

2022: 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 2022. 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.

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.

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*.

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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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2022 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
Aggressive Growth Allocation Fund	FRAGX	12/29/2022	37.45%	33.70%
		04/01/2022	24.04%	21.63%
Balanced Allocation Fund	FRYBX	07/01/2022	24.04%	21.63%
		10/07/2022	24.04%	21.63%
		12/29/2022	24.04%	21.63%
		02/04/2022	5.07%	4.38%
Fidelity Asset Manager® 20%	FASIX	03/04/2022	5.07%	4.38%
		04/01/2022	5.07%	4.38%
		05/06/2022	5.07%	4.38%
		06/03/2022	5.07%	4.38%
		07/01/2022	5.07%	4.38%
		08/05/2022	5.07%	4.38%
		09/02/2022	5.07%	4.38%
		10/07/2022	5.07%	4.38%
		11/04/2022	5.07%	4.38%
		12/29/2022	5.07%	4.38%
Fidelity Asset Manager® 30%	FTANX	02/04/2022	8.87%	7.80%
		03/04/2022	8.87%	7.80%
		04/01/2022	8.87%	7.80%
		05/06/2022	8.87%	7.80%
		06/03/2022	8.87%	7.80%
		07/01/2022	8.87%	7.80%
		08/05/2022	8.87%	7.80%
		09/02/2022	8.87%	7.80%
Fidelity Asset Manager® 40%	FFANX	10/07/2022	8.87%	7.80%
		11/04/2022	8.87%	7.80%
		12/29/2022	8.87%	7.80%
		04/01/2022	12.42%	10.97%
		07/01/2022	12.42%	10.97%
Fidelity Asset Manager® 50%	FASMX	10/07/2022	12.42%	10.97%
		12/29/2022	12.42%	10.97%
		04/01/2022	16.79%	14.90%
		07/01/2022	16.79%	14.90%
Fidelity Asset Manager® 60%	FSANX	12/29/2022	16.79%	14.90%
Fidelity Asset Manager® 70%	FASGX	12/29/2022	20.31%	17.98%
Fidelity Asset Manager® 85%	FAMRX	12/29/2022	25.77%	22.88%
Fidelity Flex SM Freedom Blend 2005 Fund	FERNX	12/29/2022	36.18%	32.16%
Fidelity Flex SM Freedom Blend 2010 Fund	FISNX	12/29/2022	10.13%	6.88%
Fidelity Flex SM Freedom Blend 2010 Fund	FISNX	12/29/2022	12.61%	8.64%
Fidelity Flex SM Freedom Blend 2015 Fund	FILSX	12/29/2022	14.42%	9.96%
Fidelity Flex SM Freedom Blend 2020 Fund	FULSX	12/29/2022	18.42%	12.77%
Fidelity Flex SM Freedom Blend 2025 Fund	FELSX	12/29/2022	21.79%	15.15%
Fidelity Flex SM Freedom Blend 2030 Fund	FVLSX	12/29/2022	25.41%	17.70%
Fidelity Flex SM Freedom Blend 2035 Fund	FJLSX	12/29/2022	31.70%	22.16%
Fidelity Flex SM Freedom Blend 2040 Fund	FCLSX	12/29/2022	35.32%	24.74%
Fidelity Flex SM Freedom Blend 2045 Fund	FOLSX	12/29/2022	36.28%	25.42%
Fidelity Flex SM Freedom Blend 2050 Fund	FYLSX	12/29/2022	36.45%	25.54%
Fidelity Flex SM Freedom Blend 2055 Fund	FQLSX	12/29/2022	36.95%	25.89%
Fidelity Flex SM Freedom Blend 2060 Fund	FWLSX	12/29/2022	37.38%	26.19%
Fidelity Flex SM Freedom Blend 2065 Fund	FDFPX	12/29/2022	39.81%	27.89%

Fidelity Flex SM Freedom Blend Income Fund	FTLSX	12/29/2022	15.07%	10.21%
