FIDELITY INVESTMENTS (R) MUTUAL FUNDS PERFORMANCE REPORT

PERFORMANCE UPDATE

AS OF DECEMBER 31, 2021

UNDERSTANDING INVESTMENT PERFORMANCE

As you review this update, please remember that the performance data stated represents past performance, which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance stated. To learn more or to obtain the most recent month-end performance, call Fidelity at 1-800-343-0860 or visit www.mysavingsatwork.com (log in, choose plan, select "Investment Choices & Research," and then pick investment option).

		Cumulative Total Returns % 			Average Annual Total Returns %						
										Short-Term Trading	
Fund ID	Name	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Life of Fund	Fund Inception	Fee (%/ Days)	Expense Ratio
TARG	ET DATE								, ,	, , ,	
FFFVX	Fidelity Freedom® 2005 Fund ^{24,25}	1.08	3.92	3.92	8.59	6.62	5.97	5.21	11/06/03	n/a	0.470
FFFCX	Fidelity Freedom® 2010 Fund ^{24,25}	1.54	5.60	5.60	10.28	7.79	7.10	6.63	10/17/96	n/a	0.500
FFVFX	Fidelity Freedom® 2015 Fund ^{24,25}	2.04	7.26	7.26	11.93	8.90	7.84	6.44	11/06/03	n/a	0.540
FFFDX	Fidelity Freedom® 2020 Fund ^{24,25}	2.57	8.91	8.91	13.49	9.89	8.62	7.20	10/17/96	n/a	0.590
FFTWX	Fidelity Freedom® 2025 Fund ^{24,25}	2.82	10.03	10.03	14.65	10.63	9.49	7.26	11/06/03	n/a	0.630
FFFEX	Fidelity Freedom® 2030 Fund ^{24,25}	3.19	11.46	11.46	16.21	11.82	10.33	7.58	10/17/96	n/a	0.670
FFTHX	Fidelity Freedom® 2035 Fund ^{24,25}	3.94	14.35	14.35	18.56	13.24	11.42	8.10	11/06/03	n/a	0.720
FFFFX	Fidelity Freedom® 2040 Fund ^{24,25}	4.53	16.48	16.48	19.94	13.94	11.80	5.68	9/06/00	n/a	0.750
FFFGX	Fidelity Freedom® 2045 Fund ^{24,25}	4.49	16.45	16.45	19.94	13.94	11.89	7.77	6/01/06	n/a	0.750
FFFHX	Fidelity Freedom® 2050 Fund ^{24,25}	4.51	16.50	16.50	19.94	13.96	11.94	7.65	6/01/06	n/a	0.750
FDEEX	Fidelity Freedom® 2055 Fund ^{24,25}	4.55	16.48	16.48	19.95	13.96	12.04	10.21	6/01/11	n/a	0.750
FDKVX	Fidelity Freedom® 2060 Fund ^{24,25}	4.61	16.52	16.52	19.96	13.94	n/a	10.83	8/05/14	n/a	0.750
FFSFX	Fidelity Freedom® 2065 Fund ^{24,25}	4.52	16.49	16.49	n/a	n/a	n/a	17.58	6/28/19	n/a	0.750
FFFAX	Fidelity Freedom® Income Fund ^{24,25}	0.82	3.11	3.11	7.54	5.72	4.80	4.93	10/17/96	n/a	0.470
MONI	EY MARKET - GOVERNMENT										
FDRXX	Fidelity® Government Cash Reserves ^{1,26} 7-Day Yield* % as of 12/31/2021: 0.01 7-Day Yield Without Reductions** as of 12/31/2021: -0.25	0.00	0.01	0.01	0.72	0.85	0.44	4.42	5/10/79	n/a	0.340
SPAXX	Fidelity® Government Money Market Fund ²⁶ 7-Day Yield* % as of 12/31/2021: 0.01 7-Day Yield Without Reductions** as of 12/31/2021: -0.35	0.00	0.01	0.01	0.70	0.82	0.42	2.58	2/05/90	n/a	0.420
FZCXX	Fidelity® Government Money Market Fund - Premium Class 2,3,26 7-Day Yield* % as of 12/31/2021: 0.01 7-Day Yield Without Reductions** as of 12/31/2021: -0.30	0.00	0.01	0.01	0.75	0.88	0.46	2.60	2/05/90	n/a	0.360

^{*}Yield reflects the fund's average income return over the previous seven days, assuming rates stay the same for one year, and is the total income net of expenses, divided by the total number of outstanding shares and includes waivers/reimbursements. The total return refers to a specific past holding period.

For important disclosures, please see last page(s) of this report.

^{*}Yield without waivers or reimbursements. Absent such reductions, returns would have been lower. Voluntary waivers/reimbursements may be discontinued any

