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Understanding your **Fidelity** 401K

Pull up class notes on my website



Trading Floor Research



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High-probability trading ideas
with high-probability
sell targets

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Understanding your **Fidelity** 401K

- 1. What is a 401K, and what are the features**
- 2. Set up a trading Account Within your fidelity 401K and transfer funds from your 401K**
- 3. Placing trades in your Fidelity account (Stocks, Individual Bond, and Mutual Funds)**
- 4. Using Fidelity stock trading special features.
One Cancels-the Other, One Triggers the other, and One triggers and cancels the other**
- 5. Setting Up Trading Dashboard, and Active Trader Pro**

What is a 401(k)?

A 401(k) is a retirement savings plan that you get through your employer as part of your benefits package. This plan has tax advantages as an incentive to invest and save for retirement.

How does a 401(k) plan work?

If your employer offers a 401(k), you can put part of each paycheck into it and invest it. Your employer may even offer a match, which means they make a contribution based on what you put in. The money is yours, so you keep it even if you change jobs.



Decide how much you want to contribute

Your contribution will be taken out of each paycheck before taxes and you can adjust the amount at any time. You can contribute as little as 1% and even just a little bit can help you in the future.



Choose your investments

Your employer will give you options on the types of investments you can make with the money in your 401(k) retirement savings plan. It's usually a mix of investments, like mutual funds.



Save and invest over time

Even if you contribute a small amount, your money has the potential to grow due to compounding. Compounding refers to the value of an investment increasing because the earnings on an investment are reinvested and earn additional interest as time passes.

Feedback





Where Do I Start?

Opening a Fidelity Broker Link (Trading) Account In Your Fidelity 401K

AS OF Dec-03-2023 2:59 PM ET

All accounts **\$14,098.07**

INVESTMENT

7.42 (+0.07%)

RETIEMENT

401K Retirement
230858980 **\$74.94 (+2.18%)**

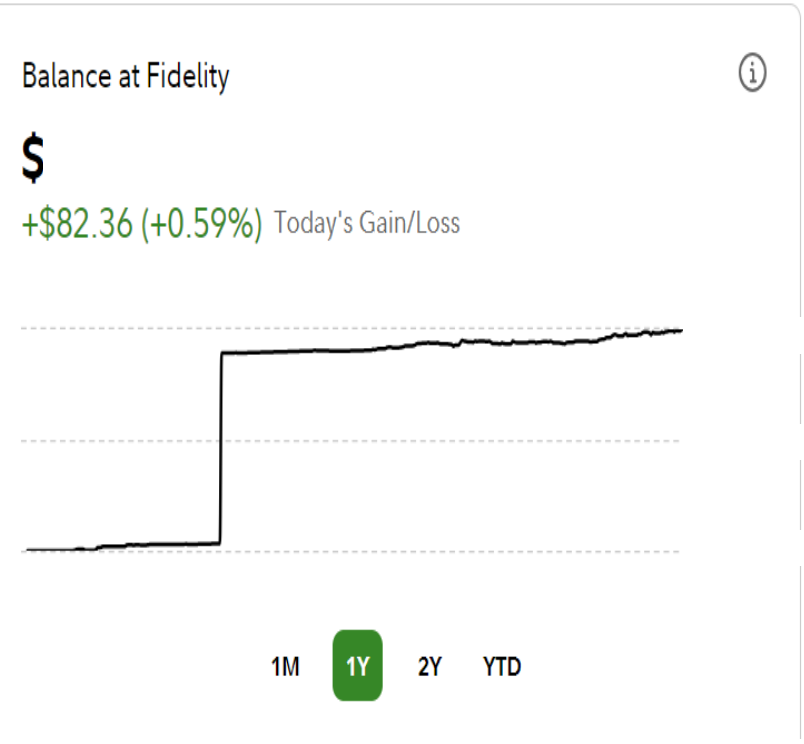
Link an external account

Open an account

Accounts

All accounts

Summary Positions Balances Activity & Orders Documents Planning More



Trading Dashboard

IRA contributions

2023

\$0 contributed

[Contribute now](#)

Use our [IRA Calculator](#) to calculate your maximum contribution.



Tell us about yourself

First, we'll need a few details

	First name	Middle name	Last name
Full name	<input type="text"/>	<input type="text"/>	<input type="text"/>
Social Security number	<input type="text"/>		
	Month	Day	Year
Date of birth	<input type="text" value="Select"/>	<input type="text"/>	<input type="text"/>
Country of citizenship	<input type="text" value="Select a country"/>		
Mobile number	<input type="text"/>		
Email	<input type="text"/>		

Where do you live?

Address line 1	<input type="text"/>
Address line 2 (optional)	<input type="text"/>
City	<input type="text"/>
State	<input type="text" value="Select a state"/>
ZIP Code	<input type="text"/>

Employment details

Your occupation

Company name

Address line 1

Address line 2 (optional)

City

State

ZIP Code

Securities industry regulations

These are uncommon situations, but we have to ask.

- Are you, or your immediate family members employed by a financial institution, or a director, officer or 10% shareholder of a publicly held company?
- Are you currently in a job requiring the use of quote data, or employed or registered as an investment advisor, or registered with FINRA, the SEC, and/or the CFTC, any state securities agency or any security or commodities exchange or association?

Some apply None apply



Contact us

How can we help?



Ask the Virtual Assistant

Our Virtual Assistant is designed to help you with your requests 24/7.

Operating hours: Now

[Start chat](#)



Chat live with our team

Get specialized support for your accounts or technical issues.

Operating hours: Mon.—Fri. 8 a.m.—10 p.m. ET

Sat.—Sun.: 9 a.m.—4 p.m. ET

[Start chat](#)



Give us a call

Find the phone number or department for your specific need.

Operating hours: 24/7

[View phone numbers](#)

[Share your screen](#)

Get to the team you're looking for faster

Workplace accounts  (ex: 401(k), health savings)

Mon.—Fri. 8:30 a.m.—12 a.m. ET

800-835-5095



What's Next?

Funding Your Broker Link (Trading) Account In Your Fidelity 401K

AS OF Dec-03-2023 2:59 PM ET

All accounts **\$14,098.07**

INVESTMENT

7.42 (+0.07%)

RETIREMENT

401K Retirement
230858980 **\$74.94 (+2.18%)**

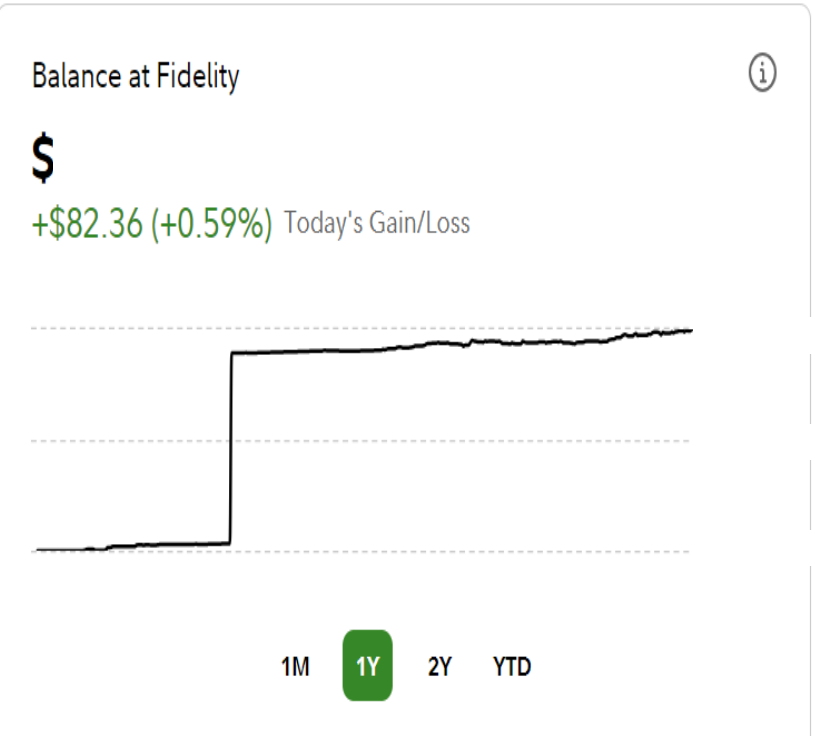
Link an external account

Open an account

Accounts

All accounts

- Summary
- Positions
- Balances
- Activity & Orders
- Documents
- Planning
- More



