



A Special Offer from Fidelity Investments for Commonwealth Financial Network Employees

Offer details*

Commonwealth Financial Network employees and their spouses are eligible for the following:

- Access to a wide offering of advisory solutions available from Fidelity. Relax knowing you are in an enhanced relationship with Fidelity, in which we will manage your account for you and our investment team will continually manage and monitor your managed account investments to align with your personal goals.
- 20% discount off the gross advisory fee of Personalized Portfolios accounts through Fidelity® Wealth Services.

Investment management solutions designed to help meet your needs

Based on your responses to an Investor Profile Questionnaire, your account will be managed according to your needs.

Dedicated support through team, individuals, and/or Fidelity.com

You will receive a toll-free number to contact our Fidelity representatives to open your account and, with most Fidelity managed accounts, you'll also receive access to a member of our Client Management Team for ongoing support of your managed account.

Investments designed for Fidelity® Wealth Services' clients only

Some of our managed accounts have access to investments typically available only to large institutional investors.

One advisory fee¹

With a Fidelity managed account, you will not pay Fidelity any commissions or rebalancing fees.

Online access

Your managed accounts can be viewed on Fidelity.com, and you have access to content from our investment team.

Professionally managed accounts from Fidelity



SPECIAL OFFERS FOR COMMONWEALTH FINANCIAL NETWORK EMPLOYEES AND SPOUSES: Fidelity can take on the hard work of investing by providing you with access to professional money management to help you reach your investing goals.

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 Personalized Planning & Advice coaching team to assess spending debt and planning for retirement (*available for balances \$25,000 and above*)

General eligibility ²	Fees
No minimum	\$0: Under \$25,000 0.35%: \$25,000+

Fidelity Managed FidFolios®

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

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

DISCOUNT:
None available at this time

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 ³	Fees
\$50,000	1.10%

DISCOUNT:
20% for Commonwealth Financial Network employees and spouses

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 customized portfolio of just stocks or just bonds, and tax-smart investing with stocks

General eligibility ⁴	Fees ⁵
\$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 ⁶	Fees ⁵
\$2M managed / \$10M investable	0.20% to 1.04%

DISCOUNT:
20% for Commonwealth Financial Network employees and spouses on Personalized Portfolios offered through Fidelity® Wealth Services for both Fidelity Wealth Management and Fidelity Private Wealth Management®

We're here for you.



A Fidelity representative is always available to answer your questions. Getting started is simple.

Meet with a local representative at a branch near you, call us at 800.343.3548, or visit

[Fidelity.com/commonwealth](https://www.fidelity.com/commonwealth).

Commonwealth Financial Network and Fidelity Investments are independent entities and are not legally affiliated.

Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

*Fidelity reserves the right to terminate this discount within 90 days of written notice.

¹Program advisory fees are calculated and charged at the account level. The advisory fee does not cover charges resulting from trades effected with or through broker-dealers other than affiliates of Fidelity Personal and Workplace Advisors LLC (FPWA), 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 underlying expenses associated with the investment vehicles selected.

²Your account balance must be at least \$10 for Fidelity to invest your money according to the selected investment strategy.

³Fidelity® 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 Program Fundamentals for more details.

⁴FWS 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.

⁵Fees 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, advisory fees start at 0.47% for FSD accounts and 1.04% for FWS accounts.

⁶To be eligible for Fidelity Private Wealth Management® through Fidelity® Wealth Services (FWS) or Fidelity® Strategic Disciplines (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 Program Fundamentals, available online or through a representative.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

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

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 than investment-grade securities but also involve greater risk of default or price changes.

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 Program Fundamentals. 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. The Gross Advisory Fee for Fidelity Managed FidFolios accounts 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 Program Fundamentals 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 Go®, Fidelity® Wealth Services, Fidelity Managed FidFolios® and Fidelity® Strategic Disciplines are advisory services offered by Fidelity Personal and Workplace Advisors LLC (FPWA), a registered investment adviser, for a fee. Personalized Portfolios accounts are discretionary investment management accounts offered through Fidelity® Wealth Services. Brokerage services provided by Fidelity Brokerage Services LLC (FBS), and custodial and related services provided by National Financial Services LLC (NFS), each a member NYSE and SIPC. FPWA, FBS, and NFS are Fidelity Investments companies.

Effective March 31, 2025, Fidelity Personal and Workplace Advisors LLC (FPWA) will merge into Strategic Advisers LLC (Strategic Advisers). Any services provided or benefits received by FPWA as described above will, as of March 31, 2025, be provided and/or received by Strategic Advisers. FPWA and Strategic Advisers are Fidelity Investments companies.

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