		Cumulative Average Annual Total Returns % Total Returns %									
			\Box								
Fund ID	Name	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Life of Fund	Fund Inception	Short-Term Trading Fee (%/ Days)	Expense Ratio
MONI	Y MARKET - GOVERNMENT (continue	T T							ı		
FZFXX	Fidelity® Treasury Money Market Fund ^{4,26} 7-Day Yield* % as of 12/31/2021: 0.01 7-Day Yield Without Reductions** as of 12/31/2021: -0.35	0.00	0.01	0.01	0.70	0.81	0.41	3.22	8/31/83	n/a	0.420
FDLXX	Fidelity® Treasury Only Money Market Fund ²⁶ 7-Day Yield* % as of 12/31/2021: 0.01 7-Day Yield Without Reductions** as of 12/31/2021: -0.32	0.00	0.01	0.01	0.69	0.80	0.41	2.73	1/05/88	n/a	0.420
BOND	1										
FGBFX	Fidelity® Global Credit Fund ^{3,27}	-0.12	-0.63	-0.63	7.27	5.49	n/a	2.53	5/22/12	n/a	0.950
FNMIX	Fidelity [®] New Markets Income Fund ²⁷	-1.08	-1.84	-1.84	4.42	2.95	4.54	9.34	5/04/93	n/a	0.810
BOND	- GOVERNMENT										
FGMNX	Fidelity® GNMA Fund ²⁷	-0.51	-0.85	-0.85	2.83	2.16	2.05	5.73	11/08/85	n/a	0.450
FGOVX	Fidelity® Government Income Fund ²⁷	-0.02	-2.10	-2.10	3.62	2.73	2.05	6.61	4/04/79	n/a	0.450
FSTGX	Fidelity [®] Intermediate Government Income Fund 27	-0.75	-2.14	-2.14	2.66	2.02	1.51	4.75	5/02/88	n/a	0.450
FUAMX	Fidelity [®] Intermediate Treasury Bond Index Fund 5,27	-0.23	-3.00	-3.00	4.31	3.28	2.38	4.27	12/20/05	n/a	0.030
FFXSX	Fidelity [®] Limited Term Government Fund ²⁷	-0.66	-1.46	-1.46	2.03	1.56	1.08	4.42	11/10/86	n/a	0.450
FNBGX	Fidelity® Long-Term Treasury Bond Index Fund 5,27	2.70	-4.86	-4.86	8.58	6.46	4.41	6.27	12/20/05	n/a	0.030
FUMBX	Fidelity® Short-Term Treasury Bond Index Fund 5,27	-0.68	-1.25	-1.25	2.41	1.87	1.27	2.48	12/20/05	n/a	0.030
BOND	- DIVERSIFIED				Г		1				
FCONX	Fidelity® Conservative Income Bond Fund ^{3,27}	-0.15	-0.10	-0.10	1.27	1.36	1.03	0.95	3/03/11	n/a	0.400
FCBFX	Fidelity® Corporate Bond Fund ²⁷	-0.03	-1.22	-1.22	7.80	5.45	4.81	5.54	5/04/10	n/a	0.450
FTHRX	Fidelity® Intermediate Bond Fund ²⁷	-0.61	-1.33	-1.33	4.28	3.12	2.65	6.82	5/23/75	n/a	0.450
FBNDX	Fidelity® Investment Grade Bond Fund ²⁷	0.10	-0.89	-0.89	6.15	4.37	3.56	6.69	8/06/71	n/a	0.450
FJRLX	Fidelity [®] Limited Term Bond Fund ^{6,7,27}	-0.78	-1.24	-1.24	3.27	2.47	2.22	5.96	2/02/84	n/a	0.450
FMSFX	Fidelity® Mortgage Securities Fund ²⁷	-0.52	-1.04	-1.04	3.21	2.54	2.46	5.94	12/31/84	n/a	0.450
FSHBX	Fidelity® Short-Term Bond Fund ²⁷	-0.64	-0.73	-0.73	2.37	1.89	1.54	4.04	9/15/86	n/a	0.450
FNSOX	Fidelity [®] Short-Term Bond Index Fund ²⁷	-0.81	-1.12	-1.12	2.80	n/a	n/a	2.20	10/18/17	n/a	0.030
FADMX	Fidelity® Strategic Income Fund ^{8,27}	0.67	3.96	3.96	7.47	5.47	4.88	7.23	10/31/94	n/a	0.670
FNDSX	Fidelity® Sustainability Bond Index Fund ²⁷	-0.21	-1.98	-1.98	4.49	n/a	n/a	4.35	6/19/18	n/a	0.100
FTBFX	Fidelity® Total Bond Fund ²⁷	0.15	-0.09	-0.09	6.27	4.43	3.84	4.86	10/15/02	n/a	0.450
FXNAX	Fidelity [®] U.S. Bond Index Fund ^{9,27}	-0.12	-1.79	-1.79	4.72	3.52	2.86	5.71	3/08/90	n/a	0.025
BOND	- INFLATION-PROTECTED										
FIPDX	Fidelity® Inflation-Protected Bond Index Fund ²⁷	2.31	5.93	5.93	8.36	5.26	n/a	2.80	5/16/12	n/a	0.050

^{*}Yield reflects the fund's average income return over the previous seven days, assuming rates stay the same for one year, and is the total income net of expenses, divided by the total number of outstanding shares and includes waivers/reimbursements. The total return refers to a specific past holding period.

^{**}Yield without waivers or reimbursements. Absent such reductions, returns would have been lower. Voluntary waivers/reimbursements may be discontinued any