Trading Dashboard

IRA contributions

2023

\$0 contributed

[Contribute now](#)

Use our [IRA Calculator](#) to calculate your maximum contribution.

Customize



Welcome to customer service

What can we help you with today?

[Ask our Virtual Assistant](#)



Common tasks

Account maintenance

Transfers

Make a transfer

Deposit, withdraw, or transfer money to and from your Fidelity accounts, or transfer an account to Fidelity.

Track transfers and activity

Monitor your transfers and account activity and search previous transactions.

Edit your profile

Update personal information, including your name, address, and phone number, and manage your communication preferences.

Manage bank accounts

Link a new bank, add bank wire details, or manage banks you've already linked to your Fidelity accounts.

Manage your beneficiaries

Keep your beneficiaries up to date to ensure your assets end up in the right hands.

Reset username or password

Answer a few questions to reset your username or password if you're locked out of your account.

Let's transfer your money

Which account do you want to move money from?

From

Total account value	\$10,595.18
Cash available to withdraw	\$10,427.00
Available for Fidelity Crypto*	\$10,427.00

AS OF Dec-04-2023 5:30 PM ET

Where will the money be transferred to?

Delivery times can vary depending on the transfer method that's selected. [See estimated delivery times](#)

To

[Exit to portfolio summary](#)


Continue

Feedback

Select your transfer details

Occurrence One-time Recurring

Amount

 If you'd like to transfer more money than your current cash available, you may be able to sell investments to free up the additional cash. We can help you do that in the next few steps.

2023 contribution limit	\$6,500.00
2023 contributions to date	\$0.00
2023 remaining contribution	\$6,500.00

[Exit to portfolio summary](#)

Continue



Ready to start trading!

Placing trades in your Fidelity account

AS OF Sep-17-2023 10:24 AM ET

All accounts \$13,461.96

INVESTMENT ACCOUNTS

Accounts

All accounts

Summary | Positions | Balances | Activity & Orders | Documents | Planning | More

Trade

TRADE
Stocks/ETFs

Select an account

As of Sep-17-2023 10:32:25 AM ET

Symbol

Action

Quantity

Order type

TIME IN FORCE
Day

View simplified ticket

Estimated value --

Preview order

[Important disclosure information](#)

- Stocks/ETFs
- Options
- Mutual Funds
- Crypto
- Fixed Income
- Trade Armor
- Conditional
- Baskets

Trade



TRADE
Stocks/ETFs

Select an account

As of Sep-17-2023 11:12:59 AM ET

Symbol

Action

Quantity

Order type

TIME IN FORCE
Day

[View simplified ticket](#)

Estimated value --

Preview order

[Important disclosure information](#)

Day
Good Till Canceled

Buy

Sell

Short Sell

Sell Specific

Specify Shares

GBTC Cash

Selected	Quantity	Unrealized G/L	Holding Period	Date Acquired	Cost Basis/Share	Lot Basis	
<input type="checkbox"/>	Quantity	5	\$0.85	Short	07/31/2023	\$19.09	\$95.45

Market

Limit

Stop Loss

Stop Limit

Trailing Stop Loss (\$)

Trailing Stop Loss (%)

Trailing Stop Limit (\$)

Trailing Stop Limit (%)

ORDER TYPE
Stop Limit

Stop price

Limit price

ORDER TYPE
Trailing Stop Loss (%)

TRAIL AMOUNT
5

BASED ON
Last

Last
Bid
Ask

TRADE
Stocks/ETFs ✓

ACCOUNT
Individual ✓

Cash available to trade ? ██████████

As of Sep-17-2023 11:20:08 AM ET ↻

Symbol 🔍

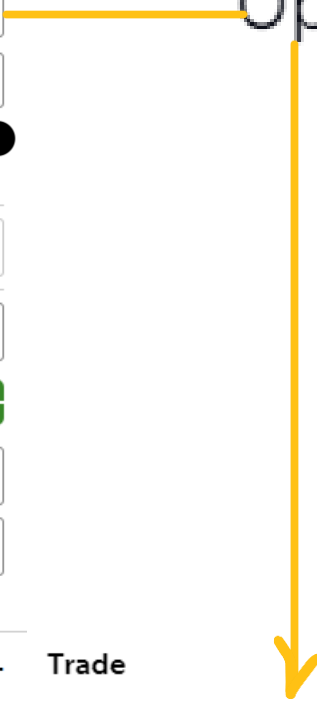
Action ✓

Quantity ⊕ ⊖

Order type ✓

TIME IN FORCE
Day ✓

Options



[View simplified ticket](#)

Estimated value --

[Preview order](#)

[Important disclosure information](#)

TRADE Options ✓ ACCOUNT ROTH IRA ✓ Tier 1 Buying Power ██████████ Cash Available to Trade ↻

SYMBOL	GRAYSCALE BITCOIN TRUST (BTC)	Bid	Ask	Volume
GBTC	\$19.26 -\$0.20 (-1.03%)	19.24 x 0	19.26 x 0	976,507

! Sorry, but options are unavailable for this security

[Calls & Puts](#) | [Straddle](#) | [Buy Write](#) | [More Strategies](#) ⌵

Action ✓ Quantity Call Put Expiration ✓ Strike ✓

ORDER TYPE Limit ✓ Limit Price \$ TIME IN FORCE Day ✓ ROUTE Auto ✓

Estimated Order Value --

Included fees

[Preview Order](#)

[Additional Important Information](#)

Trade ⋮ ✕

TRADE
Stocks/ETFs ✓

ACCOUNT
Individual ✓

Cash available to trade ? ██████████

As of Sep-17-2023 11:20:08 AM ET ↻

Symbol 🔍

Action ✓

Quantity ⊕ ⊖

Order type ✓

TIME IN FORCE
Day ✓

[View simplified ticket](#)

Estimated value --

Preview order

[Important disclosure information](#)

Mutual Funds

Trade ⋮ ✕

TRADE
Mutual Funds ✓

ACCOUNT
Individual ✓

Cash available to trade ██████████

AS OF 09/17/23 11:46:20 AM ET ↻

Symbol 🔍

Action ✓

Buy
Sell
Exchange

Estimated value --

Preview order

[Important disclosure information](#)

Trade



TRADE
Crypto ✓

ACCOUNT
Fidelity Crypto® [redacted] ✓

Available to trade ⓘ [redacted] ↗

As of Sep-17-2023 11:59:30 AM EDT ↻

Symbol 🔍

Buy | Sell

Dollars | Coins

Dollar amount

Market | Limit

Estimated value --

Estimated --

Preview order

Fidelity Crypto® fee and other disclosures

Crypto

TRADE
Stocks/ETFs ✓

ACCOUNT
Individual ✓

Cash available to trade ? ██████████

As of Sep-17-2023 11:20:08 AM ET ↻

Symbol 🔍

Action ✓

Quantity ⊕ ⊖

Order type ✓

TIME IN FORCE
Day ✓

[View simplified ticket](#)

Estimated value --

[Preview order](#)

[Important disclosure information](#)

Fixed Income

Trade

Account ---Select One--- ▼

CUSIP or [Search Inventory](#) 🔍

Action Select ▼

[Continue](#)

Fidelity autofills the price field to help expedite order entry. When the limit price is autofilled for U.S. Treasury orders, it will correspond to the best price currently available for the quantity selected. Other, and potentially better prices, may exist for different quantities. Please verify all order information shown.

