Retail advisory offerings available through Fidelity Personal and Workplace Advisors

PRODUCT	DESCRIPTION	INVESTMENT	GENERAL ELIGIBILITY	FEE STRUCTURE
Fidelity Go®	Digital, discretionary investment management offered by FPWA	Portfolio based on a client's investment profile and composed of a mix of zero expense ratio Fidelity mutual funds	No minimum investment	<$10,000 invested: no advisory fee $10,000 to $49,999.99 invested: $3.00 per month Asset-based advisory fee: 0.35% annually for $50,000 and above invested Invests in zero expense ratio Fidelity mutual funds that do not charge management fees (or with limited exceptions, fund expenses)
Fidelity® Personalized Planning & Advice	Digital, discretionary investment management with digitally led planning, and access to a centralized team of phone-based representatives to provide one-on-one financial coaching offered by FPWA	Portfolio based on a client's investment profile and composed of a mix of zero expense ratio Fidelity mutual funds	$25,000 minimum investment	Asset-based advisory fee: 0.50% annually Invests in zero expense ratio Fidelity mutual funds that do not charge management fees (or with limited exceptions, fund expenses)
Fidelity® Wealth Services	Advisory Services Team provides customized planning, advice, and discretionary investment management (including tax-smart investing techniques) offered by FPWA; planning and advice is provided by a centralized team of phone-based representatives	A mix of Fidelity and non-Fidelity mutual funds and exchange-traded products invested using a dynamic asset allocation that can respond to changes in the economic business cycle	$50,000 minimum investment	Asset-based advisory fee: 1.10% annually, less a fee credit reflective of compensation retained by Fidelity as a direct result of a client's investments*
	Wealth Management and Private Wealth Management provide customized planning, advice, and discretionary investment management (including tax-smart investing techniques) offered by FPWA; planning and advice is provided through a dedicated representative supported by a service team	A mix of Fidelity and non-Fidelity mutual funds and exchange-traded products and, depending on a client's preferences and investment profile, individual securities invested using a dynamic asset allocation that can respond to changes in the economic business cycle	$50,000 minimum investment for Wealth Management and $2 million minimum investment and $10 million investable assets for Private Wealth Management, each subject to qualification	Asset-based advisory fee: 0.50%–1.50% annually, depending on the amount invested, less a fee credit reflective of compensation retained by Fidelity as a direct result of a client's investments (additional fees of up to 0.40% for management of certain individual security strategies can also apply)
Fidelity® Strategic Disciplines	Discretionary investment management of a single asset class (including tax-smart investing techniques); customized planning and advice is available depending on investment level, offered by FPWA	A mix of individual securities, including but not limited to stocks, bonds, American depositary receipts, and/or exchange-traded products, depending on the client's selected strategy	Depending on strategy selected, investment minimums of $100,000 (equity strategies) and $350,000 (bond strategies), each subject to qualification	Asset-based advisory fee: 0.20%–0.90% annually for equity strategies and 0.35%–0.40% annually for fixed income strategies, depending on the amount invested, less a fee credit reflective of compensation retained by Fidelity as a direct result of a client's investments
Fidelity Wealth Advisor Solutions®	FPWA offers a referral network of unaffiliated investment advisors that provide customized wealth management and investment strategies	Investment vehicles will vary by unaffiliated investment advisor and strategy	Investment minimums will vary by unaffiliated investment advisor and services provided	Advisory fees will vary by unaffiliated investment advisor and services provided
Self-Directed Brokerage Account	Self-directed trading through Fidelity Brokerage Services LLC ("FBS"), with access to Fidelity's online tools, planning, and resources, and support provided by brokerage representatives (dedicated support is available based on relationship)	Brokerage customer can choose from a wide variety of investments—including mutual funds, exchange-traded funds (ETFs), stocks, and bonds, including certain securities available through Fidelity's advisory services	No minimum to open a brokerage account	Transaction fees and investment expenses vary based on investment vehicle selected; no ongoing asset-based fee

*Please note that the Advisory Services Team service level advisory fee does not take effect until July 1, 2021; until that time, all Fidelity® Wealth Services accounts will be subject to the Wealth Management and Private Wealth Management advisory fee.

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