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			ulative eturns %			rage Ann al Returns					
Fund ID	Name	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Life of Fund	Fund Inception	Short-Term Trading Fee (%/ Days)	Expense Ratio
BOND	- HIGH YIELD									, , ,	
FAGIX	Fidelity® Capital & Income Fund ^{27,28}	1.84	11.65	11.65	13.55	9.02	8.64	9.76	11/01/77	n/a	0.680
FFRHX	Fidelity® Floating Rate High Income Fund 10,27,28	0.70	5.55	5.55	5.23	3.92	3.91	4.14	8/16/00	n/a	0.670
FHIFX	Fidelity® Focused High Income Fund 3,27,28	0.57	3.14	3.14	7.56	5.26	5.33	5.57	9/08/04	n/a	0.750
FGHNX	Fidelity® Global High Income Fund 3,27,28	-0.66	3.47	3.47	7.14	5.47	6.00	5.15	5/11/11	n/a	1.040
SPHIX	Fidelity® High Income Fund ^{27,28}	0.60	4.23	4.23	6.85	5.26	5.84	8.17	8/29/90	n/a	0.700
FSAHX	Fidelity® Short Duration High Income Fund ^{3,27,28}	0.35	3.32	3.32	5.50	4.00	n/a	3.35	11/05/13	n/a	0.870
BALAI	NCED/HYBRID										
FASIX	Fidelity Asset Manager® 20% ²⁴	1.41	4.04	4.04	7.73	5.64	4.85	5.91	10/01/92	n/a	0.510
FTANX	Fidelity Asset Manager® 30% ²⁴	2.03	6.03	6.03	10.16	7.27	6.27	5.09	10/09/07	n/a	0.520
FFANX	Fidelity Asset Manager® 40% ²⁴	2.70	8.03	8.03	12.27	8.70	7.52	5.70	10/09/07	n/a	0.520
FASMX	Fidelity Asset Manager® 50% ²⁴	3.20	9.85	9.85	14.22	9.97	8.60	8.27	12/28/88	n/a	0.620
FSANX	Fidelity Asset Manager® 60% ²⁴	3.80	11.85	11.85	16.16	11.25	9.69	6.72	10/09/07	n/a	0.680
FASGX	Fidelity Asset Manager® 70% ²⁴	4.39	13.98	13.98	17.94	12.45	10.73	8.39	12/30/91	n/a	0.670
FAMRX	Fidelity Asset Manager® 85% ²⁴	5.44	17.10	17.10	20.85	14.40	12.38	7.38	9/24/99	n/a	0.700
FBALX	Fidelity® Balanced Fund ²⁴	6.70	18.28	18.28	21.67	15.03	12.51	9.93	11/06/86	n/a	0.510
FFNOX	Fidelity® Multi-Asset Index Fund ^{3,11,24}	5.78	17.05	17.05	19.41	13.66	12.15	6.75	6/29/99	n/a	0.140
FPURX	Fidelity® Puritan® Fund ²⁴	7.10	18.94	18.94	20.25	14.62	12.36	11.13	4/16/47	n/a	0.510
FSDIX	Fidelity® Strategic Dividend & Income® Fund ²⁴	7.06	19.01	19.01	17.49	11.68	11.49	8.54	12/23/03	n/a	0.700
FSRRX	Fidelity® Strategic Real Return Fund ^{3,24}	3.34	15.81	15.81	9.90	5.81	3.67	3.67	9/07/05	n/a	0.850
BALAI	NCED/HYBRID - CONVERTIBLES										
FCVSX	Fidelity® Convertible Securities Fund ²⁴	2.32	10.05	10.05	26.36	16.86	12.73	11.21	1/05/87	n/a	0.630
DOME	STIC EQUITIES - LARGE VALUE										
FBCVX	Fidelity® Blue Chip Value Fund ²⁴	8.21	25.04	25.04	13.19	8.76	11.23	7.00	6/17/03	n/a	0.580
FDGFX	Fidelity [®] Dividend Growth Fund ²⁴	10.63	28.03	28.03	18.98	13.42	13.42	10.90	4/27/93	n/a	0.490
FEQTX	Fidelity® Equity Dividend Income Fund ²⁴	7.06	22.20	22.20	16.58	10.29	11.78	10.19	8/21/90	n/a	0.600
FEQIX	Fidelity® Equity-Income Fund ²⁴	7.69	24.38	24.38	19.32	12.02	12.51	11.44	5/16/66	n/a	0.600
FGRIX	Fidelity® Growth & Income Portfolio ²⁴	7.65	25.85	25.85	20.96	13.51	14.12	10.39	12/30/85	n/a	0.590
FLVEX	Fidelity® Large Cap Value Enhanced Index Fund 24	8.09	28.30	28.30	18.49	12.25	13.69	7.65	4/19/07	n/a	0.390
FLCOX	Fidelity [®] Large Cap Value Index Fund ²⁴	7.78	25.11	25.11	17.64	11.19	n/a	11.90	6/07/16	n/a	0.035
FSLVX	Fidelity [®] Stock Selector Large Cap Value Fund ²⁴	7.42	25.69	25.69	17.73	10.73	12.48	7.39	11/15/01	n/a	0.650
FVDFX	Fidelity [®] Value Discovery Fund ²⁴	8.39	24.83	24.83	18.63	11.57	13.20	10.16	12/10/02	n/a	0.750