Purchase of bonds is subject to availability. All bond orders are assumed "Fill or Kill". To cancel or cancel and replace an order, use the [Orders](#) page.

[Build a Ladder Using Individual Bonds](#)

Related Links

Bond Funds

- [View Fidelity Taxable Funds](#)
- [View Fidelity Municipal Funds](#)
- [View Morningstar[®] 1/2 Highly Rated Fidelity Funds](#)
- [Search, Tools, and News](#)

Money Market Funds

- [View Fidelity Funds](#)

Individual Bonds

- [Fixed Income Research](#)
- [Search for Bonds](#)

FDIC Insured Products

- [View CDs](#)
- [Understanding Brokerage CDs](#)

Fixed Income Analysis

- [Portfolio Analysis](#): see the Fixed Income percentage of all of the holdings in your portfolio.



Search Bonds or Funds

Bonds Funds

By CUSIP or Type (for bond name)

CUSIP

Search by CUSIP

Enter CUSIP number

Search

[Saved Searches](#)
[Bond Ladder](#)
[Bid Requests](#)

[Yields](#)
[Bonds \(141,943\)](#)
[New Issues \(396\)](#)
[CDs & Ladders \(4,873\)](#)
[Annuities](#)
[Funds](#)
[ETFs](#)
[Managed Accounts](#)

Bond types and ratings are listed in the left column, maturities across the top. The numerical values represent the high or median yield for each category based on offerings that may be available. Select a value to see bond search results and review the yields offered in the context of the structure and risks of specific offerings. Visit [Investment Products > Fixed Income](#) to read more about the advantages and risks of [brokered CDs](#) and the different [bond types](#) listed.

View by: **Highest Yield** | [Median Yield](#)

[Pop out the yield table](#)

Understanding This Table	3mo	6mo	9mo	1yr	2yr	3yr	5yr	10yr	20yr	30yr+
CDs (New Issues)	5.50%	5.45%	5.55%	5.65%	5.55%	5.35%	5.55%	5.45%	--	--
BONDS										
U.S. Treasury	5.45%	5.49%	5.44%	5.44%	5.06%	4.76%	4.51%	4.34%	4.63%	4.43%
U.S. Treasury Zeros	--	5.26%	5.34%	5.37%	4.94%	4.70%	4.46%	4.47%	4.79%	4.22%
Agency/GSE	5.45%	5.53%	5.55%	5.53%	5.75%	5.75%	5.86%	6.30%	6.12%	5.14%
Corporate (Aaa/AAA)	4.85%	--	--	--	5.11%	4.95%	4.72%	5.47%	--	4.98%
Corporate (Aa/AA)	5.38%	5.94%	5.50%	5.61%	5.34%	5.32%	4.99%	5.30%	5.55%	5.23%
Corporate (A/A)	5.69%	6.15%	5.89%	6.21%	6.47%	6.00%	6.37%	6.19%	6.15%	6.48%
Corporate (Baa/BBB)	5.96%	6.29%	6.37%	6.75%	7.08%	7.67%	8.69%	7.63%	7.80%	7.22%
Municipal (Aaa/AAA)	3.93%	3.84%	4.04%	3.80%	4.14%	4.10%	4.10%	4.52%	4.48%	--
Municipal (Aa/AA)	4.33%	4.02%	4.06%	4.09%	4.11%	4.31%	4.45%	4.77%	5.10%	4.50%
Municipal (A/A)	3.94%	4.10%	4.12%	4.11%	4.16%	4.22%	4.46%	4.81%	4.84%	5.11%
Taxable Municipal*	0.12%	5.42%	5.73%	5.85%	5.69%	5.62%	5.45%	5.44%	5.15%	5.56%

[Download Data to Spreadsheet](#)

Select Action ▼

OK



Trade	Description	Coupon	Maturity Date	Rating		Bid		Ask			Depth of Book	3rd Party Price	Attributes and Issuer Events	
				Moody's	S&P	Yield	Price Qty(min)	Price Qty(min)	Yield to Worst	Yield to Maturity				
Buy Sell	UNITED STATES TREAS BILLS ZERO CPN 0.00000% 12/26/2023	0.000	12/26/2023	--	--	5.462	98.544 100,000(400)	98.547 15,000(3,000)	5.450	5.450		98.497	CP D	<input type="checkbox"/> 1
Buy Sell	UNITED STATES TREAS BILLS ZERO CPN 0.00000% 01/09/2024	0.000	01/09/2024	--	--	5.467	98.340 100,000(400)	98.345 100,000(400)	5.450	5.450		98.290	CP D	<input type="checkbox"/> 2
Buy Sell	UNITED STATES TREAS BILLS ZERO CPN 0.00000% 01/02/2024	0.000	01/02/2024	--	--	5.472	98.440 100,000(400)	98.448 100,000(400)	5.443	5.443		98.397	CP D	<input type="checkbox"/> 3
Buy Sell	UNITED STATES TREAS BILLS ZERO CPN 0.00000% 01/11/2024	0.000	01/11/2024	--	--	5.464	98.312 100,000(400)	98.321 100,000(400)	5.434	5.434		98.268	CP D	<input type="checkbox"/> 4
Buy Sell	UNITED STATES TREAS BILLS ZERO CPN 0.00000% 12/14/2023	0.000	12/14/2023	--	--	5.446	98.722 100,000(400)	98.725 100,000(400)	5.433	5.433		98.672	CP D	<input type="checkbox"/> 5
Buy Sell	UNITED STATES TREAS BILLS ZERO CPN 0.00000% 12/19/2023	0.000	12/19/2023	--	--	5.436	98.652 100,000(400)	98.655 15,000(1,000)	5.423	5.423		98.601	CP D	<input type="checkbox"/> 6
Buy Sell	UNITED STATES TREAS BILLS ZERO CPN 0.00000% 01/04/2024	0.000	01/04/2024	--	--	5.458	98.415 100,000(400)	98.425 100,000(400)	5.422	5.422		98.372	CP D	<input type="checkbox"/> 7
Buy Sell	UNITED STATES TREAS BILLS ZERO CPN 0.00000% 12/07/2023	0.000	12/07/2023	--	--	5.440	98.825 100,000(400)	98.829 100,000(400)	5.420	5.420		98.776	CP D	<input type="checkbox"/> 8
Buy Sell	UNITED STATES TREAS BILLS ZERO CPN 0.00000% 12/12/2023	0.000	12/12/2023	--	--	5.424	98.756 100,000(400)	98.762 15,000(3,000)	5.397	5.397		98.707	CP D	<input type="checkbox"/> 9
Buy Sell	UNITED STATES TREAS BILLS ZERO CPN 0.00000% 12/05/2023	0.000	12/05/2023	--	--	5.430	98.856 100,000(400)	98.863 100,000(400)	5.396	5.396		98.810	CP D	<input type="checkbox"/> 10
Buy Sell	UNITED STATES TREAS BILLS ZERO CPN 0.00000% 12/28/2023	0.000	12/28/2023	--	--	5.429	98.520 100,000(400)	98.529 15,000(3,000)	5.395	5.395		98.476	CP D	<input type="checkbox"/> 11
Buy Sell	UNITED STATES TREAS SER AJ-2024 0.12500% 01/15/2024 NTS NOTE	0.125	01/15/2024	AAA	--	5.487	98.296 28,000(500)	98.337 33,000(500)	5.355	5.355		98.266	CP D	<input type="checkbox"/> 12
Buy Sell	UNITED STATES TREAS SER AG-2023 2.62500% 12/31/2023 NTS NOTE	2.625	12/31/2023	AAA	--	5.465	99.201 36,000(250)	99.236 28,000(250)	5.338	5.338		99.184	CP D	<input type="checkbox"/> 13

