



OPEN THE DOOR TO YOUR WEALTH'S FULL POTENTIAL

Your Guide to Fidelity Wealth Management



Fidelity Wealth Management offers full-service support that can help your wealth reach its full potential.

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WE CAN HELP STRENGTHEN & SECURE YOUR FINANCIAL WELL-BEING



PUTTING YOU FIRST

As a family-owned private company since 1946, we're committed to a long-term vision and becoming the trusted partner for you and those who matter most to you.

- ✓ Fidelity was voted the most trusted wealth management company for 2023 by the readers of *Investor's Business Daily*.¹



INNOVATIVE MINDSET

We invest in the future with innovative solutions to help you meet your goals.

- ✓ We've secured over 300 patents on projects focused on virtual reality, blockchain, and quantum computing.



SECURITY & PROTECTION

Helping to safeguard your portfolio and personal information is the foundation of our relationship.

- ✓ With our Customer Protection Guarantee, we reimburse you for any losses from unauthorized activity in your accounts. We also participate in asset protection programs such as FDIC and SIPC to help provide the best service possible.



COMMITMENT TO COMMUNITY

We're here to help you support the causes you care about and help fulfill your philanthropic goals.

- ✓ Fidelity Charitable[®], an independent public charity and the nation's largest grantmaker and donor-advised fund sponsor, supported 2.3 million donor-recommended grants to 199,000 unique nonprofits totaling \$11.8 billion in 2023.



YOUR DEDICATED FIDELITY WEALTH MANAGEMENT TEAM

A wealth journey takes more than expertise. It takes the coordinated efforts of a team to help create and maintain a plan that reflects your unique needs.

Backed by the full power of Fidelity, your team will be focused on you, your family, and your future. They'll work closely with you to help achieve your wealth's full potential and help bring your plans to life.

YOUR FIDELITY TEAM

Our relationship-based planning can examine your full financial picture. If you choose to work with a dedicated advisor[†] and the rest of our Wealth Management team, they can work with you to help grow and protect your wealth.

DEDICATED ADVISOR

- Is your primary source for planning and advice needs
- Coordinates your ongoing planning experience
- Knows your personal circumstances
- Works with you on your customized investment strategy

SERVICE TEAM

- Helps with any service request, from account maintenance to money movement
- Additional digital support is available on Fidelity.com, the Fidelity Mobile[®] app, and through our Virtual Assistant

SPECIALISTS

- Assist with topics such as fixed income investing, charitable giving, trading strategies, and more for your unique financial needs



PLANNING SUPPORT

- Understands your financial situation
- Prepares you for the planning process
- Helps implement your plan and next steps

INVESTMENT ADVISORY TEAM^{†, §}

- Partners with you on your professionally managed accounts
- Conducts annual reviews to help keep accounts aligned to your risk profile and investment preferences

ADVANCED PLANNERS[§]

- Help uncover opportunities for tax efficiency and potential deferrals
- Review cash flows
- Incorporate estate plans, beneficiary designations, and asset titling
- Assess executive compensation and benefits
- Help assist with other complex financial needs

[†]Fidelity advisors are registered with Fidelity Brokerage Services LLC (FBS) and licensed with Fidelity Personal and Workplace Advisors LLC (FPWA), a registered investment adviser. Whether a Fidelity advisor provides advisory services through FPWA for a fee or brokerage services through FBS will depend on the products and services you choose. Clients with \$500,000 or more at Fidelity may qualify for a single point of contact for support and guidance as needed without enrollment in an investment advisory program.

[†]For those clients who choose professional investment management.

[§]For those clients who meet minimum asset requirements.



Industry studies estimate that
**PROFESSIONAL
FINANCIAL ADVICE
CAN ADD
UP TO 5.12%**
to portfolio returns over the long term.²

THE VALUE OF YOUR TEAM

Your dedicated Fidelity advisor, along with members of our Wealth Management team, will get to know you and what matters most to you. Then we'll partner with you on a customized plan designed to help grow and protect your wealth.

