



A Lifetime Investment Approach

The backbone of our target date portfolios is our glide path

Fidelity's target date strategies are designed to help you grow your retirement savings during your earning years and provide income and stability through your retirement years.

How they work

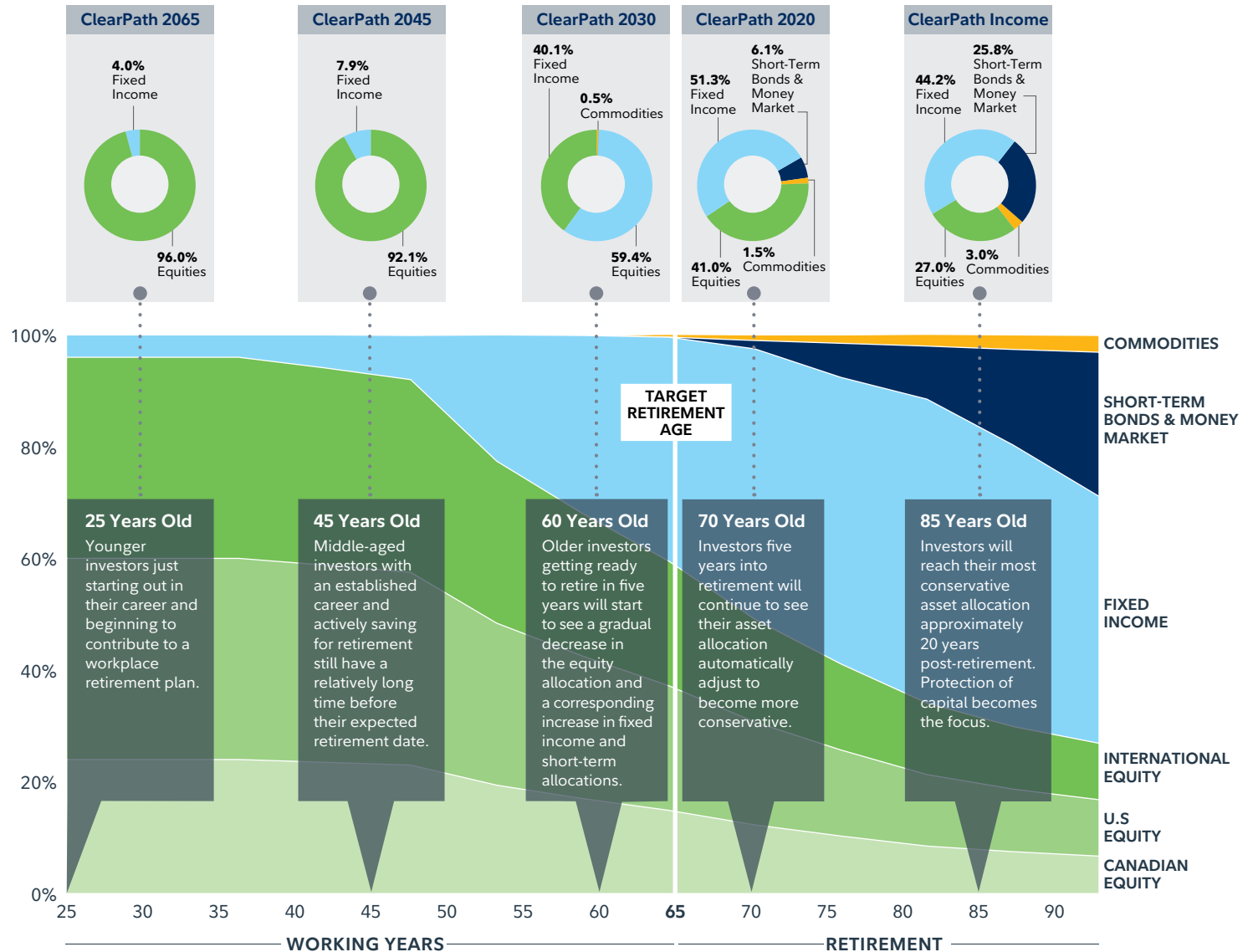
Investing in a combination of equities, fixed income and short-term assets, the strategies' glide path – or asset allocation mix – automatically adjusts, balancing risk and reward throughout your lifetime.

Each strategy is managed with a target date in mind. Choose the strategy that most closely matches the year you expect to retire.

Our strategies offer you:

Diversification: Investing across different asset classes and securities may help reduce risk while offering growth potential.

Asset Allocation: The strategies' investment mixes adjust based on their target retirement dates – gradually becoming more conservative over time.



Age examples shown are for illustrative purposes only and do not reflect the full line of strategies. Allocation percentages may not add up to 100% due to rounding and/or cash balances. Target allocations for the Fidelity ClearPath Institutional Portfolios will vary from this approximate illustration.



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The portfolio managers will periodically rebalance the portfolios as market conditions change. Please note that Fidelity Investments reserves the right to modify the target asset allocation strategy of any portfolio and may modify the selection of underlying funds in any of the portfolios. Read this important information carefully before making any investment. Past performance is no guarantee of future results. An investment may be risky and may not be suitable for an investor's goals, objectives and risk tolerance. Investors should be aware that an investment's value may be volatile and may experience a gain or loss.

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