Search Bonds or Funds

By CUSIP or Type (for bond name)

Search by CUSIP

Bonds

Funds

CUSIP

Enter CUSIP number

Search

Saved Searches

Bond Ladder

Bid Requests

Yields

Bonds (148,517)

New Issues (309)

CDs & Ladders (3,436)

Annuities

Funds

ETFs

Managed Accounts

Select criteria to see search results. Results shown are limited to 3,000.

AS OF 6:46 PM EDT 12/04/2023

U.S. Treasury
(1,656)

CDs
(3,436)

Agency/GSE
(1,032)

Municipal
(110,560)

Corporate
(31,833)

All Offerings
(148,517)

Secondary | Auction | TIPS (Secondary) | TIPS (Auction)

Approximately **580** Matching CUSIPs

Attention:After market close (After hours, weekends, holidays), the matching results shown are for modeling purposes only, cannot be traded, and no longer reflect actual inventory.

Key Search Criteria [Help](#) | [Glossary](#)

Maturity Date

12/2023



to

mm/yyyy



Type

All



Ask Yield to Worst All

0.381



5.357

[+ Show more criteria](#)

[Save Search](#) | [Clear All](#)

[See 580 CUSIPs](#)

New Issue Bonds

[New Issue CDs](#)

[Fractional CDs](#)

[Treasury Auctions](#)

[Treasury Auction Schedule](#)



[New Issue Municipal Bonds](#)

[New Issue E-mail Alerts](#)

Diversified Fixed Income Solutions

[Professional Management](#)

[Fidelity Bond Funds](#)

[Fidelity Bond ETFs](#)

[Fidelity Money Markets](#)



- Participating in New Issue Offerings
- Learn about and sign up for fixed income alerts

Search Bonds or Funds By CUSIP or Type (for bond name) Search by CUSIP

Bonds
Funds
CUSIP
▼
Enter CUSIP number
Search

[Saved Searches ▼](#)
[Bond Ladder](#)
[Bid Requests](#)

Yields
Bonds (148,517)
New Issues (309)
CDs & Ladders (3,436)
Annuities
Funds
ETFs
Managed Accounts

Select criteria to see search results. Results shown are limited to 3,000.

AS OF 6:46 PM EDT 12/04/2023

U.S. Treasury (1,656)	CDs (3,436)	Agency/GSE (1,032)	Municipal (110,560)	Corporate (31,833)	All Offerings (148,517)
--------------------------	----------------	-----------------------	------------------------	-----------------------	----------------------------

[Investment Grade \(Secondary\)](#) |
 [High Yield \(Secondary\)](#) |
 [Corporate Notes\(New Issue\)](#)

Approximately **3908** Matching CUSIPs [?](#)

⚠ Attention: After market close (After hours, weekends, holidays), the matching results shown are for modeling purposes only, cannot be traded, and no longer reflect actual inventory.

Key Search Criteria [Help](#) | [Glossary](#)

Maturity Date

to

Ask Yield to Worst

All

to

[+ Show more criteria](#)

Ratings

[Show Basic](#)

Moody's to

S&P to

Show bonds matching either ratings range

[Save Search](#) | [Clear All](#)

See 3908 CUSIPs

New Issue Bonds

- [New Issue CDs](#)
- [Fractional CDs](#)
- [Treasury Auctions](#)
- [Treasury Auction Schedule](#)
- [New Issue Municipal Bonds](#)
- [New Issue E-mail Alerts](#)

Diversified Fixed Income Solutions

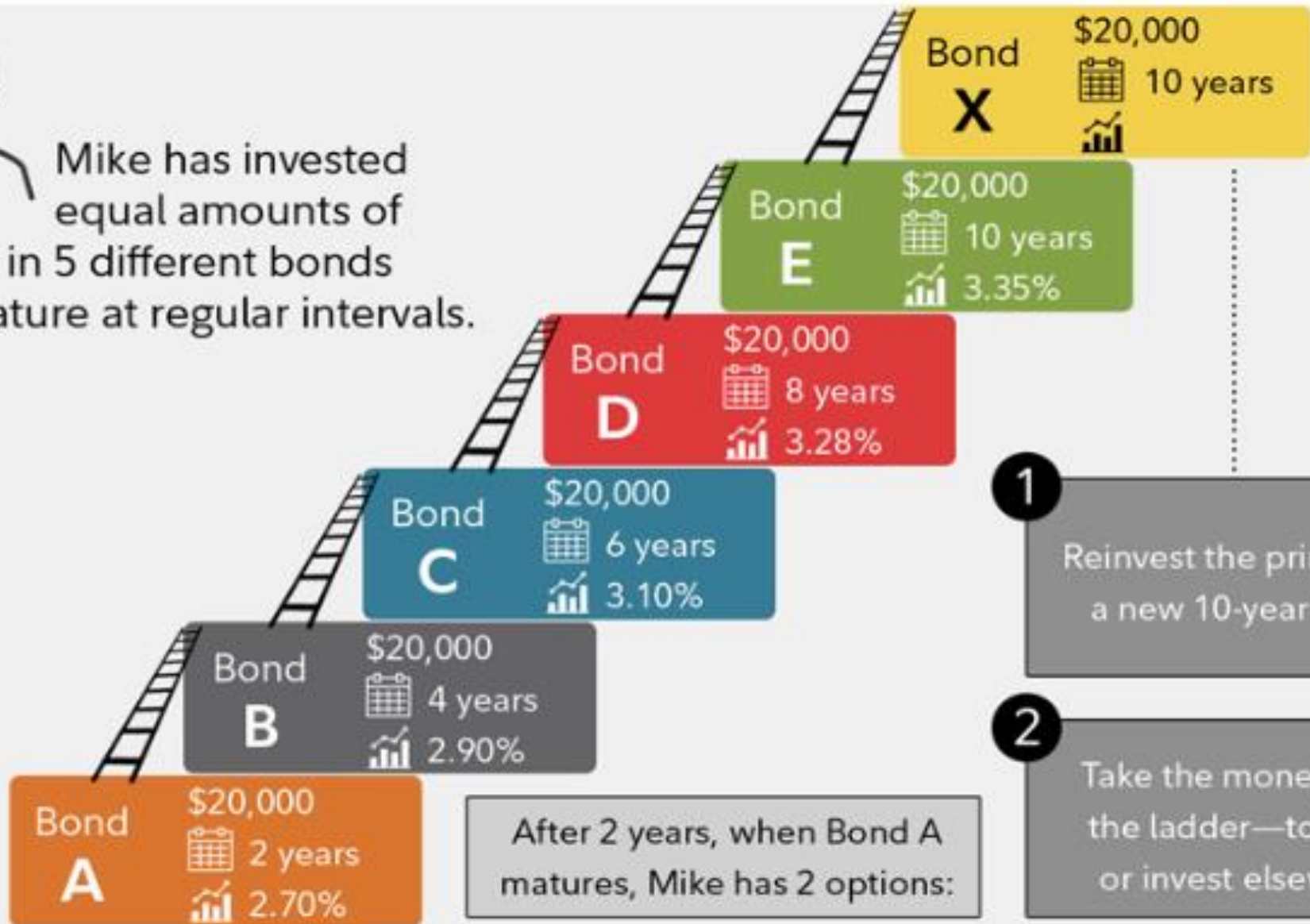
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- [Fidelity Bond Funds](#)
- [Fidelity Bond ETFs](#)
- [Fidelity Money Markets](#)