		Cumulative Average Annual Total Returns % Total Returns %									
Fund ID	Name	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Life of Fund	Fund Inception	Short-Term Trading Fee (%/ Days)	Expense Ratio
DOME	STIC EQUITIES - MID VALUE										
FLPSX	Fidelity® Low-Priced Stock Fund ^{24,29}	6.00	24.52	24.52	19.60	13.00	13.07	13.54	12/27/89	n/a	0.650
FSMVX	Fidelity [®] Mid Cap Value Fund ^{24,29}	8.93	34.00	34.00	18.69	9.69	12.65	9.60	11/15/01	n/a	0.440
FIMVX	Fidelity® Mid Cap Value Index Fund ^{24,29}	8.50	28.19	28.19	n/a	n/a	n/a	15.65	7/11/19	n/a	0.050
FDVLX	Fidelity® Value Fund ^{24,29}	8.41	35.38	35.38	24.89	13.24	14.20	12.33	12/01/78	n/a	0.790
FSLSX	Fidelity® Value Strategies Fund ^{24,29}	9.54	33.30	33.30	24.75	13.82	13.83	11.79	12/31/83	n/a	0.760
DOME	STIC EQUITIES - SMALL VALUE										
FCPVX	Fidelity® Small Cap Value Fund ^{24,30}	5.67	38.14	38.14	22.89	12.10	14.01	11.55	11/03/04	n/a	0.980
FISVX	Fidelity® Small Cap Value Index Fund ^{24,30}	4.33	28.14	28.14	n/a	n/a	n/a	16.37	7/11/19	n/a	0.050
DOME	STIC EQUITIES - LARGE BLEND										
FXAIX	Fidelity® 500 Index Fund ^{9,24}	11.02	28.69	28.69	26.06	18.46	16.54	11.22	2/17/88	n/a	0.015
FLCEX	Fidelity® Large Cap Core Enhanced Index Fund ²⁴	10.81	30.36	30.36	25.24	18.23	16.13	10.32	4/19/07	n/a	0.390
FLCSX	Fidelity® Large Cap Stock Fund ²⁴	6.82	25.83	25.83	21.74	14.13	15.02	9.45	6/22/95	n/a	0.480
FGRTX	Fidelity [®] Mega Cap Stock Fund ²⁴	6.77	26.24	26.24	23.20	15.36	15.06	7.37	12/28/98	n/a	0.630
FMILX	Fidelity® New Millennium Fund ²⁴	4.15	23.91	23.91	18.25	13.04	13.30	13.15	12/28/92	n/a	0.550
FSKAX	Fidelity® Total Market Index Fund ^{12,24}	9.15	25.65	25.65	25.72	17.93	16.25	9.08	11/05/97	n/a	0.015
FITLX	Fidelity® U.S. Sustainability Index Fund ²⁴	12.02	31.57	31.57	27.11	n/a	n/a	19.01	5/09/17	n/a	0.110
FWOMX	Fidelity® Women's Leadership Fund ²⁴	5.72	19.42	19.42	n/a	n/a	n/a	20.30	5/01/19	n/a	1.100
DOME	STIC EQUITIES - MID BLEND										
FMEIX	Fidelity® Mid Cap Enhanced Index Fund ^{24,29}	7.25	24.12	24.12	22.17	13.77	14.55	10.31	12/20/07	n/a	0.590
FSMDX	Fidelity® Mid Cap Index Fund ^{24,29}	6.44	22.56	22.56	23.27	15.08	14.89	14.88	9/08/11	n/a	0.025
FMCSX	Fidelity® Mid-Cap Stock Fund ^{24,29}	7.82	28.66	28.66	21.56	14.80	14.28	11.92	3/29/94	n/a	0.830
FSSMX	Fidelity® Stock Selector Mid Cap Fund ^{13,24,29}	6.34	23.25	23.25	21.77	14.67	13.88	11.21	2/20/96	n/a	0.890
DOME	STIC EQUITIES - SMALL BLEND										
FSCRX	Fidelity® Small Cap Discovery Fund ^{24,30}	7.90	35.67	35.67	22.66	11.43	13.53	11.32	9/26/00	n/a	0.620
FCPEX	Fidelity® Small Cap Enhanced Index Fund ^{24,30}	3.69	20.54	20.54	20.89	10.50	13.24	9.41	12/20/07	n/a	0.640
FSSNX	Fidelity® Small Cap Index Fund ^{24,30}	2.10	14.72	14.72	20.05	12.11	13.38	13.69	9/08/11	n/a	0.025
FSLCX	Fidelity® Small Cap Stock Fund ^{24,30}	4.18	20.23	20.23	20.99	12.27	12.48	9.50	3/12/98	n/a	0.880
FDSCX	Fidelity® Stock Selector Small Cap Fund ^{24,30}	6.20	25.05	25.05	25.67	15.20	13.99	9.40	6/28/93	n/a	0.900
DOME	STIC EQUITIES - LARGE GROWTH										
FBGRX	Fidelity® Blue Chip Growth Fund ²⁴	6.96	22.71	22.71	38.49	29.58	22.23	13.50	12/31/87	n/a	0.790
FDCAX	Fidelity® Capital Appreciation Fund ²⁴	9.77	24.23	24.23	29.28	20.56	17.29	11.88	11/26/86	n/a	0.840
FCNTX	Fidelity® Contrafund® ²⁴	8.26	24.36	24.36	28.93	22.63	17.96	13.12	5/17/67	n/a	0.860
FDEQX	Fidelity® Disciplined Equity Fund ²⁴	10.13	27.65	27.65	29.79	19.03	16.25	11.26	12/28/88	n/a	0.790
FTQGX	Fidelity® Focused Stock Fund ²⁴	9.42	27.11	27.11	30.56	25.20	18.42	10.08	11/12/96	n/a	0.860