BUILDING YOUR FINANCIAL PLAN

We work with you to build a personalized plan around your full financial picture. One that's designed to help you pursue multiple goals, grow and protect your wealth, and take care of the people who matter most to you.

PUTTING YOUR PLAN INTO ACTION

If you choose professional investment management, we'll help you select an appropriate mix of investments, adjust your portfolio over time, and navigate volatile markets.

PROVIDING ONGOING SUPPORT

For clients who choose professional investment management, we can provide regular check-ins, portfolio reviews, and progress reports—working with you to adjust your plan for new goals and life events.



OUR TAILORED & COMPREHENSIVE PLANNING PROCESS

Your story and dreams are unique. Your journey with us will be too.

With Fidelity Wealth Management, you and your family can benefit from our extensive resources and expertise for a personalized experience. Together, we can create a plan that helps prepare you for both the expected and the unexpected and helps make your goals a reality.

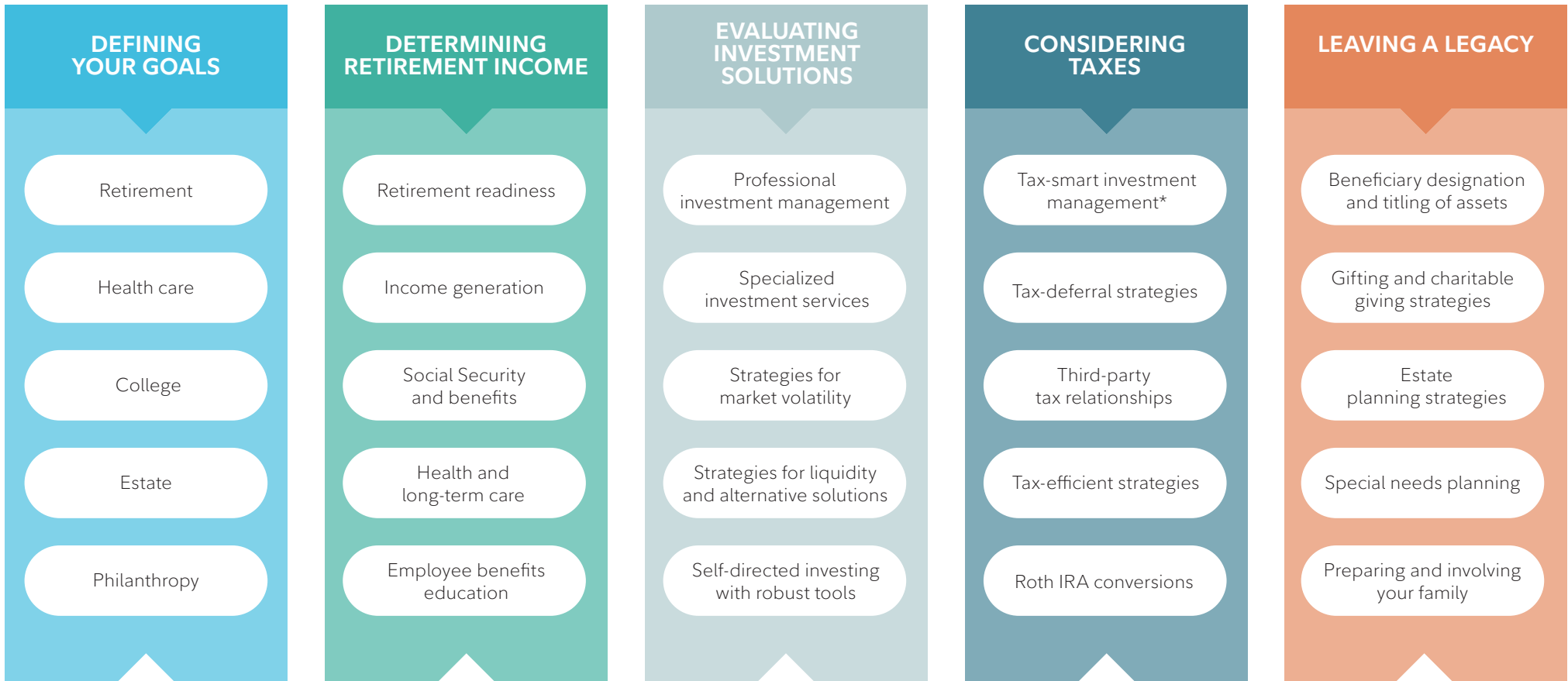
CREATING A FLEXIBLE PLAN

Life will always bring changes. That's why we'll regularly revisit your priorities and goals, reassessing strategies as your needs evolve.



A PLAN FOCUSED ON YOU & YOUR FULL FINANCIAL PICTURE

Our goal is to help you bring to life what matters most to you—enjoying your retirement, navigating taxes and health care expenses, or leaving a legacy. It all starts with a conversation. We can discuss these topics and more.



Topics and questions are designed to help give you insights and items to consider when planning for your future. They are intended for educational purposes only and may not be relevant to your plan. Fidelity does not provide legal or tax advice or prepare estate plans. Please consult an appropriately licensed professional for guidance on your specific situation.

SUPPORTING YOUR LEGACY GOALS

For those clients who meet minimum asset requirements, we can assist with your wealth transfer wishes by helping to evaluate the effectiveness of your estate plan, assessing asset titling and beneficiary designations, or helping ease concerns about estate administration.



ADMINISTRATION OF YOUR TRUSTS

Trust administration services, through Fidelity Personal Trust Company, FSB,[†] can help pass assets to loved ones while potentially avoiding probate.

- ✓ We can administer trusts according to their terms
