The value of working with a financial professional

All data has been obtained from the 2025 Fidelity Investor Insights Study unless otherwise stated.

Achieve your goals with the right financial professional.

According to Fidelity research, 86% of advised investors reported feeling on track or ahead of their financial goals.

Pursuing your financial goals can feel overwhelming—especially in a world of constant market change and endless investment choices. Working with a financial professional helps you stay focused on what matters most; especially one supported by guidance that's grounded in Fidelity's research, portfolio analysis, and long-term investment perspective.

A qualified professional who can tailor an investment plan to your goals

Every investor's life path is unique. Whether you're saving for a home, preparing for retirement, or balancing multiple goals, your financial professional can help create a personalized strategy.

Professionals who work with Fidelity have access to:

- Insights from Fidelity's broad, real-time view of global markets, helping ensure your plan is grounded in both current realities and future opportunities
- Data and analytics on investor behavior that help inform decisions through changing market conditions
- Planning and modeling tools to show how today's decisions may affect your long-term financial future

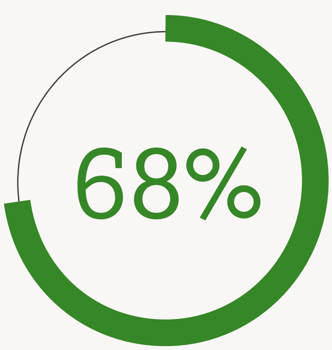
These capabilities help your professional deliver a clear and adaptable road map that can add value when markets are up and provide protection in times of volatility by balancing across multiple:

Asset classes

Investment managers

Life stages

Financial goals



of wealthy next generation households work with an advisor.

How your financial professional can help you

Planning

To achieve your financial goals, you'll need a plan—and that's where your financial professional can add significant value. In fact, 70% of advised investors reported that their professional provides a clearly defined road map of how to financially achieve their lifelong goals or dreams.

What's more, your professional can help you stay on track when the going gets tough or if life throws you a curveball. 70% of advised investors also noted that their professional helps them on an ongoing basis as they work to achieve their financial goals.

Portfolio construction

Asset performance is affected by more than S&P 500® or Dow Jones Index results on any given day; it's driven by economic and financial market trends your financial professional is on top of and understands.

They will work with you to build a plan you're both comfortable with, based on:

- The asset allocations that make sense for you
- The types of assets you should consider investing in based on various fund families' investment capabilities
- Tax-smart investing strategies, so you can keep more of what you earn

Your professional can also ensure that your portfolio is diversified, which can help you weather the ups and downs of the market. Research shows that advised investors reported having more diversified portfolios compared to non-advised, thus helping them stay on track toward achieving long-term goals.

Regular check-ins

Change is inevitable. You should let your professional know about changes in your life that may affect your financial plan—for example, getting married, making a career move, having a baby, or considering retirement.

Guidance through life's most important moments

There are plenty of major life moments for which you need to be financially prepared. That's why a great financial professional can work with you to help ensure your finances are ready for your biggest achievements and milestones.

Some areas your professional can help with:

- Understanding cash flow
- Buying your first home
- Planning for children
- Income generation
- Planning to fund college
- Changing personal relationships
- Long-term care insurance planning
- Estate planning*
- Charitable giving
- Saving for future health care
- Planning for caretaking
- Legacy planning

* Estate planning may be done in partnership with a client's team of professionals including, but not limited to, the financial advisor and tax and legal professionals.

An invaluable third party who can help take the emotion out of investing

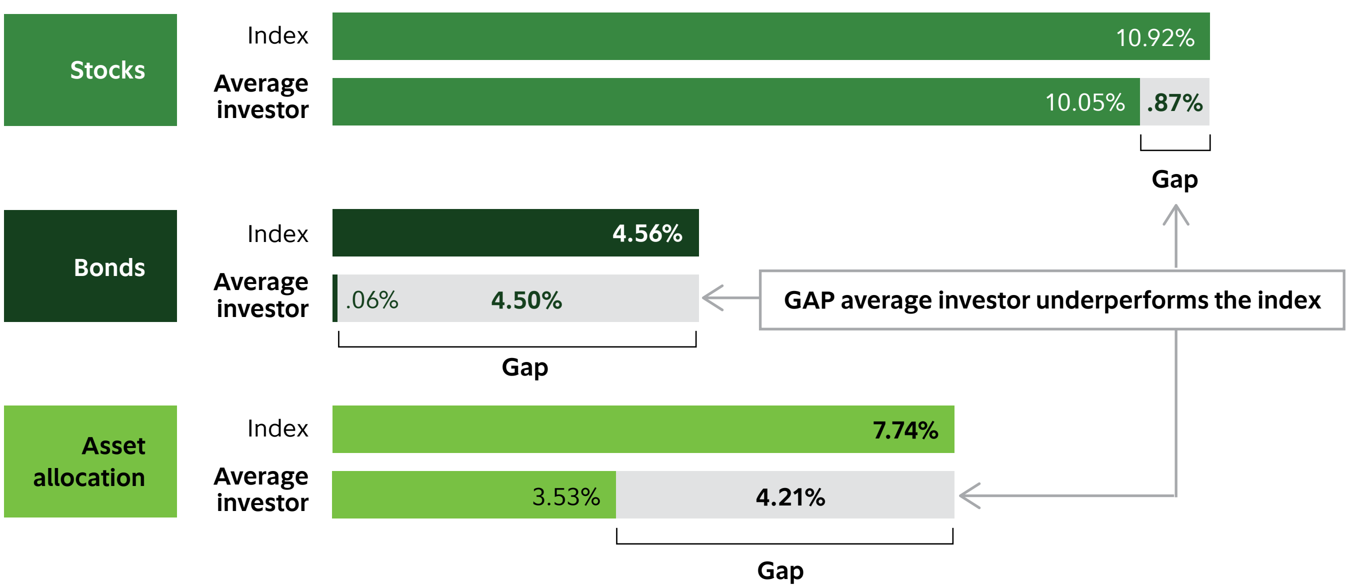
Investors often make emotional and poorly timed decisions—buying high, selling low, or overreacting to market swings. Your financial professional can help you avoid these pitfalls by applying:

