

Planning and Advice Offerings from Fidelity

We can help you achieve your unique goals with a range of planning, advice, and professional money management offerings.



Digital Advice

Fidelity Go®

- A diversified portfolio of Fidelity stock and bond funds, seeking to track the market and managed over time
- Personalized to your retirement or savings goal
- Access to a coaching team to assess spending debt and planning for retirement (available for balances \$25,000 and above)

General eligibility ¹	Fees
No minimum	\$0: Under \$25,000 0.35%: \$25,000+

Fidelity Managed FidFolios®

- A personalized portfolio of just stocks, offered with tax-smart investing

General eligibility	Fees
\$5,000	0.40% or 0.70% depending on strategy chosen

Advice with Access to a Team of Planners

Fidelity Advisory Services Team

Through Fidelity® Wealth Services

- A diversified portfolio of stock and bond funds, managed with tax-smart investing techniques through market conditions
- Access to financial planners for key savings goals, including saving for retirement and generating income in retirement

General eligibility ²	Fees
\$50,000	1.10%

A Dedicated 1:1 Advisor Supported by a Team of Specialists

Fidelity Wealth Management

- Your own dedicated advisor to partner on planning and trade-off analysis across multiple goals, including saving for retirement, college, home purchase, and income in retirement
- Access to estate, trust, and investment planning specialists
- **For Fidelity® Wealth Services clients:** A diversified portfolio of stock and bond funds and potentially individual securities, managed with tax-smart investing techniques through market conditions, with enhanced personalization
- **For Fidelity® Strategic Disciplines clients:** A personalized portfolio of just stocks or just bonds, and tax-smart investing with stocks

General eligibility ³	Fees ⁴
\$500K	0.20% to 1.50%

Fidelity Private Wealth Management®

- Includes all aspects of Fidelity Wealth Management
- Plus: Your own team of dedicated specialists for additional service, planning for advanced topics, and complex investment management needs

General eligibility ⁵	Fees ⁴
\$2M managed / \$10M investable	0.20% to 1.04%

Additional Ways to Invest with Fidelity

You can choose from many self-directed investment options, select from options specifically for retirement, or we can connect you with a third-party advisor.

Invest on Your Own

Access to Fidelity's online planning tools to help you select from many investment options with a range of fees:

Individual Securities	Funds	Model-Based Solutions
• Stocks	• Mutual funds and ETFs	• Model portfolios
• Bonds	• Target allocation funds	• Fidelity Basket Portfolios

Clients with \$500K or more may qualify for a single point of contact for support and guidance

Single-Fund Solution

Target Date Fund

A fund that adjusts its asset allocation over time based on the fund's target retirement year

General eligibility	Fees ⁶
No minimum	0.12% to 0.76%

Additional High-Net-Worth Offerings

Fidelity Wealth Advisor Solutions®

A network of independent investment advisors who can offer customized planning and/or investment strategies
General eligibility and fees vary

Alternative Investments Program⁷

Designed to provide qualified clients with access to nontraditional investment opportunities in alternative categories, such as real estate, private equity, private credit, and other asset classes
General eligibility and fees vary

Select Workplace Plans

Personalized Planning & Advice at Work⁸

A diversified portfolio of funds, professionally managed and invested for a retirement goal, available to eligible workplace retirement plans.

General eligibility	Fees
No minimum	Plan specific, up to 0.85%

Investing involves risk, including risk of loss.

¹Your account balance must be at least \$10 for Fidelity to invest your money according to the selected investment strategy.

²Fidelity® Wealth Services (FWS) offers three service levels: Fidelity Advisory Services Team, Fidelity Wealth Management, and Fidelity Private Wealth Management. Each level has its own fees, features, and eligibility requirements. Minimum investment to enroll is \$50,000. Refer to the FWS Form ADV, Part 2A Brochure for more details.

³FWS Wealth Management service-level clients and all Fidelity® Strategic Disciplines (FSD) clients must generally qualify for support from a dedicated Fidelity advisor, which is based on a variety of factors (for example, a client with at least \$500,000 invested in an eligible Fidelity account(s) would typically qualify). Account investment minimum is \$50,000 for FWS, \$100,000 for an FSD equity strategy, and \$350,000 for an FSD bond strategy.