- ✓ Communicate regularly with beneficiaries
- ✓ Prepare required records, statements, and tax returns



CHARITABLE GIVING FOR YOUR IMPORTANT CAUSES

Fidelity Charitable[®] and Fidelity Philanthropic Consulting can help you make more of a difference now and in the future.

- ✓ Give tax-efficiently and potentially grow your charitable dollars to maximize support
- ✓ Develop a customized giving strategy that incorporates your values
- ✓ Involve family members and engage the next generation so your legacy continues



PREPARING FOR YOUR LOVED ONES WITH UNIQUE CARE NEEDS

We can help you navigate caregiving and planning considerations for your loved ones.

- ✓ We'll walk you through consideration factors when planning for the future
- ✓ Help you implement and manage a plan to maintain their quality of living



FAMILY ENGAGEMENT

- ✓ Access to the benefits of estate planning
- ✓ Engaging your children in the estate planning process
- ✓ Assisting with complex family financial conversations

[†]Fidelity[®] Personal Trust Company, FSB, a federal savings bank.

Fidelity Charitable[®] is the brand name for Fidelity Investments[®] Charitable Gift Fund, an independent public charity with a donor-advised fund program. Various Fidelity companies provide services to Fidelity Charitable. The Fidelity Charitable name and logo and Fidelity are registered service marks of FMR LLC, used by Fidelity Charitable under license.

Fidelity Philanthropic Consulting is a division of National Charitable Services, a Fidelity Investments company. The Fidelity Investments name and logo are registered service marks of FMR, LLC.

This information is intended to be educational and is not tailored to the investment needs of any specific investor.



PLANNING FOR ALL LEVELS OF COMPLEXITY

With accumulation of wealth, situations can become more complicated and lead to unforeseen challenges. In these situations, we can expand your support team—both internally and externally—to offer access to a wide range of specialized services.

- ✓ Dedicated investment managers
- ✓ Specialists with experience in generational wealth transfer and estate planning
- ✓ Business owner services
- ✓ Dedicated service support personnel
- ✓ Equity compensation and corporate benefits education
- ✓ Expanded investment options and opportunistic investing
- ✓ Access to outside help with advanced tax planning and legal needs

Investment minimums apply.