- Disciplined investment processes
- Research-driven insights
- Long-term strategic thinking

These guardrails help you stay the course during periods of volatility. A majority of advised investors (80%) report that their professional helps them stay focused on the long-term health and growth of their portfolio.

The average investor consistently underperforms

Average annual returns (1994-2024)



Please see back cover for information regarding Dalbar's Quantitative Analysis of Investor Behavior Study.

Reaching your goals does not happen by accident

Once you take the initiative and choose to work with a financial professional, remember these steps to help you get there and make the most of your new relationship.

Be open and honest. Your professional will have difficulty helping you if you hold back important information or leave out key details.

Keep your professional in the loop. Your financial plan has to evolve with your circumstances. Keep your professional updated on major life changes.

Be proactive. Stay actively involved by reviewing your account statements, reading information on your investments, and documenting what you have agreed to.

Be realistic. Your professional can't predict how the markets will perform or if a recommendation will pan out.

Ready to take that next step?

Making the decision to work with a financial professional is a big one. After all, it means you're ready to team up with someone who will help work to optimize your money, so you can celebrate life's greatest moments with clarity and confidence. Congratulations on taking this first step!

By working with a financial professional supported by Fidelity, you gain:

- The strength of a firm known for **consistency, innovation, and a long-term view**
- Access to **industry leading research, data, analytics, products, and portfolio construction tools**
- A **disciplined investment approach** designed to help you pursue your goals with clarity and confidence

With the right professional who has the right resources behind them, you can move forward with confidence—ready to enjoy life's biggest moments.

The 2025 Fidelity Investor Insights Study was an online blind survey (Fidelity not identified) that was fielded during the period February 7 through February 25, 2025. It surveyed a total of 2,018 investors, including 998 Millionaires and 1,215 investors with advisors. The study was conducted via an online survey, with the sample provided by an independent firm not affiliated with Fidelity. Respondents were screened for a minimum level of $50K in investable assets (excluding retirement assets and primary residence), with additional quotas by age and affluence levels.

Not NCUA or NCUSIF insured. May lose value. No credit union guarantee.

Unless otherwise expressly disclosed to you in writing, the information provided in this material is for educational purposes only. Any viewpoints expressed by Fidelity are not intended to be used as a primary basis for your investment decisions and are based on facts and circumstances at the point in time they are made and are not particular to you. Accordingly, nothing in this material constitutes impartial investment advice or advice in a fiduciary capacity, as defined or under the Employee Retirement Income Security Act of 1974 or the Internal Revenue Code of 1986, both as amended. Fidelity and its representatives may have a conflict of interest in the products or services mentioned in this material because they have a financial interest in the products or services and may receive compensation, directly or indirectly, in connection with the management, distribution, and/or servicing of these products or services, including Fidelity funds, certain third-party funds and products, and certain investment services.

Third-party trademarks and service marks are the property of their respective owners.

Dalbar's Quantitative Analysis of Investor Behavior 2025. Returns are for the period ending December 30, 2024. Average equity investor and average bond investor performance results are calculated using data supplied by the Investment Company Institute. Investor returns are represented by the change in total mutual fund assets after excluding sales, redemptions, and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses, and other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: total investor return rate and annualized investor return rate. Total return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions, and exchanges. Stocks are represented by S&P 500 index; bonds represented by Bloomberg Barclays U.S. Aggregate Bond Index; asset allocation represented by a custom benchmark of 50% of S&P 500 index and 50% Bloomberg Barclays U.S. Aggregate Bond Index. **You cannot invest directly in an index. Past performance is no guarantee of future results.**

Fidelity Investments® provides investment products through Fidelity Distributors Company LLC; clearing, custody, or other brokerage services through National Financial Services LLC or Fidelity Brokerage Services LLC (Members NYSE, SIPC); and institutional advisory services through Fidelity Institutional Wealth Adviser LLC.

© 2026 FMR LLC. All rights reserved.

743959.9.0

1.9870153.107
0426