

▶ **Make the most of your future**  
with your retirement plan from Fidelity



---

Tryko Partners, LLC 401(k) Plan



**Save for retirement through Tryko Partners, LLC 401(k)  
Plan easily, regularly, and automatically.**

With all the responsibilities and financial priorities you might be juggling – mortgage payments, parenthood, saving or paying for college, caring for parents, and more – it can be easy to overlook the need to save for retirement. But it's important to consider setting aside money for retirement as early and regularly as you can, because the quality of your retirement years could very well depend on how much you have been able to save.

As you consider enrolling in Tryko Partners, LLC 401(k) Plan and selecting investment options for your account, please review this Enrollment Guide. It contains valuable information that may help you better understand the basics of investing, as well as help you make the most of your company's retirement savings plan.

**LOOK INSIDE FOR:**

- Participating in your plan
- Investment Options
- Next Steps

*Please review this information carefully.*

**FIDELITY RESOURCES TO HELP YOU MANAGE YOUR  
RETIREMENT SAVINGS ACCOUNT:**



Visit [www.netbenefits.com](http://www.netbenefits.com)



Contact Fidelity representatives at 1-800-294-4015 who are available to assist you from 8:30 a.m. to 8:00 p.m. ET any business day that the New York Stock Exchange is open.

¿Habla español? Para empezar, llame a nuestros representantes dedicados que hablan español a la línea de Beneficios de Jubilación de Fidelity (Fidelity Retirement Benefits Line) al 800-587-5282.

**In addition to the services provided by Fidelity, you also have access to Cambridge Investment Research, Inc.. Your advisor is not affiliated with Fidelity Investments.**

**Your retirement plan's financial advisor contact information:**

Harry Appel  
Cambridge Investment Research, Inc.  
106 Apple Street  
Suite 200 North  
Tinton Falls, NJ 07724  
PH: 212-494-9090  
[happel@cambridgesecure.com](mailto:happel@cambridgesecure.com)



## PARTICIPATING IN YOUR **plan**

You can receive help reaching your financial goals for retirement with Tryko Partners, LLC 401(k) Plan. For additional information about your Plan visit [www.netbenefits.com](http://www.netbenefits.com)

### **When am I eligible for the Plan?**

You are eligible to participate in the Plan if:

- you complete 3 months of service
- you are at least 21 years old
- and you are not:
  - a leased employee
  - a nonresident alien and do not receive any U.S. earned income

The Plan does not cover employees who are residents of Puerto Rico.

### **How do I enroll in the Plan?**

Once you have reviewed this enrollment guide and your investment options, refer to the Next Steps section of this guide for detailed instructions on how to enroll.

Remember to choose your investment options when you enroll. If you do not select an investment mix of your own, your Employer has directed Fidelity to place your contributions and/or loan repayments into a(n) Fidelity Investments target date fund that most closely aligns with your projected retirement date based upon your birth year. If you would prefer to select your own investments, please contact Fidelity by logging onto [www.netbenefits.com](http://www.netbenefits.com) and indicate your elections.

### **When is my enrollment effective?**

Once you satisfy these requirements, you will become eligible to participate in the Plan on the first day of the following month.

### **How much can I contribute?**

Through automatic payroll deduction, you may contribute between 1% and 70% of your eligible pay on a pretax and/or Roth basis, up to the annual IRS dollar limit (2026 = \$24,500). You may change your deferral percentage as applicable. Any changes made would take effect at the beginning of each payroll period.

If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral contributions to the Plan up to the IRS Catch-up Contribution Limit (2026 = \$8,000). Starting in 2025, the SECURE 2.0 Act increases the limit for you if you have attained age 60, 61, 62, or 63 in a given calendar year. The limit for 2026 is \$11,250.

Starting in 2026, if your FICA wages from the prior calendar year with your current employer exceeded \$150,000, any age 50 catch-up contributions to the Plan must be made as Roth contributions. If your FICA wages were \$150,000 or less, your catch-up contribution may be pretax or Roth.