INSIGHTS FROM FIDELITY'S TOP THOUGHT LEADERS

Timely market updates, wealth strategies, and financial planning perspectives

[*Insights from Fidelity Wealth Management*](#)SM provides you with our latest thinking on retirement income, estate planning, taxes and investing.

- ✓ Perspectives from dedicated advisors and other professionals
- ✓ Weekly economic and market updates from our team of portfolio managers
- ✓ Invitations to *Insights Live*SM monthly webinars and access to our videos on demand
- ✓ Newsletters that round up our latest content, delivered straight to your inbox

Investment strategy updates for advisory solutions clients

If Fidelity manages your investments, we'll provide:

- ✓ Quarterly updates on key themes your investment team is watching
- ✓ Analysis of how your strategy performed relative to the markets, and why
- ✓ Explanations of the trades we've made on your behalf

Follow us on social media

We encourage you to use our community as a place to connect and share, because when it comes to managing your wealth, there's always more to discover.

 [LinkedIn](#)

 [YouTube](#)





INVESTING TO SUPPORT YOUR PLAN

Once you and your Fidelity team have formed your plan, we can build an investment strategy to help you reach your goals. You may be more comfortable with Fidelity managing your investment strategy on your behalf through our advisory solutions program, or you may prefer self-directed investment options.

Whichever path you choose, we're here to support your investing needs.



ADVISORY SOLUTIONS

If you decide to have Fidelity manage your investments, we'll help you develop a diversified investment strategy built around a 360-degree view of your household's financial plan. You'll receive proactive investment management tailored to the reasons you're investing and designed to help you achieve your long-term vision.

PERSONALIZED

- ✓ We get to know you and build a portfolio based on your goals and preferences.

ACTIVELY MANAGED

- ✓ We actively manage your portfolio and ensure your investments remain aligned with your financial plan and feelings about growth and protection.

TAX-SMART

- ✓ We use tax-smart techniques when investing or withdrawing your funds, designed to help you keep more of what you earn.

PROACTIVE

- ✓ We proactively review your investments and provide analysis of your risk, taxes, and fees.

EXPERTISE

- ✓ You'll benefit from our cutting-edge technology and world-class research.

THE PRINCIPLES OF OUR INVESTING STRATEGY

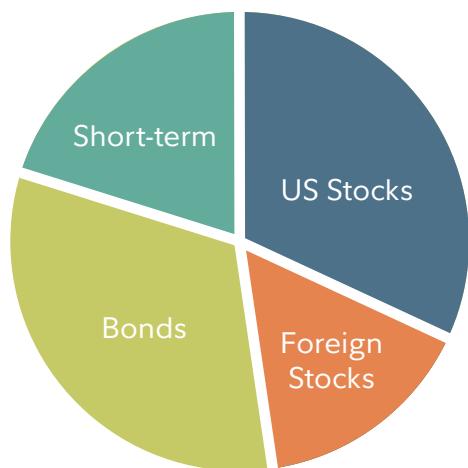
We believe that investing starts with a disciplined approach, extensive investment knowledge, and the use of time-tested strategies.

You have the option of having Fidelity manage your investments on your behalf.

If you choose this route, your investment strategy will be based on three core principles.

PORTFOLIO ASSET ALLOCATION

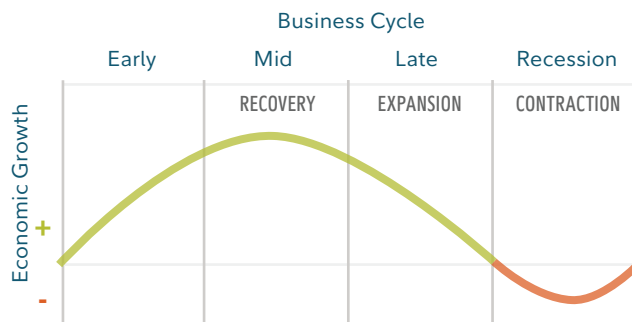
We'll help you identify the right mix of investments to balance risk and reward, to help keep you on track for your goals.



