

2022 Information for Nonresident Alien (NRA) Fidelity Fund Shareholders

Dear Fidelity Investor:

As an NRA shareholder, you may be entitled to claim a refund by filing IRS Form 1040-NR for the U.S. federal income tax withheld from your fund distributions that were attributable to interest-related dividends or to short-term capital gain dividends. A shareholder who is not a citizen or resident alien of the United States (an "NRA shareholder") is generally exempt from U.S. federal income tax on interest-related dividends and short-term capital gain dividends declared by a U.S. fund. The information in this letter, together with distribution details available in your Fidelity monthly or quarterly Investment Reports, may help you determine if you are eligible for a refund of U.S. federal income tax withheld on certain distributions from your Fidelity funds.

Fidelity Funds and Fidelity Portfolio Advisory Service® customers may alternatively consult their 2022 year-end Investment Report for their Fidelity fund distribution details. For further information, see IRS Publication 519, *U.S. Tax Guide for Aliens*. Consult your tax advisor, who is most familiar with your individual tax situation, on how to use the information in this letter.

Your 2022 monthly or quarterly Investment Reports list all the distributions you received for the period covered by each Investment Report, as well as the amount withheld from each distribution. For information concerning distributions from funds other than Fidelity funds you may own, please contact the appropriate fund company directly. The table on the pages that follow provides the percentage of the withholding on distributions that qualified as interest-related dividends or short-term capital gain dividends from each of your Fidelity funds.

The following example shows how an NRA shareholder who owned shares of the Aggressive Growth Allocation Fund during 2022 would calculate the amount of tax withheld on his or her dividends and short-term capital gains, which might be eligible for a U.S. federal income tax refund. The two types of applicable 2022 distributions are listed in the table. Aggregating all the dividend distributions the shareholder received during the year as identified in the Investment Reports, the shareholder had a total of \$1,000 in taxes withheld. Similarly, the shareholder had \$50 in taxes withheld from the applicable short-term capital gain distribution. To calculate the portion of taxes withheld, the shareholder would multiply the amount of taxes withheld from each of the two types of distributions by the applicable percentages from the table, as illustrated below.

| Distribution type (from table) | Total U.S. federal income tax withheld from 2022 Aggressive Growth Allocation Fund (from monthly or quarterly Investment Reports) | | Percentage of tax withheld, attributable to interest-related or short-term capital gain-related dividends (from table) | = | Amount of U.S. income tax withheld, potentially eligible for a refund from U.S. federal income tax |
|---|--|---|---|---|--|
| Dividends | \$1,000 | X | 13.21% | = | \$132.10 |
| S.T. Cap. Gains | \$50 | X | 74.57% | = | \$37.29 |
| Total amount of tax withheld potentially exempt from U.S. federal income tax from Aggressive Growth Allocation Fund distributions = \$169.39 | | | | | |

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

Sincerely,

Fidelity Investments

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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Percentage of Tax Withheld on Dividends That Are Potentially Eligible for a U.S. Federal Income Tax Refund for Mutual Funds

