

Creating Black wealth and building a legacy



Speakers



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AUTHOR, PERSONAL
FINANCIAL EDUCATOR

The Budgetnista



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WORKPLACE FINANCIAL
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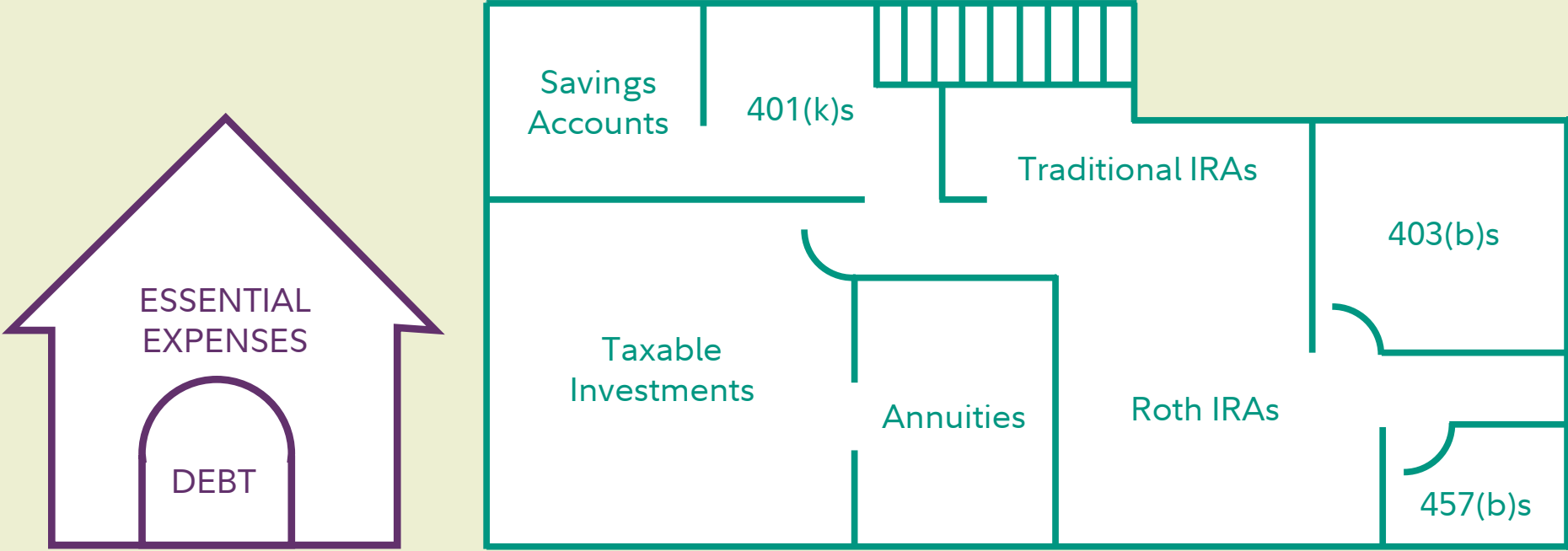


Nakia Tull

VP, CUSTOMER INCLUSION
COMMUNITY LEADER

Fidelity Investments

Get your financial house in order



Take inventory of your finances



INCOME

50%

15%

5%

30%



ESSENTIAL EXPENSES

- Housing
- Food
- Health care
- Transportation
- Childcare
- Minimum debt payments
- Other financial obligations



RETIREMENT SAVINGS

Save for retirement



EMERGENCY SAVINGS

Save for unforeseen expenses or loss of income



DISCRETIONARY INCOME

- Build a better retirement
- Save for a car, a wedding, or a child's education
- Pay off big debts

Volatility can spark questions and concerns



Should I change how I'm invested to something less risky?



Should I move to cash right now?