Images for illustrative purposes only.

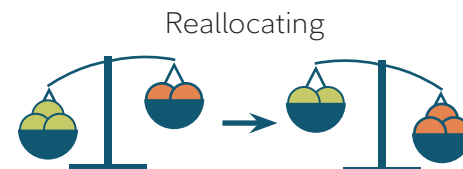
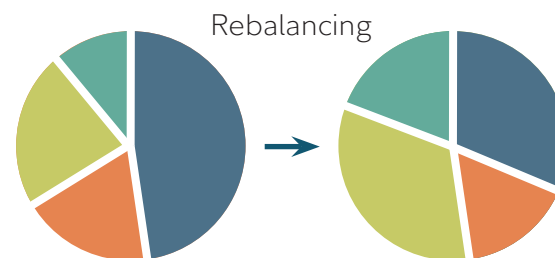
GLOBAL ECONOMY

Our investment team analyzes where the economy is within the business cycle and how that could impact your returns, adjusting your portfolio to attempt to improve performance.

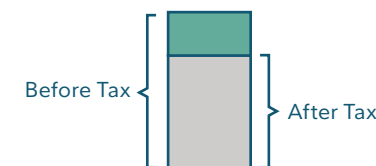


MAINTENANCE

Our investment team maintains a disciplined approach to rebalancing your mix of investments, keeping your portfolio on track, and providing improved tax efficiency, where applicable.



Managing for Taxes



THE PROFESSIONALS BEHIND YOUR INVESTMENT STRATEGY

For over 30 years, the seasoned investment team at Strategic Advisers LLC, the investment manager for many of our advisory programs, has been helping clients reach their goals. Our team of portfolio managers, with specialized areas of focus in asset allocation and specific asset classes, along with our deep quantitative and fundamental research, follow a disciplined approach which drives our investment selection and risk management decisions on behalf of our clients.

AREAS OF FOCUS FOR STRATEGIC ADVISERS:

RESEARCH

- ✓ Meet with hundreds of portfolio managers annually, analyzing their investment strategies to find the most appropriate investments for you.

PORTFOLIO MANAGEMENT

- ✓ Monitors your portfolio to manage its risk and ensure it stays aligned with your stated goals and risk tolerance.

PERSONALIZED TRADING

- ✓ Personalize your accounts with investment preferences and apply several tax-smart strategies* designed to help reduce the impact of taxes.

CUSTOM INVESTMENTS





- ✓ Provide you access to industry-leading managers through our proprietary multi-manager funds and Separately Managed Accounts (SMAs).

Strategic Advisers LLC, a registered investment adviser and a Fidelity Investments company, provides discretionary investment management for a range of managed accounts offered through Fidelity Personal & Workplace Advisors LLC (FPWA).



BREADTH OF SELF-DIRECTED INVESTMENT OPTIONS

If you choose to manage your investments yourself, you have access to a variety of investment opportunities to help you meet your goals.

			
Pay no commissions for online US stock, ETFs, and option trades [†]	Access over 10,000 funds from Fidelity and within Fidelity's FundsNetwork [®]	We have zero expense ratio index mutual funds offered directly to you [‡]	Access over 75,000 individual bonds and CDs
			

Options trading entails significant risk and is not appropriate for all investors. Certain complex options strategies carry additional risk. Before trading options, please read [Characteristics and Risks of Standardized Options](#). Supporting documentation for any claims, if applicable, will be furnished upon request.

ETFs are subject to market fluctuation and the risks of their underlying investments. ETFs are subject to management fees and other expenses.