⁴Fees reflect the range of advisory fees applicable to accounts managed through FSD (0.20%–0.70%) and FWS (0.50%–1.50%). At the \$2 million investment level or higher, advisory fees start at 0.47% for FSD accounts and 1.04% for FWS accounts.

⁵To be eligible for Fidelity Private Wealth Management through FWS or FSD, clients are subject to a qualification and acceptance process, and must typically invest at least \$2 million, in the aggregate, in FWS and/or FSD and have investable assets of at least \$10 million. For details, review the relevant Form ADV, Part 2A Brochure, available online or through a representative.

⁶Fees reflect the range of target date fund expense ratios for the non-institutional Fidelity Freedom® Funds as of February 28, 2025. There is no purchase minimum for fund shares. Review the prospectus for details.

⁷Alternative investments are investment products other than the traditional investments of stocks, bonds, mutual funds, or exchange-traded funds. Examples of alternative investments include limited partnerships, limited liability companies, hedge funds, private equity, private debt, commodities, real estate, and promissory notes. Alternative investments can be relatively illiquid, difficult to value, have limited historical risk and return data, may require a high degree of investment analysis, and can have relatively high costs of purchase and sale. An investment involves a high degree of risk and is suitable only for those investors willing to risk losing some or all of their investment and who have the experience and ability to evaluate the risks and merits of such an investment. For certain investments, prospective clients will have to represent in writing that they are an accredited investor, a qualified purchaser, or a knowledgeable employee, as such terms are defined in the relevant securities laws.

⁸Personalized Planning & Advice at Work (PPAW) is available through eligible 401(k) plans only. The advisory fee for PPAW clients varies by plan, as do the underlying investment vehicles available for investment through PPAW and their related fees. Please contact a Fidelity Workplace representative for more information.

The advisory fees quoted do not include, as applicable depending on the offering, the SMA Manager Fee applicable to certain FWS accounts, charges resulting from trades effected with or through broker-dealers other than Fidelity affiliates, markups or markdowns by broker-dealers, transfer taxes, exchange fees, regulatory fees, odd-lot differentials, handling charges, electronic fund and wire transfer fees, or any other charges imposed by law or otherwise applicable to your account. You will also incur any applicable underlying expenses associated with the investment vehicles purchased for your account. For more details, review the relevant Form ADV, Part 2A Brochure. The Gross Advisory Fee for Advisory Services Team accounts will be higher than the Gross Advisory Fee for Wealth Management and Fidelity Private Wealth Management® accounts when Advisory Services Team account balances exceed \$1.375 million in average daily assets individually or when aggregated with other eligible accounts. For Fidelity Managed FidFolios, the Gross Advisory Fee for Active Equity Strategies will be higher than the Gross Advisory Fee for Fidelity Strategic Disciplines accounts when Fidelity Managed FidFolios accounts exceed \$300,000 in average daily assets. The Gross Advisory Fee for all Index Equity Strategies will be higher than the Gross Advisory Fee for Fidelity Strategic Disciplines accounts when Fidelity Managed FidFolios accounts exceed \$1 million in average daily assets. Refer to the Fidelity Wealth Services and Fidelity Managed FidFolios Form ADV, Part 2A Brochure for more details.

Tax-smart investing techniques are applied in managing certain taxable FWS, FSD, and Fidelity Managed FidFolios accounts on a limited basis, at the discretion of the portfolio manager, primarily with respect to determining when assets in a client's account should be bought or sold. Assets contributed may be sold for a taxable gain or loss at any time. There are no guarantees as to the effectiveness of the tax-efficient investing techniques applied in serving to reduce or minimize a client's overall tax liabilities, or as to the tax results that may be generated by a given transaction.

Fidelity® Personalized Planning & Advice at Work is a service of Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

To invest on your own at Fidelity, you must open a brokerage account. There is no cost to open an account, but trading fees, ongoing investment expenses, and minimum investments vary based on your investment choice. **See [Fidelity.com/commissions](https://www.fidelity.com/commissions) for details. Review the prospectus for a particular fund.**

Fidelity makes available mutual funds and ETFs from Fidelity and third-party fund companies. Fidelity also makes available a range of model portfolios to show one way you might construct a well-diversified portfolio of Fidelity and non-Fidelity mutual funds and ETFs based on your risk tolerance and financial situation; other investments with similar risk and return characteristics may be available.

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