- [Participating in New Issue Offerings](#)
- [Learn about and sign up for fixed income alerts](#)

Trade	Description	Coupon	Maturity Date ▲	Next Call Date	Rating		Bid			Ask		Depth of Book ?	3rd Party Price / Recent Trades	Attributes and Issuer Events	
					Moody's	S&P	Yield	Price Qty(min)	Price Qty(min)	Yield to Worst/ Yield to Sink	Yield to Maturity				
Buy Sell	CATERPILLAR FINL SVCS MTNS BE SER I 3.65000% 12/07/2023 CALL MAKE WHOLE	3.650	12/07/2023	View	A2	A	202.349	99.441 16(1)	100.000 13(5)	3.585 --	3.585		99.984 View	IE SFP D	<input type="checkbox"/> 1
Buy Sell	BAKER HUGHES HLDGS LLC / BAKER NOTE 1.23100% 12/15/2023 CALL MAKE WHOLE	1.231	12/15/2023	View	A3	A-	7.080	99.853 500(500)	99.923 500(2)	4.289 --	4.289		99.863 View	IE SFP D	<input type="checkbox"/> 2
Buy Sell	ECOLAB INC NOTE 0.90000% 12/15/2023	0.900	12/15/2023	View	A3	A-	7.081	99.845 1,000(500)	99.991 500(2)	1.255 --	1.255		99.853 View	IE SFP D	<input type="checkbox"/> 3
Buy Sell	GENERAL ELECTRIC CO MTN 4.00000% 12/15/2023	4.000	12/15/2023	--	BAA1	BBB+	8.843	99.875 100(1)	99.974 7(1)	4.947 --	4.947		99.664 View	IE CP SFP D SO	<input type="checkbox"/> 4
Buy Sell	HCA INC. BOND 7.50000% 12/15/2023	7.500	12/15/2023	--	BAA3	BBB-	7.358	99.997 98(1)	100.150 54(1)	1.446 --	1.446		100.028 View	IE CP SFP D	<input type="checkbox"/> 5
Buy Sell	KEURIG DR PEPPER INCNOTE 3.13000% 12/15/2023	3.130	12/15/2023	View	BAA1	BBB	12.098	99.772 140(2)	99.948 500(2)	5.136 --	5.136		99.909 View	IE SFP D	<input type="checkbox"/> 6
Buy Sell	MICROSOFT CORP NOTE 3.62500% 12/15/2023 ISIN #US594918AW47 SEDOL #BH4P0K9	3.625	12/15/2023	View	AAA	AAA	6.202	99.933 500(500)	99.989 500(2)	3.997 --	3.997		99.950 View	IE SFP D	<input type="checkbox"/> 7
Buy Sell	RTX CORPORATION SER C NOTE 3.70000% 12/15/2023	3.700	12/15/2023	View	BAA1	BBB+	16.979	99.662 250(2)	100.004 20(2)	3.479 --	3.479		99.940 View	IE SFP D	<input type="checkbox"/> 8
Buy Sell	NATWEST GROUP PLC NOTE 6.00000% 12/19/2023 ISIN #US780097AZ42 SEDOL #BHB92X1	6.000	12/19/2023	View	BAA1	BBB-	6.108	99.990 100(2)	100.153 500(2)	1.713 --	1.713		99.940 View	IE SFP D	<input type="checkbox"/> 9
Buy Sell	GOLDMAN SACHS GROUP INC SER N MTN 4.00000% 01/08/2024	4.000	01/08/2024	View	A2	BBB+	9.436	99.507 500(10)	99.897 30(10)	5.079 --	5.079		99.656 View	IE SFP D	<input type="checkbox"/> 10
Buy Sell	TOYOTA MTR CR CORP SER B MTN 3.35000% 01/08/2024 CALL MAKE WHOLE	3.350	01/08/2024	View	A1	A+	5.814	99.775 1,000(500)	99.904 625(10)	4.374 --	4.374		99.764 View	IE SFP D	<input type="checkbox"/> 11
Buy Sell	CATERPILLAR FINL SVCS MTNS BE SER J 0.95000% 01/10/2024 CALL MAKE WHOLE	0.950	01/10/2024	View	A2	A	5.963	99.527 1,000(1)	99.653 500(15)	4.622 --	4.622		99.521 View	IE SFP D	<input type="checkbox"/> 12
Buy Sell	JOHN DEERE CAPITAL CORPORATION SER G 3.45000% 01/10/2024 MTN	3.450	01/10/2024	--	A2	A	5.796	99.772 175(10)	99.952 988(1)	3.905 --	3.905		99.748 View	IE CP SFP D	<input type="checkbox"/> 13
Buy Sell	JOHN DEERE CAPITAL CORPORATION SER H 0.90000% 01/10/2024 MTN	0.900	01/10/2024	--	A2	A	6.213	99.499 175(10)	99.614 507(1)	4.988 --	4.988		99.527 View	IE CP SFP D	<input type="checkbox"/> 14



Mike has invested equal amounts of money in 5 different bonds that mature at regular intervals.



