



2023 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 2023 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 2023 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 Balanced Allocation Fund during 2023 would calculate the amount of tax withheld on his or her dividends, which might be eligible for a U.S. federal income tax refund. The type of applicable 2023 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. To calculate the portion of taxes withheld, the shareholder would multiply the amount of taxes withheld from the distribution by the applicable percentage from the table, as illustrated below.

Distribution type (from table)	Total U.S. federal income tax withheld from 2023 Balanced Allocation Fund distributions (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	51.29%	=	\$512.90
Total amount of tax withheld potentially exempt from U.S. federal income tax from Balanced Allocation Fund distributions = \$512.90					

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.

The Fidelity Investments and pyramid design logo is a registered service mark of FMR LLC.

© 2024 FMR LLC. All rights reserved.

The following example shows how an NRA shareholder who owned shares of Fidelity® Blue Chip Value Fund during 2023 would calculate the amount of tax withheld on his or her capital gains, which might be eligible for a U.S. federal income tax refund. The type of applicable 2023 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 \$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 the distribution by the applicable percentage from the table, as illustrated below.

Distribution type (from table)	Total U.S. federal income tax withheld from 2023 Fidelity® Blue Chip Value Fund distributions (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
S.T. Cap. Gains	\$50	X 100.00%	= \$50.00
Total amount of tax withheld potentially exempt from U.S. federal income tax from Fidelity® Blue Chip Value Fund distributions = \$50.00			

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.

The Fidelity Investments and pyramid design logo is a registered service mark of FMR LLC.

© 2024 FMR LLC. All rights reserved.

425610.27.0

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	Dividend		17.27%
Balanced Allocation Fund	FRYBX	Dividend		51.29%
Fidelity Asset Manager® 20%	FASIX	Dividend		69.79%
Fidelity Asset Manager® 30%	FTANX	Dividend		65.69%
Fidelity Asset Manager® 40%	FFANX	Dividend		59.95%
Fidelity Asset Manager® 50%	FASMX	Dividend		52.65%
Fidelity Asset Manager® 60%	FSANX	Dividend		47.47%
Fidelity Asset Manager® 70%	FASGX	Dividend		37.64%
Fidelity Asset Manager® 85%	FAMRX	Dividend		19.49%
Fidelity Flex SM Conservative Income Bond Fund	FJTDX	Dividend		78.04%
Fidelity Flex SM Government Money Market Fund	FLGXX	Dividend		85.46%
Fidelity Flex SM U.S. Bond Index Fund	FIBUX	Dividend		93.02%
Fidelity® Balanced Fund	FBALX	Dividend		56.23%
Fidelity® Balanced Fund - Class K	FBAKX	Dividend		56.23%
Fidelity® Blue Chip Value Fund	FBCVX	S.T. Cap. Gain	09/08/2023	100.00%
Fidelity® Capital & Income Fund	FAGIX	Dividend		73.04%
Fidelity® Commodity Strategy Fund	FYHTX	Dividend		83.28%
Fidelity® Conservative Income Bond Fund - All Classes	Various	Dividend		77.35%
Fidelity® Convertible Securities Fund	FCVSX	Dividend		63.35%
Fidelity® Corporate Bond Fund	FCBFX	Dividend		78.98%
Fidelity® Environmental Bond Fund	FFEBX	Dividend		84.37%
Fidelity® Equity Dividend Income Fund	FEQTX	S.T. Cap. Gain	12/26/2023	100.00%
Fidelity® Equity Dividend Income Fund - Class K	FETKX	S.T. Cap. Gain	12/26/2023	100.00%
Fidelity® Floating Rate High Income Fund	FFRHX	Dividend		87.02%
Fidelity® Focused High Income Fund	FHIFX	Dividend		83.48%
Fidelity® Global Credit Fund	FGBFX	Dividend		31.47%
Fidelity® Global High Income Fund	FGHNX	Dividend		55.87%
Fidelity® GNMA Fund	FGMNX	Dividend		98.82%
Fidelity® Government Cash Reserves	FDRXX	Dividend		92.44%
Fidelity® Government Income Fund	FGOVX	Dividend		97.92%
Fidelity® Government Money Market Fund - All Classes	Various	Dividend		92.47%
Fidelity® Growth & Income Portfolio	FGRIX	S.T. Cap. Gain	09/08/2023	100.00%
		S.T. Cap. Gain	12/21/2023	100.00%
Fidelity® Growth & Income Portfolio - Class K	FGIKX	S.T. Cap. Gain	09/08/2023	100.00%
		S.T. Cap. Gain	12/21/2023	100.00%
Fidelity® High Income Fund	SPHIX	Dividend		76.20%
Fidelity® Inflation-Protected Bond Index Fund	FIPDX	Dividend		100.00%
Fidelity® Intermediate Bond Fund	FTHRX	Dividend		82.70%
Fidelity® Intermediate Government Income Fund	FSTGX	Dividend		97.61%
Fidelity® Intermediate Treasury Bond Index Fund	FUAMX	Dividend		100.00%
Fidelity® Investment Grade Bond Fund	FBNDX	Dividend		84.19%
Fidelity® Investments Money Market - Money Market Portfolio - All Classes	Various	Dividend		80.61%
Fidelity® Investments Money Market Government Portfolio - All Classes	Various	Dividend		92.49%
Fidelity® Investments Money Market Treasury Only Portfolio - All Classes	Various	Dividend		99.76%
Fidelity® Investments Money Market Treasury Portfolio - All Classes	Various	Dividend		95.82%
Fidelity® Limited Term Bond Fund	FJRLX	Dividend		73.56%
Fidelity® Limited Term Government Fund	FFXSX	Dividend		95.56%
Fidelity® Long-Term Treasury Bond Index Fund	FNBGX	Dividend		98.81%
Fidelity® Low-Priced Stock Fund	FLPSX	S.T. Cap. Gain	12/08/2023	100.00%
Fidelity® Low-Priced Stock Fund - Class K	FLPKX	S.T. Cap. Gain	12/08/2023	100.00%
Fidelity® Money Market Fund	SPRXX	Dividend		80.74%
Fidelity® Money Market Fund - Premium Class	FZDXX	Dividend		80.74%