[†]\$0.00 commission applies to online U.S. equity trades, exchange-traded funds (ETFs) and options (+ \$ 0.65 per contract fee) in a Fidelity retail account only for Fidelity Brokerage Services LLC retail clients. Sell orders are subject to an activity assessment fee (from \$0.01 to \$0.03 per \$1,000 of principal). There is an Options Regulatory Fee that applies to both option buy and sell transactions. The fee is subject to change. Other exclusions and conditions may apply. See [Fidelity.com/commissions](https://www.fidelity.com/commissions) for details. Employee equity compensation transactions and accounts managed by advisors or intermediaries through Fidelity Clearing & Custody Solutions[®] are subject to different commission schedules.

[‡]Fidelity now offers the Fidelity ZERO Total Market Index Fund (FZROX), Fidelity ZERO International Index Fund (FZILX), Fidelity ZERO Large Cap Index Fund (FNILX), and Fidelity ZERO Extended Market Index Fund (FZIPX) available to individual retail investors who purchase their shares through a Fidelity brokerage account.

THE IMPORTANCE OF STAYING INVESTED

To help you reach your wealth's full potential, we believe it is important to stay the course through upturns or downturns occurring in the markets. Historically, staying invested for the long-term has been more prudent than selling through downturns. A hypothetical investor who missed out on just the five best days over the past 35 years would have reduced their portfolio's value by 37%.†

MISSING OUT ON BEST DAYS CAN BE COSTLY

Hypothetical growth of \$10,000 invested in the S&P 500 Index January 1, 1988–December 31, 2023



Past performance is no guarantee of future returns.
Source: Fidelity, Bloomberg, as of 12/31/2023.

†The hypothetical example assumes an investment that tracks the returns of a S&P 500® Index and includes dividend reinvestment but does not reflect the impact of taxes, which would lower these figures. "Best days" were determined by ranking the one-day total returns for the S&P Index within this time period and ranking them from highest to lowest. There is volatility in the market, and a sale at any point in time could result in a gain or loss. Your own investment experience will differ, including the possibility of losing money.



ADDITIONAL PROGRAMS

Fidelity provides additional programs that may be of interest to Fidelity Wealth Management clients.

- ✓ Annuities and Life Insurance
- ✓ Alternative Investments
- ✓ Line of Credit



SOLUTIONS TO HELP BALANCE GROWTH & PROTECTION

Insurance products available through Fidelity can help support you and your loved ones with building wealth, securing retirement, and providing protection.

ANNUITIES

Can help with things like covering your essential expenses in retirement or protecting your assets from down markets.

- ✓ Save more for retirement in a tax-deferred manner
- ✓ Protect your assets while providing for some growth
- ✓ Secure guaranteed income for life in retirement

LIFE INSURANCE

Can help you and your family meet a variety of goals, from replacing income to insulating your assets, and more.

- ✓ Replace income to help pay bills or fund college
- ✓ Leave your loved ones a lasting legacy
- ✓ Protect your retirement savings plan

Guarantees apply to certain insurance and annuity products and are subject to product terms, exclusions and limitations and the insurer's claims paying ability and financial strength.

ALTERNATIVE INVESTMENTS

Invest beyond the traditional with the Fidelity Alternative Investments Offering³ which includes categories and structures that span the liquidity spectrum (including private equity, private credit, and real assets), and can play a unique role in a portfolio beyond traditional stock and bond returns.

REASONS TO CONSIDER ALTERNATIVE INVESTMENTS INCLUDE:

Expanded investment universe
Potential for enhanced returns & income
Diversification

Depending on your investment objectives and the type of asset class exposure you're looking for, alternative investments can provide a range of opportunities:



PRIVATE EQUITY



PRIVATE CREDIT



REAL ASSETS



LIQUID ALTERNATIVES








DIGITAL ASSETS

General eligibility and fees vary. Alternative investment strategies may not be suitable for all investors and are not intended to be a complete investment program. See endnote 3 for additional information.



