



## Required Disclosure Information

# Hamilton College 403(b) Retirement Plan

Participant Disclosure Notice

IMPORTANT PLAN AND INVESTMENT-RELATED INFORMATION FOR PLAN ACCOUNTS ESTABLISHED WITH FIDELITY

This Participant Disclosure Notice is being provided to you as required by federal law because you are/will be eligible to participate or have a balance in the Hamilton College 403(b) Retirement Plan (the "Plan") and have the right to direct investments.

The Plan Administrator has directed Fidelity Investments® ("Fidelity"), a Plan service provider, to collect, consolidate, and provide you with the information in this Notice.

Inside, you will find the following:

- Information about managing your Plan account
- Certain Plan information, including an explanation of the right to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with a Plan account
- Various details about the Plan's investment options, which may include historical rates of return, benchmark information, expense ratios, and other fees and restrictions that may be imposed

Please review these materials carefully. Please keep this information in mind when managing or monitoring any account you may have in the Plan. For more information about participating in the Plan, or if you already have an account with Fidelity in the Hamilton College 403(b) Retirement Plan and would like to make any changes, log on to [www.fidelity.com/atwork](http://www.fidelity.com/atwork).

**Note:** If this is your first time logging on to [www.fidelity.com/atwork](http://www.fidelity.com/atwork), you will need to register and set up a username and password to access your account. If you already have a username and password for a Fidelity site (including NetBenefits® from a previous employer), you do not need to register again.

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## SECTION 1:

### Helping You Manage Your Plan Account

This Participant Disclosure Notice (the "Notice") includes important Plan and investment-related information. Additional tools and other resources are available through your Plan's Web site. Your workplace savings plan is an important benefit, and you'll want to monitor your account periodically to help keep your savings plan on track.

#### Accessing Your Plan Account Statement

If you have a Plan account, one way to monitor your retirement savings is to periodically review your account statement. Your statement will also display any Plan administrative or individual fees described in this Notice that have been deducted from your Plan account. Remember, on [www.fidelity.com/atwork](http://www.fidelity.com/atwork), you may do the following:

- Access your online Fidelity statement, which is continuously available, by logging on to the Web site, clicking *Quick Links for your applicable Plan(s) selecting Statements from the drop down list*.
- Please check your account information frequently and promptly review correspondence, account statements, and confirmations as they are made available to you. Contact Fidelity immediately if you see or suspect unauthorized activity, errors, discrepancies, or if you have not received your account statements or account documents or information.
- Print your Fidelity statement. Keep in mind that you may obtain a paper version (free of charge) by calling your Plan's toll-free number.
- Change the way Fidelity statements are delivered to you by logging on to your account and visiting *Profile/Preferences*.

For additional assistance, log on to [www.fidelity.com/atwork](http://www.fidelity.com/atwork) or call **800-558-9179**.

Visit <https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=52517&client=701516> for information and resources to help you make informed investment decisions, including more detailed information on the Plan's investment options.

## SECTION 2:

### Certain Plan Information for You to Review

This Participant Disclosure Notice provides certain information about your Plan. Your rights under the Plan are subject to the terms of the Plan. This Notice describes only your Fidelity account within the Plan.

#### Right to Direct Investments

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to [www.fidelity.com/atwork](http://www.fidelity.com/atwork) or call **800-558-9179**.

#### Investment Options

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options, along with certain information about each of them, are listed in Section 3 of this Notice.

#### Restrictions

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in Section 3 of this Notice. Keep in mind that restrictions are subject to change.

#### Exercising Voting, Tender, and Similar Rights

You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

- Mutual Funds

#### Fees and Expenses

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses
- Individual fees and expenses

##### Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to Section 3 of this Notice for information about the Plan's investment options, including their expense ratios (where applicable).

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in

part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a plan's administrative services may be paid for through offsets and/or payments associated with a plan's investment options.

**Plan Administrative Fees and Expenses**

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. Some plans may deduct these fees and expenses from individual accounts in the Plan.

Based on the information and direction Fidelity had on file at the time this Notice was prepared, the following Plan administrative fee(s) may be deducted from Plan accounts. The Plan's administrative services may also be paid for through offsets and/or payments associated with one or more of the Plan's investment options. As you review this information, please keep in mind that fees are subject to change and that certain Plan administrative fees may not be deducted from accounts in some circumstances.

Type of Plan Administrative Fee	Amount
Recordkeeping Fee	\$20.00 per year deducted quarterly

**If any Plan administrative fees are deducted directly from your account, they will be reflected on your Plan account statement.**

**Individual Fees and Expenses**

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee	Amount
Participant Hired Advisory (Adv) Fee	Varies based on advisor
Overnight Mailing Fee	\$25.00 per transaction

Also, please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options. Please see Section 3 for details regarding the specific fees that may apply to the investment options available under the Plan.

**If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.**

**SECTION 3:**

## Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data recordkept as of August 10, 2020, except for performance data, which is as of December 31 of the prior year. To help you better understand the Plan's investment options, information is available at <https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=52517&client=701516>, including a glossary of investment terms available online at <https://netbenefits.fidelity.com/NBLogin/?option=dcPlanetails>. To request additional investment-related information or a paper copy of certain information available online, free of charge, contact a Fidelity representative at Fidelity Investments, P.O. Box 770003, Cincinnati, OH 45277-0065 or call 800-558-9179.

As you review this information, you may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's Web site at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees> for an example of the long-term effect of fees and expenses.

### Variable Return Investments

The chart below lists the Plan's investment options that do not have a fixed or stated rate of return, and underneath each investment option is an applicable benchmark(s) for that option. A benchmark is a standard against which the performance of a security, mutual fund, or investment manager can be measured. This Notice requires that a broad-based market index be listed on the chart for each investment option. Additional benchmarks for an investment option may be available online at <https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=52517&client=701516> along with benchmark index definitions. Please note that the benchmark to measure and monitor performance may be different from the benchmark displayed in the chart. Keep in mind that you cannot invest in a benchmark index.

**Understanding investment performance:** As you review the following information, 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 and is available at <https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=52517&client=701516>.

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks</b>				
<b>Fidelity® 500 Index Fund</b> <i>S&amp;P 500</i>	31.47%	11.69%	13.54%	02/17/1988
<b>Fidelity® Blue Chip Growth Fund</b> <i>Russell 1000 Growth</i>	33.44%	14.65%	15.84%	12/31/1987
<b>Fidelity® Blue Chip Value Fund</b> <i>Russell 1000 Value</i>	21.71%	6.84%	9.43%	06/17/2003
<b>Fidelity® Canada Fund</b> <i>S&amp;P/TSX Composite Index</i>	25.78%	3.43%	4.54%	11/17/1987

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.015%	\$0.15	Yes <sup>§</sup>	N/A
0.800%	\$8.00	Yes <sup>§</sup>	N/A
0.650%	\$6.50	Yes <sup>§</sup>	N/A
0.880%	\$8.80	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>Fidelity® Capital Appreciation Fund</b>	30.00%	9.95%	13.07%	11/26/1986
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity® China Region Fund</b>	35.11%	8.94%	8.51%	11/01/1995
<i>MS Gld Drag N MA</i>	23.73%	8.12%	6.72%	
<b>Fidelity® Contrafund®</b>	29.98%	13.10%	13.96%	05/17/1967
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity® Disciplined Equity Fund</b>	31.95%	8.94%	11.06%	12/28/1988
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity® Diversified International Fund</b>	29.70%	6.69%	6.58%	12/27/1991
<i>MSCI EAFE (Net MA)</i>	22.29%	5.88%	5.67%	
<b>Fidelity® Dividend Growth Fund</b>	28.73%	9.03%	11.56%	04/27/1993
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity® Emerging Asia Fund</b>	30.89%	9.49%	8.13%	04/19/1993
<i>MS AC AsiaXJpn (NtMA) Lnk</i>	18.17%	6.56%	6.07%	
<b>Fidelity® Emerging Europe, Middle East, Africa (EMEA) Fund</b>	21.95%	7.51%	5.23%	05/08/2008
<i>MS EM Eur ME Afr (Net MA)</i>	15.69%	3.04%	1.15%	
<b>Fidelity® Emerging Markets Discovery Fund</b>	19.60%	6.01%	6.28%*	11/01/2011
<i>MSCI EM SMID (Net MA)</i>	12.38%	3.44%	3.38%*	
<b>Fidelity® Emerging Markets Fund</b>	33.65%	8.48%	5.43%	11/01/1990
<i>MSCI EM Net MA</i>	18.47%	5.65%	3.73%	
<b>Fidelity® Emerging Markets Index Fund</b>	18.26%	5.41%	3.31%*	09/08/2011
<i>MSCI EM (Net MA)</i>	18.47%	5.65%	3.67%*	