| Fidelity Fund Name | Symbol | Distribution Type* | Potentially Exempt Percentage Withheld |
|---|---------------|---------------------------------------|---|
| Aggressive Growth Allocation Fund | FRAGX | S.T. Cap. Gain 12/29/2022 Dividend | 74.57% 13.21% |
| Balanced Allocation Fund | FRYBX | Dividend | 44.64% |
| Fidelity Asset Manager® 20% | FASIX | Dividend | 58.38% |
| Fidelity Asset Manager® 30% | FTANX | Dividend | 54.68% |
| Fidelity Asset Manager® 40% | FFANX | Dividend | 48.77% |
| Fidelity Asset Manager® 50% | FASMX | Dividend | 43.68% |
| Fidelity Asset Manager® 60% | FSANX | Dividend | 38.39% |
| Fidelity Asset Manager® 70% | FASGX | Dividend | 29.93% |
| Fidelity Asset Manager® 85% | FAMRX | Dividend | 15.40% |
| Fidelity® Balanced Fund - All Classes | Various | Dividend | 43.10% |
| Fidelity® Capital & Income Fund | FAGIX | Dividend | 69.78% |
| Fidelity® Commodity Strategy Fund | FYHTX | Dividend | 3.63% |
| Fidelity® Conservative Income Bond Fund - Retail & Institutional Classes | Various | Dividend | 74.64% |
| Fidelity® Convertible Securities Fund | FCVSX | Dividend | 27.22% |
| Fidelity® Corporate Bond Fund | FCBFX | Dividend | 77.63% |
| Fidelity® Environmental Bond Fund | FFEBX | Dividend | 58.26% |
| Fidelity FlexSM Conservative Income Bond Fund | FJTDX | Dividend | 73.40% |
| Fidelity FlexSM Core Bond Fund | FLXCX | Dividend | 80.61% |
| Fidelity FlexSM Government Money Market Fund | FLGXX | Dividend | 80.31% |
| Fidelity FlexSM Inflation-Protected Bond Index Fund | FBUIX | Dividend | 94.09% |
| Fidelity FlexSM Short-Term Bond Fund | FBSTX | Dividend | 71.20% |
| Fidelity FlexSM U.S. Bond Index Fund | FIBUX | Dividend | 91.46% |
| Fidelity® Floating Rate High Income Fund | FFRHX | Dividend | 89.88% |
| Fidelity® Focused High Income Fund | FHIFX | Dividend | 82.18% |
| Fidelity® Global Credit Fund | FGBFX | Dividend | 13.19% |
| Fidelity® Global High Income Fund | FGHNX | Dividend | 60.30% |
| Fidelity® GNMA Fund | FGMNX | Dividend | 100.00% |
| Fidelity® Government Cash Reserves | FDRXX | Dividend | 93.64% |
| Fidelity® Government Income Fund | FGOVX | Dividend | 97.88% |
| Fidelity® Government Money Market Fund - All Classes | Various | Dividend | 93.67% |
| Fidelity® High Income Fund | SPHIX | Dividend | 75.95% |
| Fidelity® Inflation-Protected Bond Index Fund | FIPDX | Dividend | 99.98% |
| Fidelity® Intermediate Bond Fund | FTHRXX | Dividend | 79.97% |
| Fidelity® Intermediate Government Income Fund | FSTGX | Dividend | 92.05% |
| Fidelity® Intermediate Treasury Bond Index Fund | FUAMX | Dividend | 96.48% |
| Fidelity® Investment Grade Bond Fund | FBNDX | Dividend | 82.01% |
| Fidelity® Investments Money Market - Money Market Portfolio - All Classes | Various | Dividend | 74.32% |
| Fidelity® Investments Money Market Government Portfolio - All Classes | Various | Dividend | 93.69% |
| Fidelity® Investments Money Market Treasury Only Portfolio - All Classes | Various | Dividend | 99.59% |
| Fidelity® Investments Money Market Treasury Portfolio - All Classes | Various | Dividend | 96.39% |
| Fidelity® Limited Term Bond Fund | FJRLX | Dividend | 72.04% |
| Fidelity® Limited Term Government Fund | FFXSX | Dividend | 90.56% |
| Fidelity® Long-Term Treasury Bond Index Fund | FNBGX | Dividend | 99.14% |
| Fidelity® Mid Cap Value Fund | FSMVX | S.T. Cap. Gain 12/09/2022 | 100.00% |
| Fidelity® Money Market Fund - All Classes | Various | Dividend | 73.97% |
| Fidelity® Mortgage Securities Fund | FMSFX | Dividend | 96.61% |
| Fidelity® Multi-Asset Income Fund | FMSDX | Dividend | 53.28% |
| Fidelity® Puritan® Fund - All Classes | Various | Dividend | 44.27% |
| Fidelity® Real Estate High Income Fund | FREHX | Dividend | 100.00% |
| Fidelity® Real Estate Income Fund | FRIFX | Dividend | 60.81% |
| Fidelity® Risk Parity Fund | FAPSX | Dividend | 17.75% |

*Dividends listed are for the tax year specified in the title of the letter.

