



Fidelity.com/Youth

A free app where teens 13 to 17 can make, manage, and invest their own money.¹



Why Fidelity

- No account fees or minimums for the account holder.³
- The only account in the industry that allows teens to make the investing decisions.
- An app built for teens where they can practice good money habits with features that help them organize their goals, monitor their spending, and save money automatically.

IMPORTANT:

To open a Fidelity Youth™ Account, parents must have a retail account (such as a Fidelity® Cash Management or brokerage account) so that they can monitor the account and transfer money to their teen.

In order to use the Fidelity Youth™ app, teens must have a Fidelity Youth™ Account.



Benefits to employees

- Provides a financial curriculum that let's their teen earn cash rewards for learning and taking financial lessons.
- Presents special offers and incentives for enrolling in a Youth Account.
- Gives teens a free debit card with no subscription or account fees, no minimum balances, and no domestic ATM fees.^{2,3}
- Helps support family conversations about money and the importance of saving and investing.



Benefits to employers

- Offers financial education to teens of eligible employees.
- Delivers the product to your employees with no fee to you.³
- Provides financial services to the entire household under Fidelity.com.
- Leverages Fidelity's financial expertise, services, and guidance.

FIDELITY POINT SOLUTIONS

Fidelity Youth™



SAVING/INVESTING

Investing involves risk, including risk of loss.

¹The Fidelity Youth™ app is free to download. Fees associated with your account positions or transacting in your account apply.

²Zero account minimums and zero account fees apply to retail brokerage accounts only. Expenses charged by investments (e.g., funds, managed accounts, and certain HSAs) and commissions, interest charges, or other expenses for transactions may still apply. See [Fidelity.com/commissions](https://www.fidelity.com/commissions) for further details.

³Your Youth Account will automatically be reimbursed for all ATM fees charged by other institutions while using the Fidelity® Debit Card at any ATM displaying the Visa®, Plus®, or Star® logos. The reimbursement will be credited to the account the same day the ATM fee is debited. Please note, for foreign transactions, there may be a 1% fee included in the amount charged to your account.

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