

Dividends may help boost returns in your portfolio

Especially in today's interest rate environment



Over the last 30 years, dividends made up over half of the returns of the S&P 500 Index.¹

Fidelity knows that your retirement income plan could potentially benefit from a strategy that's focused on dividends. That's why they built the Fidelity AIM Dividend Index with a core focus on dividends. A Lincoln fixed indexed annuity offers the 1 Year Fidelity AIM Dividend Participation account, which is tied to the Index's performance.

To highlight the power of dividends, let's look at an index with a long history that most investors know—the S&P 500 Index. We'll compare two scenarios to see how dividends have contributed to total returns during past market cycles.

The impact of dividends	
#1 Scenario	#2 Scenario
Returns during low interest rate environments	Returns after a bull market
Past performance¹	
The 10-year Treasury stayed below 4% for 34 years, including all of the 1930s. ²	The years during the 2000s followed an extended bull market run.
1930s: The average return of the S&P 500 Index was -0.1% , but dividends had a 5.4% average return.	2000s: The average return of the S&P 500 Index was -0.9% , but dividends had a 1.8% average return.
Present situation	
The 10-year Treasury has been below 4% for 11 straight years. ²	We are currently in the longest bull market run in history, and no one can predict when that will end.

For illustrative purposes only. Does not represent an actual investment. Past performance is no guarantee of future results.

So how can you benefit from current market conditions?

When you look at the similarities between past and present, it's clear that a strategy focused on dividends may boost returns during periods of market uncertainty. Utilize the 1 Year Fidelity AIM Dividend Participation account for a strategy that relies heavily on dividends and provides downside protection.

¹ Percentages and statistics from Fidelity Investments and Morningstar, as of 12/31/18.

² www.multpl.com/10-year-treasury-rate/table/by-year.

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Talk with your financial professional about the benefits of a dividend-focused strategy.

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