### **What is the Roth 401(k) option?**

Unlike your traditional, pretax 401(k) deferrals, the Roth 401(k) feature allows you to contribute after-tax dollars, but then withdraw tax-free dollars from your account when you retire, provided the distribution is "qualified." A qualified distribution is one that is taken after the five taxable year period beginning January 1 of the year for which your first designated Roth contribution to the plan is made (or to a previous plan, if that amount was subsequently rolled over to the distributing plan) AND you turn age 59 ½, become disabled, or die. If you are eligible to make traditional pretax 401(k) contributions, you can also make Roth 401(k) contributions. Your total contributions to the plan (both Roth 401(k) deferrals and traditional pretax contributions) cannot exceed IRS limits, or your plan's limit, if less.

### **Can I move money from another retirement plan into this one?**

You may be permitted to roll over eligible contributions into this Plan from a previous employer's retirement plan. For other eligible account types, please see your Summary Plan Description. Once you have confirmed that your



Employer will accept your rollover contribution, you can get started in the “Rollovers” section online. **Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.**

**Does the Company contribute to my account?**

The Employer may make a discretionary matching contribution to your account. The amount would be equal to a percentage determined annually by a Board of Directors’ Resolution for each contribution period.

To be eligible for discretionary matching contributions you are required to:

- make employee pretax deferral contributions or Roth 401(k) after-tax deferral contributions. The plan will match on the combined total of these contributions up to the matching limit.
- be employed by the Employer as of the last day of the contribution period

To be eligible for profit sharing contributions you are required to:

- be employed by the Employer as of the last day of the contribution period

The Employer may make a discretionary profit sharing contribution to only those participants who are eligible under the terms of the plan. Please refer to your employer or Summary Plan Description for more detailed information.

To be eligible for discretionary profit sharing contributions you are required to:

- be employed by the Employer as of the last day of the contribution period

Union employees should refer to the Summary Plan Description for details related to the profit sharing contribution formula.

**When am I Vested?**

The term “vesting” refers to the portion of your account balance that you are entitled to under the plan’s rules. You are always 100% vested in your:

- employee deferral account(s)
- rollover account
- and any earnings thereon.

Employer profit sharing contributions, matching

contributions and earnings will be vested in accordance with the following schedule:

Years of Service for Vesting	Percentage
less than 2	0
2	20
3	40
4	60
5	80
6	100

The money your employer contributes to your account in the form of a match or profit sharing contribution and any earnings become yours after a certain period of time. This is known as vesting. The vesting schedule for employer contributions is detailed in your Plan’s Summary Plan Description.

But remember, the money you contribute to the Plan and any earnings on those contributions are always yours. However, the value of your account may fluctuate depending on market conditions.

**Can I take a loan from my account?**

Although your plan account is intended for your retirement, you may borrow from your account.

**Can I make withdrawals from my account?**

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, as a Required Minimum Distribution (RMD), or death. Your Plan may allow for additional types of withdrawals. Please refer to your Summary Plan Description for further details. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan.

**How do I access my account?**

Within NetBenefits®, you have access to your account information and retirement planning tools.

Account statements may be viewed and printed for any time period up to 24 previous months. A hard copy statement is also available to be automatically mailed to you four times a year. You can initiate or suppress these mailings within NetBenefits® by selecting Preferences under the Profile tab.



You may call the Retirement Benefits Line at 1-800-294-4015 between 8:30 a.m. and 8:30 p.m. ET each day the New York Stock Exchange is open. Representatives can assist you with transactions and answer many of your questions regarding retirement savings.

### **How do I change my investment options?**

You may request investment changes (exchanges) or redirect future contributions among investment options available to you within NetBenefits® or by calling the Retirement Benefits Line at 1-800-294-4015 any business day that the New York Stock Exchange is open.

### **How do I manage my account once I am enrolled in the Plan?**

Within NetBenefits®, you have access to your account information, services and educational resources.