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.620%	\$6.20	Yes <sup>§</sup>	N/A
0.950%	\$9.50	Yes <sup>§</sup>	N/A
0.850%	\$8.50	Yes <sup>§</sup>	N/A
0.510%	\$5.10	Yes <sup>§</sup>	N/A
0.750%	\$7.50	Yes <sup>§</sup>	N/A
0.500%	\$5.00	Yes <sup>§</sup>	N/A
1.110%	\$11.10	Yes <sup>§</sup>	N/A
1.310%	\$13.10	Yes <sup>§</sup>	N/A
1.250%	\$12.50	Yes <sup>§</sup>	N/A
0.940%	\$9.40	Yes <sup>§</sup>	N/A
0.076%	\$0.76	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>Fidelity® Equity Dividend Income Fund</b> <i>Russell 3000 Value</i>	27.32% 26.26%	8.17% 8.20%	10.45% 11.71%	08/21/1990
<b>Fidelity® Equity-Income Fund</b> <i>Russell 3000 Value</i>	27.90% 26.26%	8.50% 8.20%	10.38% 11.71%	05/16/1966
<b>Fidelity® Europe Fund</b> <i>MSCI Europe (Net MA)</i>	24.35% 24.13%	5.54% 5.33%	5.72% 5.44%	10/01/1986
<b>Fidelity® Export and Multinational Fund</b> <i>S&amp;P 500</i>	27.97% 31.49%	9.73% 11.70%	10.64% 13.56%	10/04/1994
<b>Fidelity® Extended Market Index Fund</b> <i>DJ US Completion TSM</i>	28.00% 27.94%	9.02% 8.84%	12.85% 12.72%	11/05/1997
<b>Fidelity® Focused Stock Fund</b> <i>S&amp;P 500</i>	31.37% 31.49%	13.72% 11.70%	14.85% 13.56%	11/12/1996
<b>Fidelity® Fund</b> <i>S&amp;P 500</i>	33.48% 31.49%	11.15% 11.70%	12.41% 13.56%	04/30/1930
<b>Fidelity® Global Commodity Stock Fund</b> <i>MSCI AC World (Net MA)</i>	17.77% 27.11%	2.73% 8.84%	0.30% 9.20%	03/25/2009
<b>Fidelity® Global Equity Income Fund</b> <i>MSCI AC World (Net MA)</i>	30.20% 27.11%	8.44% 8.84%	10.04%* 9.98%*	05/02/2012
<b>Fidelity® Global ex U.S. Index Fund</b> <i>MSCI AC Wld exUS (Net MA)</i>	21.34% 21.74%	5.61% 5.68%	5.95%* 6.12%*	09/08/2011
<b>Fidelity® Growth &amp; Income Portfolio</b> <i>S&amp;P 500</i>	30.21% 31.49%	9.47% 11.70%	12.35% 13.56%	12/30/1985

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.600%	\$6.00	Yes <sup>§</sup>	N/A
0.600%	\$6.00	Yes <sup>§</sup>	N/A
0.780%	\$7.80	Yes <sup>§</sup>	N/A
0.740%	\$7.40	Yes <sup>§</sup>	N/A
0.036%	\$0.36	Yes <sup>§</sup>	N/A
0.890%	\$8.90	Yes <sup>§</sup>	N/A
0.500%	\$5.00	Yes <sup>§</sup>	N/A
1.060%	\$10.60	Yes <sup>§</sup>	N/A
1.090%	\$10.90	Yes <sup>§</sup>	N/A
0.056%	\$0.56	Yes <sup>§</sup>	N/A
0.610%	\$6.10	Yes <sup>§</sup>	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>Fidelity® Growth Company Fund</b> <i>Russell 3000 Growth</i>	38.42% 35.85%	15.62% 14.23%	16.69% 15.05%	01/17/1983
<b>Fidelity® Growth Discovery Fund</b> <i>Russell 3000 Growth</i>	33.79% 35.85%	14.16% 14.23%	15.45% 15.05%	03/31/1998
<b>Fidelity® Growth Strategies Fund</b> <i>Russell Midcap Growth</i>	36.59% 35.47%	10.35% 11.60%	12.61% 14.24%	12/28/1990
<b>Fidelity® Independence Fund</b> <i>S&amp;P 500</i>	31.98% 31.49%	9.07% 11.70%	12.18% 13.56%	03/25/1983
<b>Fidelity® International Capital Appreciation Fund</b> <i>MSCI AC Wld xUS (Net MA)</i>	33.01% 21.74%	9.54% 5.68%	9.66% 5.12%	11/01/1994
<b>Fidelity® International Discovery Fund</b> <i>MSCI EAFE (Net MA)</i>	27.51% 22.29%	6.57% 5.88%	6.40% 5.67%	12/31/1986
<b>Fidelity® International Enhanced Index Fund</b> <i>MSCI EAFE (Net MA)</i>	18.27% 22.29%	5.88% 5.88%	6.01% 5.67%	12/20/2007
<b>Fidelity® International Growth Fund</b> <i>MSCI EAFE Growth (Net MA)</i>	33.96% 28.14%	9.07% 7.89%	8.83% 7.09%	11/01/2007
<b>Fidelity® International Index Fund</b> <i>MSCI EAFE (Net MA)</i>	22.00% 22.29%	5.88% 5.88%	5.62% 5.67%	11/05/1997
<b>Fidelity® International Real Estate Fund</b> <i>MSCI EAFE (Net MA)</i>	27.92% 22.29%	8.79% 5.88%	8.66% 5.67%	09/08/2004
<b>Fidelity® International Small Cap Fund</b> <i>MSCI ACWI xUS SmCp Net MA</i>	21.43% 22.59%	9.29% 7.17%	9.64% 7.15%	09/18/2002

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.830%	\$8.30	Yes <sup>§</sup>	N/A
0.770%	\$7.70	Yes <sup>§</sup>	N/A
0.560%	\$5.60	Yes <sup>§</sup>	N/A
0.670%	\$6.70	Yes <sup>§</sup>	N/A
1.010%	\$10.10	Yes <sup>§</sup>	N/A
0.780%	\$7.80	Yes <sup>§</sup>	N/A
0.590%	\$5.90	Yes <sup>§</sup>	N/A
0.990%	\$9.90	Yes <sup>§</sup>	N/A
0.035%	\$0.35	Yes <sup>§</sup>	N/A
1.020%	\$10.20	Yes <sup>§</sup>	N/A
1.190%	\$11.90	Yes <sup>§</sup>	N/A



Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>Fidelity® International Small Cap Opportunities Fund</b> <i>MSCI EAFE Sm Cap (Net MA)</i>	29.06% 25.17%	10.38% 9.01%	10.78% 8.86%	08/02/2005
<b>Fidelity® International Sustainability Index Fund</b> <i>MSCI AC X USA ESG Leaders</i>	22.18% 23.35%	N/A N/A	6.69%* 7.71%*	05/09/2017
<b>Fidelity® International Value Fund</b> <i>MSCI EAFE Val (Net MA)</i>	18.89% 16.40%	3.26% 3.79%	3.39% 4.18%	05/18/2006
<b>Fidelity® Japan Fund</b> <i>TOPIX</i>	25.73% 19.25%	9.22% 8.51%	6.39% 7.26%	09/15/1992
<b>Fidelity® Japan Smaller Companies Fund</b> <i>Russell/Nom Mid Small Cap</i>	21.94% 16.47%	11.54% 9.06%	10.89% 8.10%	11/01/1995
<b>Fidelity® Large Cap Core Enhanced Index Fund</b> <i>S&amp;P 500</i>	27.66% 31.49%	10.60% 11.70%	13.04% 13.56%	04/19/2007
<b>Fidelity® Large Cap Growth Enhanced Index Fund</b> <i>Russell 1000 Growth</i>	31.45% 36.39%	12.44% 14.63%	14.08% 15.22%	04/19/2007
<b>Fidelity® Large Cap Stock Fund</b> <i>S&amp;P 500</i>	31.55% 31.49%	9.80% 11.70%	13.14% 13.56%	06/22/1995
<b>Fidelity® Large Cap Value Enhanced Index Fund</b> <i>Russell 1000 Value</i>	24.16% 26.54%	8.35% 8.29%	12.01% 11.80%	04/19/2007
<b>Fidelity® Latin America Fund</b> <i>MS EM LATAM Net MA</i>	40.56% 17.67%	6.64% 4.38%	-0.24% -0.45%	04/19/1993

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
1.210%	\$12.10	Yes <sup>§</sup>	N/A
0.200%	\$2.00	Yes <sup>§</sup>	N/A
0.790%	\$7.90	Yes <sup>§</sup>	N/A
1.010%	\$10.10	Yes <sup>§</sup>	N/A
0.940%	\$9.40	Yes <sup>§</sup>	N/A
0.390%	\$3.90	Yes <sup>§</sup>	N/A
0.390%	\$3.90	Yes <sup>§</sup>	N/A
0.470%	\$4.70	Yes <sup>§</sup>	N/A
0.390%	\$3.90	Yes <sup>§</sup>	N/A
1.050%	\$10.50	Yes <sup>§</sup>	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>Fidelity® Leveraged Company Stock Fund</b>	35.60%	6.69%	10.95%	12/19/2000
<i>Russell MidCap</i>	30.54%	9.33%	13.19%	
<b>Fidelity® Low-Priced Stock Fund</b>	25.66%	7.92%	11.71%	12/27/1989
<i>Russell 2000</i>	25.52%	8.23%	11.83%	
<b>Fidelity® Magellan® Fund</b>	31.16%	11.40%	12.00%	05/02/1963
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity® Mega Cap Stock Fund</b>	31.14%	9.92%	12.81%	12/28/1998
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity® Mid Cap Enhanced Index Fund</b>	27.35%	8.07%	12.58%	12/20/2007
<i>Russell MidCap</i>	30.54%	9.33%	13.19%	
<b>Fidelity® Mid Cap Index Fund</b>	30.51%	9.33%	13.73%*	09/08/2011
<i>Russell MidCap</i>	30.54%	9.33%	13.76%*	
<b>Fidelity® Mid Cap Value Fund</b>	23.59%	4.71%	11.31%	11/15/2001
<i>Russell Midcap Value</i>	27.06%	7.62%	12.41%	
<b>Fidelity® Mid-Cap Stock Fund</b>	25.35%	9.16%	12.33%	03/29/1994
<i>S&amp;P MidCap 400</i>	26.20%	9.03%	12.72%	
<b>Fidelity® Nasdaq® Composite Index Fund</b>	36.64%	14.72%	15.85%	09/25/2003
<i>NASDAQ Composite</i>	36.69%	14.93%	16.05%	
<b>Fidelity® New Millennium Fund</b>	26.16%	9.40%	12.49%	12/28/1992
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity® Nordic Fund</b>	17.22%	6.88%	9.26%	11/01/1995
<i>FTSE Capped Nordic Index</i>	21.44%	6.53%	8.14%	
<b>Fidelity® OTC Portfolio</b>	39.22%	16.39%	17.11%	12/31/1984
<i>NASDAQ Composite</i>	36.69%	14.93%	16.05%	

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.780%	\$7.80		
		Yes <sup>§</sup>	N/A
0.520%	\$5.20		
		Yes <sup>§</sup>	N/A
0.770%	\$7.70		
		Yes <sup>§</sup>	N/A
0.650%	\$6.50		
		Yes <sup>§</sup>	N/A
0.590%	\$5.90		
		Yes <sup>§</sup>	N/A
0.025%	\$0.25		
		Yes <sup>§</sup>	N/A
0.460%	\$4.60		
		Yes <sup>§</sup>	N/A
0.920%	\$9.20		
		Yes <sup>§</sup>	N/A
0.360%	\$3.60		
		Yes <sup>§</sup>	N/A
0.690%	\$6.90		
		Yes <sup>§</sup>	N/A
0.980%	\$9.80		
		Yes <sup>§</sup>	N/A
0.890%	\$8.90		
		Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>Fidelity® Overseas Fund</b> <i>MSCI EAFE (Net MA)</i>	28.42% 22.29%	8.70% 5.88%	7.58% 5.67%	12/04/1984
<b>Fidelity® Pacific Basin Fund</b> <i>MS AC Pac Fr (Net MA)</i>	32.21% 20.15%	10.64% 7.08%	10.89% 6.26%	10/01/1986
<b>Fidelity® Real Estate Income Fund</b> <i>S&amp;P 500</i>	17.91% 31.49%	7.11% 11.70%	9.33% 13.56%	02/04/2003
<b>Fidelity® Real Estate Index Fund</b> <i>DJ US Sel Real Estate Sec</i>	23.02% 23.10%	6.35% 6.39%	9.93%* 10.01%*	09/08/2011
<b>Fidelity® Real Estate Investment Portfolio</b> <i>S&amp;P 500</i>	25.20% 31.49%	7.44% 11.70%	12.12% 13.56%	11/17/1986
<b>Fidelity® Select Air Transportation Portfolio</b> <i>S&amp;P 500</i>	21.00% 31.49%	7.63% 11.70%	15.32% 13.56%	12/16/1985
<b>Fidelity® Select Automotive Portfolio</b> <i>S&amp;P 500</i>	28.87% 31.49%	5.43% 11.70%	10.34% 13.56%	06/30/1986
<b>Fidelity® Select Banking Portfolio</b> <i>S&amp;P 500</i>	35.59% 31.49%	9.77% 11.70%	11.91% 13.56%	06/30/1986
<b>Fidelity® Select Biotechnology Portfolio</b> <i>S&amp;P 500</i>	35.96% 31.49%	6.12% 11.70%	18.40% 13.56%	12/16/1985
<b>Fidelity® Select Brokerage and Investment Management Portfolio</b> <i>S&amp;P 500</i>	31.60% 31.49%	6.96% 11.70%	9.22% 13.56%	07/29/1985