Percentage of Tax Withheld on Dividends That Are Potentially Eligible for a U.S. Federal Income Tax Refund for Mutual Funds

| Fidelity Fund Name | Symbol | Distribution Type* | Potentially Exempt Percentage Withheld |
|--|---------------|---------------------------|---|
| Fidelity® Select Brokerage and Investment Management Portfolio | FSLBX | S.T. Cap. Gain 04/08/2022 | 100.00% |
| Fidelity® Select Consumer Staples Portfolio | FDFA | S.T. Cap. Gain 04/08/2022 | 100.00% |
| Fidelity® Select Health Care Services Portfolio | FSHCX | S.T. Cap. Gain 04/08/2022 | 100.00% |
| Fidelity® Select Industrials Portfolio | FCYIX | S.T. Cap. Gain 04/08/2022 | 100.00% |
| Fidelity® Select Tech Hardware Portfolio | FDCPX | S.T. Cap. Gain 04/08/2022 | 99.97% |
| Fidelity® Select Transportation Portfolio | FSRFX | S.T. Cap. Gain 12/16/2022 | 100.00% |
| Fidelity® Select Wireless Portfolio | FWRLX | S.T. Cap. Gain 04/08/2022 | 100.00% |
| Fidelity® Short Duration High Income Fund | FSAHX | Dividend | 79.79% |
| Fidelity® Short-Term Bond Fund | FSHBX | Dividend | 74.02% |
| Fidelity® Short-Term Bond Index Fund | FNSOX | Dividend | 87.46% |
| Fidelity® Short-Term Treasury Bond Index Fund | FUMBX | Dividend | 96.31% |
| Fidelity® Small Cap Discovery Fund | FSCRX | S.T. Cap. Gain 12/16/2022 | 100.00% |
| Fidelity® Strategic Income Fund | FADMX | Dividend | 59.03% |
| Fidelity® Strategic Real Return Fund - All Classes | Various | Dividend | 42.38% |
| Fidelity® Sustainability Bond Index Fund | FNSDX | Dividend | 90.15% |
| Fidelity® Sustainable Core Plus Bond Fund | FIAEX | Dividend | 65.20% |
| Fidelity® Sustainable Low Duration Bond Fund | FAPGX | Dividend | 91.16% |
| Fidelity® Sustainable Multi-Asset Fund | FYMRX | Dividend | 54.48% |
| Fidelity® Tactical Bond Fund | FBAGX | Dividend | 54.34% |
| Fidelity® Total Bond Fund | FTBFX | Dividend | 69.67% |
| Fidelity® Treasury Money Market Fund - All Classes | Various | Dividend | 96.00% |
| Fidelity® Treasury Only Money Market Fund | FDLXX | Dividend | 93.86% |
| Fidelity® U.S. Bond Index Fund | FXNAX | Dividend | 97.81% |
| Fidelity® U.S. Low Volatility Equity Fund | FULVX | S.T. Cap. Gain 06/10/2022 | 100.00% |
| Growth Allocation Fund | FRGAX | Dividend | 25.36% |
| Moderate with Income Allocation Fund | FMWIX | Dividend | 64.39% |

*Dividends listed are for the tax year specified in the title of the letter.

**Percentage of Tax Withheld on Dividends That Are Potentially Eligible for a U.S.
Federal Income Tax Refund for Exchange-Traded Funds (ETFs)**

| Fidelity Fund Name | Symbol | Distribution Type* | Potentially Exempt Percentage Withheld |
|---|---------------|---------------------------------------|---|
| Fidelity® Corporate Bond ETF | FCOR | Dividend | 78.69% |
| Fidelity® High Yield Factor ETF | FDHY | Dividend | 85.30% |
| Fidelity® Investment Grade Bond ETF | FIGB | Dividend | 83.13% |
| Fidelity® Investment Grade Securitized ETF | FSEC | Dividend | 94.71% |
| Fidelity® Limited Term Bond ETF | FLTB | Dividend | 76.32% |
| Fidelity® Low Duration Bond Factor ETF | FLDR | Dividend | 64.17% |
| Fidelity® New Millennium ETF | FMIL | S.T. Cap. Gain 12/16/2022 | 99.42% |
| Fidelity® Preferred Securities & Income ETF | FPPD | Dividend | 41.65% |
| Fidelity® Sustainable Core Plus Bond ETF | FSBD | S.T. Cap. Gain 12/02/2022 Dividend | 94.61% 79.51% |
| Fidelity® Sustainable High Yield ETF | FSYD | Dividend | 81.36% |
| Fidelity® Sustainable Low Duration Bond ETF | FSLD | Dividend | 82.40% |
| Fidelity® Total Bond ETF | FBND | Dividend | 75.37% |

*Dividends listed are for the tax year specified in the title of the letter.