

UNDERSTANDING INVESTMENT PERFORMANCE

As you review this update, please remember that the performance data stated represents past performance, which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance stated. To learn more or to obtain the most recent month-end performance, call Fidelity at 1-800-343-0860 or visit www.mysavingsatwork.com (log in, choose plan, select "Investment Choices & Research," and then pick investment option).

Fund ID	Name	Cumulative Total Returns %		Average Annual Total Returns %					Fund Inception	Short-Term Trading Fee (%/Days)	Expense Ratio
		3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Life of Fund			
TARGET DATE											
FSNKX	Fidelity Freedom® 2010 Fund Class K 1,28,29	0.88	2.95	7.38	-0.19	3.88	4.33	5.96	10/17/96	n/a	0.430
FSNLX	Fidelity Freedom® 2015 Fund Class K 1,28,29	1.02	3.91	8.71	0.17	4.76	5.01	5.60	11/06/03	n/a	0.460
FSNOX	Fidelity Freedom® 2020 Fund Class K 1,28,29	1.07	4.81	9.97	0.45	5.57	5.57	6.52	10/17/96	n/a	0.490
FSNPX	Fidelity Freedom® 2025 Fund Class K 1,28,29	1.10	5.59	11.09	0.88	6.30	6.07	6.40	11/06/03	n/a	0.530
FSNOX	Fidelity Freedom® 2030 Fund Class K 1,28,29	1.23	6.42	12.43	1.47	7.26	6.87	6.97	10/17/96	n/a	0.560
FSNUX											

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MONEY MARKET - GOVERNMENT (continued)											
FZFX	Fidelity® Treasury Money Market Fund ^{5,31} 7-Day Yield* % as of 06/30/2024: 4.95	1.24	2.49	5.08	2.86	1.92	1.26	3.23	8/31/83	n/a	0.420
FDLX	Fidelity® Treasury Only Money Market Fund ³¹ 7-Day Yield* % as of 06/30/2024: 4.94	1.24	2.49	5.07	2.79	1.88	1.24	2.77	1/05/88	n/a	0.420
BOND											
FGBFX	Fidelity® Global Credit Fund ³²	0.52	3.05	9.48	-3.94	-0.03	0.74	0.99	5/22/12	n/a	0.500
FNMIX	Fidelity® New Markets Income Fund ³²	0.98	3.43	13.84	-0.38	0.89	2.32	8.57	5/04/93	n/a	0.790
BOND - GOVERNMENT											
ABTIX	American Century Government Bond Fund R5 Class ^{6,32}	0.13	-1.05	1.54	-3.44	-0.66	0.81	5.55	5/16/80	n/a	0.270
FGMNX	Fidelity® GNMA Fund ³²	0.31	-0.90	2.61	-2.67	-0.63	0.77	5.14	11/08/85	n/a	0.450
FGOVX	Fidelity® Government Income Fund ³²	0.16	-0.85	1.58	-3.44	-0.89	0.66	5.99	4/04/79	n/a	0.450
FSTGX	Fidelity® Intermediate Government Income Fund ³²	0.48	0.18	3.04	-1.89	-0.17	0.76	4.27	5/02/88	n/a	0.450
FUAMX	Fidelity® Intermediate Treasury Bond Index Fund ^{7,32}	0.10	-0.87	1.60	-3.56	-0.72	1.08	3.10	12/20/05	n/a	0.030
FFXSX	Fidelity® Limited Term Government Fund ³²	0.76	0.63	3.86	-0.81	0.29	0.75	4.07	11/10/86	n/a	0.300
FNBGX	Fidelity® Long-Term Treasury Bond Index Fund ^{7,32}	-1.67	-4.64	-5.67	-10.54	-4.29	0.55	3.35	12/20/05	n/a	0.030
FMSFX	Fidelity® Mortgage Securities Fund ³²	0.24	-0.85	2.36	-3.09	-0.78	0.89	5.31	12/31/84	n/a	0.450
FUMBX	Fidelity® Short-Term Treasury Bond Index Fund ^{7,32}	0.87	0.72	4.09	-0.46	0.68	1.07	2.10	12/20/05	n/a	0.030
BOND - DIVERSIFIED											
FCNVX	Fidelity® Conservative Income Bond Fund ^{4,32}	1.31	2.55	5.80	3.17	2.39	1.85	1.57	3/03/11	n/a	0.300
FCBFX	Fidelity®										

Cumulative
Total Returns %

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BOND - INFLATION-PROTECTED											
FIPDX	Fidelity® Inflation-Protected Bond Index Fund ³²	1.02	0.94	2.67	-1.37	2.01	1.87	1.53	5/16/12		

