



Women Investors: Organize, Plan, and Own Your Future



When you're fully engaged and in the front seat with your finances, you can make more informed investment decisions.





What Role Do You Play?

A

Driver's seat

I take the lead

B

Passenger seat

I may not always lead, but I help guide

C

Back seat

I am not actively involved—but I'd like to be

D

Along for the ride

I don't get too involved in finances

Understanding
Why Now

Owning Your Future

Getting Organized

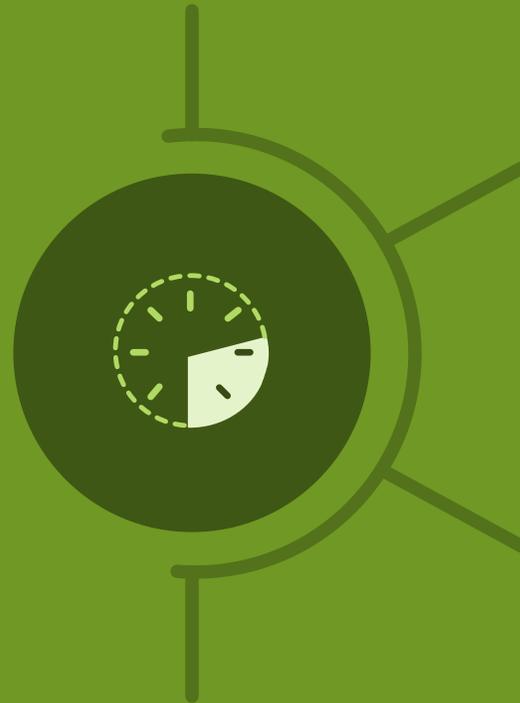
Building Your Plan



Today's Agenda

Understanding Why Now?

Women are gaining in financial power



The stakes have never been higher

So much to do, so little time

What women tell us

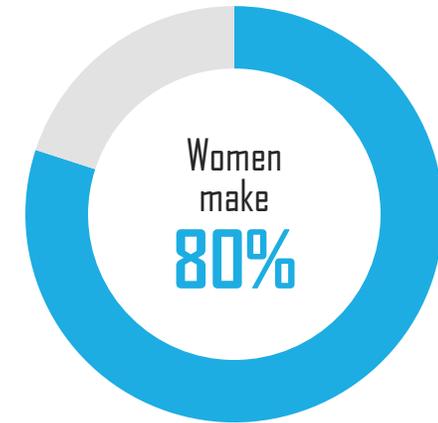
Women Are Gaining in Financial Power



of **undergraduate**
and **graduate**
degrees in the U.S.¹



of the **primary**
breadwinners in
U.S. Households.²



of **household**
purchasing
decisions.³

¹National Center for Education Statistics, Digest for Education Statistics, 2014.

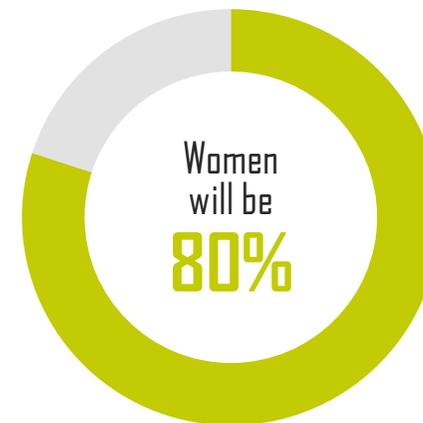
²Pew Research Center Study, 2014.

³Boston Consulting Group, Women Want More, 2009; Why She Buys by Bridget Brennan, Crown Business 2011.

The Stakes Have Never Been Higher



**solely responsible for their
finances** at some
point in their life.¹



of people
living to **100
or older**

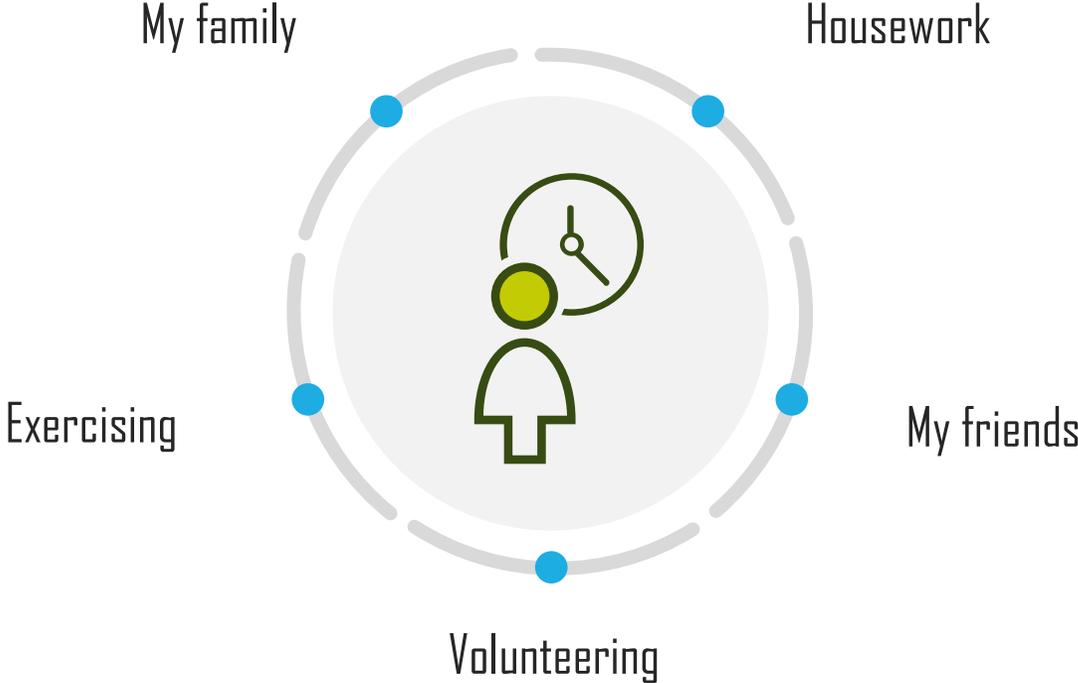
¹Fidelity Investments, Women and Money Survey, April 2016.