Fidelity Flex SM International Index Fund	FITFX	12/16/2022	100.00%	86.76%
Fidelity Freedom [®] 2005 Fund - All Classes	Various	12/29/2022	10.93%	7.36%
Fidelity Freedom [®] 2010 Fund - All Classes	Various	12/29/2022	14.05%	9.55%
Fidelity Freedom [®] 2015 Fund - All Classes	Various	12/29/2022	17.19%	11.75%
Fidelity Freedom [®] 2020 Fund - All Classes	Various	12/29/2022	20.83%	14.29%
Fidelity Freedom [®] 2025 Fund - All Classes	Various	12/29/2022	24.35%	16.75%
Fidelity Freedom [®] 2030 Fund - All Classes	Various	12/29/2022	29.21%	20.13%
Fidelity Freedom [®] 2035 Fund - All Classes	Various	12/29/2022	38.57%	26.66%
Fidelity Freedom [®] 2040 Fund - All Classes	Various	12/29/2022	47.06%	32.58%
Fidelity Freedom [®] 2045 Fund - All Classes	Various	12/29/2022	47.60%	32.96%
Fidelity Freedom [®] 2050 Fund - All Classes	Various	12/29/2022	47.60%	32.96%
Fidelity Freedom [®] 2055 Fund - All Classes	Various	12/29/2022	47.65%	33.00%
Fidelity Freedom [®] 2060 Fund - All Classes	Various	12/29/2022	47.51%	32.90%
Fidelity Freedom [®] 2065 Fund - All Classes	Various	12/29/2022	48.06%	33.28%
Fidelity Freedom [®] Blend 2005 Fund - All Classes	Various	12/29/2022	10.56%	7.17%
Fidelity Freedom [®] Blend 2010 Fund - All Classes	Various	12/29/2022	13.86%	9.51%
Fidelity Freedom [®] Blend 2015 Fund - All Classes	Various	12/29/2022	17.05%	11.77%
Fidelity Freedom [®] Blend 2020 Fund - All Classes	Various	12/29/2022	20.63%	14.30%
Fidelity Freedom [®] Blend 2025 Fund - All Classes	Various	12/29/2022	23.77%	16.52%
Fidelity Freedom [®] Blend 2030 Fund - All Classes	Various	12/29/2022	28.21%	19.65%
Fidelity Freedom [®] Blend 2035 Fund - All Classes	Various	12/29/2022	35.58%	24.86%
Fidelity Freedom [®] Blend 2040 Fund - All Classes	Various	12/29/2022	40.83%	28.58%
Fidelity Freedom [®] Blend 2045 Fund - All Classes	Various	12/29/2022	41.48%	29.04%
Fidelity Freedom [®] Blend 2050 Fund - All Classes	Various	12/29/2022	41.36%	28.96%
Fidelity Freedom [®] Blend 2055 Fund - All Classes	Various	12/29/2022	41.96%	29.38%
Fidelity Freedom [®] Blend 2060 Fund - All Classes	Various	12/29/2022	42.57%	29.80%
Fidelity Freedom [®] Blend 2065 Fund - All Classes	Various	12/29/2022	42.46%	29.75%
Fidelity Freedom [®] Blend Income Fund - All Classes	Various	12/29/2022	19.40%	13.17%
Fidelity Freedom [®] Income Fund - All Classes	Various	12/29/2022	19.20%	12.91%
Fidelity Freedom [®] Index 2005 Fund - All Classes	Various	12/29/2022	9.22%	5.65%
Fidelity Freedom [®] Index 2010 Fund - All Classes	Various	12/29/2022	13.36%	8.19%
Fidelity Freedom [®] Index 2015 Fund - All Classes	Various	12/29/2022	17.86%	10.95%
Fidelity Freedom [®] Index 2020 Fund - All Classes	Various	12/29/2022	22.81%	13.98%
Fidelity Freedom [®] Index 2025 Fund - All Classes	Various	12/29/2022	27.66%	16.95%
