

2018: Important Information for Utah Residents

This letter provides information to help you prepare your Utah state income tax return.

If during 2018 you were a Utah resident and owned shares of any of the funds listed in the table on the following page, a portion of the interest dividends you received may be exempt from Utah state income tax.

Interest from certain bonds, notes, and other evidences of indebtedness (commonly known as municipal bonds) issued by non federal governmental entities outside Utah should be subject to Utah state income tax if acquired on or after January 1, 2003, unless such bonds were issued by a state (or political subdivision, agency, or instrumentality of the state) that does not impose an income tax on interest from Utah’s municipal bonds.

To determine the amount of interest dividends that may be exempt from Utah state income tax, multiply the total 2018 interest dividend amount you received for each fund by the applicable Utah exempt percentage of income listed in the table. To find the 2018 interest dividend amount you received for each fund, refer to your 2018 1099 Tax Reporting Statement:

- For **Fidelity brokerage accounts**, in the Supplemental Information portion of your statement, find the Details of 1099-DIV Transactions, Total Ordinary Dividends and Distributions Detail, column 10, Exempt-Interest Dividends
- For **Fidelity mutual fund accounts**, see Form 1099-DIV Dividends and Distributions, column 10, Exempt-Interest Dividends

The following example shows how a Utah investor who owned Fidelity® Municipal Income Fund would calculate the portion of his or her dividend that may be exempt from Utah income tax. For the purpose of this example, assume that the investor had a federal tax-exempt dividend of \$1,000.

Federal Tax-Exempt Dividend Distribution (from 2018 Tax Reporting Statement)	Utah Exempt Percentage of Income (from table)	Portion of Dividend Distribution that May Be Exempt from Utah Income Tax
\$1,000	X 26.88%	= \$268.80

We suggest that you consult your tax advisor, who is most familiar with your circumstances and the laws of the state in which you reside, to determine how you should report this information on your state income tax return.

If you have any questions or need additional information, please visit our website at Fidelity.com/tax or call our client services line at **1-800-544-6666**. Fidelity Representatives are available 24 hours a day, 7 days a week.

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The table below lists the percentage of income earned by each fund during 2018 that was derived from municipal bonds acquired prior to January 1, 2003, or issued by states or municipalities within those states (including Utah) that do not impose income tax on interest income from Utah's municipal bonds.

Fund/Portfolio Name	Fund Symbol	Utah Exempt Percentage of Income
Fidelity® Conservative Income Municipal Bond Fund: Retail & Institutional Classes	Various	20.01%
Fidelity Flex SM Conservative Income Municipal Bond Fund	FUEMX	19.39%
Fidelity Flex SM Municipal Income Fund	FUENX	21.29%
Fidelity® Intermediate Municipal Income Fund	FLTMX	31.40%
Fidelity® Investments Money Market: Tax-Exempt Portfolio: All Classes	Various	28.71%
Fidelity® Limited Term Municipal Income Fund	FSTFX	24.66%
Fidelity® Municipal Income 2019 Fund	FMCFX	25.82%
Fidelity® Municipal Income 2021 Fund	FOCFX	26.00%
Fidelity® Municipal Income 2023 Fund	FCHPX	22.22%
Fidelity® Municipal Income 2025 Fund	FIMSX	12.70%
Fidelity® Municipal Income Fund	FHIGX	26.88%
Fidelity® Municipal Money Market Fund	FTEXX	32.42%
Fidelity® SAI Municipal Income Fund	FSMNX	24.86%
Fidelity® SAI Municipal Money Market Fund	FMQXX	43.67%
Fidelity® SAI Tax-Free Bond Fund	FSAJX	22.32%
Fidelity® Tax-Exempt Money Market Fund: All Classes	Various	32.48%
Fidelity® Tax-Free Bond Fund	FTABX	29.43%
Strategic Advisers® Tax-Sensitive Short Duration Fund	FGNSX	19.60%