²U.S. Census Bureau, Dec 2010 finding..

So Much to Do, So Little Time



In addition to your job,
other tasks take up
your time



What Women Tell Us

A surprising trend



1 in 4

BOOMERS, GEN X



1 in 5

GENERATION Y

Women consider themselves the **primary decision maker** when it comes to personal finance.!

What Women Tell Us



Why?

1

I don't know where to go for help.

2

I don't think I have enough money yet.

3

It's a division of labor thing.

4

I'm just too busy.

Getting Organized



The principles of budgeting and saving

The other 30%

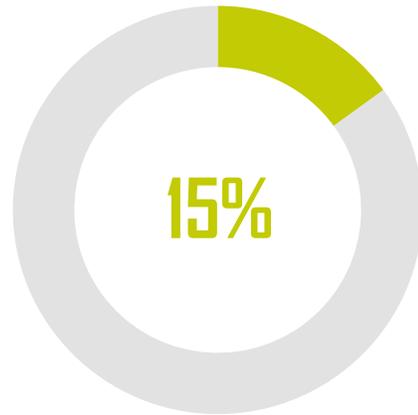
The Principles of Budgeting and Saving



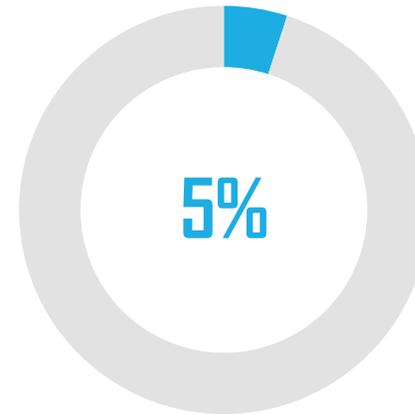
A simple equation:



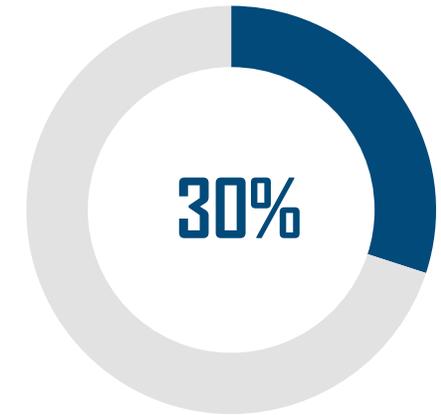
Essential Expenses



Retirement Savings
(Employer and Individual Contributions)



Short-Term Savings
(Emergency Fund)