Fidelity Freedom [®] Index 2030 Fund - All Classes	Various	12/29/2022	33.94%	20.80%
Fidelity Freedom [®] Index 2035 Fund - All Classes	Various	12/29/2022	46.27%	28.36%
Fidelity Freedom [®] Index 2040 Fund - All Classes	Various	12/29/2022	51.98%	31.86%
Fidelity Freedom [®] Index 2045 Fund - All Classes	Various	12/29/2022	52.91%	32.43%
Fidelity Freedom [®] Index 2050 Fund - All Classes	Various	12/29/2022	53.03%	32.50%
Fidelity Freedom [®] Index 2055 Fund - All Classes	Various	12/29/2022	53.25%	32.64%
Fidelity Freedom [®] Index 2060 Fund - All Classes	Various	12/29/2022	53.49%	32.78%
Fidelity Freedom [®] Index 2065 Fund - All Classes	Various	12/29/2022	53.51%	32.80%
Fidelity Freedom [®] Index Income Fund - All Classes	Various	12/29/2022	13.02%	7.98%
Fidelity Managed Retirement 2010 Fund SM - All Classes	Various	12/29/2022	20.55%	13.99%
Fidelity Managed Retirement 2015 Fund SM - All Classes	Various	12/29/2022	24.36%	16.70%
Fidelity Managed Retirement 2020 Fund SM - All Classes	Various	12/29/2022	27.82%	19.17%
Fidelity Managed Retirement 2025 Fund SM - All Classes	Various	12/29/2022	31.45%	21.75%
Fidelity Managed Retirement 2030 Fund SM - All Classes	Various	12/29/2022	34.95%	24.22%
Fidelity Managed Retirement 2035 Fund SM - All Classes	Various	12/29/2022	0.00%	0.00%
Fidelity Managed Retirement Income Fund SM - All Classes	Various	12/29/2022	18.45%	12.51%
Fidelity Simplicity RMD 2010 Fund SM	FIRRX	12/29/2022	24.34%	16.54%
Fidelity Simplicity RMD 2015 Fund SM	FIRUX	12/29/2022	29.78%	20.35%
Fidelity Simplicity RMD 2020 Fund SM	FIRWX	12/29/2022	35.41%	24.31%
Fidelity Simplicity RMD 2025 Fund SM	FMRHX	12/29/2022	41.18%	28.33%

Fidelity Simplicity RMD 2030 Fund SM	FSRMX	12/29/2022	0.00%	0.00%
Fidelity Simplicity RMD Income Fund SM	FIRNX	12/29/2022	17.89%	12.01%
Fidelity ZERO SM International Index Fund	FZILX	12/16/2022	100.00%	94.23%
Fidelity® Canada Fund	FICDX	12/09/2022	100.00%	100.00%
Fidelity® China Region Fund	FHKCX	12/02/2022	100.00%	68.69%
Fidelity® Disruptive Automation Fund - All Classes	Various	12/09/2022	72.30%	72.30%
Fidelity® Diversified International Fund - All Classes	Various	12/09/2022	100.00%	100.00%
Fidelity® Diversified International K6 Fund	FKIDX	12/09/2022	100.00%	100.00%
Fidelity® Emerging Markets Discovery Fund	FEDDX	12/09/2022	99.53%	72.24%
		12/28/2022	0.00%	0.00%
Fidelity® Emerging Markets Equity Central Fund	QFIXQ	12/09/2022	100.00%	100.00%
Fidelity® Emerging Markets Fund	Various	12/09/2022	100.00%	100.00%
		12/28/2022	100.00%	100.00%
Fidelity® Emerging Markets Index Fund	FPADX	12/16/2022	100.00%	51.84%
Fidelity® Global ex U.S. Index Fund	FSGGX	12/16/2022	100.00%	97.84%
		02/04/2022	2.57%	2.57%
		03/04/2022	2.57%	2.57%
		04/01/2022	2.57%	2.57%
		05/06/2022	2.57%	2.57%