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.900%	\$9.00	Yes <sup>§</sup>	N/A
0.970%	\$9.70	Yes <sup>§</sup>	N/A
0.750%	\$7.50	Yes <sup>§</sup>	N/A
0.070%	\$0.70	Yes <sup>§</sup>	N/A
0.740%	\$7.40	Yes <sup>§</sup>	N/A
0.810%	\$8.10	Yes <sup>§</sup>	N/A
1.000%	\$10.00	Yes <sup>§</sup>	N/A
0.770%	\$7.70	Yes <sup>§</sup>	N/A
0.720%	\$7.20	Yes <sup>§</sup>	N/A
0.770%	\$7.70	Yes <sup>§</sup>	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>Fidelity® Select Chemicals Portfolio</b> <i>S&amp;P 500</i>	8.24% 31.49%	4.44% 11.70%	11.14% 13.56%	07/29/1985
<b>Fidelity® Select Communication Services Portfolio</b> <i>S&amp;P 500</i>	32.62% 31.49%	9.12% 11.70%	15.42% 13.56%	06/30/1986
<b>Fidelity® Select Communications Equipment Portfolio</b> <i>S&amp;P 500</i>	6.09% 31.49%	5.81% 11.70%	8.22% 13.56%	06/29/1990
<b>Fidelity® Select Computers Portfolio</b> <i>S&amp;P 500</i>	40.04% 31.49%	11.97% 11.70%	13.59% 13.56%	07/29/1985
<b>Fidelity® Select Construction and Housing Portfolio</b> <i>S&amp;P 500</i>	41.07% 31.49%	11.02% 11.70%	15.11% 13.56%	09/29/1986
<b>Fidelity® Select Consumer Discretionary Portfolio</b> <i>S&amp;P 500</i>	27.04% 31.49%	11.07% 11.70%	15.17% 13.56%	06/29/1990
<b>Fidelity® Select Consumer Finance Portfolio</b> <i>S&amp;P 500</i>	34.18% 31.49%	10.02% 11.70%	12.43% 13.56%	12/16/1985
<b>Fidelity® Select Consumer Staples Portfolio</b> <i>S&amp;P 500</i>	31.77% 31.49%	5.48% 11.70%	10.20% 13.56%	07/29/1985
<b>Fidelity® Select Defense and Aerospace Portfolio</b> <i>S&amp;P 500</i>	33.74% 31.49%	15.37% 11.70%	16.56% 13.56%	05/08/1984

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.780%	\$7.80	Yes <sup>§</sup>	N/A
0.780%	\$7.80	Yes <sup>§</sup>	N/A
0.830%	\$8.30	Yes <sup>§</sup>	N/A
0.760%	\$7.60	Yes <sup>§</sup>	N/A
0.790%	\$7.90	Yes <sup>§</sup>	N/A
0.760%	\$7.60	Yes <sup>§</sup>	N/A
0.860%	\$8.60	Yes <sup>§</sup>	N/A
0.750%	\$7.50	Yes <sup>§</sup>	N/A
0.750%	\$7.50	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>Fidelity® Select Energy Portfolio</b> <i>S&amp;P 500</i>	9.88% 31.49%	-3.10% 11.70%	0.94% 13.56%	07/14/1981
<b>Fidelity® Select Energy Service Portfolio</b> <i>S&amp;P 500</i>	0.31% 31.49%	-13.22% 11.70%	-5.87% 13.56%	12/16/1985
<b>Fidelity® Select Environment and Alternative Energy Portfolio</b> <i>S&amp;P 500</i>	26.83% 31.49%	9.64% 11.70%	9.37% 13.56%	06/29/1989
<b>Fidelity® Select Financial Services Portfolio</b> <i>S&amp;P 500</i>	34.24% 31.49%	9.27% 11.70%	9.59% 13.56%	12/10/1981
<b>Fidelity® Select Gold Portfolio</b> <i>S&amp;P 500</i>	35.50% 31.49%	9.14% 11.70%	-3.75% 13.56%	12/16/1985
<b>Fidelity® Select Health Care Portfolio</b> <i>S&amp;P 500</i>	31.46% 31.49%	10.77% 11.70%	18.15% 13.56%	07/14/1981
<b>Fidelity® Select Health Care Services Portfolio</b> <i>S&amp;P 500</i>	19.91% 31.49%	12.48% 11.70%	15.54% 13.56%	06/30/1986
<b>Fidelity® Select Industrials Portfolio</b> <i>S&amp;P 500</i>	27.99% 31.49%	8.08% 11.70%	12.53% 13.56%	03/03/1997
<b>Fidelity® Select Insurance Portfolio</b> <i>S&amp;P 500</i>	30.03% 31.49%	10.24% 11.70%	13.37% 13.56%	12/16/1985
<b>Fidelity® Select IT Services Portfolio</b> <i>S&amp;P 500</i>	42.23% 31.49%	18.81% 11.70%	18.78% 13.56%	02/04/1998

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.810%	\$8.10	Yes <sup>§</sup>	N/A
0.900%	\$9.00	Yes <sup>§</sup>	N/A
0.850%	\$8.50	Yes <sup>§</sup>	N/A
0.770%	\$7.70	Yes <sup>§</sup>	N/A
0.790%	\$7.90	Yes <sup>§</sup>	N/A
0.700%	\$7.00	Yes <sup>§</sup>	N/A
0.750%	\$7.50	Yes <sup>§</sup>	N/A
0.760%	\$7.60	Yes <sup>§</sup>	N/A
0.810%	\$8.10	Yes <sup>§</sup>	N/A
0.730%	\$7.30	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>Fidelity® Select Leisure Portfolio</b> S&P 500	28.76%	11.13%	15.52%	05/08/1984
	31.49%	11.70%	13.56%	
<b>Fidelity® Select Materials Portfolio</b> S&P 500	12.40%	2.07%	6.67%	09/29/1986
	31.49%	11.70%	13.56%	
<b>Fidelity® Select Medical Technology and Devices Portfolio</b> S&P 500	29.56%	17.28%	17.46%	04/28/1998
	31.49%	11.70%	13.56%	
<b>Fidelity® Select Natural Gas Portfolio</b> S&P 500	3.58%	-9.36%	-3.99%	04/21/1993
	31.49%	11.70%	13.56%	
<b>Fidelity® Select Natural Resources Portfolio</b> S&P 500	19.08%	-1.66%	0.91%	03/03/1997
	31.49%	11.70%	13.56%	
<b>Fidelity® Select Pharmaceuticals Portfolio</b> S&P 500	31.63%	6.91%	13.96%	06/18/2001
	31.49%	11.70%	13.56%	
<b>Fidelity® Select Retailing Portfolio</b> S&P 500	26.32%	15.51%	18.54%	12/16/1985
	31.49%	11.70%	13.56%	
<b>Fidelity® Select Semiconductors Portfolio</b> S&P 500	64.46%	21.55%	18.92%	07/29/1985
	31.49%	11.70%	13.56%	
<b>Fidelity® Select Software and IT Services Portfolio</b> S&P 500	38.87%	19.56%	19.08%	07/29/1985
	31.49%	11.70%	13.56%	

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.760%	\$7.60	Yes <sup>§</sup>	N/A
0.800%	\$8.00	Yes <sup>§</sup>	N/A
0.710%	\$7.10	Yes <sup>§</sup>	N/A
0.930%	\$9.30	Yes <sup>§</sup>	N/A
0.840%	\$8.40	Yes <sup>§</sup>	N/A
0.780%	\$7.80	Yes <sup>§</sup>	N/A
0.740%	\$7.40	Yes <sup>§</sup>	N/A
0.720%	\$7.20	Yes <sup>§</sup>	N/A
0.710%	\$7.10	Yes <sup>§</sup>	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>Fidelity® Select Technology Portfolio</b> <i>S&amp;P 500</i>	51.07% 31.49%	19.94% 11.70%	17.13% 13.56%	07/14/1981
<b>Fidelity® Select Telecommunications Portfolio</b> <i>S&amp;P 500</i>	20.40% 31.49%	7.19% 11.70%	9.13% 13.56%	07/29/1985
<b>Fidelity® Select Transportation Portfolio</b> <i>S&amp;P 500</i>	18.39% 31.49%	5.74% 11.70%	14.60% 13.56%	09/29/1986
<b>Fidelity® Select Utilities Portfolio</b> <i>S&amp;P 500</i>	22.66% 31.49%	9.80% 11.70%	12.14% 13.56%	12/10/1981
<b>Fidelity® Select Wireless Portfolio</b> <i>S&amp;P 500</i>	40.14% 31.49%	11.88% 11.70%	11.87% 13.56%	09/21/2000
<b>Fidelity® Small Cap Discovery Fund</b> <i>Russell 2000</i>	27.27% 25.52%	5.98% 8.23%	12.54% 11.83%	09/26/2000
<b>Fidelity® Small Cap Enhanced Index Fund</b> <i>Russell 2000</i>	23.65% 25.52%	6.80% 8.23%	11.71% 11.83%	12/20/2007
<b>Fidelity® Small Cap Growth Fund</b> <i>Russell 2000 Growth</i>	36.31% 28.48%	14.52% 9.34%	15.18% 13.01%	11/03/2004
<b>Fidelity® Small Cap Index Fund</b> <i>Russell 2000</i>	25.71% 25.52%	8.43% 8.23%	12.83%* 12.67%*	09/08/2011
<b>Fidelity® Small Cap Stock Fund</b> <i>Russell 2000</i>	29.46% 25.52%	8.55% 8.23%	9.42% 11.83%	03/12/1998
<b>Fidelity® Small Cap Value Fund</b> <i>Russell 2000 Value</i>	20.85% 22.39%	6.59% 6.99%	11.28% 10.56%	11/03/2004