Other Goals

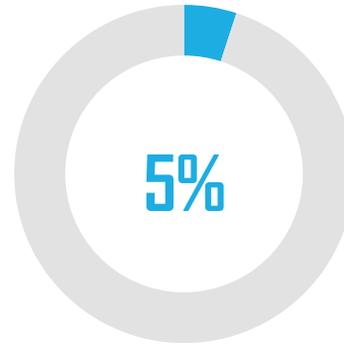
The Other 30%



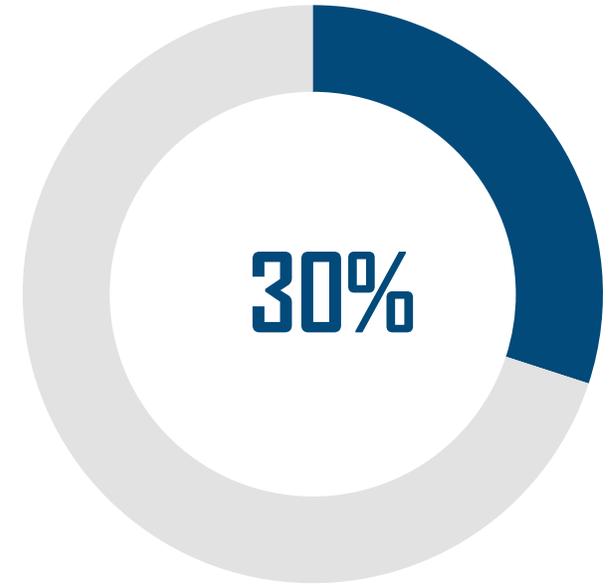
Essential Expenses



Retirement Savings

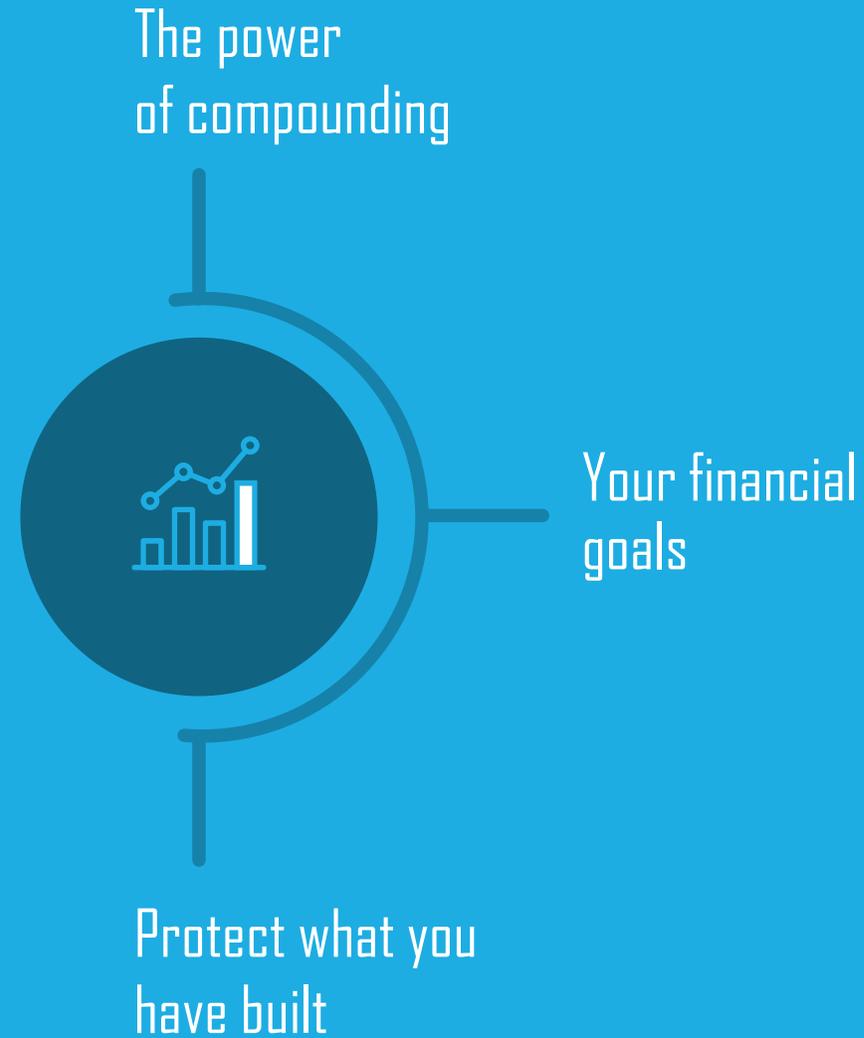


Short-Term Savings



Other Goals

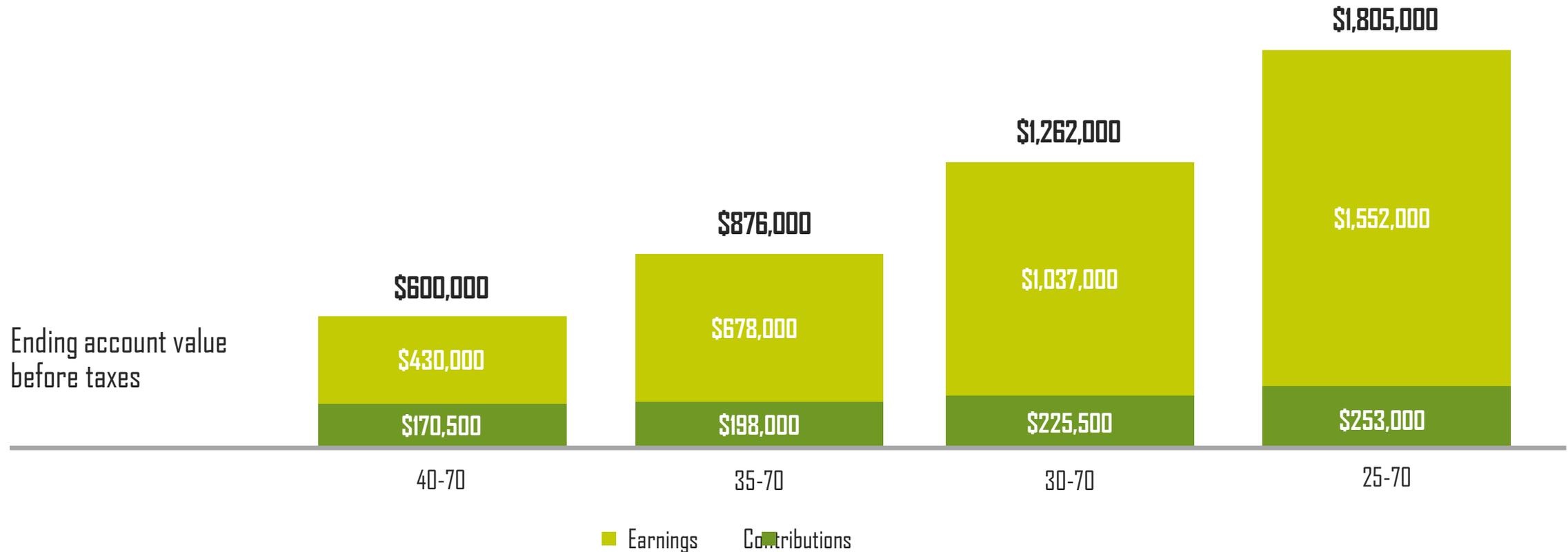
Building Your Plan



The Power of Compounding



Start and end age of making annual \$5,500 IRA contributions

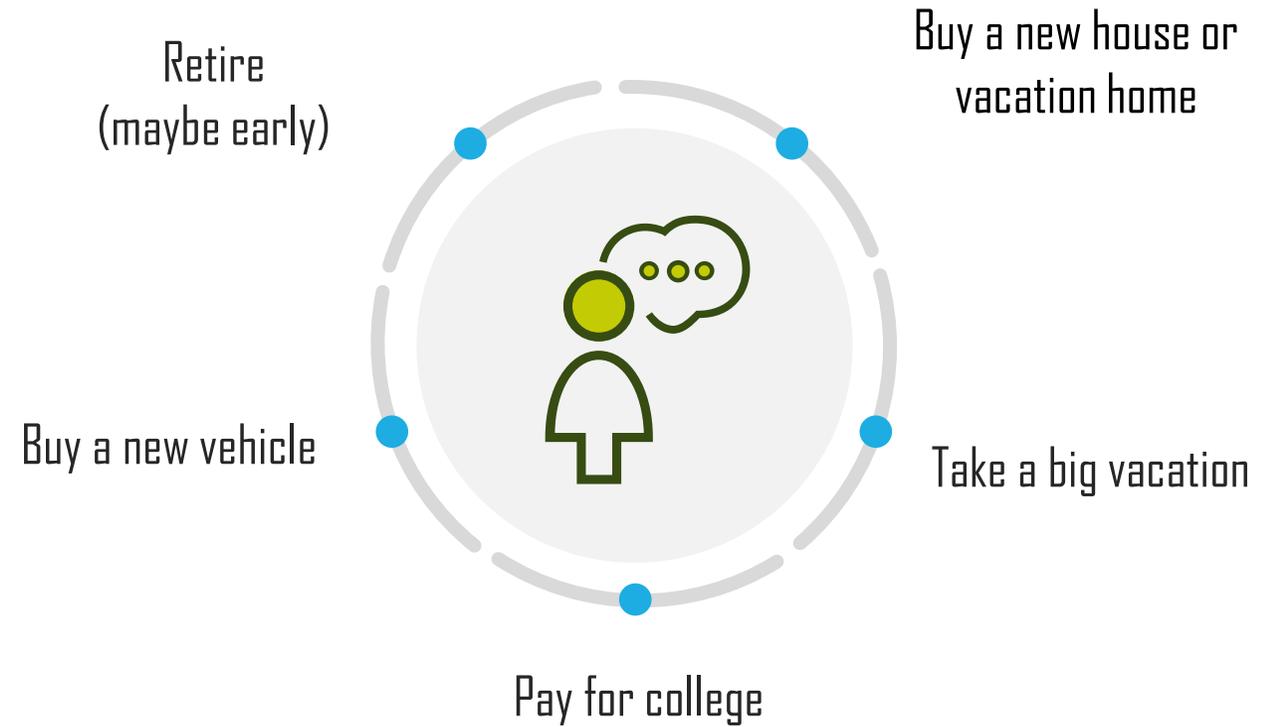


This hypothetical example assumes the following (1) \$5,500 annual IRA contributions on January 1 of each year for the age ranges shown, (2) an annual rate of return of 7% and (3) no taxes on any earnings within the IRA. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pre-tax (deductible) contributions from Traditional IRAs are subject to taxes when withdrawn. Earnings distributed from Roth IRAs are income tax free provided certain requirements are met. IRA distributions before age 59½ may also be subject to a 10% penalty. Systematic investing does not ensure a profit and does not protect against loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any security. Consider your current and anticipated investment horizon when making an investment decision, as the illustration may not reflect this. The assumed rate of return used in this example is not guaranteed. Investments that have potential for a 7% annual rate of return also come with risk of loss.