- **Self-paced learning workshops.** These interactive workshops and tutorials can help you take advantage of educational resources online. The workshops cover a variety of topics including how to plan for your retirement savings, how to develop an investment strategy, and how to access your retirement goals. View the Learn section within NetBenefits®.
- **Automatic Rebalancing.** You may choose to participate in our Automatic Rebalancing program, which will alert you via email when your retirement savings account first diverges from the investment allocation you established by at least the percentage amount you specified. Go to the Investments section within NetBenefits® to learn more.
- **Annual Increase Program.** If you want to have your deferral contribution rate automatically increased on an annual basis, you can take advantage of the Annual Increase Program. If you choose to participate, the Annual Increase Program allows you to direct that your deferral contribution rate be automatically increased. Each year on or around the date you designate, your contribution rate will increase by the amount you elected, subject to any limits that may apply.

Go to the Contributions section within NetBenefits® to sign up or call the Fidelity Retirement Benefits line at 1-800-294-4015, for more information.

- **Beneficiary Tracking.** To update your beneficiary information, go to the Profile section within NetBenefits® and enter your beneficiary information at any time.
- **Educational updates.** To receive relevant, educational communications from Fidelity by email, go to the Profile section within NetBenefits® and enter your email address.

# INVESTMENT options

*Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity or your investment professional for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.*

What follows is an introduction to the investment options you can choose for your Plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the investment options available through the Plan, including fees and expenses, log on to Fidelity NetBenefits® at [netbenefits.com](http://netbenefits.com).

## More

### Conservative

Investment Options to the top have potentially more inflation risk and less investment risk

Spectrum Category	Fund Name					
Money Market (or Short Term)	Government		Retail		Institutional	
	<ul style="list-style-type: none"> <li>Fidelity® Government Money Market Fund Class K6</li> </ul>					
Stable Value						
Bond	Government	Diversified	Municipal	Inflation-Protected	High Yield	International/Global
	<ul style="list-style-type: none"> <li>JPMorgan Government Bond Fund Class R6</li> </ul>	<ul style="list-style-type: none"> <li>Fidelity Advisor® Total Bond Fund Class Z</li> </ul>			<ul style="list-style-type: none"> <li>Eaton Vance Income Fund of Boston Class R6</li> </ul>	
Balanced / Hybrid	<ul style="list-style-type: none"> <li>Fidelity Advisor® Balanced Fund - Class Z</li> </ul>					
	Convertibles			International		
<ul style="list-style-type: none"> <li>First Eagle Global Fund Class R6</li> </ul>						
Domestic Equity	Large Value		Large Blend		Large Growth	
	<ul style="list-style-type: none"> <li>American Funds American Mutual Fund® Class R-6</li> </ul>		<ul style="list-style-type: none"> <li>Fidelity® 500 Index Fund</li> </ul>		<ul style="list-style-type: none"> <li>Franklin DynaTech Fund Class R6</li> </ul>	
	Mid Value		Mid Blend		Mid Growth	
	<ul style="list-style-type: none"> <li>MFS Mid Cap Value Fund Class R6</li> </ul>		<ul style="list-style-type: none"> <li>Fidelity® Mid Cap Index Fund</li> </ul>		<ul style="list-style-type: none"> <li>JPMorgan Mid Cap Growth Fund Class R6</li> </ul>	
	Small Value		Small Blend		Small Growth	
	<ul style="list-style-type: none"> <li>PIMCO RAE US Small Fund Institutional Class</li> </ul>		<ul style="list-style-type: none"> <li>JPMorgan U.S. Small Company Fund Class R6</li> </ul>		<ul style="list-style-type: none"> <li>American Century Small Cap Growth Fund R6 Class</li> </ul>	
International / Global Equity	Diversified		Regional		Emerging Markets	
	<ul style="list-style-type: none"> <li>American Funds SMALLCAP World Fund® Class R-6</li> </ul>				<ul style="list-style-type: none"> <li>PIMCO RAE Emerging Markets Fund Institutional Class</li> </ul>	
Specialty	<ul style="list-style-type: none"> <li>Cohen &amp; Steers Realty Shares Fund Class Z</li> </ul>					
	Long-Short					
Company Stock						

## More

### Aggressive

Investment Options to the bottom have potentially less inflation risk and more investment risk



This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of the date indicated. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.



