

PERSONAL FIDELITY HSA® FUNDS TO CONSIDER

Fixed Income

Government Money Market

	Symbol	Expense ratio	
		Net	Gross
Fidelity® Government Money Market Fund	SPAXX	0.420%	0.420%

Short Term Bond

Wells Fargo Short-Term Bond Fund	SSHIX	0.460%	0.500%
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General Intermediate Bond

Fidelity® Total Bond Fund	FTBFX	0.450%	0.450%
Fidelity® U.S. Bond Index Fund	FXNAX	0.025%	0.025%

US Equity

Large Cap Value

	Symbol	Expense ratio	
		Net	Gross
JPMorgan Equity Income Fund	HLIEX	0.750%	0.750%

Large Cap Core

Fidelity® 500 Index Fund	FXAIX	0.015%	0.015%
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Large Cap Growth

T. Rowe Price Blue Chip Growth Fund	TBCIX	0.570%	0.570%
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Mid Cap Value

Wells Fargo Special Mid Cap Value Fund	WFMIX	0.830%	0.830%
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Mid Cap Core

Fidelity® Mid Cap Index Fund	FSMDX	0.035%	0.035%
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Mid Cap Growth

JPMorgan Mid Cap Growth Fund	HLGEX	0.930%	1.000%
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Small Cap Core

ClearBridge Small Cap Fund	LMNSX	0.980%	0.980%
Fidelity® Small Cap Index Fund	FSSNX	0.035%	0.035%

US Equity (continued)

Opportunistic Value

	Symbol	Expense ratio	
		Net	Gross
Fidelity® Low-Priced Stock Fund	FLPSX	0.620%	0.620%

Opportunistic Growth/Core

Fidelity® Contrafund®	FCNTX	0.820%	0.820%
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International

Developed Markets

	Symbol	Expense ratio	
		Net	Gross
T. Rowe Price Overseas Stock Fund	TROIX	0.660%	0.660%
Fidelity® International Index Fund	FSPSX	0.045%	0.045%

Emerging Markets

Fidelity® Emerging Markets Fund	FEMKX	0.960%	0.960%
Fidelity® Emerging Markets Index Fund	FPADX	0.075%	0.075%

Specialty/Inflation Protection

Healthcare

	Symbol	Expense ratio	
		Net	Gross
Fidelity® Select Health Care Portfolio	FSPHX	0.710%	0.710%

Inflation Protection

PIMCO Inflation Response Multi-Asset Fund Institutional	PIRMX	1.220%	1.510%
Fidelity® Inflation-Protected Bond Index Fund	FIPDX	0.050%	0.050%

Single-fund Solutions

Target date

	Symbol	Expense ratio	
		Net	Gross
Fidelity Freedom Fund Index 2060	FFLEX	0.080%	0.140%
Fidelity Freedom Fund Index 2055	FFLDX	0.080%	0.140%
Fidelity Freedom Fund Index 2050	FFOPX	0.080%	0.140%
Fidelity Freedom Fund Index 2045	FFOLX	0.080%	0.140%

Single-fund Solutions (continued)

Target date	Symbol	Expense ratio	
		Net	Gross
Fidelity Freedom Fund Index 2040	FFIZX	0.080%	0.140%
Fidelity Freedom Fund Index 2035	FFEZX	0.080%	0.140%
Fidelity Freedom Fund Index 2030	FFEGX	0.080%	0.140%
Fidelity Freedom Fund Index 2025	FFEDX	0.080%	0.130%
Fidelity Freedom Fund Index 2020	FIWTX	0.080%	0.130%
Fidelity Freedom Fund Index 2015	FLIFX	0.080%	0.130%
Fidelity Freedom Fund Index 2010	FFWTX	0.080%	0.130%
Fidelity Freedom Fund Index 2005	FFGFX	0.080%	0.130%
Fidelity Freedom Fund Index Income	FFGZX	0.080%	0.120%
Target risk			
Fidelity Asset Manager® 20%	FASIX	0.530%	0.530%
Fidelity Asset Manager® 50%	FASMXX	0.670%	0.670%
Fidelity Asset Manager® 70%	FASGX	0.730%	0.730%

The categorization of each fund is based on Fidelity’s assessment of each fund’s style based on holdings-based and returns-based characteristics.

The funds on the Fidelity HSA® Funds to Consider list are selected based on certain selection criteria described below. The Fidelity HSA® Funds to Consider list is not a personalized recommendation. To the extent any investment information in this material may be considered a recommendation, it is not meant to be impartial investment advice or advice in a fiduciary capacity, is not intended to be used as a primary basis for your investment decisions, is based on facts and circumstances at the point in time it is made. Fidelity will not contact you with updates if facts or circumstances change although you may contact Fidelity and ask for any updates. Fidelity and its representatives have a financial interest in any investment alternatives or transactions described in this material. Fidelity receives compensation from Fidelity funds and products, certain third-party funds and products, and certain investment services. The compensation that is received, either directly or indirectly, by Fidelity may vary based on such funds, products and services, which can create a conflict of interest for Fidelity and its representatives.

