

2021: Important Information for Individuals about Foreign Tax Paid

The Fidelity funds listed below paid taxes outside the United States on income from foreign investments during 2021. These funds elected to pass through to their shareholders the foreign taxes paid on these investments. If you are a shareholder in one or more of these funds, you may be able to claim a credit or an itemized deduction on your federal tax return for your share of the amount of tax paid to foreign countries. Generally, a tax credit, if available, is more advantageous than a tax deduction.

Finding Your Reportable Amount of Foreign Tax Paid by Your Fidelity Fund(s)

Fidelity reports your share of foreign tax paid by the funds you owned during the year on your 1099 Tax Reporting Statement:

For Fidelity Brokerage Accounts — Go to the Supplemental Information portion of your Tax Statement, find the Total Ordinary Dividends and Distributions Detail subsection under Details of 1099-DIV Transactions.

For Fidelity Fund (not brokerage) Accounts — See Form 1099-DIV, *Dividends and Distributions* section.

Claiming a Tax Deduction

To claim foreign tax paid as an itemized deduction, use IRS Form 1040, Schedule A.

Claiming a Tax Credit

To claim foreign tax paid as a tax credit, note the following:

- (1) If your total creditable foreign taxes paid are **not more than \$300** (\$600 if married filing jointly) and you meet all the other requirements listed in the IRS Instructions for Form 1040, you may be able to elect to claim a foreign tax credit directly on Schedule 3 (Form 1040), without regard to the foreign tax credit limitation and without filing Form 1116, *Foreign Tax Credit (Individual, Estate, or Trust)*. This election is not available to estates or trusts.
- (2) If your total creditable foreign taxes paid are **more than \$300** (\$600 if married filing jointly) or you are otherwise ineligible to take advantage of reporting the foreign tax credit directly on Schedule 3 (Form 1040), you generally will be required to file Form 1116, *Foreign Tax Credit (Individual, Estate, or Trust)*, with your Form 1040. When completing Form 1116, you may be required to report your share of foreign taxes paid by each fund and your foreign source income received from each fund.

Finding Your Ordinary Dividends Amount per Fund

For Fidelity Brokerage Accounts — Go to the Supplemental Information portion of your Tax Statement, find the Total Ordinary Dividends and Distributions Detail subsection under the Details of 1099-DIV Transactions.

For Fidelity Fund (not brokerage) Accounts — See Form 1099-DIV, *Dividends and Distributions*.

Note: If you did not hold your shares for 16 days within the 31-day period beginning 15 days before the ex-dividend date, you may not be eligible to claim a foreign tax credit.

Fidelity does not provide legal or tax advice. The information herein is general and educational in nature and should not be considered legal or tax advice. Tax laws and regulations are complex and subject to change, which can materially impact investment results. Fidelity cannot guarantee that the information herein is accurate, complete, or timely. Fidelity makes no warranties with regard to such information or results obtained by its use, and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Consult an attorney or tax professional regarding your specific situation.

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For more information about calculating foreign source income attributable to foreign qualified dividends¹, or about reporting foreign taxes paid more generally, please see the IRS.gov website to access instructions to Form 1116 and IRS Publication 514.

We suggest that you consult your tax advisor, who is most familiar with your circumstances, to determine how to report foreign taxes paid on your tax return.

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

¹ Qualified dividends are generally dividends on stock from domestic corporations and certain qualified foreign corporations for which certain holding period requirements are satisfied. Qualified dividends are taxed at reduced federal income tax rates and those ordinary dividends that may qualify to be taxed at one of those reduced rates are reported as qualified dividends on Form 1099-DIV.

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2021 Fidelity Funds Foreign Source Income Percentages for Non-Corporate Accounts