Your Financial Goals



Select the goals that you've set for yourself

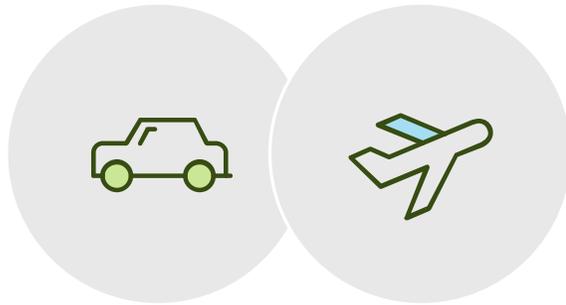


Design a Plan to Meet Your Goals



SHORT-TERM GOALS

(0-5 years) e.g., cars, vacations



Write down how much you'll need and by when

Determine how much to put away each month/year

LONG-TERM GOALS

(5+ years) e.g., retirement, college



Identify your long-term goals

Determine allocation

Designate specific accounts for each goal

Long-term Goal #1: Retirement

Your workplace savings plan is a great place to start.



ACCOUNT TYPES

EXAMPLES

Employer-Sponsored
Plans

401(k), 403(b), 457

Individual Retirement Accounts

Traditional IRA, Roth IRA, Rollover
IRA

Self-Employed Plans

SEP, Keogh, SIMPLE

Benefits

Can lower your taxable income

Compounded growth potential

Choice of investments

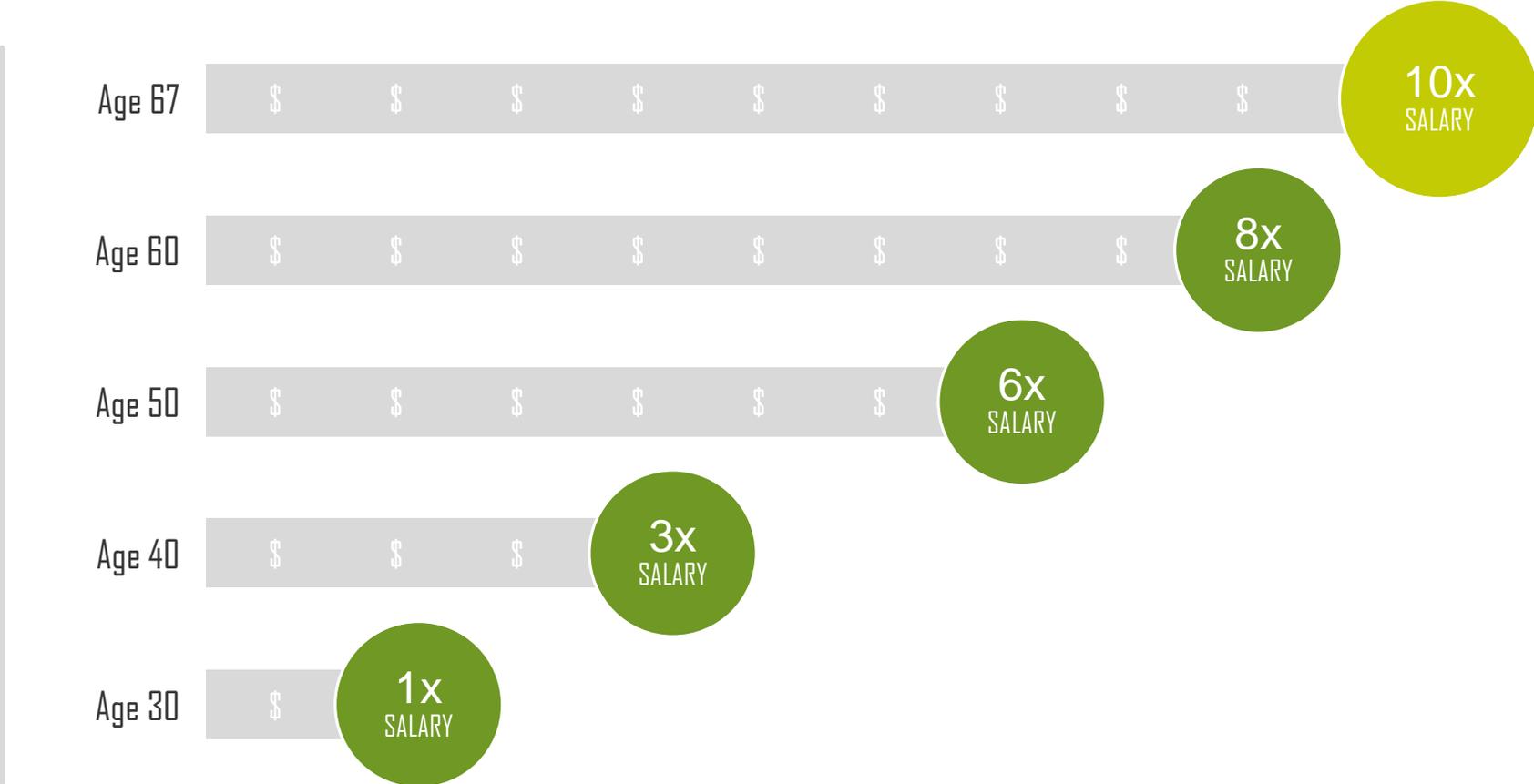
Easy and convenient

Tax-deferred growth

Retirement Savings Rule of Thumb



10x rule



The 10x savings rule of thumb is developed assuming age-based allocations, a 15% savings rate beginning at age 25, a 1.5% constant real wage growth, a retirement age of 67 and a planning age of 92. The intended goal is to help build retirement savings sufficient to replace approximately 45% of pre-retirement income to augment Social Security throughout retirement. All calculations are purely hypothetical and a suggested salary multiplier is not a guarantee of future results; it does not reflect the return of any particular investment or take into consideration the composition of a participant's particular account. The salary multiplier is intended only to be one source of information that may help you assess your retirement income needs. Remember, past performance is no guarantee of future results. Performance returns for actual investments will generally be reduced by fees or expenses not reflected in these hypothetical calculations. Returns also will generally be reduced by taxes. Please refer to the final slide for additional information.