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Search Bonds or Funds

By CUSIP or Type (for bond name)

Search by CUSIP

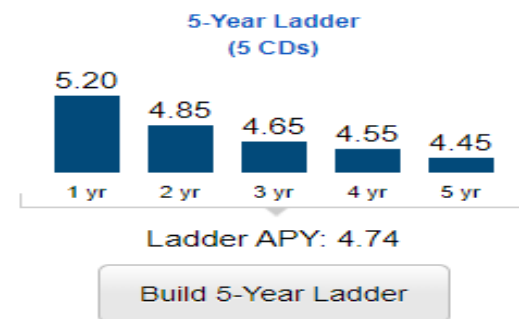
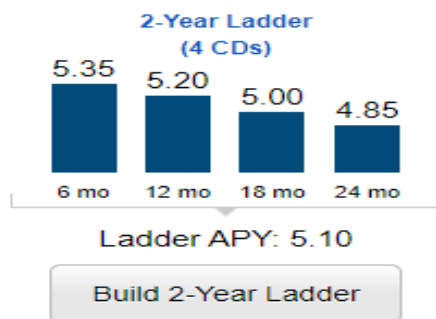
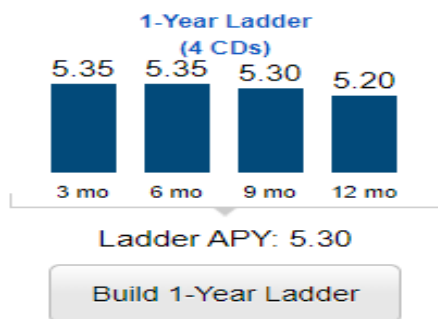
[Saved Searches](#) [Bond Ladder](#) [Bid Requests](#)

[Yields](#) [Bonds \(148,518\)](#) [New Issues \(310\)](#) [CDs & Ladders \(3,437\)](#) [Annuities](#) [Funds](#) [ETFs](#) [Managed Accounts](#)

CD Ladders

Model CD Ladders provide an easy way to invest in multiple Certificates of Deposit (CDs) at a time, blending longer-term CDs with shorter-term CDs. By selecting one of the three models shown below you can easily filter our new issue CD inventory using a set of objective screening criteria to model your own CD Ladder.

[Learn more](#) about how Model CD Ladders work and the screening methodology deployed.



[Build a Custom CD Ladder](#)

RATES AS OF 6:36 PM ET 12/04/2023

[Research](#) » [Fixed Income](#) » [CDs & Ladders](#) » [Choose an Account](#)

First, choose an account to model a CD Ladder

You need to have a funded brokerage account in order to build a CD Ladder. Would you like to [open an account?](#)

[CD Ladder Methodology](#)

Account

 401K Retirement IRA

Note: Only brokerage accounts and IRAs are eligible for CD Ladder purchases.

[Cancel](#)[Continue](#)

How much would you like to invest?

Tell us the total amount you would like to invest in your ladder.

[CD Ladder Methodology](#)

Account

|

[Choose another account](#)

Amount

\$

\$4,000 minimum with \$4,000 increments (i.e. \$8,000, \$12,000, \$16,000). | [Learn more](#)

[Important Information About FDIC Insurance Coverage](#)

Cancel

Continue

Do you want maturing positions to be deposited or re-invested?

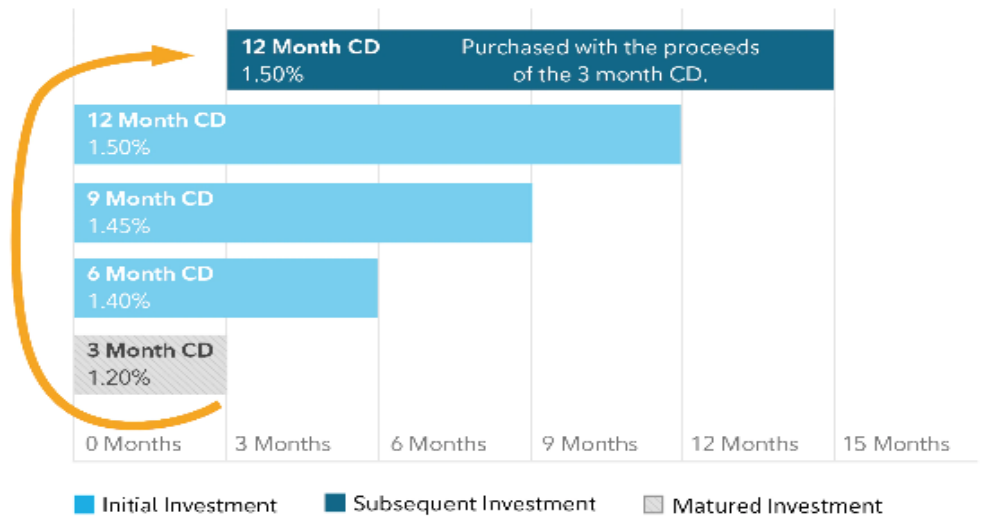
Upon maturity, I would like my CD ladder to:

[CD Ladder Methodology](#)

- Return maturing principal to my core account**
Each CD will return its final coupon and principal into your core cash account when it matures.
- Re-invest maturing principal automatically via Auto Roll**
As individual CD rungs mature, the principal amount will be used to purchase the same quantity of new issue CDs (subject to availability) with the longest maturity date for the model CD ladder chosen.

[Learn more about the Fidelity Auto Roll Service.](#)

Example: Automatically re-invest funds from maturing CDs into new CDs



Source: Fidelity Investments. For illustrative purpose only. Yields for each CD are hypothetical and may not reflect actual results.

Cancel

Back

Continue

Do you

Review Agreement



Signing up for Auto Roll allows you to instruct Fidelity to automatically reinvest the maturing principal of certain securities into similar instruments of the same asset class. In the context of Model CD Ladders, the principal from the maturing CD rung will automatically be reinvested in new issue CDs with the longest maturity date for the Model CD Ladder chosen. This process will continue for all future successive rungs of maturing CDs until you decide to de-select the Auto Roll feature on this CD Ladder or sell the CDs before they mature.

Auto Roll Service Agreement and Additional Information

This agreement describes the features, policies, fees, and risks associated with Fidelity's "Auto Roll Service." Please review this agreement and keep it for your records.

Who's Who in This Agreement

In this agreement, "Fidelity," "us," and "we" include Fidelity Brokerage Services LLC ("FBS") and National Financial Services LLC ("NFS") and their employees, agents and representatives, as the context may require. "You" and "account owner" refer to the owner indicated on the account application; for any account with more than one owner or authorized person (such as a joint or trust account), "you" and "account owner" or "account owners" refer to all owners, collectively and individually.

Fidelity's Commitments to You

Under this agreement, Fidelity has certain rights and responsibilities. When we accept your enrollment into the Auto Roll Service for a

[Back](#)[I Agree](#)

Cancel

[Continue](#)

REFINE YOUR SEARCH

NAME & STRATEGY

Account
INDIVIDUAL (X85912016)

Ladder Name

CD MT 120423 174125

Enter an initial investment amount or annual income.

Initial Investment Amount

\$ 4000

Search our inventory for the highest yielding CD for each rung.