LINE OF CREDIT

Our lending solutions program allows you to use your investment portfolio as collateral to receive a personal cash loan. Your investment strategy stays on track, while you gain access to a security-backed line of credit program.

-  REAL ESTATE PURCHASES
-  HOME RENOVATIONS
-  LARGE DOLLAR PURCHASES
-  CELEBRATORY EVENTS
-  EDUCATIONAL TUITION

- ✓ Use your taxable assets as collateral to get access to cash to meet your needs
- ✓ Avoid paying taxes that may be triggered by selling holdings
- ✓ Take advantage of competitive interest rates[†]
- ✓ Gain access to funds without having to tap into cash reserves
- ✓ Work with a reputable lender selected by Fidelity⁴
- ✓ Experience a streamlined application and loan service process with that third-party lender

[†]Interest rates are offered in a tiered structure and will vary based on the amount of the loan commitment. Collateral minimums apply.

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

Past performance is no guarantee of future results.

Diversification and asset allocation do not ensure a profit or guarantee against loss.

*Tax-smart (i.e., tax-sensitive) investing techniques (including tax-loss harvesting) are applied in managing certain taxable accounts on a limited basis, at the discretion of the portfolio manager primarily with respect to determining when assets in a client's account should be bought or sold. As the discretionary portfolio manager, Strategic Advisers LLC ("Strategic Advisers") may elect to sell assets in an account at any time. A client may have a gain or loss when assets are sold. There are no guarantees as to the effectiveness of the tax-smart investing techniques applied in serving to reduce or minimize a client's overall tax liabilities, or as to the tax results that may be generated by a given transaction. Strategic Advisers does not currently invest in tax-deferred products, such as variable insurance products, or in tax-managed funds, but may do so in the future if it deems such to be appropriate for a client. Strategic Advisers does not actively manage for alternative minimum taxes; state or local taxes; foreign taxes on non-U.S. investments; federal tax rules applicable to entities; or estate, gift, or generation-skipping transfer taxes. Strategic Advisers relies on information provided by clients in an effort to provide tax-sensitive investment management and does not offer tax advice. Except where Fidelity Personal Trust Company (FPTC) is serving as trustee, clients are responsible for all tax liabilities arising from transactions in their accounts, for the adequacy and accuracy of any positions taken on tax returns, for the actual filing of tax returns, and for the remittance of tax payments to taxing authorities.

1. Investor's Business Daily® (IBD), September 2023: Fidelity is the #1 Most Trusted Wealth Management Company. The study was conducted in two phases, with data collected via online surveys in May, June, and July 2023. In phase 1 507 respondents ranked 12 trust attributes to identify the trust characteristics that are most important to consumers. Using the attributes in phase 1, 7,597 survey respondents in phase 2 were asked to score companies on 7 different criteria, weighted in descending order: financially sound/secure; quality of products and services; commitment to protecting the privacy and security of personal data; ethical business practices and values; customer service and treatment of customers; fair pricing and fees; and sensitivity to customer needs in the current economic and financial climate, with the overall score based on the composite scores for each criteria. To be included in the ranking for the wealth management category required at least 125 respondents. IBD's ranking of Fidelity as the #1 Most Trusted Wealth Management Company should not be construed as representing any client's experience with, or endorsement of, Fidelity or its wealth management services. Third-party rankings or past performance are not indicative of future performance. The third-party trademarks appearing herein are the property of their respective owners.

2. Value of advice sources: Envestnet, Capital Sigma: Depending on the time period and how returns are calculated. Value of advice sources: Envestnet's "Capital Sigma: The Advisor Advantage" estimates advisor value add at an average of 3% per year, 2019; Russell Investments 2023 Value of a Financial Advisor estimates value add at 5.12% per year; and Vanguard, "Putting a value on your value: Quantifying Vanguard Advisor's Alpha®," 2022, estimates lifetime value add up to, or even exceed 3%. The methodologies for these studies vary greatly. In the Envestnet and Russell studies, the paper sought to identify the absolute value of a set of services, while the Vanguard study compared the expected impact of advisor practices to a hypothetical base-case scenario.