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.710%	\$7.10	Yes <sup>§</sup>	N/A
0.830%	\$8.30	Yes <sup>§</sup>	N/A
0.790%	\$7.90	Yes <sup>§</sup>	N/A
0.750%	\$7.50	Yes <sup>§</sup>	N/A
0.810%	\$8.10	Yes <sup>§</sup>	N/A
0.610%	\$6.10	Yes <sup>§</sup>	N/A
0.640%	\$6.40	Yes <sup>§</sup>	N/A
1.050%	\$10.50	Yes <sup>§</sup>	N/A
0.026%	\$0.26	Yes <sup>§</sup>	N/A
0.910%	\$9.10	Yes <sup>§</sup>	N/A
0.660%	\$6.60	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>Fidelity® Stock Selector All Cap Fund</b> <i>S&amp;P 500</i>	32.25% 31.49%	10.65% 11.70%	12.67% 13.56%	09/28/1990
<b>Fidelity® Stock Selector Large Cap Value Fund</b> <i>Russell 1000 Value</i>	24.63% 26.54%	7.25% 8.29%	10.44% 11.80%	11/15/2001
<b>Fidelity® Stock Selector Mid Cap Fund</b> <i>S&amp;P MidCap 400</i>	29.59% 26.20%	8.77% 9.03%	12.04% 12.72%	02/20/1996
<b>Fidelity® Stock Selector Small Cap Fund</b> <i>Russell 2000</i>	30.39% 25.52%	8.94% 8.23%	12.23% 11.83%	06/28/1993
<b>Fidelity® Telecom and Utilities Fund</b> <i>S&amp;P 500</i>	22.02% 31.49%	9.31% 11.70%	11.90% 13.56%	11/27/1987
<b>Fidelity® Total Emerging Markets Fund</b> <i>MSCI EM Net MA</i>	21.71% 18.47%	7.16% 5.65%	5.96%* 4.27%*	11/01/2011
<b>Fidelity® Total International Equity Fund</b> <i>MSCI AC Wld exUS (Net MA)</i>	27.61% 21.74%	7.09% 5.68%	6.29% 5.12%	11/01/2007
<b>Fidelity® Total Market Index Fund</b> <i>DJ US Total Stk Mkt</i>	30.92% 30.90%	11.21% 11.18%	13.42% 13.43%	11/05/1997
<b>Fidelity® Trend Fund</b> <i>Russell 1000 Growth</i>	35.88% 36.39%	13.45% 14.63%	14.94% 15.22%	06/16/1958
<b>Fidelity® U.S. Sustainability Index Fund</b> <i>MSCI USA ESG Leaders</i>	31.53% 31.66%	N/A N/A	14.72%* 14.87%*	05/09/2017

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.650%	\$6.50	Yes <sup>§</sup>	N/A
0.640%	\$6.40	Yes <sup>§</sup>	N/A
0.940%	\$9.40	Yes <sup>§</sup>	N/A
0.750%	\$7.50	Yes <sup>§</sup>	N/A
0.750%	\$7.50	Yes <sup>§</sup>	N/A
1.140%	\$11.40	Yes <sup>§</sup>	N/A
1.200%	\$12.00	Yes <sup>§</sup>	N/A
0.015%	\$0.15	Yes <sup>§</sup>	N/A
0.640%	\$6.40	Yes <sup>§</sup>	N/A
0.110%	\$1.10	Yes <sup>§</sup>	N/A



Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>Fidelity® Value Discovery Fund</b>	24.09%	7.13%	11.21%	12/10/2002
<i>Russell 3000 Value</i>	26.26%	8.20%	11.71%	
<b>Fidelity® Value Fund</b>	31.62%	6.43%	11.26%	12/01/1978
<i>Russell Midcap Value</i>	27.06%	7.62%	12.41%	
<b>Fidelity® Value Strategies Fund</b>	34.56%	7.50%	11.25%	12/31/1983
<i>Russell Midcap Value</i>	27.06%	7.62%	12.41%	
<b>Fidelity® Worldwide Fund</b>	28.92%	10.44%	10.91%	05/30/1990
<i>MSCI World (Net MA)</i>	28.25%	9.22%	9.93%	
<b>Asset Class: Blended Investments</b>				
<b>Fidelity Asset Manager® 20%</b>	10.64%	3.98%	4.74%	10/01/1992
<i>BBgBarc U.S. Agg Bond</i>	8.72%	3.05%	3.75%	
<b>Fidelity Asset Manager® 30%</b>	13.51%	4.88%	5.81%	10/09/2007
<i>BBgBarc U.S. Agg Bond</i>	8.72%	3.05%	3.75%	
<b>Fidelity Asset Manager® 40%</b>	15.82%	5.59%	6.65%	10/09/2007
<i>BBgBarc U.S. Agg Bond</i>	8.72%	3.05%	3.75%	
<b>Fidelity Asset Manager® 50%</b>	18.26%	6.23%	7.40%	12/28/1988
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity Asset Manager® 60%</b>	20.65%	6.85%	8.05%	10/09/2007
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity Asset Manager® 70%</b>	22.83%	7.47%	8.75%	12/30/1991
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity Asset Manager® 85%</b>	26.29%	8.40%	9.67%	09/24/1999
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity Freedom® 2005 Fund</b>	12.34%	5.00%	5.67%	11/06/2003
<i>BBgBarc U.S. Agg Bond</i>	8.72%	3.05%	3.75%	
<i>FID FF 2005 Comp Idx</i>	12.56%	4.93%	5.83%	

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.600%	\$6.00	Yes <sup>§</sup>	N/A
0.580%	\$5.80	Yes <sup>§</sup>	N/A
0.740%	\$7.40	Yes <sup>§</sup>	N/A
0.990%	\$9.90	Yes <sup>§</sup>	N/A
0.530%	\$5.30	Yes <sup>§</sup>	N/A
0.550%	\$5.50	Yes <sup>§</sup>	N/A
0.540%	\$5.40	Yes <sup>§</sup>	N/A
0.660%	\$6.60	Yes <sup>§</sup>	N/A
0.730%	\$7.30	Yes <sup>§</sup>	N/A
0.720%	\$7.20	Yes <sup>§</sup>	N/A
0.740%	\$7.40	Yes <sup>§</sup>	N/A
0.470%	\$4.70	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Blended Investments (cont'd)</b>				
<b>Fidelity Freedom® 2010 Fund</b>	14.35%	5.65%	6.54%	10/17/1996
<i>BBgBarc U.S. Agg Bond</i>	8.72%	3.05%	3.75%	
<i>FID FF 2010 Comp Idx</i>	14.62%	5.61%	6.91%	
<b>Fidelity Freedom® 2015 Fund</b>	16.28%	6.26%	6.99%	11/06/2003
<i>BBgBarc U.S. Agg Bond</i>	8.72%	3.05%	3.75%	
<i>FID FF 2015 Comp Idx</i>	16.69%	6.31%	7.43%	
<b>Fidelity Freedom® 2020 Fund</b>	17.98%	6.71%	7.47%	10/17/1996
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF 2020 Comp Idx</i>	18.47%	6.81%	8.02%	
<b>Fidelity Freedom® 2025 Fund</b>	19.45%	7.10%	8.08%	11/06/2003
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF 2025 Comp Idx</i>	19.99%	7.25%	8.83%	
<b>Fidelity Freedom® 2030 Fund</b>	21.82%	7.94%	8.65%	10/17/1996
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF 2030 Comp Idx</i>	22.42%	8.15%	9.48%	
<b>Fidelity Freedom® 2035 Fund</b>	24.49%	8.56%	9.17%	11/06/2003
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF 2035 Comp Idx</i>	25.21%	8.88%	10.23%	
<b>Fidelity Freedom® 2040 Fund</b>	25.38%	8.63%	9.26%	09/06/2000
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF 2040 Comp Idx</i>	26.33%	9.01%	10.35%	
<b>Fidelity Freedom® 2045 Fund</b>	25.40%	8.64%	9.31%	06/01/2006
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF 2045 Comp Idx</i>	26.33%	9.01%	10.42%	
<b>Fidelity Freedom® 2050 Fund</b>	25.33%	8.63%	9.30%	06/01/2006
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF 2050 Comp Idx</i>	26.33%	9.01%	10.45%	