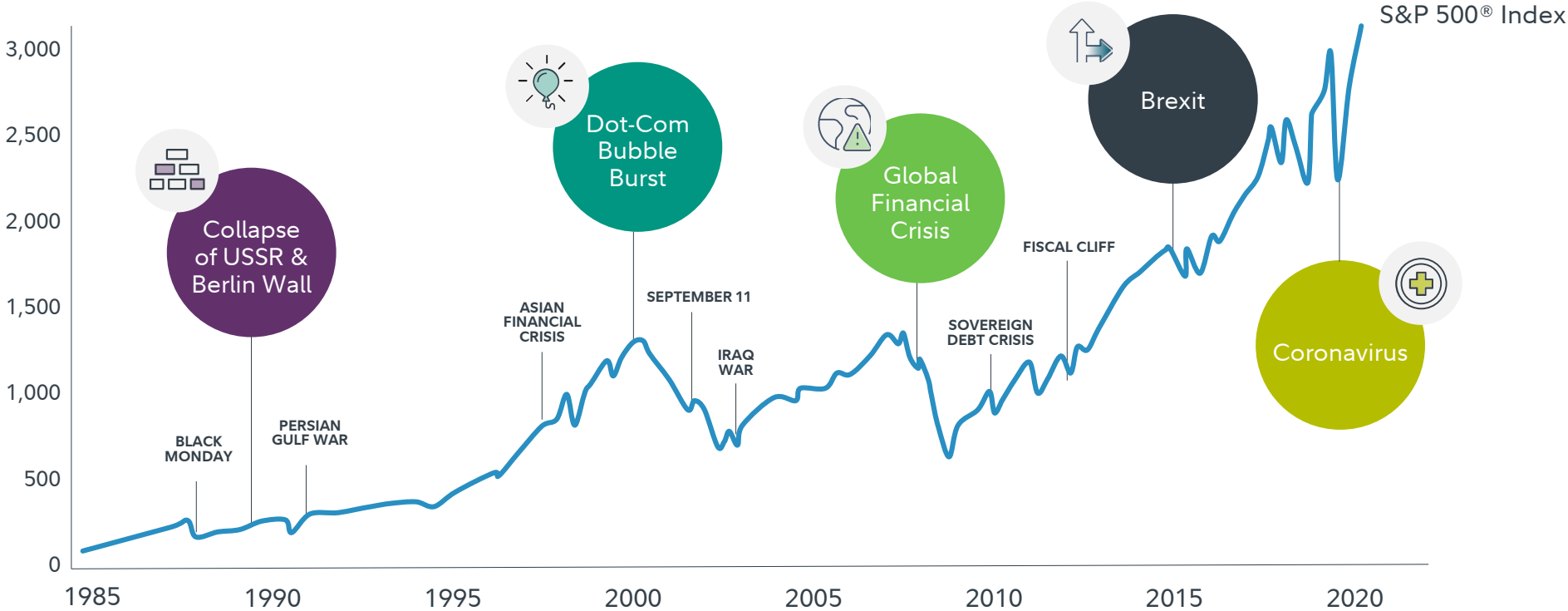
Why should I put more into my retirement savings plan?



Am I on track to meet my goals?