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Fund ID	Name	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Life of Fund	Fund Inception	Short-Term Trading Fee (%/ Days)	Expense Ratio
DOME	STIC EQUITIES - LARGE GROWTH (con	tinued))								
FIFNX	Fidelity® Founders Fund ²⁴	5.30	18.96	18.96	n/a	n/a	n/a	27.90	2/14/19	n/a	0.970
FFIDX	Fidelity [®] Fund ²⁴	12.29	33.21	33.21	31.00	21.41	17.10	10.54	4/30/30	n/a	0.470
FDGRX	Fidelity® Growth Company Fund ²⁴	6.50	22.67	22.67	41.69	30.01	23.00	15.01	1/17/83	n/a	0.830
FDSVX	Fidelity® Growth Discovery Fund ^{14,24}	8.63	23.00	23.00	33.17	25.97	19.54	10.66	3/31/98	n/a	0.790
FLGEX	Fidelity [®] Large Cap Growth Enhanced Index Fund 24	11.70	29.32	29.32	32.22	23.11	18.62	12.65	4/19/07	n/a	0.390
FSPGX	Fidelity® Large Cap Growth Index Fund ²⁴	11.62	27.58	27.58	34.04	25.25	n/a	23.37	6/07/16	n/a	0.035
FLVCX	Fidelity® Leveraged Company Stock Fund ²⁴	6.98	26.16	26.16	29.43	17.01	15.04	13.09	12/19/00	n/a	0.750
FMAGX	Fidelity [®] Magellan [®] Fund ²⁴	11.53	26.98	26.98	28.82	20.61	17.67	16.25	5/02/63	n/a	0.790
FNCMX	Fidelity® Nasdaq® Composite Index Fund 3,24	8.55	22.22	22.22	34.15	24.75	20.76	13.37	9/25/03	n/a	0.350
FOCPX	Fidelity® OTC Portfolio ²⁴	6.87	25.04	25.04	36.71	27.94	22.23	15.00	12/31/84	n/a	0.800
FDSSX	Fidelity® Stock Selector All Cap Fund ²⁴	7.45	23.13	23.13	26.69	18.41	16.18	11.45	9/28/90	n/a	0.680
FTRNX	Fidelity® Trend Fund ^{15,24}	9.61	22.86	22.86	34.89	25.25	19.85	12.57	6/16/58	n/a	0.730
DOME	STIC EQUITIES - MID GROWTH										
FSMAX	Fidelity® Extended Market Index Fund 12,24,29	0.70	12.41	12.41	23.89	15.30	14.93	9.37	11/05/97	n/a	0.035
FDEGX	Fidelity® Growth Strategies Fund ^{24,29}	7.07	21.43	21.43	29.00	19.40	16.25	10.18	12/28/90	n/a	0.630
FMDGX	Fidelity® Mid Cap Growth Index Fund ^{24,29}	2.84	12.71	12.71	n/a	n/a	n/a	20.77	7/11/19	n/a	0.050
DOME	STIC EQUITIES - SMALL GROWTH										
FCPGX	Fidelity® Small Cap Growth Fund ^{24,30}	-0.10	10.55	10.55	27.15	20.41	17.56	13.21	11/03/04	n/a	1.000
FECGX	Fidelity® Small Cap Growth Index Fund ^{24,30}	0.00	2.82	2.82	n/a	n/a	n/a	17.11	7/11/19	n/a	0.050
INTER	NATIONAL/GLOBAL - DIVERSIFIED										
FDIVX	Fidelity® Diversified International Fund ^{24,31}	4.10	12.84	12.84	20.28	13.31	10.38	8.75	12/27/91	n/a	1.010
FGILX	Fidelity [®] Global Equity Income Fund ^{24,31}	7.43	18.97	18.97	21.05	14.05	n/a	11.38	5/02/12	n/a	1.020
FSGGX	Fidelity® Global ex U.S. Index Fund ^{24,31}	2.15	7.76	7.76	13.13	9.69	7.27	6.57	9/08/11	n/a	0.055
FIVFX	Fidelity [®] International Capital Appreciation Fund 24,31	6.22	12.25	12.25	22.23	16.74	13.07	7.71	11/01/94	n/a	1.000
FIGRX	Fidelity® International Discovery Fund ^{24,31}	1.98	11.18	11.18	19.83	13.43	10.31	8.09	12/31/86	n/a	0.990
FIENX	Fidelity® International Enhanced Index Fund ^{24,31}	2.95	11.47	11.47	12.38	9.08	8.44	3.21	12/20/07	n/a	0.590
FIGFX	Fidelity® International Growth Fund ^{24,31}	5.31	15.44	15.44	21.84	15.70	11.44	6.41	11/01/07	n/a	0.990
FSPSX	Fidelity® International Index Fund 12,24,31	3.17	11.45	11.45	13.72	9.78	8.21	5.45	11/05/97	n/a	0.035
FISMX	Fidelity® International Small Cap Fund ^{24,31}	1.19	13.45	13.45	14.85	11.07	11.45	12.70	9/18/02	n/a	1.010
FSCOX	Fidelity® International Small Cap Opportunities Fund ^{24,31}	3.58	17.75	17.75	22.04	16.20	13.40	8.60	8/02/05	n/a	1.230
FNIDX	Fidelity® International Sustainability Index Fund 24,31	2.02	7.65	7.65	14.11	n/a	n/a	8.22	5/09/17	n/a	0.200