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.510%	\$5.10	Yes <sup>§</sup>	N/A
0.550%	\$5.50	Yes <sup>§</sup>	N/A
0.600%	\$6.00	Yes <sup>§</sup>	N/A
0.640%	\$6.40	Yes <sup>§</sup>	N/A
0.680%	\$6.80	Yes <sup>§</sup>	N/A
0.720%	\$7.20	Yes <sup>§</sup>	N/A
0.750%	\$7.50	Yes <sup>§</sup>	N/A
0.750%	\$7.50	Yes <sup>§</sup>	N/A
0.750%	\$7.50	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Blended Investments (cont'd)</b>				
<b>Fidelity Freedom® 2055 Fund</b>	25.34%	8.63%	8.62%*	06/01/2011
S&P 500	31.49%	11.70%	13.38%*	
FID FF 2055 Comp Idx	26.33%	9.01%	9.95%*	
<b>Fidelity Freedom® 2060 Fund</b>	25.43%	8.62%	8.53%*	08/05/2014
S&P 500	31.49%	11.70%	12.39%*	
FID FF 2060 Comp Idx	26.33%	9.01%	8.91%*	
<b>Fidelity Freedom® 2065 Fund</b>	N/A	N/A	9.01%*	06/28/2019
S&P 500	N/A	N/A	10.92%*	
FID FF 2065 Comp	N/A	N/A	8.63%*	
<b>Fidelity Freedom® Income Fund</b>	10.73%	4.26%	4.57%	10/17/1996
BBgBarc U.S. Agg Bond	8.72%	3.05%	3.75%	
FID FF Income Comp Idx	10.85%	4.16%	4.43%	
<b>Fidelity Freedom® Index 2005 Fund - Investor Class</b>	12.32%	4.67%	5.22%	10/02/2009
BBgBarc U.S. Agg Bond	8.72%	3.05%	3.75%	
FID FF Idx 2005 Comp Idx	12.56%	4.81%	5.72%	
<b>Fidelity Freedom® Index 2010 Fund - Investor Class</b>	14.36%	5.35%	6.15%	10/02/2009
BBgBarc U.S. Agg Bond	8.72%	3.05%	3.75%	
FID FF Idx 2010 Comp Idx	14.62%	5.49%	6.79%	
<b>Fidelity Freedom® Index 2015 Fund - Investor Class</b>	16.48%	6.04%	6.64%	10/02/2009
BBgBarc U.S. Agg Bond	8.72%	3.05%	3.75%	
FID FF Idx 2015 Comp Idx	16.69%	6.18%	7.31%	

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.750%	\$7.50	Yes <sup>§</sup>	N/A
0.750%	\$7.50	Yes <sup>§</sup>	N/A
0.750%	\$7.50	Yes <sup>§</sup>	N/A
0.470%	\$4.70	Yes <sup>§</sup>	N/A
0.120%	\$1.20	Yes <sup>§</sup>	N/A
0.120%	\$1.20	Yes <sup>§</sup>	N/A
0.120%	\$1.20	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Blended Investments (cont'd)</b>				
<b>Fidelity Freedom® Index 2020 Fund - Investor Class</b>	18.16%	6.53%	7.17%	10/02/2009
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF Idx 2020 Comp Idx</i>	18.47%	6.67%	7.90%	
<b>Fidelity Freedom® Index 2025 Fund - Investor Class</b>	19.69%	6.97%	7.87%	10/02/2009
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF Idx 2025 Comp Idx</i>	19.99%	7.11%	8.70%	
<b>Fidelity Freedom® Index 2030 Fund - Investor Class</b>	22.14%	7.86%	8.49%	10/02/2009
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF Idx 2030 Comp Idx</i>	22.42%	8.00%	9.36%	
<b>Fidelity Freedom® Index 2035 Fund - Investor Class</b>	24.95%	8.60%	9.14%	10/02/2009
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF Idx 2035 Comp Idx</i>	25.21%	8.73%	10.11%	
<b>Fidelity Freedom® Index 2040 Fund - Investor Class</b>	26.06%	8.73%	9.26%	10/02/2009
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF Idx 2040 Comp Idx</i>	26.33%	8.86%	10.23%	
<b>Fidelity Freedom® Index 2045 Fund - Investor Class</b>	26.05%	8.72%	9.31%	10/02/2009
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF Idx 2045 Comp Idx</i>	26.33%	8.86%	10.30%	
<b>Fidelity Freedom® Index 2050 Fund - Investor Class</b>	26.11%	8.73%	9.32%	10/02/2009
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<i>FID FF Idx 2050 Comp Idx</i>	26.33%	8.86%	10.32%	

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.120%	\$1.20	Yes <sup>§</sup>	N/A
0.120%	\$1.20	Yes <sup>§</sup>	N/A
0.120%	\$1.20	Yes <sup>§</sup>	N/A
0.120%	\$1.20	Yes <sup>§</sup>	N/A
0.120%	\$1.20	Yes <sup>§</sup>	N/A
0.120%	\$1.20	Yes <sup>§</sup>	N/A
0.120%	\$1.20	Yes <sup>§</sup>	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Blended Investments (cont'd)</b>				
<b>Fidelity Freedom® Index 2055 Fund - Investor Class</b>	26.01%	8.71%	8.68%*	06/01/2011
<i>S&amp;P 500</i>	31.49%	11.70%	13.38%*	
<i>FID FF Idx 2055 Comp Idx</i>	26.33%	8.86%	9.80%*	
<b>Fidelity Freedom® Index 2060 Fund - Investor Class</b>	26.10%	8.72%	8.55%*	08/05/2014
<i>S&amp;P 500</i>	31.49%	11.70%	12.39%*	
<i>FID FF Idx 2060 Comp Idx</i>	26.33%	8.86%	8.69%*	
<b>Fidelity Freedom® Index 2065 Fund - Investor Class</b>	N/A	N/A	8.57%*	06/28/2019
<i>S&amp;P 500</i>	N/A	N/A	10.92%*	
<i>FID FF Idx 2065 Comp Idx</i>	N/A	N/A	8.63%*	
<b>Fidelity Freedom® Index Income Fund - Investor Class</b>	10.59%	3.89%	3.97%	10/02/2009
<i>BBgBarc U.S. Agg Bond</i>	8.72%	3.05%	3.75%	
<i>FID FF Idx Inc Comp Idx</i>	10.85%	4.04%	4.31%	
<b>Fidelity® Balanced Fund</b>	24.39%	8.37%	10.01%	11/06/1986
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity® Convertible Securities Fund</b>	28.57%	5.93%	8.99%	01/05/1987
<i>ICE BofA All US Conv</i>	23.15%	8.48%	10.09%	
<b>Fidelity® Four-in-One Index Fund</b>	25.10%	8.61%	9.99%	06/29/1999
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity® Puritan® Fund</b>	21.25%	8.08%	9.89%	04/16/1947
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	
<b>Fidelity® Strategic Dividend &amp; Income® Fund</b>	22.49%	7.90%	10.57%	12/23/2003
<i>S&amp;P 500</i>	31.49%	11.70%	13.56%	