What we learned about investing in 2020

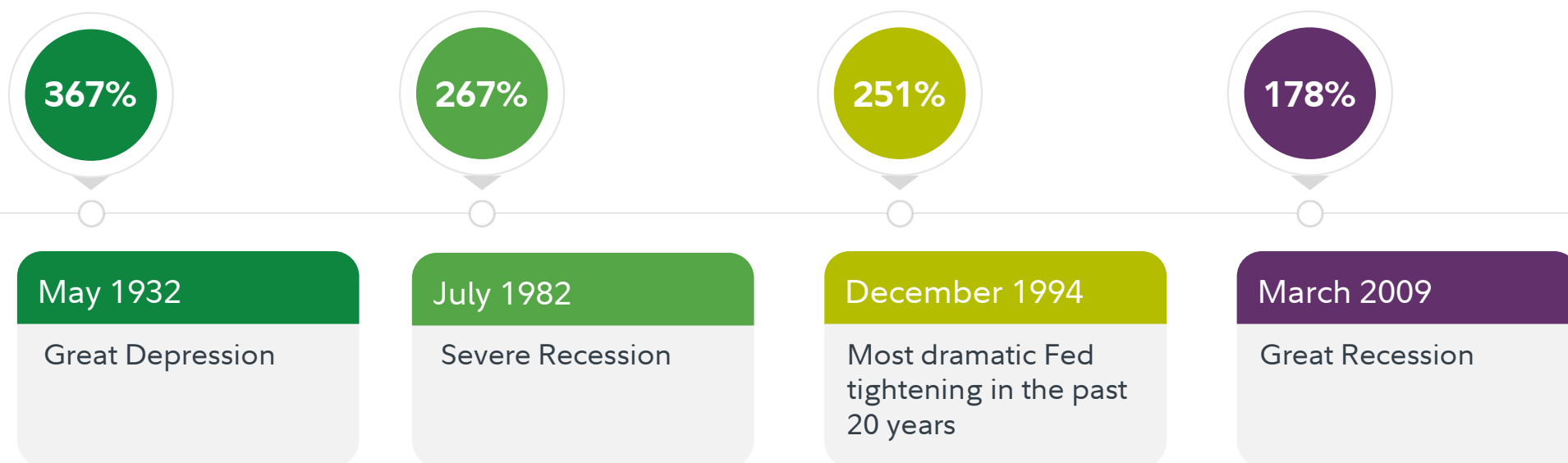


Past performance is no guarantee of future results.

The S&P 500® Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation. S&P and S&P 500 are registered trademarks of Standard & Poor's Financial Services LLC. You cannot invest directly in an index.

Investing consistently, even in bad times

Subsequent five-year return



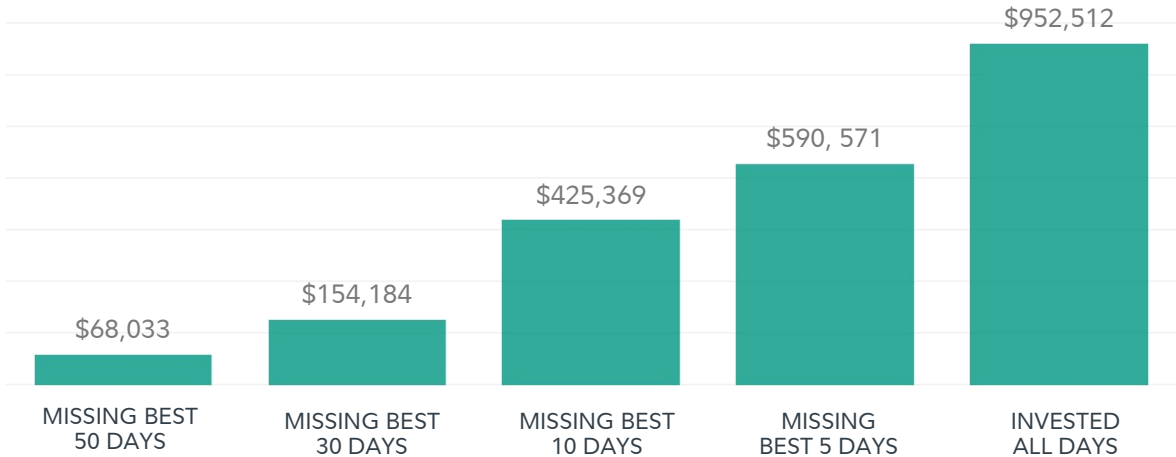
Past performance is no guarantee of future results. Sources: Ibbotson, FactSet, FMRCo, Asset Allocation Research Team, as of January 1, 2019. U.S. stock market returns are represented by total return of the S&P 500® Index. It is not possible to invest in an index. The first three dates are determined by the best five-year market returns subsequent to the month shown.

Missing out on the best days can cost investors

Investors who missed out on just a handful of the market's best days significantly reduced their portfolio's value.

Hypothetical growth of \$10,000 invested in S&P 500® Index

JANUARY 1, 1980–AUGUST 31, 2020



Past performance is no guarantee of future results. Source: FMRCo, Asset Allocation Research Team, as of August 31, 2020. The hypothetical example assumes an investment that tracks the returns of the S&P 500® Index and includes dividend reinvestment but does not reflect the impact of taxes, which would lower these figures. There is volatility in the market, and a sale at any point in time could result in a gain or loss. Your own investing experience will differ, including the possibility of loss. You cannot invest directly in an index. The S&P 500® Index, a market capitalization-weighted index of common stocks, is a registered trademark of Standard & Poor's Financial Services LLC, Inc., and has been licensed for use by Fidelity Distributors Corporation. 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 return used in this example is not guaranteed.

Join the conversation

How to build your net worth

A Women Talk Money and Black History Month event

Wednesday, February 22, 2023, 2:00pm – 2:45pm ET

PRESENTERS



Sasha Heathman
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Workplace Investing
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Randelle Lenoir
Vice President,
Branch Leader
Fidelity Investments



Kristal Mason
Director of Retirement
Income Solutions
Fidelity Investments



SCAN TO
REGISTER



Important information

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

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Past performance is no guarantee of future results.

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