			ulative eturns %			rage Ann al Returns					
Fund ID	Name	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Life of Fund	Fund Inception	Short-Term Trading Fee (%/ Days)	Expense Ratio
INTER	NATIONAL/GLOBAL - DIVERSIFIED (co	ntinue	 : :				•				
FIVLX	Fidelity® International Value Fund ^{3,24,31}	4.10	14.92	14.92	12.19	6.96	6.57	2.52	5/18/06	n/a	1.010
FOSFX	Fidelity® Overseas Fund ^{24,31}	6.48	19.36	19.36	20.95	14.37	12.31	10.24	12/04/84	n/a	0.990
FTIEX	Fidelity® Total International Equity Fund ^{3,24,31}	3.68	11.21	11.21	18.71	13.08	9.58	3.81	11/01/07	n/a	1.270
FTIHX	Fidelity® Total International Index Fund ^{24,31}	2.01	8.47	8.47	13.54	9.85	n/a	8.89	6/07/16	n/a	0.060
FWWFX	Fidelity® Worldwide Fund ^{24,31}	5.88	18.68	18.68	26.03	19.92	14.88	9.28	5/30/90	n/a	1.000
INTER	NATIONAL/GLOBAL - REGIONAL						•				
FICDX	Fidelity® Canada Fund ^{24,31}	8.66	26.91	26.91	18.56	10.32	6.83	9.26	11/17/87	n/a	0.800
FHKCX	Fidelity® China Region Fund ^{24,31}	-2.23	-13.44	-13.44	20.01	16.74	11.91	9.78	11/01/95	n/a	0.910
FSEAX	Fidelity® Emerging Asia Fund ^{16,24,31}	-8.79	-14.64	-14.64	24.57	19.17	12.10	8.75	4/19/93	n/a	1.020
FIEUX	Fidelity® Europe Fund ^{24,31}	1.38	6.83	6.83	16.26	10.97	9.33	8.55	10/01/86	n/a	1.060
FJPNX	Fidelity® Japan Fund ^{24,31}	-2.73	3.02	3.02	17.56	12.48	9.54	4.95	9/15/92	n/a	1.090
FJSCX	Fidelity® Japan Smaller Companies Fund ^{24,31}	-4.25	-0.53	-0.53	8.33	7.72	10.73	5.71	11/01/95	n/a	0.910
FLATX	Fidelity® Latin America Fund ^{24,31}	-5.52	-15.60	-15.60	-1.96	1.96	-3.97	5.41	4/19/93	n/a	1.040
FNORX	Fidelity® Nordic Fund ^{24,31}	4.40	13.09	13.09	23.76	15.71	14.55	11.25	11/01/95	n/a	0.920
FPBFX	Fidelity® Pacific Basin Fund ^{24,31}	-0.41	2.40	2.40	21.62	15.63	13.26	7.91	10/01/86	n/a	1.040
INTER	NATIONAL/GLOBAL - EMERGING MAR	RKETS									
FEDDX	Fidelity® Emerging Markets Discovery Fund ^{24,31}	-2.89	6.69	6.69	14.28	10.75	8.08	7.33	11/01/11	n/a	1.190
FEMKX	Fidelity® Emerging Markets Fund ^{24,31}	0.28	1.38	1.38	21.55	16.80	9.34	6.21	11/01/90	n/a	0.880
FPADX	Fidelity® Emerging Markets Index Fund ^{24,31}	-1.26	-3.04	-3.04	10.55	9.69	5.30	3.99	9/08/11	n/a	0.075
FTEMX	Fidelity® Total Emerging Markets Fund ^{24,31}	-2.42	-5.11	-5.11	10.69	8.57	6.40	5.88	11/01/11	n/a	1.110
SPECI	ALTY										
FSLEX	Fidelity® Environment and Alternative Energy Fund 17,18,24,32	13.60	30.42	30.42	26.08	16.80	14.66	6.16	6/29/89	n/a	0.850
FFGCX	Fidelity® Global Commodity Stock Fund ^{24,32}	9.04	26.12	26.12	16.33	10.11	3.60	5.73	3/25/09	n/a	0.940
FIREX	Fidelity® International Real Estate Fund 24,32,33	3.93	11.87	11.87	14.79	12.46	11.79	7.06	9/08/04	n/a	0.970
FNARX	Fidelity® Natural Resources Fund 19,24,32	6.60	39.38	39.38	9.52	-0.11	0.78	6.32	3/03/97	n/a	0.890
FRIFX	Fidelity® Real Estate Income Fund ^{24,32,33}	4.01	18.90	18.90	11.51	8.13	8.72	7.89	2/04/03	n/a	0.720
FSRNX	Fidelity® Real Estate Index Fund ^{24,32,33}	14.87	40.66	40.66	15.34	8.80	10.24	10.26	9/08/11	n/a	0.070
FRESX	Fidelity® Real Estate Investment Portfolio ^{24,32,33}	15.89	42.35	42.35	17.95	10.45	11.33	10.45	11/17/86	n/a	0.730
FSAVX	Fidelity® Select Automotive Portfolio ^{24,32}	13.71	29.03	29.03	39.27	23.69	17.91	10.43	6/30/86	n/a	0.880
FSRBX	Fidelity® Select Banking Portfolio ^{24,32}	3.18	38.33	38.33	18.11	8.69	13.52	10.02	6/30/86	n/a	0.790
FBIOX	Fidelity® Select Biotechnology Portfolio ^{24,32}	-8.19	-12.37	-12.37	18.12	13.47	17.43	13.20	12/16/85	n/a	0.700
FSLBX	Fidelity® Select Brokerage and Investment Management Portfolio ^{24,32}	8.88	40.61	40.61	31.39	20.16	17.11	11.84	7/29/85	n/a	0.760
FSCHX	Fidelity® Select Chemicals Portfolio ^{24,32}	15.59	31.97	31.97	18.85	11.47	13.02	13.41	7/29/85	n/a	0.790