In identifying investment options to include in this material, Fidelity only considered Fidelity open-end mutual funds and open-end mutual funds offered by a limited universe of third-party fund companies that participate in an exclusive marketing, engagement and analytics program with Fidelity for which they pay Fidelity an annual fee. The only third-party fund companies whose funds were eligible for this program were companies that generally have a track record of generating the strongest customer demand for their products from across Fidelity’s customer channels and have been paying Fidelity a sufficient level of compensation for the shareholder servicing performed by Fidelity. Fidelity applied the following process when selecting among the considered funds:

For active funds excluding money market and short duration bond funds, Fidelity uses quantitative screening based on factors which include: below custom category average 12b-1 fees and expense ratios, performance ranking in the top 50th percentile of custom category over past three year and five year periods, and manager tenure of at least three years. For money market

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and short duration bond funds, Fidelity uses quantitative screening to narrow the universe based on factors which include maintenance of credit quality and liquidity. For all active funds, additional factors include: open to new investment with minimum fund asset size thresholds. Fidelity believes qualitative assessment is an integral part of the active fund due diligence process as well. The team conducts face to face meetings to analyze whether the manager has a well thought-out philosophy that makes investment sense and is in line with their process. Fidelity looks for a reasonable and repeatable investment process, prudent risk controls, consistent team and culture, and a firm focused on generating the best returns for clients. Additional factors may include regulatory concerns and other operational considerations such as timely distribution of fund materials and firm level communications.

For passive funds, Fidelity uses quantitative screening based on factors which include: below custom category average 12-b1 fees and expense ratios, tracking error versus the relevant category benchmark, open to new investment with minimum fund asset size thresholds.

Analysis is conducted solely by Fidelity IS Research analysts. All information and analysis regarding the funds is obtained through conversations with the respective fund company contacts, including portfolio managers and analysts, as well as from sources such as Factset and Morningstar. Fidelity does not guarantee its accuracy, timeliness, completeness or usefulness. Fidelity does not review the underlying Factset or Morningstar data. For mutual fund performance information, you should check the fund's current prospectus for the most up-to-date information concerning applicable loads, fees, and expenses.

As with all your investments through Fidelity, you must make your own determination whether an investment in any particular security or securities is consistent with your investment objectives, risk tolerance, financial situation and your evaluation of the security.

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risk of each target date investment changes over time as the investment's asset allocation changes. The investments are subject to the volatility of the financial markets, including that of 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 foreign securities. Principal invested is not guaranteed at any time, including at or after the investments' target dates.

The gross expense ratio is the total annual fund operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. The net expense ratio is the total annual fund operating expenses after any fee waivers and/or expense reimbursements that will reduce any fund operating expenses. Expense ratios change periodically and are drawn from the fund's prospectus. For more detailed fee information, see the fund prospectus or annual or semiannual reports. Certain funds may have reimbursement arrangements which are specified below:

Annual expense ratio example: an expense ratio of 0.42% on an investment of \$1,000= \$4.20 per year.

Fidelity Freedom(R) Index Series:: Contractual Expense Ratio Cap of 0.08 subject to Expiration Date of 06/30/2021. Expense Cap is a limit that the fund company has placed on the level of the expenses borne by the fund until the expiration date and indicates the maximum level of expenses (with certain exceptions) that the fund would be paying until that time. After the expiration date, the expense cap may be terminated or revised, which may lower the fund's yield and return.

Fidelity® Select Health Care Portfolio: Voluntary Expense Ratio Cap of 1.15. Expense Cap is a limit the fund company has placed on the level of the expenses borne by the fund. The cap is voluntary and indicates the maximum level of expenses (with certain exceptions) that the fund would be paying at that time. The expense cap may be terminated or revised at any time, which may lower the fund's yield and return.

JPMorgan Mid Cap Growth Fund Class I: Contractual Expense Ratio Waiver of 0.08 subject to Expiration Date of 10/31/2019. Expense Waiver is the amount that the fund company waives or assumes of the expenses borne by the fund, until the expiration date, in order to lower the fund's actual expenses. After the expiration date, the expense waiver may be terminated or revised, which may lower the fund's yield and return.

PIMCO Inflation Response Multi-Asset Fund Institutional: Gross expense includes interest expense of 0.53%. Interest expense is borne by the fund separately from the management fees paid to PIMCO. This amount is excluded from the net expense shown. Contractual Expense Ratio Waiver of 0.29 subject to Expiration Date of 07/31/2019. Expense Waiver is the amount that the fund company waives or assumes of the expenses borne by the fund, until the expiration date, in order to lower the fund's actual expenses. After the expiration date, the expense waiver may be terminated or revised, which may lower the fund's yield and return.

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Wells Fargo Short-Term Bond Fund - Class Inst: Contractual Expense Ratio Waiver of 0.04 subject to Expiration Date of 12/31/2019. Expense Waiver is the amount that the fund company waives or assumes of the expenses borne by the fund, until the expiration date, in order to lower the fund's actual expenses. After the expiration date, the expense waiver may be terminated or revised, which may lower the fund's yield and return.

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.

Generally, among asset classes stocks are more volatile than bonds or short-term instruments and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Although the bond market is also volatile, lower-quality debt securities including leveraged loans generally offer higher yields compared to investment grade securities, but also involve greater risk of default or price changes. Foreign markets can be more volatile than U.S. markets due to increased risks of adverse issuer, political, market or economic developments, all of which are magnified in emerging markets.

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

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