Fund Name	Symbol	Distribution Date	Foreign Source Income Percentage*	Foreign Source Qualified Dividend Income Percentage
Fidelity Asset Manager® 20%	FASIX	02/05/21	8.18%	6.32%
		03/05/21	8.18%	6.32%
		04/05/21	8.18%	6.32%
		05/07/21	8.18%	6.32%
		06/04/21	8.18%	6.32%
		07/02/21	8.18%	6.32%
		08/06/21	8.18%	6.32%
		09/03/21	8.18%	6.32%
		10/01/21	8.18%	6.32%
		11/05/21	8.18%	6.32%
Fidelity Asset Manager® 30%	FTANX	12/30/21	8.18%	6.32%
		02/05/21	10.50%	8.20%
		03/05/21	10.50%	8.20%
		04/05/21	10.50%	8.20%
		05/07/21	10.50%	8.20%
		06/04/21	10.50%	8.20%
		07/02/21	10.50%	8.20%
		08/06/21	10.50%	8.20%
		09/03/21	10.50%	8.20%
		10/01/21	10.50%	8.20%
Fidelity Asset Manager® 40%	FFANX	11/05/21	10.50%	8.20%
		12/30/21	10.50%	8.20%
		04/05/21	12.36%	9.70%
		07/02/21	12.36%	9.70%
Fidelity Asset Manager® 50%	FASMX	10/01/21	12.36%	9.70%
		12/30/21	12.36%	9.70%
		04/05/21	14.30%	11.21%
		07/02/21	14.30%	11.21%
Fidelity Asset Manager® 60%	FSANX	12/30/21	14.30%	11.21%
Fidelity Asset Manager® 70%	FASGX	12/30/21	15.61%	12.25%
Fidelity Asset Manager® 85%	FAMRX	12/30/21	16.18%	12.76%
Fidelity® Canada Fund	FICDX	12/30/21	18.78%	14.84%
Fidelity® China Region Fund	FHKCX	12/03/21	100.00%	95.76%
Fidelity® Disruptive Automation Fund: All Classes	Various	12/03/21	100.00%	100.00%
Fidelity® Diversified International Fund: All Classes	Various	07/09/21	33.87%	33.87%
Fidelity® Diversified International K6 Fund	FKIDX	12/03/21	100.00%	100.00%
Fidelity® Emerging Asia Fund	FSEAX	12/03/21	100.00%	100.00%
Fidelity® Emerging Europe, Middle East, Africa (EMEA) Fund	FEMEX	12/03/21	96.62%	72.41%
Fidelity® Emerging Markets Discovery Fund	FEDDX	05/12/21	100.00%	100.00%
Fidelity® Emerging Markets Equity Central Fund	QFIXQ	12/03/21	100.00%	48.52%
Fidelity® Emerging Markets Fund: All Classes	Various	12/15/21	100.00%	91.81%
Fidelity® Emerging Markets Index Fund	FPADX	12/03/21	100.00%	57.19%
Fidelity® Europe Fund	FIEUX	12/03/21	98.75%	41.22%
Fidelity Flex SM International Fund	FULTX	12/03/21	56.51%	36.39%
Fidelity Flex SM International Index Fund	FITFX	12/10/21	93.83%	60.00%
Fidelity® Global Commodity Stock Fund	FFGCX	12/03/21	99.45%	68.10%
		12/28/21	0.00%	0.00%
Fidelity® Global Commodity Stock Fund	FFGCX	12/03/21	89.54%	68.48%

*Please note that the foreign source income percentage has not been adjusted for qualified dividends from foreign corporations. As discussed above, you may need to adjust your foreign source income if it is attributable to foreign qualified dividends.

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Fund Name	Symbol	Distribution Date	Foreign Source Income Percentage*	Foreign Source Qualified Dividend Income Percentage
Fidelity® Global ex U.S. Index Fund	FSGGX	12/03/21	100.00%	71.82%
		12/28/21	67.84%	0.00%
Fidelity® Health Savings Fund: All Classes	Various	02/05/21	10.29%	8.56%
		03/05/21	10.29%	8.56%
		04/05/21	10.29%	8.56%
		05/07/21	10.29%	8.56%
		06/04/21	10.29%	8.56%
		07/02/21	10.29%	8.56%
		08/06/21	10.29%	8.56%
		09/03/21	10.29%	8.56%
		10/01/21	10.29%	8.56%
		11/05/21	10.29%	8.56%
Fidelity® Health Savings Index Fund	FHSNX	12/30/21	10.29%	8.56%
		02/05/21	7.23%	5.15%
		03/05/21	7.23%	5.15%
		04/05/21	7.23%	5.15%
		05/07/21	7.23%	5.15%
		06/04/21	7.23%	5.15%
		07/02/21	7.23%	5.15%
		08/06/21	7.23%	5.15%
Fidelity® Infrastructure Fund	FNSTX	12/10/21	91.69%	91.69%
Fidelity® International Capital Appreciation Fund	FIVFX	12/03/21	36.53%	29.74%
Fidelity® International Capital Appreciation K6 Fund	FAPCX	12/03/21	35.34%	28.28%
Fidelity® International Discovery Fund: All Classes	Various	12/03/21	89.99%	42.96%
		12/28/21	0.00%	0.00%
Fidelity® International Discovery K6 Fund	FDKFX	12/10/21	75.55%	44.19%
Fidelity® International Enhanced Index Fund	FIENX	12/10/21	100.00%	91.24%
Fidelity® International Equity Central Fund	QFEIQ	12/10/21	72.46%	59.05%
Fidelity® International Growth Fund	FIGFX	12/03/21	100.00%	100.00%
Fidelity® International Index Fund	FSPSX	04/09/21	100.00%	100.00%
		12/10/21	92.13%	66.39%
Fidelity® International Real Estate Fund	FIREX	09/10/21	100.00%	20.74%
		12/10/21	79.38%	61.65%
Fidelity® International Small Cap Fund	FISMX	12/03/21	75.90%	41.47%
		12/28/21	0.00%	0.00%
Fidelity® International Small Cap Opportunities Fund	FSCOX	12/03/21	100.00%	100.00%
Fidelity® International Sustainability Index Fund	FNIDX	12/10/21	100.00%	73.47%
Fidelity® International Value Fund	FIVLX	12/03/21	100.00%	85.49%
Fidelity® Japan Fund	FJPNX	09/03/21	70.63%	32.87%
		12/03/21	70.63%	32.87%
Fidelity® Japan Smaller Companies Fund	FJSCX	12/03/21	100.00%	57.10%
Fidelity® Latin America Fund	FLATX	12/03/21	86.75%	29.57%
		12/30/21	0.00%	0.00%
Fidelity® Multi-Asset Index Fund	FFNOX	04/09/21	0.00%	0.00%
		12/30/21	47.24%	29.40%

