

Dear Investor,

Fidelity Funds Target 2025/Target 2030 - AMC reductions

On 1 January 2023 (the "Effective Date"), we will be reducing the AMC for the below funds;

Share Class	ISIN	Current AMC	New AMC
FF - Fidelity Target 2025 (Euro) Fund P-ACC-USD (USD/EUR hedged)	LU2242648108	0.60%	0.45%
FF - Fidelity Target™ 2025 (Euro) Fund A-ACC-EUR	LU0251131792	1.10%	0.85%
FF - Fidelity Target™ 2025 (Euro) Fund A-ACC-GBP (GBP/EUR hedged)	LU2122942761	1.10%	0.85%
FF - Fidelity Target™ 2025 (Euro) Fund A-ACC-USD (USD/Euro hedged)	LU2132457917	1.10%	0.85%
FF - Fidelity Target™ 2025 (Euro) Fund A-EUR	LU0215158840	1.10%	0.85%
FF - Fidelity Target™ 2025 (Euro) Fund P-ACC-EUR	LU0393654727	0.60%	0.45%
FF - Fidelity Target 2030 (Euro) Fund P-ACC-USD (USD/EUR hedged)	LU2242648017	0.80%	0.60%
FF - Fidelity Target™ 2030 (Euro) Fund A-ACC-EUR	LU0251131362	1.50%	1.10%
FF - Fidelity Target™ 2030 (Euro) Fund A-ACC-GBP (GBP/EUR hedged)	LU2122942928	1.50%	1.10%
FF - Fidelity Target™ 2030 (Euro) Fund A-ACC-USD (USD/Euro hedged)	LU2132458055	1.50%	1.10%
FF - Fidelity Target™ 2030 (Euro) Fund A-EUR	LU0215159145	1.50%	1.10%
FF - Fidelity Target™ 2030 (Euro) Fund P-ACC-EUR	LU0393654990	0.80%	0.60%
FF - Fidelity Institutional Target™ 2030 (Euro) Fund P-ACC-EUR	LU1153363988	0.40%	0.30%

Kind Regards,

*****DISCLAIMER*****

The information included herein is not an official notice and it is information purposes only. The information is based on third party information (mainly as received from the relevant fund manager and/or its transfer agent or administrator) and may not be comprehensive or some information which may be relevant may have been omitted. Consequently, Allfunds Bank, S.A. does not guarantee that such information is neither accurate nor complete as of the date it is received or that it will continue to be accurate or complete in the future.

This message is private and confidential and it is intended exclusively for the addressee. If you receive this message by mistake, you should not disseminate, distribute or copy this e-mail. Please inform the sender and delete the message and attachments from your system. No confidentiality nor any privilege regarding the information is waived or lost by any mistransmission or malfunction.

E-mail transmission cannot be guaranteed to be secure, confidential, or error-free, as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, or contain viruses. Allfunds Bank, S.A. does not accept responsibility for any changes, errors or omissions in the contents of this message after it has been sent.