*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® Mortgage Securities Fund	FMSFX	Dividend		98.87%
Fidelity® Multi-Asset Income Fund	FMSDX	Dividend		61.16%
Fidelity® Multi-Strategy Credit Fund - All Classes	Various	Dividend		41.75%
Fidelity® Pacific Basin Fund	FPBFX	S.T. Cap. Gain	12/08/2023	100.00%
Fidelity® Private Credit Fund - All Classes	Various	Dividend		89.39%
Fidelity® Puritan® Fund	FPURX	Dividend		61.55%
Fidelity® Puritan® Fund - Class K	FPUKX	Dividend		61.55%
Fidelity® Real Estate High Income Fund	FREHX	Dividend		100.00%
Fidelity® Real Estate Income Fund	FRIFX	Dividend		60.24%
Fidelity® Risk Parity Fund	FAPSX	Dividend		35.78%
Fidelity® Select Consumer Staples Portfolio	FDFAF	S.T. Cap. Gain	12/21/2023	100.00%
Fidelity® Select Industrials Portfolio	FCYIX	S.T. Cap. Gain	12/21/2023	100.00%
Fidelity® Select Leisure Portfolio	FDLSX	S.T. Cap. Gain	12/21/2023	100.00%
Fidelity® Select Pharmaceuticals Portfolio	FPHAX	S.T. Cap. Gain	12/21/2023	100.00%
Fidelity® Select Retailing Portfolio	FSRPX	S.T. Cap. Gain	12/21/2023	100.00%
Fidelity® Select Software and IT Services Portfolio	FSCSX	S.T. Cap. Gain	12/21/2023	100.00%
Fidelity® Select Transportation Portfolio	FSRFX	S.T. Cap. Gain	04/14/2023	100.00%
		S.T. Cap. Gain	12/21/2023	100.00%
Fidelity® Short Duration High Income Fund	FSAHX	Dividend		83.30%
Fidelity® Short-Term Bond Fund	FSHBX	Dividend		80.82%
Fidelity® Short-Term Bond Index Fund	FNSOX	Dividend		94.02%
Fidelity® Short-Term Treasury Bond Index Fund	FUMBX	Dividend		100.00%
Fidelity® Stock Selector Large Cap Value Fund	FSLVX	S.T. Cap. Gain	12/15/2023	100.00%
Fidelity® Strategic Income Fund	FADMX	Dividend		62.16%
Fidelity® Strategic Real Return Fund	FSRRX	Dividend		73.89%
Fidelity® Strategic Real Return Fund - Class K6	FSRKX	Dividend		73.89%
Fidelity® Sustainability Bond Index Fund	FNDSX	Dividend		91.92%
Fidelity® Sustainable Core Plus Bond Fund	FIAEX	Dividend		84.07%
Fidelity® Sustainable Low Duration Bond Fund	FAPGX	Dividend		95.08%
Fidelity® Sustainable Multi-Asset Fund	FYMRX	Dividend		42.72%
Fidelity® Tactical Bond Fund	FBAGX	Dividend		75.98%
Fidelity® Total Bond Fund	FTBFX	Dividend		81.75%
Fidelity® Treasury Money Market Fund - All Classes	Various	Dividend		95.83%
Fidelity® Treasury Only Money Market Fund	FDLXX	Dividend		99.84%
Fidelity® U.S. Bond Index Fund	FXNAX	Dividend		94.11%
Growth Allocation Fund	FRGAX	Dividend		31.96%
Moderate with Income Allocation Fund	FMWIX	Dividend		70.70%

*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	80.39%
Fidelity® High Yield Factor ETF	FDHY	Dividend	79.11%
Fidelity® Investment Grade Bond ETF	FIGB	Dividend	89.06%
Fidelity® Investment Grade Securitized ETF	FSEC	Dividend	100.00%
Fidelity® Limited Term Bond ETF	FLTB	Dividend	78.58%
Fidelity® Low Duration Bond Factor ETF	FLDR	Dividend	64.56%
Fidelity® Preferred Securities & Income ETF	PPFD	Dividend	3.34%
Fidelity® Sustainable Core Plus Bond ETF	FSBD	Dividend	79.50%
Fidelity® Sustainable High Yield ETF	FSYD	Dividend	74.17%
Fidelity® Sustainable Low Duration Bond ETF	FSLD	Dividend	87.02%
Fidelity® Tactical Bond ETF	FTBD	Dividend	68.25%
Fidelity® Total Bond ETF	FBND	Dividend	83.92%

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