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DOMESTIC EQUITIES - LARGE VALUE (continued)											
FVDKX	Fidelity® Value Discovery Fund Class K ^{14,28}	-3.46	3.19	8.52	3.82	9.21	7.85	9.27	12/10/02	n/a	0.600
VWNAX	Vanguard Windsor™ II Fund Admiral™ Shares ^{17,28}	1.03	10.01	20.10	7.85	13.69	10.38	10.99	6/24/85	n/a	0.260
DOMESTIC EQUITIES - MID VALUE											
FLPKX	Fidelity® Low-Priced Stock Fund Class K ^{14,28,35}	-1.91	6.27	16.79	6.13	11.91	8.97	13.00	12/27/89	n/a	0.830
FSMVX	Fidelity® Mid Cap Value Fund ^{28,35}	-5.38	5.13	18.10	8.12	11.04	7.75	9.18	11/15/01	n/a	0.870
FIMVX	Fidelity® Mid Cap Value Index Fund ^{28,35}	-3.42	4.53	11.96	3.63	--	n/a	8.28	7/11/19	n/a	0.050
FVLKX	Fidelity® Value Fund Class K ^{14,28,35}	-5.66	3.13	16.11	6.12	12.81	8.87	11.95	12/01/78	n/a	0.760
FVSKX	Fidelity® Value Strategies Fund Class K ^{14,28,35}	-5.40	2.65	15.13	7.25	12.91	9.22	11.47	12/31/83	n/a	0.740
DOMESTIC EQUITIES - SMALL VALUE											
FCPVX	Fidelity® Small Cap Value Fund ^{28,36}	-6.51	-0.56	10.96	2.92	10.83	8.24	10.11	11/03/04	n/a	1.000
FJSVX	Fidelity® Small Cap Value Index Fund ^{28,36}	-3.63	-0.87	10.83	-0.52	--	n/a	7.25	7/11/19	n/a	0.050
DOMESTIC EQUITIES - LARGE BLEND											
FXAIX	Fidelity® 500 Index Fund ^{11,28}										

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DOMESTIC EQUITIES - LARGE GROWTH

FBGKX

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Total Returns %

Average Annual
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SPECIALTY (continued)											
FSTCX	Fidelity® Select Telecommunications Portfolio 28,34	5.35	3.26	12.07	-5.71	3.06	4.30	8.94			

³ Initial offering of Premium Class shares for Fidelity Government Money Market Fund was on 04/06/2015. Returns and expenses prior to that date are those of Fidelity Government Money Market Fund (SPAXX). Had Fidelity Government Money Market Fund - Premium Class expenses been reflected in the returns shown, total returns would have been higher.

⁴ Fidelity is reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

⁵ Initial offering of Fidelity Treasury Fund shares for Treasury Fund was on 04/06/2015. Returns and expenses prior to that date are those of Treasury Fund-Daily Money Class. Had Treasury Fund-Fidelity Treasury Fund expenses been reflected in the returns shown, total returns would have been higher.

⁶ The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/01/2010. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 05/16/1980, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

⁷ Returns prior to October 4, 2017 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

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⁸ On November 1, 2013, an initial offering of the Fidelity Limited Term Bond Fund (Retail Class) took place. Returns and expenses prior to that date are those of the Fidelity Advisor Limited Term Bond Fund Institutional Class. Had Fidelity Limited Term Bond Fund (Retail Class) expenses been reflected in the returns shown, total returns would have been higher.

²¹ Prior to February 1, 2007, Trend Fund operated under certain different investment policies and compared its performance to a different index. The fund's historical performance may not represent its current investment policies.

²² The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 03/26/1993, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

²³ Prior to December 1, 2010, Fidelity Emerging Asia Fund operated under certain different investment policies and compared its performance to a different benchmark. The fund's historical performance may not represent its current investment policies.

²⁴ Prior to July 1, 2010, the fund was named Fidelity Select Environmental Portfolio, operated under certain different investment policies, and compared its performance to a different benchmark. The fund's historical performance may not represent its current investment policies.

²⁵ Prior to October 1, 2006, Fidelity Select IT Services, Select Consumer Discretionary, Select Industrials, Select Communications Equipment, Select Consumer Staples, Select Materials, and Select Utilities Growth Portfolios operated under different investment policies, and compared their performance to different benchmarks. The fund's historical performance might not represent its current investment policies.

²⁶ Prior to December 1, 2010, Select FinTech Portfolio (previously known as Select Consumer Finance Portfolio) operated under certain different investment policies and compared its performance to a different additional benchmark. The fund's historical performance may not represent its current investment policies.

²⁷ The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/12/2001. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 05/13/1996, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

INVESTMENT RISK

²⁸ Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

²⁹ Fidelity Freedom Funds are designed for investors expecting to retire around the year indicated in each fund's name. Except for the Freedom Income Fund, the funds' asset allocation strategy becomes increasingly conservative as it approaches the target date and beyond. Ultimately, they are expected to merge with the Freedom Income Fund. The investment risks of each Fidelity Freedom Fund change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and, commodity-related, foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

³⁰ Non-Fidelity Government Mutual Fund Money Market: ***You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.***

³¹ Fidelity Government Mutual Fund Money Market: ***You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, is not required to reimburse money market funds for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.*** Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares.

³² In general the bond market is volatile and bonds entail interest rate risk (as interest rates rise bond prices usually fall and vice versa). This effect is usually pronounced for longer-term securities. Bonds also entail the risk of issuer default, issuer credit risk and inflation risk.

³³ Lower-quality debt securities involve greater risk of default or price changes due to potential changes in the credit quality of the issuer.

³⁴ Because of their narrow focus, sector funds may be more volatile than funds that diversify across many sectors.

³⁵ Investments in mid-sized companies may involve greater risk than those of larger, more well known companies, but may be less volatile than investments in smaller companies.

³⁶ Investments in smaller companies may involve greater risk than those in larger, more well known companies.

³⁷ Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political or