			ulative eturns %			erage Ann al Returns					
Fund ID	Name	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Life of Fund	Fund Inception	Short-Term Trading Fee (%/ Days)	Expense Ratio
SPECIA	ALTY (continued)										
FBMPX	Fidelity® Select Communication Services Portfolio 24,32	-3.81	15.97	15.97	27.70	17.79	17.79	13.20	6/30/86	n/a	0.770
FSHOX	Fidelity [®] Select Construction and Housing Portfolio ^{24,32}	22.75	57.55	57.55	40.80	24.34	20.52	13.22	9/29/86	n/a	0.780
FSCPX	Fidelity® Select Consumer Discretionary Portfolio 20,24,32	8.83	19.15	19.15	27.12	19.96	17.80	11.47	6/29/90	n/a	0.760
FDFAX	Fidelity® Select Consumer Staples Portfolio 20,24,32	9.93	14.50	14.50	18.96	9.69	10.40	12.34	7/29/85	n/a	0.750
FSDAX	Fidelity® Select Defense and Aerospace Portfolio 24,32	-1.08	4.88	4.88	8.88	10.07	13.07	11.36	5/08/84	n/a	0.770
FSENX	Fidelity® Select Energy Portfolio ^{24,32}	6.63	55.35	55.35	4.83	-3.38	0.17	6.90	7/14/81	n/a	0.850
FIDSX	Fidelity® Select Financial Services Portfolio ^{24,32}	3.42	33.24	33.24	21.77	12.94	14.76	11.53	12/10/81	n/a	0.770
FSVLX	Fidelity® Select FinTech Portfolio ^{21,22,24,32}	-7.81	22.54	22.54	18.90	13.15	14.44	9.34	12/16/85	n/a	0.890
FSAGX	Fidelity® Select Gold Portfolio ^{24,32}	8.41	-10.43	-10.43	15.47	7.79	-3.71	5.13	12/16/85	n/a	0.760
FSPHX	Fidelity® Select Health Care Portfolio ^{24,32}	3.94	11.50	11.50	22.18	19.43	19.28	15.94	7/14/81	n/a	0.690
FSHCX	Fidelity® Select Health Care Services Portfolio 24,32	14.62	20.15	20.15	19.52	18.58	16.84	12.72	6/30/86	n/a	0.730
FCYIX	Fidelity® Select Industrials Portfolio 20,24,32	9.63	17.08	17.08	18.75	11.24	13.07	10.36	3/03/97	n/a	0.760
FSPCX	Fidelity® Select Insurance Portfolio ^{24,32}	7.29	29.30	29.30	18.82	11.43	14.79	11.32	12/16/85	n/a	0.830
FBSOX	Fidelity® Select IT Services Portfolio ^{20,24,32}	-3.56	2.54	2.54	24.21	21.80	20.05	13.80	2/04/98	n/a	0.720
FDLSX	Fidelity® Select Leisure Portfolio ^{24,32}	5.62	21.56	21.56	22.83	17.30	15.36	14.13	5/08/84	n/a	0.770
FSDPX	Fidelity® Select Materials Portfolio ^{20,24,32}	15.36	31.67	31.67	21.70	11.67	10.03	9.99	9/29/86	n/a	0.800
FSMEX	Fidelity® Select Medical Technology and Devices Portfolio ^{24,32}	3.00	24.49	24.49	28.01	25.27	22.21	15.84	4/28/98	n/a	0.700
FPHAX	Fidelity® Select Pharmaceuticals Portfolio ^{24,32}	3.72	11.82	11.82	17.80	13.87	13.24	8.78	6/18/01	n/a	0.770
FSRPX	Fidelity® Select Retailing Portfolio ^{24,32}	6.89	18.16	18.16	29.15	23.18	21.58	14.78	12/16/85	n/a	0.730
FSELX	Fidelity® Select Semiconductors Portfolio ^{24,32}	29.06	59.19	59.19	55.64	35.06	28.35	14.67	7/29/85	n/a	0.700
FSCSX	Fidelity® Select Software and IT Services Portfolio 24,32	3.67	18.12	18.12	33.60	28.04	23.26	16.99	7/29/85	n/a	0.700
FDCPX	Fidelity® Select Tech Hardware Portfolio ^{23,24,32}	12.15	23.61	23.61	36.18	26.03	18.49	13.30	7/29/85	n/a	0.740
FSPTX	Fidelity® Select Technology Portfolio ^{24,32}	10.02	21.97	21.97	44.49	32.75	23.82	14.52	7/14/81	n/a	0.690
FSTCX	Fidelity® Select Telecommunications Portfolio 24,32	-5.47	-2.78	-2.78	12.18	5.72	9.50	9.83	7/29/85	n/a	0.810
FSRFX	Fidelity® Select Transportation Portfolio ^{24,32}	12.65	27.73	27.73	19.33	13.08	15.40	12.80	9/29/86	n/a	0.800
FSUTX	Fidelity® Select Utilities Portfolio ^{20,24,32}	14.17	17.68	17.68	13.23	13.21	11.49	11.20	12/10/81	n/a	0.760

			ılative eturns %			rage Ann al Returns					
Fund ID	Name	3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Life of Fund	Fund Inception	Short-Term Trading Fee (%/ Days)	Expense Ratio
SPECIA	ALTY (continued)										
FWRLX	Fidelity® Select Wireless Portfolio ^{24,32}	6.86	12.14	12.14	27.88	19.65	14.92	6.04	9/21/00	n/a	0.790
FIUIX	Fidelity [®] Telecom and Utilities Fund ^{24,32}	7.49	7.20	7.20	10.13	9.10	9.89	9.05	11/27/87	n/a	0.670

n/a = Not Applicable/None - - = Not Available

Cumulative Average Annual Total Returns % Total Returns % **MARKET INDICATORS** 3 10 Month 1 Year 3 Year 5 Year Year For comparison purposes only. It is not possible to invest directly in these indicators. DJ Industrial Average 7.87 20.95 20.95 18.49 15.51 14 21 MSCI EAFE (Net MA) 2.71 11.48 11.48 13.77 9.78 8.22 S&P 500 11.03 28.71 28.71 26.07 18.47 16.55 Russell 2000 2.14 14.82 14.82 20.02 12.02 13.23

n/a = Not Applicable/None

- - = Not Available

Total returns are historical and include change in share value and reinvestment of dividends and capital gains, if any. Cumulative total returns are reported as of the period indicated. Life of fund figures are reported as of the inception date to the period indicated. These figures do not include the effects of sales charges, if any, as these charges are waived for contributions made through your company's employee benefit plan. If sales charges were included, returns would have been lower.

EXPENSE RATIO

A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percent of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the plan sponsor, the investment option's manager or the trustee. When no ratio is shown for these options it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult NetBenefits for updates.

SPECIFIC FUNDS

Morningstar, Inc., provided data on the non-Fidelity mutual funds. Although the data is gathered from reliable sources, accuracy and completeness cannot be guaranteed by Morningstar.

- ¹ On December 1, 2015, this fund (formerly Fidelity® Cash Reserves) was approved to operate as a government fund with different investment policies. The historical performance may not represent its current investment policies.
- ² Initial offering of Premium Class shares for Fidelity Government Money Market Fund was on 04/06/2015. Returns and expenses prior to that date are those of Fidelity Government Money Market Fund (SPAXX). Had Fidelity Government Money Market Fund Premium Class expenses been reflected in the returns shown, total returns would have been higher.
- ³ Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.
- ⁴ Initial offering of Fidelity Treasury Fund shares for Treasury Fund was on 04/06/2015. Returns and expenses prior to that date are those of Treasury Fund-Daily Money Class. Had Treasury Fund-Fidelity Treasury Fund expenses been reflected in the returns shown, total returns would have been higher.
- ⁵ Returns prior to October 4, 2017 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