Update Results

TIME HORIZON

First Principal Payment

06 2024

Final Principal Payment

12 2025

Number of Rungs

Custom 4

Update Results

BOND TYPE & RATING

Tax Status

Taxable Bonds

Bond Type

One Type Selected

Ratings (Moody's/S&P)

Select

CD Ladder Search Results

Questions? Call a Fixed Income Specialist at 800-544-5372

Summary Calculations¹

[Export to Fixed Income Analysis](#) | [Create PDF](#)

Principal Cost \$4,000.00

Total Par Value \$4,000.00

Average Yield 5.10%

Accrued Interest \$0.00

Average Coupon Rate 5.10%

Average Price \$100.00

Principal Gain/Loss \$0.00

Average Maturity (Years) 1.28

Annual Interest \$177.32

Overview

[Estimated Interest & Principal Chart](#)

Auto Roll **YES**

[Learn More About CD Ladders](#)

4 of 4 rungs filled: as of 12/04/2023

Qty

mm/yyyy

Add Rung

Bond Type	Quantity Proposed	Quantity Available	Coupon Rate	Maturity Date	Ask Price	Ask Yield	Yield Range	Attributes	Annual Interest	Estimated Cost ²
-----------	-------------------	--------------------	-------------	---------------	-----------	-----------	-------------	------------	-----------------	-----------------------------

Rung 1 | [View Other Available CDs](#)

[\(DSNC45168\) DIME COMMUNITY BANK 5.350000 06/12/2024](#)

CERTIFICATE OF DEPOSIT	1	2,691	5.350	06/12/2024	100.00	5.350	5.150-5.350	CP, SFP, FDIC	\$27	\$1,000
------------------------	---	-------	-------	------------	--------	-------	-------------	---------------	------	---------

Rung 2 | [View Other Available CDs](#)

[\(DSNC47516\) CITIBANK NA 5.200000 12/11/2024 12/12/20](#)

CERTIFICATE OF DEPOSIT	1	6,389	5.200	12/11/2024	100.00	5.200	5.050-5.200	CP, SFP, FDIC	\$52	\$1,000
------------------------	---	-------	-------	------------	--------	-------	-------------	---------------	------	---------

Rung 3 | [View Other Available CDs](#)

[\(DSNC45603\) WELLS FARGO BANK NA 5.000000 06/12/2025](#)

CERTIFICATE OF DEPOSIT	1	43,427	5.000	06/12/2025	100.00	5.000	4.900-5.000	CP, SFP, FDIC	\$50	\$1,000
------------------------	---	--------	-------	------------	--------	-------	-------------	---------------	------	---------

Rung 4 | [View Other Available CDs](#)

[\(DSNBU9474\) STATE BANK OF INDIA 4.850000 12/11/2025](#)

CERTIFICATE OF DEPOSIT	1	10	4.850	12/11/2025	100.00	4.850	4.600-4.850	CP, SFP, FDIC	\$49	\$1,000
------------------------	---	----	-------	------------	--------	-------	-------------	---------------	------	---------

(--) is used to indicate Not Available.

TRADE
Stocks/ETFs ✓

ACCOUNT
Individual ✓

Cash available to trade ? ██████████

As of Sep-17-2023 11:20:08 AM ET ↻

Symbol 🔍

Action ✓

Quantity ⊕ ⊖

Order type ✓

TIME IN FORCE
Day ✓

[View simplified ticket](#)

Estimated value --

[Preview order](#)

[Important disclosure information](#)

Conditional

Account ROTH IRA ██████████ ▼

As of 09/17/2023 12:15pm ET [Refresh](#)

Total Account Value	██████████
Cash Available to Trade	██████████
Committed to Open Orders	\$0.00
Settled Cash	██████████

Select a Conditional Order type [Conditional Orders](#) [Learn more](#)
[Ticket Demo](#) 🔗

Select ▼

- Contingent** 📄
- Multi-Contingent
- ~~One-Cancels-the-Other (OCO)~~
- One-Triggers-the-Other (OTO)
- One-Triggers-a-One-Cancels-the-Other (OTOCO)

Example:
You place an order to buy XYZ stock if the ABC index moves up more than 1.25%.

One Cancels-the-Other


Select a Conditional Order type


[Conditional Orders](#) [Learn more](#)
[Ticket Demo](#)

One-Cancels-the-Other (OCO)

[Set OCO as Default](#)

Example:
You own XYZ stock. You place a sell limit order at \$27 and a sell stop loss order at \$24. XYZ trades at \$27, so your sell limit order executes and your sell stop loss order is canceled.

One-Cancels-the-Other (OCO) 



Order A: If this order executes, cancel Order B below.

Symbol [Find Symbol](#) [Get Quote](#)

Action

Quantity Shares

Order Type

Time in Force

Trade Type Cash

Order B: If this order executes, cancel Order A above.

Symbol [Find Symbol](#) [Get Quote](#)

Action

Quantity Shares

Order Type

Time in Force Day

Trade Type Cash

One Cancels-the-Other

You own NVDA at 119.10/share

You can place a protective stop at 105.25/share
And a sale where you would like to sell the shares with a
Profit. Enter the sale at 140.00.

If the stock goes up and hits 140.00, you will sell your
NVDA shares and the stop at 105.25 will automatically
Cancel.

If the stock trades lower and executes your stop 105.25, the sale at
140.00 will automatically be canceled.

One Triggers-the-Other

Select a Conditional Order type

[Conditional Orders](#)
[Ticket Demo](#)

[Learn more](#)

One-Triggers-the-Other (OTO) ▾

[Set OTO as Default](#)

Example:

You place an order to buy XYZ at \$30 and a sell stop loss order for XYZ at \$28. XYZ drops to \$30, which enters your buy order and automatically triggers your sell stop loss order.

One-Triggers-the-Other (OTO) ⓘ



Order A: If this primary order executes, place secondary Order B below.

Symbol [Find Symbol](#) [Get Quote](#)

Action ▾

Quantity Shares

Order Type ▾

Time in Force ▾

Trade Type Cash

Order B: If primary Order A above executes, place this secondary order.

Symbol [Find Symbol](#) [Get Quote](#)

Action ▾

Quantity Shares

Order Type ▾

Time in Force ▾

Trade Type Cash

One Triggers-the-Other

NVDA is currently trading at 119.10/share

You want to purchase NVDA at 115.55/share and would like to place a protective stop on NVDA at 105.25 once you purchase the NVDA shares.

You can place a limit order to purchase NVDA at 115.55 and place the protective stop at 105.25/share on the same ticket.

If NVDA is purchased at 115.55, the protective stop will automatically get placed at 105.25.

You do not have to worry about placing another order for your stop. Once the first order gets triggered, the stop will be placed.

One Triggers a One Cancels the Other

One-Triggers-a-One-Cancels-the-Other ▾

[Set OTOCO as Default](#)

Example:

You place an order to buy XYZ at \$25. At the same time, you place two sell orders, one at stop loss for \$23 and one at a limit of \$27. When your buy order executes, your two sell orders are triggered and when either sell order executes, the other is canceled.

One-Triggers-a-One-Cancels-the-Other ?



Order A: If this primary order executes, trigger the secondary orders B and C below.

Symbol [Find Symbol](#) [Get Quote](#)

Action

Quantity Shares

Order Type

Time in Force

Trade Type Cash

One-Cancels-the-Other

Order B: If this order executes, cancel Order C below.

Symbol [Find Symbol](#) [Get Quote](#)

Action

Quantity Shares

Order Type

Time in Force

Trade Type Cash

Order C: If this order executes, cancel Order B above.

Symbol [Find Symbol](#) [Get Quote](#)

Action

Quantity Shares

Order Type

Time in Force Day

Trade Type Cash

One Triggers a One cancels the Other

NVDA is currently trading at 119.10/share

You want to purchase NVDA at 115.55/share and would like to place a protective stop on NVDA at 105.25 once you purchase the NVDA Shares and place an order where you would like to sell if NVDA goes higher and reaches 140.78.

You can place a limit order to purchase NVDA at 115.55, place the protective stop at 105.25/share, and the limit to sell at 140.78 on the same ticket.

If NVDA is purchased at 115.55, the protective stop will Automatically get placed at 105.25, and the limit at 140.78 will be placed.

You do not have to worry about placing another order for your stop. Once the first order is triggered, the stop will be placed. Once the stop is Triggered, your order to sell at 140.78 will be canceled.