Long-Term Goal #2: Saving for College



Account type:

529 PLAN

UGMA/UTMA

Key Features

Tax-advantaged
For qualified education
No income or age restrictions

Invested in child's name
For any goal/expense

Beneficiary

Beneficiary can be changed

Irrevocable gift to the designated beneficiary

Tax Advantages

Earnings grow tax-deferred

May be taxed at child's rate

Impact on Financial Aid

Asset of the owner

Asset of the child

How It Can Be Used

Eligible colleges, universities or trade schools
K-12 Tuition expenses

Beneficiary can use
for any purpose

Protect What You Have Built



Name your beneficiaries, to ensure that your assets will be distributed as you wish.



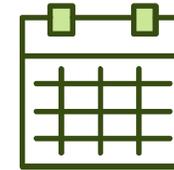
Put an **Estate Plan** in place:

- Wills
- Trusts



Choose who will **act on your behalf**:

- Guardian
- Power of attorney
- Health care proxy



Keep your plan **up to date**.

Owning Your Future

Investment fundamentals



Investment options

Options for every kind of investor

The Fundamentals of Investing

Let's explore:



1

Goals, time frame,
and risk tolerance

2

Asset allocation and
diversification

3

The right plan for
you

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

Each Investment Type Offers Unique Advantages



STOCKS

Offer strong growth potential, but with greater risk.

- Share of company
- Long-term growth potential
- Value can go up and down
- Higher risk could mean higher potential return

FIXED INCOME /BONDS

Pay a return on a fixed schedule, though amount may vary.

- I.O.U.
- Issued by governments and corporations
- Potential to pay interest
- Moderate risk, moderate potential return

SHORT-TERM INVESTMENTS

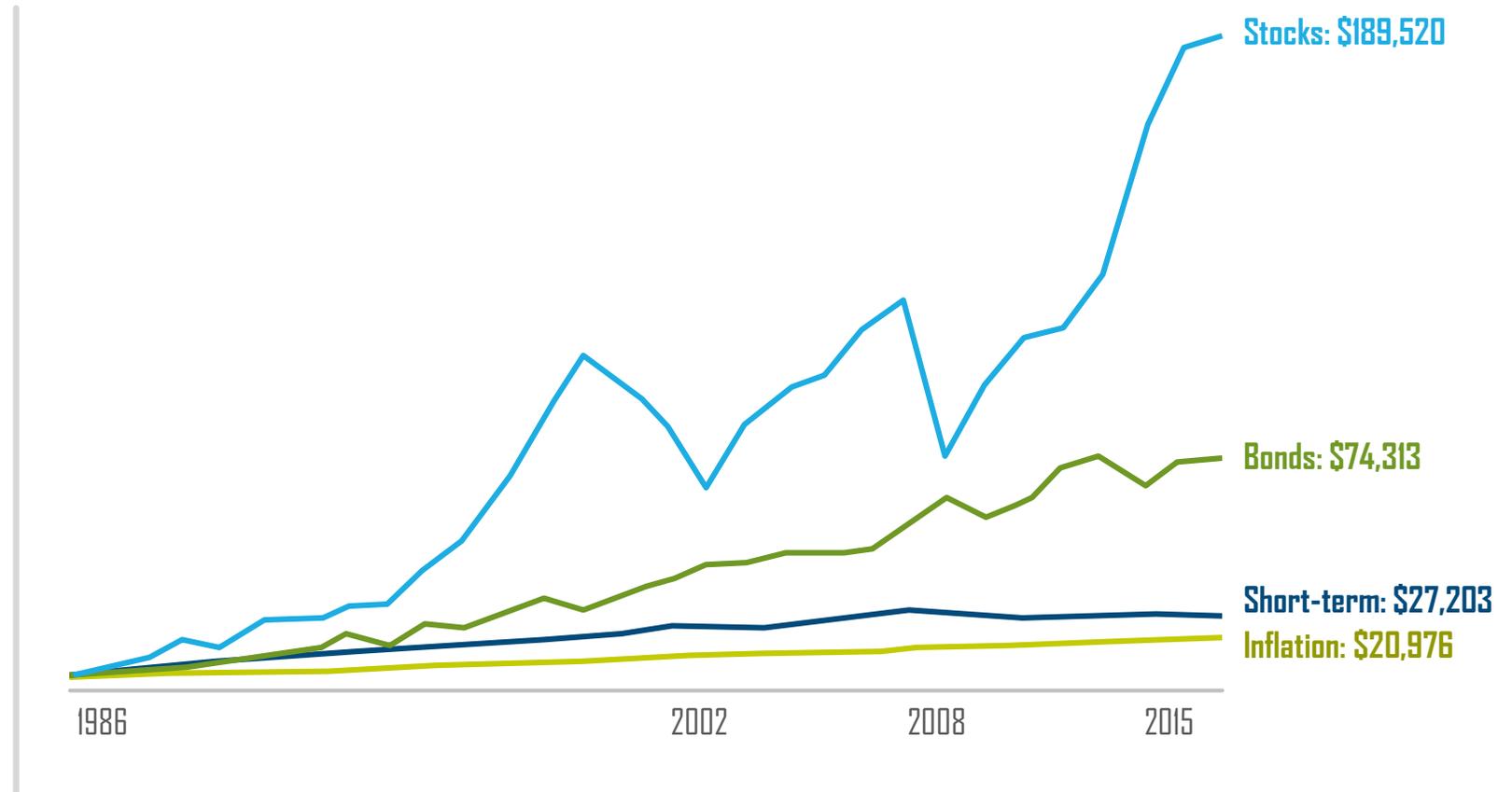
Offer more limited growth potential, with increased stability.