## ADDITIONAL INVESTMENT **options**

**Target date funds** offer a blend of asset classes, generally stocks, bonds, and short-term investments, within a single fund. The funds are generally designed for investors expecting to retire around the year indicated in each fund's name.

<b>More Conservative</b> Investment Options to the left have potentially more inflation risk and less investment risk	<b>More Aggressive</b> Investment Options to the right have potentially less inflation risk and more investment risk	
Fidelity Freedom® Index Retirement Fund Institutional Premium Class	Fidelity Freedom® Index 2030 Fund Institutional Premium Class	Fidelity Freedom® Index 2045 Fund Institutional Premium Class
Fidelity Freedom® Index 2010 Fund Institutional Premium Class	Fidelity Freedom® Index 2035 Fund Institutional Premium Class	Fidelity Freedom® Index 2050 Fund Institutional Premium Class
Fidelity Freedom® Index 2015 Fund Institutional Premium Class	Fidelity Freedom® Index 2040 Fund Institutional Premium Class	Fidelity Freedom® Index 2055 Fund Institutional Premium Class
Fidelity Freedom® Index 2020 Fund Institutional Premium Class		Fidelity Freedom® Index 2060 Fund Institutional Premium Class
Fidelity Freedom® Index 2025 Fund Institutional Premium Class		Fidelity Freedom® Index 2065 Fund Institutional Premium Class
		Fidelity Freedom® Index 2070 Fund Institutional Premium Class

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment 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 risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.



## NEXT **steps**

Investing in yourself is easy with your retirement plan. You can count on us to support you every step of the way with our account management website, Fidelity NetBenefits®. First log in to [www.netbenefits.com](http://www.netbenefits.com) and we'll show you how to get started step by step.

**Step 1:** Enroll online today. Go to [www.netbenefits.com](http://www.netbenefits.com) and click on “Register Now” when logging in for the first time. Follow the instructions to enroll online. Call the Retirement Benefits Line if you need assistance at 1-800-294-4015.

**Step 2:** Decide how much to invest and enter your contribution per pay period.

**Step 3:** Select how you want to invest your contributions among the investment options available in the plan. Investment performance and fund descriptions are available online or over the phone. If you are interested in additional information about investing, go to the NetBenefits® Library to learn more.

**Enroll today, and start saving for your retirement.**



## DESCRIPTIONS OF INVESTMENT **options**

### MONEY MARKET FUNDS

**Fidelity® Government  
Money Market Fund  
Class K6  
FNBXX  
3067**

**Gross Expense Ratio:** 0.27 as of 06/28/2025

**Objective:**

Seeks as high a level of current income as is consistent with preservation of capital and liquidity.

**Strategy:**

Normally investing at least 99.5% of total assets in cash, U.S. Government securities and/or repurchase agreements that are collateralized fully (i.e., collateralized by cash or government securities). Investing in U.S. Government securities issued by entities that are chartered or sponsored by Congress but whose securities are neither issued nor guaranteed by the U.S. Treasury. Investing in compliance with industry-standard regulatory requirements for money market funds for the quality, maturity, liquidity and diversification of investments. In addition the Adviser normally invests at least 80% of the fund's assets in U.S. Government securities and repurchase agreements for those securities.

**Risk:**

*You could lose money by investing in the 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, are 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. Interest rate increases can cause the price of a money market security to decrease. A decline in the credit quality of an issuer or a provider of credit support or a maturity-shortening structure for a security can cause the price of a money market security to decrease.*

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.



On January 24, 2018, an initial offering of the Fidelity Government Money Market Fund - Class K6 took place. Returns and expenses prior to that date are those of the Fidelity Government Money Market Fund. Had Fidelity Government Money Market Fund - Class K6 class expenses been reflected in the returns shown, total returns would have been higher.

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

**Short-term Redemption Fee Notes:**

None

**BOND FUNDS**

**Eaton Vance Income  
Fund of Boston Class  
R6  
EIBRX  
OV0V**

**Gross Expense Ratio:** 0.64 as of 03/01/2025

**Objective:**

The investment seeks to provide a high level of current income; the fund's secondary objectives are to seek growth of income and capital.

