externally from Fidelity Brokerage Services LLC.

Source for longevity data: Society of Actuaries RP-2014 Mortality Table projected with Mortality Improvement Scale MP-2021. For illustrative purposes only.

Details for the estimated \$315,000 health care cost referenced:

Estimate based on a hypothetical opposite-gender couple retiring in 2022, 65 years old, with life expectancies that align with Society of Actuaries' RP-2014 Healthy Annuitant rates projected with Mortality Improvements Scale MP-2020, as of 2022. Actual assets needed may be more or less depending on actual health status, area of residence, and longevity. Estimate is net of taxes. The Fidelity Retiree Health Care Cost Estimate assumes individuals do not have employer-provided retiree health care coverage, but do qualify for the federal government's insurance program, Original Medicare. The calculation takes into account cost-sharing provisions (such as deductibles and coinsurance) associated with Medicare Part A and Part B (inpatient and outpatient medical insurance). It also considers Medicare Part D (prescription drug coverage) premiums and out-of-pocket costs, as well as certain services excluded by Original Medicare. The estimate does not include other health-related expenses, such as over-the-counter medications, most dental services, and long-term care.

Source for early retirement data: 2023 Retirement Confidence Survey (RCS) (ebri.org). The RCS has consistently found that a large percentage of retirees leave the work force earlier than planned (46 percent).

A guarantee period is a feature available on certain income annuity contracts that provides annuity income through a specified date, even if no annuitant lives to the end of the guarantee period. If no annuitant lives to the end of the guarantee period, each beneficiary will continue to receive income for the remainder of the guarantee period (note that certain annuities give the beneficiary the option to choose a commuted value as a lump sum benefit instead). A contract with a guarantee period will provide lower annuity income on each annuity income date than will an identical contract without a guarantee period.

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Generally, among asset classes stocks are more volatile than bonds or short-term instruments and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Although the bond market is also volatile, lower-quality debt securities including leveraged loans generally offer higher yields compared to investment grade securities, but also involve greater risk of default or price changes. 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.

Fidelity's Planning and Guidance center allows you to create and monitor multiple independent financial goals. **While there is no fee to generate a plan, expenses charged by your investments and other fees associated with trading or transacting in your account would still apply.** You are responsible for determining whether, and how, to implement any financial planning considerations presented, including asset allocation suggestions, and for paying applicable fees. Financial planning does not constitute an offer to sell, a solicitation of any offer to buy, or a recommendation of any security by Fidelity Investments or any third-party.

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WEALTH MANAGEMENT

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MARKET NEWS, WEALTH STRATEGY, AND EVENTS.