- Money market, T-bills, CDs
- Relatively stable value
- Potential to pay interest
- Lower risk, lower potential return

Long-Term Performance



30-year
historical growth
of \$10,000¹



¹Assumptions: S&P 500 is used for stock returns, 10-year Treasury bond is used for bond returns, three-month Treasury bill is used for short-term returns, and inflation is 2.5%.

S&P 500 is a registered service mark of Standard & Poor Financial Services LLC. S&P 500 Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance. Indexes are unmanaged. It is not possible to invest directly in an index.

Understanding Different Types of Investment Funds

Mutual Fund



Pools together money from many investors

Ability to purchase collection of securities in a portfolio

Diversified exposure

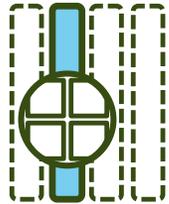
Carries varying amounts of risk

Single fund solutions can include:

- Target Date Funds
- Asset Allocation Funds

Understanding Different Types of Investment Funds

ETF (Exchange-Traded Fund)



Ownership in basket of securities

Exposure to certain segment(s) of the market

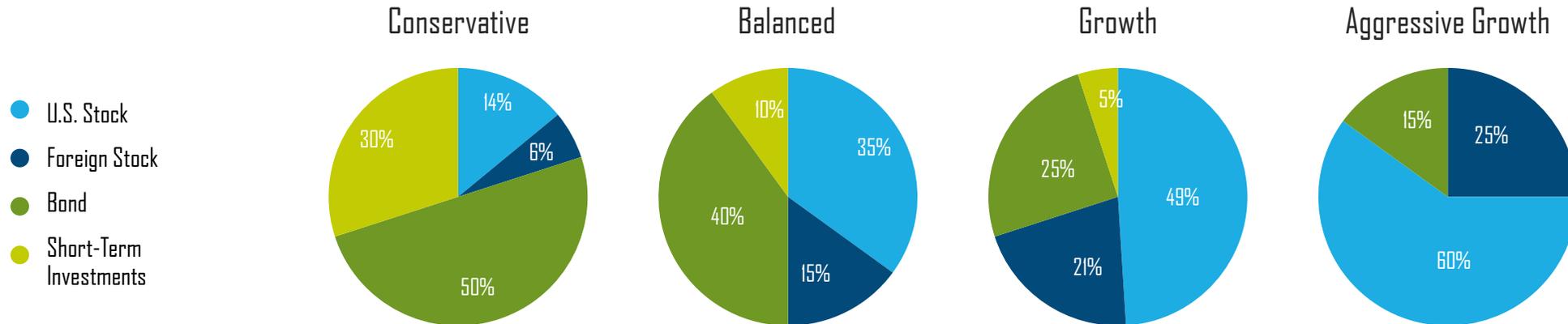
Most track an index

Diversified exposure to an asset class

Carries varying amounts of risk

Trades like a stock

Understanding Asset Allocation



Annual % Return	Conservative	Balanced	Growth	Aggressive Growth
Average	5.97	7.95	8.94	9.62
Best 12 months	31.06	76.57	109.55	136.07
Worst 12 months	-17.67	-40.64	-52.92	-60.78
Best 5 years	17.24	23.14	27.27	31.91
Worst 5 years	-0.73	-6.18	-10.43	-13.78

Data source: Morningstar Inc., 2016 (1926–2015). Past performance is no guarantee of future results. Returns include the reinvestment of dividends and other earnings. This chart is for illustrative purposes only and does not represent actual or implied performance of any investment option.