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.120%	\$1.20		
0.120%	\$1.20	Yes <sup>§</sup>	N/A
0.120%	\$1.20	Yes <sup>§</sup>	N/A
0.120%	\$1.20	Yes <sup>§</sup>	N/A
0.120%	\$1.20	Yes <sup>§</sup>	N/A
0.530%	\$5.30	Yes <sup>§</sup>	N/A
0.510%	\$5.10	Yes <sup>§</sup>	N/A
0.130%	\$1.30	Yes <sup>§</sup>	N/A
0.530%	\$5.30	Yes <sup>§</sup>	N/A
0.710%	\$7.10	Yes <sup>§</sup>	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Blended Investments (cont'd)</b>				
<b>Fidelity® Strategic Real Return Fund</b>	10.48%	2.19%	3.29%	09/07/2005
<i>BBgBarc US TIPS</i>	8.43%	2.62%	3.36%	
<b>Asset Class: Bonds</b>				
<b>Fidelity® Capital &amp; Income Fund</b>	18.94%	6.54%	7.90%	11/01/1977
<i>ICE BofA US HY/HY Const B</i>	14.41%	6.14%	7.48%	
<b>Fidelity® Conservative Income Bond Fund</b>	2.89%	1.44%	1.07%*	03/03/2011
<i>BBgBarc 3-6 Mo Tsy</i>	2.41%	1.15%	0.71%*	
<b>Fidelity® Corporate Bond Fund</b>	14.46%	4.57%	5.73%*	05/04/2010
<i>BBgBarc Credit Bond</i>	13.80%	4.39%	5.06%*	
<b>Fidelity® Floating Rate High Income Fund</b>	8.60%	4.17%	4.13%	08/16/2000
<i>S&amp;P/LSTA Lev Perf Loan</i>	8.70%	4.73%	5.22%	
<b>Fidelity® Focused High Income Fund</b>	15.47%	5.46%	6.34%	09/08/2004
<i>ICE BofA BB US HY Const</i>	15.74%	6.28%	7.58%	
<b>Fidelity® Global Credit Fund</b>	14.64%	3.42%	2.21%*	05/22/2012
<i>BBgBarc Glb Agg Cr Hdgd</i>	11.85%	4.36%	4.63%*	
<b>Fidelity® Global High Income Fund</b>	12.89%	5.54%	5.33%*	05/11/2011
<i>ICE BA Glb HY &amp; Emrg Mkt</i>	13.26%	5.33%	5.62%*	
<b>Fidelity® GNMA Fund</b>	5.71%	2.16%	3.24%	11/08/1985
<i>BBgBarc GNMA</i>	5.85%	2.32%	3.21%	
<b>Fidelity® Government Income Fund</b>	6.41%	2.13%	2.89%	04/04/1979
<i>BBgBarc Government Bond</i>	6.83%	2.36%	3.03%	
<b>Fidelity® High Income Fund</b>	14.25%	5.83%	6.87%	08/29/1990
<i>ICE BofA US HY/HY Const B</i>	14.41%	6.14%	7.48%	

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.830%	\$8.30	Yes <sup>§</sup>	N/A
0.670%	\$6.70	Yes <sup>§</sup>	N/A
0.400%	\$4.00	N/A	N/A
0.450%	\$4.50	Yes <sup>§</sup>	N/A
0.680%	\$6.80	Yes <sup>§</sup>	N/A
0.780%	\$7.80	Yes <sup>§</sup>	N/A
1.100%	\$11.00	Yes <sup>§</sup>	N/A
1.030%	\$10.30	Yes <sup>§</sup>	N/A
0.450%	\$4.50	Yes <sup>§</sup>	N/A
0.450%	\$4.50	Yes <sup>§</sup>	N/A
0.690%	\$6.90	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Bonds (cont'd)</b>				
<b>Fidelity® Inflation-Protected Bond Index Fund</b> <i>BBgBarc US TIPS</i>	8.31% 8.43%	2.55% 2.62%	1.38%* 1.44%*	05/16/2012
<b>Fidelity® Intermediate Bond Fund</b> <i>BBgBarc Int Govt/Cr Bond</i>	7.19% 6.80%	2.66% 2.57%	3.44% 3.05%	05/23/1975
<b>Fidelity® Intermediate Government Income Fund</b> <i>BBgBarc Int Gov bond</i>	4.83% 5.20%	1.72% 1.99%	2.22% 2.38%	05/02/1988
<b>Fidelity® Intermediate Treasury Bond Index Fund</b> <i>BBgBarc 5-10 TSY</i>	7.25% 7.48%	2.66% 2.75%	3.91% 4.01%	12/20/2005
<b>Fidelity® Investment Grade Bond Fund</b> <i>BBgBarc U.S. Agg Bond</i>	9.81% 8.72%	3.34% 3.05%	4.30% 3.75%	08/06/1971
<b>Fidelity® Limited Term Government Fund</b> <i>BBgBarc 1-5 Yr Govt</i>	3.75% 4.23%	1.31% 1.67%	1.46% 1.71%	11/10/1986
<b>Fidelity® Long-Term Treasury Bond Index Fund</b> <i>BBgBarc US LT Treasury</i>	14.22% 14.83%	3.97% 4.13%	6.88% 7.01%	12/20/2005
<b>Fidelity® Mortgage Securities Fund</b> <i>BBgBarc MBS</i>	6.41% 6.35%	2.55% 2.58%	3.50% 3.15%	12/31/1984
<b>Fidelity® New Markets Income Fund</b> <i>JPM EMBI Global</i>	10.89% 14.42%	5.31% 5.88%	6.16% 6.57%	05/04/1993
<b>Fidelity® Short-Term Bond Fund</b> <i>BBgBarc 1-3 Gov/Cred</i>	4.20% 4.03%	1.73% 1.67%	1.80% 1.54%	09/15/1986

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.050%	\$0.50	Yes <sup>§</sup>	N/A
0.450%	\$4.50	Yes <sup>§</sup>	N/A
0.450%	\$4.50	Yes <sup>§</sup>	N/A
0.030%	\$0.30	Yes <sup>§</sup>	N/A
0.450%	\$4.50	Yes <sup>§</sup>	N/A
0.450%	\$4.50	Yes <sup>§</sup>	N/A
0.030%	\$0.30	Yes <sup>§</sup>	N/A
0.450%	\$4.50	Yes <sup>§</sup>	N/A
0.820%	\$8.20	Yes <sup>§</sup>	N/A
0.450%	\$4.50	Yes <sup>§</sup>	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Bonds (cont'd)</b>				
<b>Fidelity® Short-Term Treasury Bond Index Fund</b> <i>BBgBarc 1-5 TSY</i>	4.19%	1.59%	1.65%	12/20/2005
<b>Fidelity® Strategic Income Fund</b> <i>BBgBarc US Universal</i>	11.04%	4.54%	5.17%	10/31/1994
<b>Fidelity® Total Bond Fund</b> <i>BBgBarc U.S. Agg Bond</i>	9.87%	3.68%	4.52%	10/15/2002
<b>Fidelity® U.S. Bond Index Fund</b> <i>BBgBarc U.S. Agg Bond</i>	8.48%	2.99%	3.67%	03/08/1990
<b>Asset Class: Short-Term</b>				
<b>Fidelity® Government Cash Reserves £</b> 7-Day Yield % as of 12/31/2019: 1.31 <i>FTSE 3-Mo Treasury Bill</i>	1.90%	0.81%	0.42%	05/10/1979
<b>Fidelity® Government Money Market Fund £</b> 7-Day Yield % as of 12/31/2019: 1.25 <i>FTSE 3-Mo Treasury Bill</i>	1.84%	0.77%	0.39%	02/05/1990