**Strategy:**

The fund currently invests primarily in high yield, high risk corporate bonds (commonly referred to as "junk bonds") which are rated lower than investment grade (i.e., bonds rated lower than Baa by Moody's Investors Service, Inc. ("Moody's") or lower than BBB by S&P Global Ratings ("S&P") or Fitch Ratings ("Fitch")) or are unrated and of comparable quality as determined by the investment adviser.

**Risk:**

The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.



The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/01/2014. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 06/15/1972, 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.

**Short-term Redemption Fee Notes:**

None

**Fidelity Advisor® Total  
Bond Fund Class Z  
FBKWX  
2733**

**Gross Expense Ratio:** 0.4 as of 10/30/2025

**Objective:**

Seeks a high level of current income.

**Strategy:**

Normally investing at least 80% of assets in debt securities of all types and repurchase agreements for those securities. Allocating assets across investment-grade, high yield, and emerging market debt securities. Emerging markets include countries that have an emerging stock market as defined by MSCI, countries or markets with low- to middle-income economies as classified by the World Bank, and other countries or markets that the Adviser identifies as having similar emerging markets characteristics. Investing up to 20% of assets in lower-quality debt securities (those of less than investment-grade quality, also referred to as high yield debt securities or junk bonds). Managing the fund to have similar overall interest rate risk to the Bloomberg U.S. Aggregate Bond Index. Investing in domestic and foreign issuers. Allocating assets across different asset classes, market sectors, and maturities. Analyzing the credit quality of the issuer, the issuer's potential for success, the credit, currency, and economic risks of the security and its issuer, security-specific features, current and potential future valuation, and trading opportunities to select investments. Engaging in transactions that have a leveraging effect on the fund, including investments in derivatives - such as swaps (interest rate, total return, and credit default), options, and futures contracts - and forward-settling securities, to adjust the fund's risk exposure. Investing in Fidelity's central funds (specialized investment vehicles used by Fidelity funds to invest in particular security types or investment disciplines).

**Risk:**

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Lower-quality bonds



can be more volatile and have greater risk of default than higher-quality bonds. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. Leverage can increase market exposure and magnify investment risk.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The Bloomberg U.S. Aggregate Bond Index is an unmanaged market value-weighted index for U.S. dollar denominated investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities with maturities of at least one year.

On December 22, 2014, an initial offering of the Class Z took place. Returns and expenses prior to that date are those of the Institutional Class. Had Class Z expenses been reflected in the returns shown, total returns would have been higher.

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

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.39 as of 07/01/2025

**Objective:**

The investment seeks a high level of current income with liquidity and safety of principal.

**Strategy:**

The fund principally invests in securities issued by the U.S. government and its agencies and instrumentalities and related to securities issued by the U.S. government and its agencies and instrumentalities. It mainly invests in government bonds with intermediate to long remaining maturities. The fund's average weighted maturity will ordinarily range between three and 15 years, taking into account expected prepayment of principal on certain investments.

**Risk:**

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**JPMorgan  
Government Bond  
Fund Class R6  
OGGYX  
OIJ3**

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Weighted average maturity (WAM) is the weighted average of all the maturities of the securities held in a fund. WAM for money market funds can be used as a measure of sensitivity to interest rate changes. Generally, the longer the maturity, the greater the sensitivity. WAM for money market funds is based on the dollar-weighted average length of time until principal payments must be paid, taking into account any call options exercised by the issuer and any permissible maturity shortening devices, such as demand features and interest rate resets. For bond funds, WAM can be used as a measure of sensitivity to the markets. Generally, the longer the maturity, the greater the sensitivity. The WAM calculation for bond funds excludes interest rate resets and only takes into account issuer call options if it is probable that the issuer of the instrument will take advantage of such options.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 08/01/2016. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/08/1993, 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.