- ⁶ On November 1, 2013, an initial offering of the Fidelity Limited Term Bond Fund (Retail Class) took place. Returns and expenses prior to that date are those of the Fidelity Advisor Limited Term Bond Fund Institutional Class. Had Fidelity Limited Term Bond Fund (Retail Class) expenses been reflected in the returns shown, total returns would have been higher.
- ⁷ Prior to October 30, 2013, the fund was named Fidelity Advisor Intermediate Bond Fund, and the fund operated under different investment policies. The fund's historical performance may not represent its current investment policies.
- ⁸ On April 13, 2018, an initial offering of the Fidelity Strategic Income Fund took place. Returns and expenses prior to that date are those of the Fidelity Advisor Strategic Income Fund Class M. Had Fidelity Strategic Income Fund expenses been reflected in the returns shown, total returns would have been higher.
- 9 Returns prior to May 4, 2011 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.
- 10 Initial offering of the Fidelity® Floating Rate High Income Fund took place on September 19, 2002. Returns and expenses prior to that date are those of the Fidelity Advisor® Floating Rate High Income Fund Institutional Class. Had Fidelity® Floating Rate High Income Fund expenses been reflected in the returns shown, total returns would have been higher.
- 11 As of 10/29/2021, this fund changed its name from Fidelity Four-in-One Index Fund.
- 12 Returns prior to September 8, 2011 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.
- 13 Initial offering of the Fidelity Stock Selector Mid Cap Retail Class took place on June 6, 2012. Returns prior to that date are those of the Fidelity Advisor Stock Selector Mid Cap Class I and reflect the Class I's expense ratio. Had the Fidelity Stock Selector Mid Cap Retail Class expense ratio been reflected, total returns would have been lower.
- ¹⁴ Prior to February 1, 2007, Growth Discovery operated under certain different investment policies and compared its performance to a different index. The fund's historical performance may not represent its current investment policies.
- ¹⁵ Prior to February 1, 2007, Trend Fund operated under certain different investment policies and compared its performance to a different index. The fund's historical performance may not represent its current investment policies.
- ¹⁶ Prior to December 1, 2010, Fidelity Emerging Asia Fund operated under certain different investment policies and compared its performance to a different benchmark. The fund's historical performance may not represent its current investment policies.
- ¹⁷ Prior to July 1, 2010, the fund was named Fidelity Select Environmental Portfolio, operated under certain different investment policies, and compared its performance to a different benchmark. The fund's historical performance may not represent its current investment policies.
- 18 As of May 1, 2021, this fund changed its name from Fidelity Select Environment and Alternative Energy Portfolio.
- ¹⁹ As of May 1, 2021, this fund changed its name from Fidelity Select Natural Resources Portfolio.
- ²⁰ Prior to October 1, 2006, Fidelity Select IT Services, Select Consumer Discretionary, Select Industrials, Select Communications Equipment, Select Consumer Staples, Select Materials, and Select Utilities Growth Portfolios operated under different investment policies, and compared their performance to different benchmarks. The fund's historical performance might not represent its current investment policies.
- 21 Prior to December 1, 2010, Select FinTech Portfolio (previously known as Select Consumer Finance Portfolio) operated under certain different investment policies and compared its performance to a different additional benchmark. The fund's historical performance may not represent its current investment policies.
- 22 As of 10/23/2021, this fund changed its name from Fidelity Select Consumer Finance Portfolio.
- ²³ As of 11/13/2021, this fund changed its name from Fidelity Select Computers Portfolio.

INVESTMENT RISK

- ²⁴ Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.
- 25 Fidelity Freedom Funds are designed for investors expecting to retire around the year indicated in each fund's name. Except for the Freedom Income Fund, the funds' asset allocation strategy becomes increasingly conservative as it approaches the target date and beyond. Ultimately, they are expected to merge with the Freedom Income Fund. The investment risks of each Fidelity Freedom Fund change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and, commodity-related, foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.
- ²⁶ Fidelity Government Mutual Fund Money Market: **You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.**
- Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund's weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.
- ²⁷ In general the bond market is volatile and bonds entail interest rate risk (as interest rates rise bond prices usually fall and vice versa). This effect is usually pronounced for longer-term securities. Bonds also entail the risk of issuer default, issuer credit risk and inflation risk.
- 28 Lower-quality debt securities involve greater risk of default or price changes due to potential changes in the credit quality of the issuer.

- ²⁹ Investments in mid-sized companies may involve greater risk than those of larger, more well known companies, but may be less volatile than investments in smaller companies.
- ³⁰ Investments in smaller companies may involve greater risk than those in larger, more well known companies.
- ³¹ Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation.
- ³² Because of their narrow focus, sector funds may be more volatile than funds that diversify across many sectors.
- 33 Changes in real estate values or economic downturns can have a significant negative effect on issuers in the real estate industry.

MARKET INDICATORS

Indices are unmanaged and you cannot invest directly in an index

DJ Industrial Average The Dow Jones Industrial Average (DJIA) is an unmanaged price-weighted index and is the most widely used indicator of how the country's industrial leaders are performing. Also known as "the Dow," this is a formula based on the stock prices of 30 major companies chosen from sectors of the economy most representative of our country's economic condition.

MSCI EAFE (Net MA) The MSCI Europe, Australasia and Far East Index (net MA tax) is an unmanaged market capitalization-weighted index of equity securities of companies domiciled in various countries. The index is designed to represent performance of developed stock markets outside the United States and Canada and excludes certain market segments unavailable to U.S. based investors. The index returns for periods after 1/1/1997 are adjusted for tax withholding rates applicable to U.S.-based mutual funds organized as Massachusetts business trusts.

S&P 500 S&P 500 Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance.

Russell 2000 The Russell 2000® Index is an unmanaged market capitalization-weighted index of 2,000 small company stocks of U.S. domiciled companies.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.