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Fund Name	Symbol	Distribution Date	Foreign Source Income Percentage*	Foreign Source Qualified Dividend Income Percentage
Fidelity® Nordic Fund	FNORX	12/03/21	100.00%	46.76%
		12/30/21	100.00%	0.00%
Fidelity® Overseas Fund: All Classes	Various	12/03/21	100.00%	100.00%
Fidelity® Pacific Basin Fund	FPBFX	12/03/21	100.00%	39.09%
Fidelity® SAI Emerging Markets Index Fund	FERGX	12/03/21	100.00%	40.56%
		12/28/21	45.95%	0.00%
Fidelity® SAI Emerging Markets Low Volatility Index Fund	FGKPX	12/03/21	100.00%	37.55%
		12/28/21	17.29%	0.00%
Fidelity® SAI Emerging Markets Value Index Fund	FEMVX	12/10/21	57.13%	25.40%
Fidelity® SAI International Index Fund	FIONX	12/03/21	98.42%	77.98%
		12/28/21	0.00%	0.00%
Fidelity® SAI International Low Volatility Index Fund	FSKLX	12/03/21	100.00%	76.91%
Fidelity® SAI International Momentum Index Fund	FITMX	12/10/21	57.24%	40.51%
Fidelity® SAI International Quality Index Fund	FQITX	12/10/21	23.47%	19.05%
Fidelity® SAI International SMA Completion Fund	FISZX	12/10/21	38.68%	38.54%
Fidelity® SAI International Small Cap Index Fund	FSISX	12/10/21	83.40%	9.83%
Fidelity® SAI International Value Index Fund	FIWCX	12/10/21	48.65%	40.79%
Fidelity® SAI Japan Stock Index Fund	FSJPX	12/10/21	93.94%	29.42%
Fidelity® Select Gold Portfolio	FSAGX	12/10/21	100.00%	85.35%
Fidelity® Select Tech Hardware Portfolio	FDCPX	04/09/21	29.32%	23.79%
Fidelity® Total Emerging Markets Fund	FTEMX	12/03/21	100.00%	55.95%
Fidelity® Total International Equity Fund	FTIEX	12/03/21	100.00%	71.74%
Fidelity® Total International Index Fund	FTIHX	12/03/21	100.00%	68.56%
		12/28/21	46.57%	0.00%
Fidelity ZERO SM International Index Fund	FZILX	12/03/21	94.86%	68.04%
		12/28/21	0.00%	0.00%
Strategic Advisers® Fidelity International Fund	FUSIX	04/09/21	12.52%	7.29%
		12/30/21	58.00%	41.85%

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2021 Fidelity Funds Foreign Source Income Percentages for Exchange-Traded Funds (ETFs)

Fund Name	Symbol	Distribution Date	Foreign Source Income Percentage*	Foreign Source Qualified Dividend Income Percentage
Fidelity Emerging Markets Multifactor ETF	FDEM	03/19/2021	100.00%	62.31%
		06/18/2021	100.00%	62.31%
		09/17/2021	100.00%	62.31%
		12/17/2021	100.00%	40.92%
		12/30/2021	100.00%	40.92%
Fidelity International High Dividend ETF	FIDI	03/19/2021	100.00%	99.08%
		06/18/2021	100.00%	99.08%
		09/17/2021	100.00%	99.08%
		12/17/2021	100.00%	52.92%
Fidelity International Multifactor ETF	FDEV	03/19/2021	100.00%	100.00%
		06/18/2021	100.00%	100.00%
		09/17/2021	100.00%	100.00%
		12/17/2021	100.00%	36.26%
Fidelity International Value Factor ETF	FIVA	03/19/2021	100.00%	99.16%
		06/18/2021	100.00%	99.16%
		09/17/2021	100.00%	99.16%
		12/17/2021	100.00%	44.24%

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