**Short-term Redemption Fee Notes:**

None

**BALANCED/HYBRID FUNDS**

Fidelity Advisor®  
Balanced Fund - Class  
Z  
FBAVX  
7775

**Gross Expense Ratio:** 0.39 as of 10/30/2025

**Objective:**

Seeks both income and capital growth.

**Strategy:**

Investing approximately 60% of assets in stocks and other equity securities and the remainder in bonds and other debt securities, including lower-quality debt securities, when its outlook is neutral. Investing at least 25% of total assets in fixed-income senior securities (including debt securities and preferred stock.) Engaging in transactions that have a leveraging effect on the fund.

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Fixed income investments entail interest rate risk (as interest rates rise bond prices usually fall), the risk of issuer default, issuer credit risk and inflation risk. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. Lower-quality bonds can be more volatile and have greater risk of default than higher-quality bonds. Leverage can increase market exposure and magnify investment risk.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

**Short-term Redemption Fee Notes:**

None

**First Eagle Global  
Fund Class R6  
FEGRX  
OI2U**

**Gross Expense Ratio:** 0.79 as of 03/01/2025

**Objective:**

The investment seeks long-term growth of capital.

**Strategy:**

The fund normally invests its assets primarily in common stocks (and securities convertible into common stocks) of U.S. and foreign companies. Investment decisions for the fund are made without regard to the capitalization (size) of the companies in which it invests. The fund may invest in any size company, including large, medium and smaller companies. It may also invest in debt instruments without regard to credit rating or time to maturity, short-term debt instruments, gold and other precious metals, and futures contracts related to precious metals.

**Risk:**

Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/01/2017. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 04/28/1970, 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.

**Short-term Redemption Fee Notes:**

None

**DOMESTIC EQUITY FUNDS**

**American Century  
Small Cap Growth  
Fund R6 Class  
ANODX  
OE9V**

**Gross Expense Ratio:** 0.79 as of 03/01/2025

**Objective:**

The investment seeks long-term capital growth.

**Strategy:**

Under normal market conditions, the fund invests at least 80% of its net assets in small cap companies. The portfolio managers consider small cap companies to include those with a market capitalization that does not exceed that of the largest company in the Russell 2000 Growth Index. The portfolio managers look for stocks of smaller-sized companies they believe will increase in value over time, using an investment strategy developed by the fund's investment advisor.

**Risk:**

The securities of smaller, less well-known companies can be more volatile than those of larger companies. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.



The Russell 2000® Growth Index is an unmanaged market capitalization-weighted index of growth-oriented stocks of U.S. domiciled companies that are included in the Russell 2000 Index. Growth-oriented stocks tend to have higher price-to-book ratios and higher forecasted growth values.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/26/2013. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 06/01/2001, 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.

**Short-term Redemption Fee Notes:**

None

**American Funds  
American Mutual  
Fund® Class R-6  
RMFGX  
OUBH**

**Gross Expense Ratio:** 0.27 as of 01/01/2025

**Objective:**

The investment seeks current income, growth of capital and conservation of principal.

**Strategy:**

The fund invests primarily in common stocks of companies that are likely to participate in the growth of the American economy and whose dividends appear to be sustainable. It invests primarily in securities of issuers domiciled in the United States and Canada. The fund may also invest in bonds and other debt securities, including those issued by the U.S. government and by federal agencies and instrumentalities.

**Risk:**

Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.



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 02/21/1950, 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.

**Short-term Redemption Fee Notes:**

None

**Fidelity® 500 Index  
Fund  
FXAIX  
2328**

**Gross Expense Ratio:** 0.015 as of 04/29/2025

**Objective:**

Seeks to provide investment results that correspond to the total return (i.e., the combination of capital changes and income) performance of common stocks publicly traded in the United States.

**Strategy:**

Normally investing at least 80% of assets in common stocks included in the S&P 500 Index, which broadly represents the performance of common stocks publicly traded in the United States. The fund may operate as a non-diversified fund, as defined under the Investment Company Act of 1940 (1940 Act), to the approximate extent the Index is non-diversified. The fund may therefore operate as non-diversified solely as a result of a change in relative market capitalization or index weighting of one or more constituents of the Index.

