

Fidelity
Portfolio Advisory
Service®

Focused
on you and
your financial
goals



Create: Your Portfolio will be thoughtfully built and professionally managed.

Getting to know you and your long-term goals—and helping you achieve them—is our number-one priority. That's why we strive to provide you with some of the best minds in the business to build and manage your Portfolio.

Once we have met with you and fully understand your goals, Strategic Advisers, Inc. (Strategic Advisers)—a registered investment adviser and a Fidelity Investments company—will manage your Portfolio on an ongoing basis.



To do this, we:

- 1 Propose a long-term investment strategy designed to match your time horizon, financial objectives, investment preference, and tolerance for risk
- 2 Actively research, evaluate, and select a mix of investments to help you reach your goals
- 3 Analyze the market for investment opportunities
- 4 Monitor and rebalance your Portfolio, as necessary, to help ensure it stays on track

You can feel empowered knowing that we take a long-term, disciplined approach and have helped generations of investors like you reach their goals.



Choose: You'll have a say in how we build your Portfolio.

Whether you want to save for a house, put away more for retirement, leave a legacy for loved ones, or create an income stream, you need to be comfortable with your Portfolio's investment mix.

The good news is you can choose the investment option you prefer.

For example, you might want a Portfolio that includes a wide variety of investments from Fidelity and other firms. Or, perhaps you prefer to hold index funds and exchange-traded funds, or only funds from Fidelity.

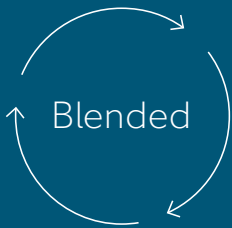
No matter what your long-term goals are, we can walk you through our three options and help you choose the one that is best suited to your needs. Each Portfolio is thoroughly researched, uses active investment selection, and seeks to maximize your investment return potential for a given level of risk.

We will guide you through volatile markets—as well as through any of the financial challenges life may send your way.

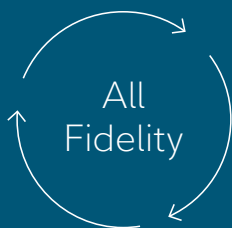




3 options to choose from:



A Portfolio made up of a broad universe of mutual funds from Fidelity and other investment firms.



A Portfolio made up of only Fidelity mutual funds.



A Portfolio made up of mutual funds and exchange-traded funds, with a focus on index funds, from Fidelity and other investment firms.

Each Portfolio uses active investment selection to help you reach your goals.

Control:

You'll have the flexibility to make changes when you need to.

Although you have trusted us to take care of the day-to-day details of investing your money, you still have control over many aspects of your account. You can:

Work with us on your terms:

You can partner and communicate with us however you like, whether in person, online, or on the phone.



Adjust your strategy:

You can adjust your strategy as your life, needs, and goals change.



Access your money when you need to:

You can access your money when the need arises, or on a schedule that best suits you and your budget.²



Get help when you need it:

You'll have someone to call³ for any reason, whether the markets are making you nervous, or you have questions about your account.



Stay informed:

You'll receive ongoing communications so you are always informed about trades, market events, and account activity.



When you partner with Fidelity, you can feel confident you'll have our investment professionals working in your best interests to help you reach your financial goals. For more information about Fidelity Portfolio Advisory Service® managed accounts:

Contact
your Fidelity investment
professional

Call
Fidelity at
800-544-9371

Visit
Fidelity.com/pas



¹Strategic Advisers offers a number of investment strategies with different risk and return profiles. The Investment Team will suggest the investment strategy they believe best aligns to your time horizon, risk tolerance, and financial situation. Each investment strategy has corresponding model portfolios (each, a "Portfolio") that are made up of a variety of investments. Your account's investment mix will generally match that of the appropriate Portfolio, subject to any restrictions you may request.

²Be aware of potential tax consequences and minimum investment amounts when making withdrawals. Please consult your tax advisor and see the Program Fundamentals for more information.

³Clients with balances greater than \$250,000 can be assigned a knowledgeable planning professional and a dedicated Managed Account specialist who will offer individual attention with a team-based approach. This dedicated team will partner with you to help keep you on track to reaching your financial goals. Clients with balances from \$200,000 to \$250,000 will be assigned a dedicated Portfolio Specialist. Clients with balances of less than \$200,000 will be assigned a dedicated support team.

Please see the Program Fundamentals for more details regarding fund fees and other potential fees, including sales loads and transaction fees, redemption fees, and miscellaneous fees. Investments in funds will continue to be subject to each underlying fund's fees and expenses. See the fund's prospectus for information on fund fees and expenses.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

Professional account management, diversification and/or asset allocation does not ensure a profit or guarantee against loss.

Past performance does not guarantee future results.

ETFs are subject to market fluctuation and the risks of their underlying investments. ETFs are subject to management fees and other expenses. Unlike mutual funds, ETF shares are bought and sold at market price, which may be higher or lower than their NAV, and are not individually redeemed from the fund.

Fidelity's Portfolio Advisory Services, including Fidelity Portfolio Advisory Service®, are services of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. **This service provides discretionary money management for a fee.**

Brokerage services are provided by Fidelity Brokerage Services LLC. Custody and other services are provided by National Financial Services LLC. Both are Fidelity Investments companies and members of NYSE and SIPC.

Before investing in any mutual fund or exchange-traded fund, you should consider its investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus, an offering circular, or, if available, a summary prospectus containing this information. Read it carefully.

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