The purpose of the sample investment mixes is to show how mixes may be created with different risk and return characteristics to help meet a participant's goal. You should choose your own investments based on your particular objectives and situation. Remember, you may change how your account is invested. Be sure to review your decisions periodically to make sure they are still consistent with your goals. You should also consider any investments you have outside the Plan when making your investment choices.

The sample mixes illustrate some of the many combinations that could be created, and should not be considered investment advice.

Options for Every Kind of Investor



**PLAN
ON YOUR OWN**

**PROFESSIONAL
INVESTMENT HELP**

Manage on My Own

Access online resources to build and manage your portfolio.

Manage with Assistance

Discuss your plan with a financial representative.

Single Fund Solutions

Pick an automatic investment mix based on your retirement year, or your preferred allocation.

Managed Accounts*

Entrust a professional to manage your account.

Target Date Funds are designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65 and plan to gradually withdraw the value of their account in the fund over time. The funds' asset allocation strategy becomes increasingly conservative as the funds approach the target date and beyond. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

*This option may or may not be available in all workplace savings plans.

Key Steps to Owning Your Financial Future



Get Organized

Take stock of where you are today.

Understand what you own and what you owe.

Incorporate the 50/15/5 guide.

Build Your Plan

Prioritize short- and long-term goals.

Educate yourself on your workplace retirement plan.

Understand your investment options, and determine what's right for you.

Own Your Future

Identify appropriate asset allocation and diversification.

Revisit and update your plan on a regular basis.

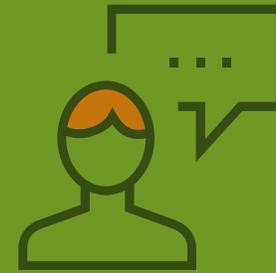
Name your beneficiaries.

Put an estate plan in place.

Consider increasing your contribution percentage annually.



How Fidelity Can Help



Meet with a Fidelity Investment Professional who can help you:

Review and prioritize your financial and investment goals

Create plans for your short-term and long-term goals

Consider investment options to determine your appropriate asset allocation

Why Fidelity



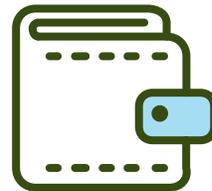
WE BELIEVE IN MAKING THE COMPLEX, SIMPLER



Planning
and Advice



Trading



Straightforward
Pricing



Expert Insights
and Investing Tools



Security and
Privacy

Wealth Planning Overview



Investment Strategy

- Asset Allocation
- Tactical Allocation
- Asset Location
- Tax-Efficient Investing
- Taxable Savings Strategy

Retirement Planning

- Savings Strategy
- Income Strategy
- Personal (Taxable, IRA, Annuity)
- Workplace Investments
- Benefits and Social Security
- Health Care/ Long-Term Care

Income Protection

- Disability
- Premature Death Protection
- Outliving Income

Asset Protection

- Estate Planning
- Wills
- Trusts
- Wealth Transfer
- Charitable Giving

Family Conversations

- Education
- Living Expenses: Children and Parents
- Assisting Parents and Relatives

Wealth planning is complex and unique to every family. We can guide you in considering questions and addressing concerns that help your family reach its wealth planning goals. Speak to a Fidelity Investment Professional. Fidelity does not provide legal, tax, or estate planning advice. Please consult an appropriately licensed professional for advice on your specific situation. Primarily sourced from *The New Advisor for Life*, John Wiley & Sons, 2011, by Stephen D. Gresham with permission to reprint.

When you're fully engaged and in the front seat with your finances, you can make more informed investment decisions.



Important Additional Information



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

Investing involves risk, including risk of loss.

Continued Disclosure from A Good Rule of Thumb slide: The replacement annual income target assumes no pension income. This target is based on Consumer Expenditure Survey 2011 (BLS), Statistics of Income 2011 Tax Stat, IRS 2014 tax brackets, and Social Security Benefit Calculators. Fidelity developed the salary multipliers through multiple market simulations based on historical market data, assuming poor market conditions, to support a 90% confidence level of success.

These simulations take into account the volatility that a typical target date asset allocation might experience under different market conditions. Volatility of the stocks, bonds, and short-term asset classes is based on the historical annual data from 1926 through the most recent year-end data available from Ibbotson Associates, Inc. Stocks (domestic and foreign) are represented by Ibbotson Associates S&P 500 Total Return Index, bonds are represented by Ibbotson Associates U.S. Intermediate Term Government Bonds Total Return Index, and short term are represented by Ibbotson Associates 30-day U.S. Treasury Bills Total Return Index, respectively. It is not possible to invest directly in an index. All indices include reinvestment of dividends and interest income.

Target Date Funds are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-linked, and foreign securities.

As with all your investments through Fidelity, you must make your own determination as to whether an investment in any particular security or securities is consistent with your investment objectives, risk tolerance, financial situation, and your evaluation of the security. Fidelity is not recommending or endorsing any investment by making it available to its customers.

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Important Additional Information



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