**Risk:**

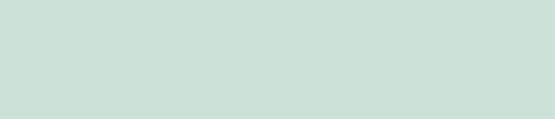
Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. The fund may have additional volatility because it can invest a significant portion of assets in securities of a small number of individual issuers.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The S&P 500 Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance.

Returns prior to May 4, 2011 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.



**Fidelity® Mid Cap  
Index Fund**  
FSMDX  
2352

**Short-term Redemption Fee Notes:**

None

**Gross Expense Ratio:** 0.025 as of 06/28/2025

**Objective:**

The fund seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies.

**Strategy:**

Normally investing at least 80% of assets in securities included in the Russell Midcap Index. Lending securities to earn income for the fund.

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Investments in smaller companies may involve greater risks than those in larger, more well-known companies.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The Russell Mid Cap Index is an unmanaged index that measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 26% of the total market capitalization of the Russell 1000 Index.

**Short-term Redemption Fee Notes:**

None

**Franklin DynaTech  
Fund Class R6**  
FDTRX  
OV7Y

**Gross Expense Ratio:** 0.45 as of 02/01/2025

**Objective:**

The investment seeks capital appreciation.

**Strategy:**

The fund invests primarily in equity securities of companies that the investment manager believes are leaders in innovation, take advantage of new technologies, have superior management, and benefit from new industry conditions in the dynamically changing global economy. It invests predominantly in common stock. The investment manager may invest in companies in any economic sector or of any market capitalization and may invest in companies both inside and outside of the United States.

**Risk:**

Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2013. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 01/02/1968, 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.

**Short-term Redemption Fee Notes:**

None

JPMorgan Mid Cap  
Growth Fund Class R6  
JMGMX  
OY3T

**Gross Expense Ratio:** 0.71 as of 11/01/2025

**Objective:**

The investment seeks growth of capital.

**Strategy:**

Under normal circumstances, at least 80% of the fund's assets will be invested in equity securities of mid cap companies, including common stocks and debt securities and preferred securities that are convertible to common stocks.

"Assets" means net assets, plus the amount of borrowings for investment purposes. The fund invests primarily in common stocks of mid cap companies which the fund's adviser believes are capable of achieving sustained growth.

**Risk:**

Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/01/2011. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 03/02/1989, 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.

**Short-term Redemption Fee Notes:**

None

**JPMorgan U.S. Small  
Company Fund Class  
R6  
JUSMX  
OK2Z**

**Gross Expense Ratio:** 0.72 as of 11/01/2025

**Objective:**

The investment seeks to provide high total return from a portfolio of small company stocks.

**Strategy:**

Under normal circumstances, the fund invests at least 80% of its assets in equity securities of small cap U.S. companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Small cap companies are companies with market capitalizations similar to those within the universe of the Russell 2000® Index at the time of purchase.

**Risk:**

The securities of smaller, less well-known companies can be more volatile than those of larger companies. Value and growth stocks can perform differently from other types of stocks. Growth stocks can be more volatile. Value stocks can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The Russell 2000® Index is an unmanaged market capitalization-weighted index of 2,000 small company stocks of U.S. domiciled companies.



The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/01/2011. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/04/1993, 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.

**Short-term Redemption Fee Notes:**

None

**MFS Mid Cap Value  
Fund Class R6  
MVCKX  
OSR1**

**Gross Expense Ratio:** 0.63 as of 01/28/2025

**Objective:**

The investment seeks capital appreciation.

**Strategy:**

The fund normally invests at least 80% of the fund's net assets in issuers with medium market capitalizations. The adviser generally defines medium market capitalization issuers as issuers with market capitalizations similar to those of issuers included in the Russell Midcap<sup>®</sup> Value Index over the last 13 months at the time of purchase. It normally invests the fund's assets primarily in equity securities.