Once your order at 140.78 is triggered, your stop will be canceled.

TRADE
Stocks/ETFs ✓

ACCOUNT
Individual (X85912016) ✓

Cash available to trade ? **\$376.90**

As of Sep-17-2023 11:20:08 AM ET ↻

Symbol 🔍

Action ✓

Quantity ⊕ ⊖ ✕ =

Order type ✓

TIME IN FORCE
Day ✓

[View simplified ticket](#)

Estimated value --

Preview order

[Important disclosure information](#)

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Accounts

Positions Balances Activity & Orders Documents Planning : More

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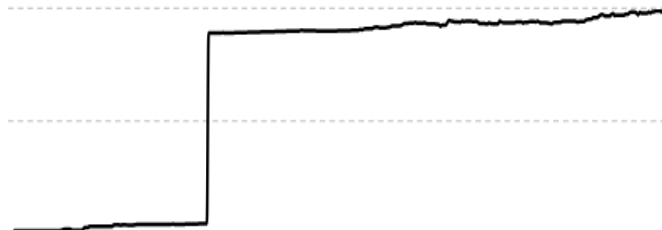
Fidelity



Trading Dashboard



+0.59%) Today's Gain/Loss



1M 1Y 2Y YTD

IRA contributions



2023

\$0 contributed

[Contribute now](#)

Use our [IRA Calculator](#) to calculate your maximum contribution.



401K Retirement

230858980 \$74.94 (+2.18%)

Link an external account

Open an account

Trading Dashboard

IVV

ISHARES CORE S&P 500 ETF

Legal    

Positions Watchlist Orders

Day G/L +\$9.52 (+0.09%) Value

View: Overview


Symbol	Last	Change	\$ Day G/L	% Day G/L	\$ Total G/L	% Total G/L	Value	% of account	Quantity	Avg. cost	Cost basis	52-week range
GBTC GRAYSCALE BITCOIN TR...	\$33.636									\$95.43	7.73	33.75
SPAXX** FIDELITY GOVERNMENT ...								98.41%				

Account Total

** This is your core position. It is where your money is held until you invest it.

IVV 458.85
ISHARES CORE S&P 500... -2.28 (-0.49%)

Bid 458.05
Ask 458.14
Volume 4,121,241

 [Buy](#) [Sell](#)

News

IVV Portfolio

Update On Multiple Portfolio Positions From Deep Knowledge Investing: Gold, Uranium, Bitcoin, GBTC, And LVS

Benzinga 10 hours ago

First Mover Americas: Demand for Bitcoin Futures

Events

Chart Option Chain

[+ Compare](#) [Save chart](#)


Sep-05-2023 O: 453.21 H: 453.55 L: 451.62 C: 451.70 V: 2.29 M

 Analysis  Draw  Displays  Indicators  Events  Saved charts



Sep-05-2023 to Dec-04-2023 1D 2D 5D 10D 1M 3M 6M YTD 1Y 2Y 5Y 10Y MAX Daily

IVV Portfolio



There are no upcoming events

Accounts & Trade

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Accounts

Positions Balances Activity & Orders Documents Planning : More

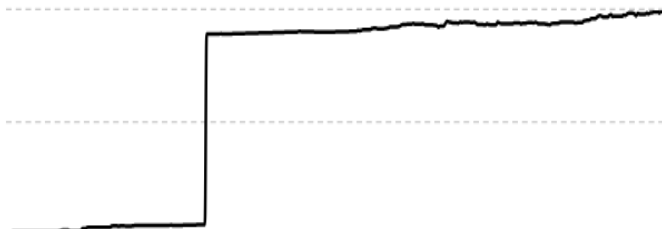
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Feedback

Fidelity



+0.59% Today's Gain/Loss



1M 1Y 2Y YTD

Trading Dashboard



IRA contributions



2023

\$0 contributed

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401K Retirement
230858980 \$74.94 (+2.18%)

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Fractional Shares

Custom Index

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Note: If you are upgrading from the 32-Bit version of Active Trader Pro, please manually uninstall the older version.

32-Bit for PC:

Download now

64-Bit for MAC:

Download now



Take action with valuable insights

FIDELITY ACTIVE TRADER PRO® SETUP

Screen Layout Customize Preferences Quick Tips Learning Resources

What default features would you like to see?

RECOMMENDED

- 1 Investor Layout
- 2 Market Monitor Layout
- 3 Portfolio Monitor Layout
- 4 Technical Trends Layout
- 5 Option Trader Layout
- Custom Layout

Select a prebuilt layout of commonly used features.

or

Create a layout by choosing features you want to use.

Next

SPY
SPDR S&P 500 ETF TRUST

460.20 ↑
1.97(0.43%)

B 460.50 x 5
A 460.62 x 1
V 83,194,404

Open 457.46
Day Range 457.21 - 460.745
Close 460.20 (12/08/2023)
52 Wk Hi 460.745 (12/08/2023)
52 Wk Lo 374.77 (12/22/2022)

NEWS

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Headline News

- Cigna Drops Humana Merger, Opts For BENZINGA - 2:00 PM ET
- Cigna abandons pursuit of Humana, pl REUTERS - 1:22 PM ET
- Cigna ends attempt to negotiate acqui...

Position News (All Acco ▾)

- GBTC Cathie Wood Rides Bitcoin Ra BENZINGA - 1:04 AM ET 12/9/2023
- GBTC U.S. Bitcoin ETF Issuer Talks BENZINGA - 6:03 AM ET 12/7/2023

Investing Ideas

- RH Shares Tank Following Underwhelm BENZINGA - 12:48 PM ET 12/9/2023
- Preliminary option volume of 45.2M to THE FLY - 4:30 PM ET 12/8/2023
- Closing CBOE SPX and VIX Index sumr

SPY 460.20 ↑ 1.97 (0.43%)

Today ▾ 1 Year +

Draw ▾ Indicators ▾ Events ▾ Compare ▾ Technical Analysis ▾ Settings

12/08/2023 4:00 PM O

FIDELITY ACTIVE TRADER PRO® SETUP

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What default features would you like to see?

RECOMMENDED

- Investor Layout
- Market Monitor Layout
- Portfolio Monitor Layout
- Technical Trends Layout
- Option Trader Layout
- Custom Layout

This layout is recommended for more experienced investors and traders. Use this layout to obtain a complete picture of your holdings, including streaming news, charts, and filters, to uncover additional trading opportunities.

You can update your layout at any time from your Layouts menu.

Next

12/8/2023

1.40M
0.00

460.50
460.13
459.50
459.00
458.50
458.00
457.50

Trade Armor

TRADE

ROTH ▾

Cash Available to Trade
Settled Cash

Symbol SPY ▾

Action ▾

Quantity

Order Type ▾

TIF Day ▾

Conditions None ▾

Preview Clear All

SPDR S&P 500 ETF TRUST

460.20 ↑ +0 @ ARCX
1.97(0.43%) V 83,194,404

Bid 460.50 x 5 ARCX Ask 460.62 x 1 ARCX

FILTERS

Markets Technicals

Most Actives ▾ Standard Session ▾ Across

Symbol	Last	Chg
SQQQ	15.66	-0.19
TSLA	243.84	1.20
TQQQ	44.83	0.53
AMD	128.92	0.55
SPY	460.20	1.97
SOXS	8.07	-0.19
SOXL	23.70	0.52
PLTR	17.77	0.55
BITF	2.59	0.45