Fidelity Go® Pre-Tax Composite Performance for Tax-Advantaged Accounts

	Cumulative			
Strategy	1 Year	3 Year	5 Year	Since 7/31/2018
All Equity *100% equity allocation*	24.54%	71.47%	71.24%	153.11%
Aggressive Growth *85% equity allocation*	21.32%	61.65%	59.05%	128.27%
Growth *70% equity allocation*	18.08%	51.88%	47.68%	104.14%
Growth with Income *60% equity allocation*	15.92%	45.59%	39.96%	89.10%
Balanced *50% equity allocation*	13.81%	39.72%	33.84%	76.27%
Moderate *40% equity allocation*	11.85%	34.20%	27.97%	62.97%
Moderate with Income *30% equity allocation*	9.72%	28.69%	22.16%	51.15%
Conservative *20% equity allocation*	7.80%	23.78%	17.90%	40.45%

Fidelity Go® Pre-Tax Composite Performance for Taxable Accounts

	Cumulative			
Strategy	1 Year	3 Year	5 Year	Since 7/31/2018
All Equity *100% equity allocation*	24.54%	71.47%	71.24%	153.11%
Aggressive Growth *85% equity allocation*	21.72%	61.47%	60.24%	129.29%
Growth *70% equity allocation*	18.89%	51.62%	49.78%	106.21%
Growth with Income *60% equity allocation*	17.23%	45.72%	43.30%	92.58%
Balanced *50% equity allocation*	15.12%	39.63%	37.14%	78.98%
Moderate *40% equity allocation*	13.30%	34.06%	31.33%	66.72%
Moderate with Income *30% equity allocation*	11.31%	28.26%	25.38%	53.99%
Conservative *20% equity allocation*	9.16%	22.89%	20.26%	42.75%

Important Information

Past performance is not indicative of future results. Actual investment results will vary.

Data as of 6/30/2026

How is performance determined?

The past performance information you see is return data of asset-weighted composites of Fidelity Go® client accounts (the "Composite Portfolios"). Values are cumulative unless otherwise noted. The Composite Portfolios performance information you see is net of the Fidelity Go net advisory fee.

Effective November 1, 2022, Fidelity Personal and Workplace Advisors LLC, which was merged into Strategic Advisers LLC effective March 31, 2025, consolidated Fidelity Personalized Planning & Advice (FPPA) with Fidelity Go. The historic returns provided have been consolidated. The composites followed the same criteria as shown below. The Composite Portfolios for FPPA included accounts in amounts $20 and over until October 1, 2022.

Effective November 1, 2022, the Fidelity Go advisory fee schedule changed to a tiered schedule of no advisory fee for account balances of less than $25,000, and 0.35% annually for balances of $25,000 and above. From August 1, 2020, through October 31, 2022, the Fidelity Go advisory fee was a tiered schedule of no advisory fee for account balances of less than $10,000, $3.00 per month for balances of $10,000 to $49,999.99, and 0.35% annually for balances of $50,000 and above. Until August 1, 2020, the Fidelity Go annual advisory fee was 0.35% for all account balances. Fees are further described in the Fidelity Go Form ADV, Part 2A and Client Agreement; please read these materials before investing.

Through December 31, 2019, the Composite Portfolios included all eligible, active Fidelity Go accounts in amounts over $3,000. From January 1, 2020, to September 20, 2022, the composite included all Fidelity Go accounts in amounts over $20. Effective October 1, 2022, the composite included all Fidelity Go accounts in amounts over $10. The accounts must have at least one full month of returns to be included in the composite.

Returns for pretax Composite Portfolios are calculated using asset-weighted methodology which takes into account the differing size of accounts. Individual client accounts will vary based on their individual tax and investment situations and, therefore, performance may be better or worse than the performance shown. The taxable Composite Portfolios shown include only taxable accounts for clients who have reported a federal marginal income tax rate of 22% or higher. Taxable accounts for clients who report a lower marginal federal income tax rate hold a different fixed income allocation than the taxable accounts shown in the taxable Composite Portfolios. Performance of those accounts will differ, potentially significantly, from the performance of the taxable Composite Portfolios.

Returns include changes in share price and reinvestment of dividends and capital gains, if any. Accounts subject to significant investment restrictions provided by clients are excluded from composites. In limited circumstances, additional accounts with nonstandard characteristics are excluded from composites. Accounts with a do-not-trade restriction are removed from the composite once the restriction has been on the account for thirty days. Accounts with waived or negotiated advisory fees may be included in composites. This may increase the overall composite performance with respect to the net-of-fees performance.

Performance shown represents past performance, which is no guarantee of future results. Investment return and principal value of investments will fluctuate over time. Returns for individual clients may differ significantly from the composite returns and may be negative. The underlying investments held in a client's account may differ from those of the Composite Portfolio. Current performance may be higher or lower than returns shown. Performance information is net of applicable advisory fees and, if applicable, the underlying funds' own management fees and operating expenses.

More information regarding Strategic Advisers LLC's performance calculations are contained in the "About Managed Account Performance" document, available at Fidelity.com/information.

Fidelity Go® provides discretionary investment management, and in certain circumstances, non-discretionary financial planning, for a fee. Advisory services offered by Strategic Advisers LLC (Strategic Advisers), a registered investment adviser. Brokerage services provided by Fidelity Brokerage Services LLC (FBS), and custodial and related services provided by National Financial Services LLC (NFS), each a member NYSE and SIPC. Strategic Advisers, FBS and NFS are Fidelity Investments companies.