3. Alternative investments are investment products other than the traditional investments of stocks, bonds, mutual funds, or exchange-traded funds. Examples of alternative investments include limited partnerships, limited liability companies, hedge funds, private equity, private debt, commodities, real estate, and promissory notes. Alternative investments can be relatively illiquid, difficult to value, have limited historical risk and return data, may require a high degree of investment analysis, and can have relatively high costs of purchase and sale. An investment involves a high degree of risk and is suitable only for those investors willing to risk losing some or all of their investment and who have the experience and ability to evaluate the risks and merits of such an investment. For certain investments, prospective clients will have to represent in writing that they are an accredited investor, a qualified purchaser, or a knowledgeable employee, as such terms are defined in the relevant securities laws.

4. Customers may choose to use a third-party lender of their choice for a loan or line of credit backed by their eligible Fidelity accounts. Certain eligibility requirements apply, and the services provided to support this arrangement are limited. If you choose to use a different third-party lender, you must have at least \$1,000,000 in assets under administration at Fidelity, your collateral must be held in either an individual or a joint brokerage account, and you may not use assets held in a discretionary managed account. By choosing to use your own lender, many of the features described above will not apply. You will still have to enter into a control agreement with Fidelity and the third-party lender, but you will not be able to view information regarding the loan in Fidelity.com; Fidelity will not validate the collateral accounts for the lender; Fidelity will not assist with the application or loan processes; and will not validate the credit quality of the bank or the loan details and features.

Indexes are unmanaged. It is not possible to invest directly in an index. Securities indexes are not subject to fees and expenses typically associated with managed accounts.

Generally, among asset classes stocks are more volatile than bonds or short-term instruments and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Although the bond market is also volatile, lower-quality debt securities including leveraged loans generally offer higher yields compared to investment grade securities, but also involve greater risk of default or price changes. Foreign markets can be more volatile than U.S. markets due to increased risks of adverse issuer, political, market or economic developments, all of which are magnified in emerging markets.

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.

Fidelity® Wealth Services ("FWS") offers three service levels, each with its own fees, features, and eligibility requirements. Wealth Management service level clients must generally qualify for support from a dedicated Fidelity advisor, which is based on a variety of factors (for example, a client with at least \$500,000 invested in eligible Fidelity account(s) would typically qualify). Account investment minimum is \$50,000. For details, review the Program Fundamentals available online or through a representative.

Fidelity insurance products are issued by Fidelity Investments Life Insurance Company (FIL), 900 Salem Street, Smithfield, RI 02917, and, in New York, by Empire Fidelity Investments Life Insurance Company®, New York, N.Y. FIL is licensed in all states except New York. Other insurance products available at Fidelity are issued by third-party insurance companies, which are not affiliated with any Fidelity Investments company. A contract's financial guarantees are subject to the claims-paying ability of the issuing insurance company.

Annuities at Fidelity are distributed by Fidelity Insurance Agency, Inc. and, for certain products, Fidelity Brokerage Services, Member NYSE, SIPC

Other than with respect to assets managed on a discretionary basis through an advisory agreement with Fidelity Personal and Workplace Advisors LLC, you are responsible for determining whether, and how, to implement any financial planning recommendations presented, including asset allocation suggestions, and for paying applicable fees. Financial planning does not constitute an offer to sell, a solicitation of any offer to buy, or a recommendation of any security by Fidelity Investments or any third party.

Fidelity® Wealth Services and Fidelity® Strategic Disciplines are advisory services offered by Fidelity Personal and Workplace Advisors LLC (FPWA), a registered investment adviser, for a fee. Portfolio Advisory Services accounts are discretionary investment management accounts offered through Fidelity® Wealth Services. 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. FPWA, FBS and NFS are Fidelity Investments companies.

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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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