		06/03/2022	2.57%	2.57%
Fidelity® Health Savings Fund	Various	07/01/2022	2.57%	2.57%
		08/05/2022	2.57%	2.57%
		09/02/2022	2.57%	2.57%
		10/07/2022	2.57%	2.57%
		11/04/2022	2.57%	2.57%
		12/29/2022	2.57%	2.57%
		02/04/2022	6.50%	5.05%
		03/04/2022	6.50%	5.05%
		04/01/2022	6.50%	5.05%
		05/06/2022	6.50%	5.05%
		06/03/2022	6.50%	5.05%
Fidelity® Health Savings Index Fund	FHSNX	07/01/2022	6.50%	5.05%
		08/05/2022	6.50%	5.05%
		09/02/2022	6.50%	5.05%
		10/07/2022	6.50%	5.05%
		11/04/2022	6.50%	5.05%
		12/29/2022	6.50%	5.05%
Fidelity® International Capital Appreciation Fund	FIVFX	12/02/2022	100.00%	100.00%
Fidelity® International Capital Appreciation K6 Fund	FAPCX	12/02/2022	100.00%	100.00%
Fidelity® International Discovery Fund - All Classes	Various	12/09/2022	100.00%	100.00%
Fidelity® International Discovery K6 Fund	FDKFX	12/09/2022	100.00%	100.00%
Fidelity® International Enhanced Index Fund	FIENX	12/09/2022	100.00%	100.00%
Fidelity® International Equity Central Fund	QFEIQ	12/09/2022	100.00%	100.00%
Fidelity® International Growth Fund	FIGFX	12/09/2022	100.00%	100.00%
Fidelity® International Index Fund	FSPSX	12/09/2022	100.00%	91.10%
		12/28/2022	100.00%	0.00%
Fidelity® International Real Estate Fund	FIREX	09/09/2022	100.00%	100.00%
Fidelity® International Small Cap Fund	FISMX	12/09/2022	100.00%	100.00%
Fidelity® International Small Cap Opportunities Fund	FSCOX	12/09/2022	100.00%	100.00%
Fidelity® International Sustainability Index Fund	FNIDX	12/16/2022	100.00%	94.85%
Fidelity® International Value Fund	FIVLX	12/09/2022	100.00%	100.00%
Fidelity® Japan Smaller Companies Fund	FJSCX	12/28/2022	100.00%	53.51%
Fidelity® Latin America Fund	FLATX	12/09/2022	100.00%	24.86%
Fidelity® Multi-Asset Index Fund	FFNOX	04/08/2022	0.00%	0.00%
		12/29/2022	47.68%	38.00%

Fidelity® Overseas Fund - All Classes	Various	12/02/2022	100.00%	100.00%
Fidelity® SAI Emerging Markets Index Fund	FERGX	12/16/2022	100.00%	50.77%
Fidelity® SAI Emerging Markets Low Volatility Index Fund	FGKPX	12/09/2022	100.00%	44.00%
Fidelity® SAI Emerging Markets Value Index Fund	FEMVX	12/09/2022	100.00%	44.02%
Fidelity® SAI International Index Fund	FIONX	12/16/2022	100.00%	100.00%
Fidelity® SAI International Low Volatility Index Fund	FSKLX	12/09/2022	100.00%	100.00%
Fidelity® SAI International Momentum Index Fund	FITMX	12/09/2022	100.00%	100.00%
Fidelity® SAI International Quality Index Fund	FQITX	12/09/2022	100.00%	100.00%
Fidelity® SAI International SMA Completion Fund	FISZX	12/09/2022	100.00%	100.00%
Fidelity® SAI International Small Cap Index Fund	FSISX	12/16/2022	100.00%	90.12%
Fidelity® SAI International Value Index Fund	FIWCX	12/09/2022	100.00%	100.00%
Fidelity® SAI Japan Stock Index Fund	FSJPX	12/09/2022	100.00%	100.00%
