



DISCLAIMER - I am not a Financial Advisor and do not work for any Brokerage Firm. The opinions given are of my own and are not to be used as professional advice. These are my findings and can hopefully help you to make informed decisions on investing. Consult a Broker or Lawyer before making any investment.

Fidelity Investments – Our Pick as Top of the Line Brokerage

There are several really good investment brokerage houses. As I mentioned in my Vanguard Investments review, I have used about 10 over my 30 years of investing, and am now using just 3 where I actively manage my ROTH IRA portfolios.

If you are unfamiliar with the varying types of investments, read my articles on the definitions of the main 4.

(Stocks, ETF (Exchange Traded Funds), Mutual funds, and bonds. The First 3 are in article one, bonds are in a separate article.

<https://lifecanbesimple.net/blog/investment-categories>

<https://lifecanbesimple.net/blog/what-is-a-bond>

Advantages of Fidelity Investments:

1. They are a full brokerage offering a wide range of investments.
2. Fidelity offers many of its own Mutual Funds and thousands of others.
3. Fidelity's offerings on ETFs are broad and great. If you bought only Fidelity ETFs, I believe you could find every important type of ETF needed. But if you can not find one from them, they offer a wide variety of other companies such as I-Shares, Blackrock, and most others.
4. All purchases are made without fee except for Mutual Funds with a load which you should try to avoid.
5. Purchases may be made in investments as low as \$5 by simply switching from SHARES to DOLLARS/Money on the box when you select BUY. If there is any limit on the types you can buy, I have not found it. I have purchased even Penny Stocks by the dollar. On "Over the Counter" or foreign investments, you must use a LIMIT order, not a market order. A limit order means you specify the maximum price per share you are willing to pay. You can buy ETFs this same way making it very easy to purchase high-dollar items with just a few dollars each week.
6. You can click on any investment in your portfolio and select BUY and have it directly added to your current investment.
7. On that click on the investment, a minimal status of the investment shows, and RESEARCH is available at the bottom of the summary window. Very easy to use.
8. Fidelity, in my opinion, has the best research and investment advice. I normally start with Fidelity even if I am going to buy stocks or ETFs at another brokerage. They have tabs to show you multiple views on the investment (stock, ETF, or Mutual Fund) including a Price/Dividends tab which is super.
9. Bonds and CDs may be purchased for as little as \$1,000. Many offerings are available by banks and brokers.
10. Some Fidelity Mutual funds have zero management fees. A great rarity in today's markets. I am not sure any other company offers no-fee mutual funds. If you are aware of any others, let me know.

11. Once or twice a month, Fidelity prepares a market letter making recommendations on what to consider in the upcoming week on the market. Their perspectives and advice are very accurate.
12. Like Schwab Investments, their phone app is also easy to use and very intuitive.
13. You can auto-schedule Weekly/Monthly money transfers from your bank and also do automatic investments to mutual funds. (I am unsure if you can auto invest in ETFs or individual stocks as I have never tried.)
14. Money transferred in is immediately available to reinvest. You can even sell one investment and reinvest the money in another Stock/ETF before it clears. (There are rules about how you must not liquidate that new position before the prior sell order clears.)
15. They provide a great cash management account with a debit card.
16. You can also obtain a VISA card from Fidelity with a very high credit limit which has cashback 2% Rewards on ALL CATEGORIES without limit. You can have the rewards directly invested into your IRA. We have recently switched to using just two credit cards, and this is our “Number One High Use Card”.
17. Customer Support is always quick to answer and very friendly. The credit card line is open 24 hours a day to report missing or stolen credit cards.

Disadvantages of Fidelity:

1. I thought hard and long on this and it is difficult to find anything wrong with Fidelity. They are just excellent in every regard.
2. One thing I would prefer is to be able to make purchases by the dollar when the market is closed and just let it process at the opening price of the markets. This has disadvantages of course, but it seems no risk to Fidelity. This is the ONLY thing I can think of that I would like changed.

So in conclusion, Fidelity Investments is an excellent brokerage, and my top pick as the best of all the brokerages. As I open Roth IRAs for my grandchildren, I am creating their account at Fidelity. We have the largest

investments in our Roth IRA at Fidelity than any other broker. I think Schwab and Vanguard are both very good, but only one can be my top pick.

IRAs are excellent for making long-term investments. We did an article on IRAs which is listed below.

Advantages / Differences in IRAs:

<https://lifecanbesimple.net/blog/differences-in-roth-and-traditional-iras>

See Fidelity Investments Website

www.Fidelity.com



List of All Investment Articles

<https://lifecanbesimple.net/investments.html>

List of all Minimalism Articles

<https://lifecanbesimple.net/minimalism.html>

www.lifecanbesimple.net

www.InternetDirect.us

Internet Direct Laptops – www.ebay.com/str/internetdirectlaptops