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.030%	\$0.30	Yes <sup>§</sup>	N/A
0.680%	\$6.80	Yes <sup>§</sup>	N/A
0.450%	\$4.50	Yes <sup>§</sup>	N/A
0.025%	\$0.25	Yes <sup>§</sup>	N/A
0.380%	\$3.80	N/A	N/A
0.420%	\$4.20	N/A	N/A



Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2019			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Short-Term (cont'd)</b>				
<b>Fidelity® Government Money Market Fund - Premium Class† £</b>  7-Day Yield % as of 12/31/2019: 1.35  7-Day Restated Yield as of 12/31/2019: 1.29  FTSE 3-Mo Treasury Bill	1.95%	0.85%	0.43%	02/05/1990
	2.25%	1.05%	0.56%	
<b>Fidelity® Treasury Only Money Market Fund £</b>  7-Day Yield % as of 12/31/2019: 1.22  FTSE 3-Mo Treasury Bill	1.81%	0.75%	0.38%	01/05/1988
	2.25%	1.05%	0.56%	

N/A = Not Applicable/None

-- = Not Available

^ Some outside investment and vendor information may not be available to Fidelity. When "N/A" does not appear and no shareholder fee is shown, it is due to the fact that our recordkeeping system does not have a shareholder fee(s) on file. Nevertheless, there may be shareholder fees associated with the investment option. If a shareholder fee is shown, please keep in mind there may be other fees associated with the investment that our recordkeeping system does not have on file. More information may be found in the prospectus and/or other investment-related information, as well as by contacting the outside investment manager or vendor directly.

#### Investment Restrictions

§ Excessive trading in this investment option and/or other investment options subject to such restrictions will result in the limitation or prohibition of additional purchases (other than contributions and loan repayments) for 85 calendar days; additional excessive trading will result in a limitation of one exchange day per calendar quarter for a 12-month period.

#### Additional Investment Information

\* Performance provided is Life of Fund, which is since the inception date noted, when the investment option has been in existence for less than 10 years. Life of fund figures are from the inception date to the period shown. For unitized funds, the inception date shown may be that of the fund's underlying investment option. For non-mutual fund pools and trusts whose strategies may be offered to multiple clients and whose returns may be based on a composite, the inception date shown may be the beginning date of the composite's returns.

Total returns are historical and include change in share price and reinvestment of dividends and capital gains, if any. These figures do not include the effect of sales charges, if any, as these fees are waived for contributions made through your retirement plan. If sales charges were included, returns would have been lower.

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.370%	\$3.70	N/A	N/A
0.420%	\$4.20	N/A	N/A

The current yield reflects the current earnings of the fund, while the total return refers to a specific past holding period. The 7-Day Yield is based on a calculation prescribed by the SEC. It is the average income return over the previous seven days, assuming the rate stays the same for one year and that dividends are reinvested. It is the fund's total income net of expenses, divided by the total number of outstanding shares. This yield does not allow for the inclusion of capital gains or losses.

† A portion of the fund's expenses was voluntarily reimbursed and/or waived. "Restated Yield" is the 7-Day Yield without applicable waivers or reimbursements.

Please see the Additional Disclosure Information section at the back of this Notice for additional information, including performance and index disclosures.

#### Expense Ratio

Expense ratio is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount, or in basis points. These are costs the investor pays through a reduction in the investment's rate of return, and are required to be disclosed on the chart as a gross amount. For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information, but may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the most recent prospectus and has been provided by FMR LLC for Fidelity mutual funds and Morningstar, LLC for non-Fidelity mutual funds. For non-mutual fund investment options, the information has been provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor or other third party.

In certain instances, there may be fee waivers and/or expense reimbursements, which could result in a temporary reduction to the gross expense ratios listed in the chart. More information is available online at

<https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=52517&client=701516>.

### Investment Risk

Additional information regarding an investment option's risks, as well as its strategy and objectives, including a prospectus or fact sheet if available, can be obtained at

<https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=52517&client=701516>. Please consider all investment information prior to directing your Plan account.

*Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.*

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.

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.

Lower-quality debt securities involve greater risk of default or price changes due to potential changes in the credit quality of the issuer.

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.

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.

Because of their narrow focus, sector funds may be more volatile than funds that diversify across many sectors.

£ 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.

Changes in real estate values or economic downturns can have a significant negative effect on issuers in the real estate industry.

Investments in smaller companies may involve greater risk than those in larger, more well known companies.

## Additional Disclosure Information

Generally, data on Fidelity mutual funds is provided by FMR LLC, data on non-Fidelity mutual funds is provided by Morningstar, LLC, and data on non-mutual fund products is provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor whose plan is offering the product to participants, or other third party. Although Fidelity believes data gathered from these third-party sources is reliable, it does not review such information and cannot warrant it to be accurate, complete, or timely. Fidelity is not responsible for any damages or losses arising from any use of this third-party information.

*Fidelity® 500 Index Fund* : 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.

*Fidelity® Emerging Asia Fund* : 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.

*Fidelity® Extended Market Index Fund* : 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.

*Fidelity® Growth Discovery Fund* : 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.

*Fidelity® International Index Fund* : 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.

*Fidelity® Nasdaq® Composite Index Fund* : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

*Fidelity® Select Communications Equipment Portfolio* : 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.

*Fidelity® Select Consumer Discretionary Portfolio* : 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.

*Fidelity® Select Consumer Finance Portfolio* : Prior to December 1, 2010, 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.

*Fidelity® Select Consumer Staples Portfolio* : 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.

*Fidelity® Select Environment and Alternative Energy Portfolio* : 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.

*Fidelity® Select Industrials Portfolio* : 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.

*Fidelity® Select IT Services Portfolio* : 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.

*Fidelity® Select Materials Portfolio* : 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.

*Fidelity® Select Utilities Portfolio* : 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.

*Fidelity® Stock Selector Mid Cap Fund* : 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.

*Fidelity® Total International Equity Fund* : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

*Fidelity® Total Market Index Fund* : 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.

*Fidelity® Trend Fund* : 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.

*Fidelity Freedom® Index 2005 Fund - Investor Class* : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

*Fidelity Freedom® Index 2010 Fund - Investor Class* : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

*Fidelity Freedom® Index 2015 Fund - Investor Class* : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

*Fidelity Freedom® Index 2020 Fund - Investor Class* : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

*Fidelity Freedom® Index 2025 Fund - Investor Class* : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

*Fidelity Freedom® Index 2030 Fund - Investor Class* : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

*Fidelity Freedom® Index 2035 Fund - Investor Class* : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Fidelity Freedom® Index 2040 Fund - Investor Class : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Fidelity Freedom® Index 2045 Fund - Investor Class : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Fidelity Freedom® Index 2050 Fund - Investor Class : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Fidelity Freedom® Index 2055 Fund - Investor Class : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Fidelity Freedom® Index 2060 Fund - Investor Class : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Fidelity Freedom® Index Income Fund - Investor Class : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Fidelity® Four-in-One Index Fund : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Fidelity® Strategic Real Return Fund : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Fidelity® Conservative Income Bond Fund : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Fidelity® Floating Rate High Income Fund : 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.

Fidelity® Global Credit Fund : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Fidelity® Global High Income Fund : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Fidelity® Intermediate Treasury Bond Index Fund : 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.

Fidelity® Long-Term Treasury Bond Index Fund : 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.

Fidelity® Short-Term Treasury Bond Index Fund : 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.

Fidelity® Strategic Income Fund : 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.

Fidelity® U.S. Bond Index Fund : 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.

Fidelity® Government Cash Reserves : 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.

Fidelity® Government Money Market Fund - Premium Class : 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.

Fidelity® Government Money Market Fund - Premium Class : Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

## **Benchmarks**

Benchmark indices are unmanaged, and you cannot invest directly in an index. More information on benchmarks for the investment options through Fidelity is available online at <https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=52517&client=701516>.

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