Fidelity® SAI Sustainable Emerging Markets Equity Fund	FSSGX	12/09/2022	100.00%	72.44%
		12/28/2022	46.86%	0.00%
Fidelity® SAI Sustainable International Equity Fund	FSSEX	12/09/2022	100.00%	99.85%
Fidelity® Select Gold Portfolio	FSAGX	04/08/2022	100.00%	43.47%
Fidelity® Series Canada Fund	FCNSX	12/09/2022	100.00%	28.43%
Fidelity® Series Emerging Markets Fund	FHKFX	12/09/2022	100.00%	52.28%
Fidelity® Series Emerging Markets Opportunities Fund	FEMSX	12/09/2022	100.00%	59.11%
Fidelity® Series Global ex U.S. Index Fund	FSGEX	12/09/2022	100.00%	61.29%
Fidelity® Series International Growth Fund	FIGSX	12/09/2022	84.75%	65.35%
Fidelity® Series International Index Fund	FHLFX	12/09/2022	100.00%	91.11%
Fidelity® Series International Small Cap Fund	FSTSX	12/09/2022	100.00%	93.01%
Fidelity® Series International Value Fund	FINVX	12/09/2022	100.00%	91.06%
Fidelity® Series Overseas Fund	FSOSX	12/09/2022	100.00%	75.08%
Fidelity® Sustainable Emerging Markets Equity Fund	FSYJX	12/09/2022	100.00%	100.00%
		12/28/2022	100.00%	100.00%
Fidelity® Sustainable International Equity Fund	FSYRX	12/09/2022	100.00%	100.00%
Fidelity® Sustainable Multi-Asset Fund	FYMRX	12/29/2022	21.10%	20.55%
Fidelity® Total Emerging Markets Fund	FTEMX	12/09/2022	100.00%	53.71%
Fidelity® Total International Equity Fund	FTIEX	12/09/2022	100.00%	100.00%
Fidelity® Total International Index Fund	FTIHX	12/16/2022	100.00%	89.98%
Growth Allocation Fund	FRGAX	12/29/2022	32.86%	29.57%
		03/04/2022	15.00%	13.50%
		04/01/2022	15.00%	13.50%
		05/06/2022	15.00%	13.50%
		06/03/2022	15.00%	13.50%
		07/01/2022	15.00%	13.50%
		08/05/2022	15.00%	13.50%
		09/02/2022	15.00%	13.50%
		10/07/2022	15.00%	13.50%
11/04/2022	15.00%	13.50%		
12/29/2022	15.00%	13.50%		
Strategic Advisers® Emerging Markets Fund	FSAMX	12/29/2022	95.67%	67.28%
Strategic Advisers® Fidelity International Fund	FUSIX	04/08/2022	100.00%	100.00%
		12/29/2022	100.00%	91.41%
Strategic Advisers® International Fund	FILFX	04/08/2022	47.53%	47.53%

2022 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® Clean Energy ETF	FRNW	03/18/22	100.00%	100.00%
		06/17/22	100.00%	100.00%
		09/16/22	100.00%	100.00%
		12/16/22	100.00%	100.00%
Fidelity® Emerging Markets Multifactor ETF	FDEM	03/18/22	100.00%	62.07%
		06/17/22	100.00%	62.07%
		09/16/22	100.00%	62.07%
		12/16/22	100.00%	59.94%
Fidelity® International High Dividend ETF	FIDI	03/18/22	100.00%	98.28%
		06/17/22	100.00%	98.28%
		09/16/22	100.00%	98.28%
		12/16/22	100.00%	90.36%
Fidelity® International Multifactor ETF	FDEV	03/18/22	100.00%	100.00%
		06/17/22	100.00%	100.00%
		09/16/22	100.00%	100.00%
		12/16/22	100.00%	100.00%
Fidelity® International Value Factor ETF	FIVA	03/18/22	100.00%	100.00%
		06/17/22	100.00%	100.00%
		09/16/22	100.00%	100.00%
		12/16/22	100.00%	86.19%