**Risk:**

Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The Russell Midcap<sup>®</sup> Value Index is an unmanaged market capitalization-weighted index of medium-capitalization value-oriented stocks of U.S. domiciled companies that are included in the Russell Midcap<sup>®</sup> Index. Value-oriented stocks tend to have lower price-to-book ratios and lower forecasted growth values.



The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/01/2013. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 08/31/2001, 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.

**Short-term Redemption Fee Notes:**

None

**PIMCO RAE US Small  
Fund Institutional  
Class  
PMJIX  
OY33**

**Gross Expense Ratio:** 0.5 as of 10/31/2025

**Objective:**

The investment seeks long-term capital appreciation.

**Strategy:**

The fund seeks to achieve its investment objective by investing under normal circumstances at least 80% of its assets in securities of small companies economically tied to the United States. Specifically, under normal circumstances, the fund will obtain exposure to a portfolio of stocks of small U.S. companies. The stocks are selected by the fund's sub-adviser, Research Affiliates, LLC, from a broad universe of companies which satisfy certain liquidity and capacity requirements.

**Risk:**

The securities of smaller, less well-known companies can be more volatile than those of larger companies. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

**Short-term Redemption Fee Notes:**

None

**INTERNATIONAL/GLOBAL FUNDS**



**American Funds  
SMALLCAP World  
Fund® Class R-6  
RLLGX  
OUFO**

**Gross Expense Ratio:** 0.65 as of 12/01/2025

**Objective:**

The investment seeks long-term growth of capital.

**Strategy:**

Normally the fund invests at least 80% of its net assets in common stocks and other equity-type securities (such as preferred stocks, convertible preferred stocks and convertible bonds) of companies with small market capitalizations, including growth-oriented stocks. Under normal circumstances, the fund will invest a significant portion of its assets outside the United States, including in emerging markets.

**Risk:**

Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

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 04/30/1990, 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.

**Short-term Redemption Fee Notes:**

None

**PIMCO RAE Emerging  
Markets Fund  
Institutional Class  
PEIFX  
OIM1**

**Gross Expense Ratio:** 0.76 as of 10/31/2025

**Objective:**

The investment seeks long-term capital appreciation.

**Strategy:**

The fund seeks to achieve its investment objective by investing under normal circumstances at least 80% of its assets in investments that are economically tied to emerging market countries. Specifically, under normal circumstances, the fund will obtain exposure to a portfolio of stocks economically tied to emerging market countries.

**Risk:**

Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

**Short-term Redemption Fee Notes:**

None

**SPECIALTY FUNDS**

**Cohen & Steers Realty  
Shares Fund Class Z**  
CSJZX  
OL1K

**Gross Expense Ratio:** 0.83 as of 05/01/2025

**Objective:**

The investment seeks total return through investment in real estate securities.

**Strategy:**

Under normal market conditions, the fund invests at least 80% of its total assets in common stocks and other equity securities issued by real estate companies. It may invest up to 20% of its total assets in securities of foreign issuers which meet the same criteria for investment as domestic companies, including investments in such companies in the form of American Depositary Receipts ("ADRs"), Global Depositary Receipts ("GDRs") and European Depositary Receipts ("EDRs"). The fund is non-diversified.

**Risk:**

Real Estate is a cyclical industry that is sensitive to interest rates, economic conditions (both nationally and locally), property tax rates, and other factors. Changes in real estate values or economic downturns can have a significant negative effect on issuers in the real estate industry. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Sector funds can be more volatile because of their narrow concentration in a specific industry. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/01/2019. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 07/02/1991, 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.

**Short-term Redemption Fee Notes:**

None

**TARGET DATE FUNDS**

**Fidelity Freedom®  
Index 2010 Fund  
Institutional Premium  
Class  
FFWTX  
2766**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

**Objective:**

Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**Strategy:**

Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

**Risk:**

The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index 2010 Fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index 2010 Fund - Investor Class. Had Fidelity Freedom Index 2010 Fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.



**Short-term Redemption Fee Notes:**

None

**Fidelity Freedom®  
Index 2015 Fund  
Institutional Premium  
Class  
FIWFX  
2767**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

**Objective:**

Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**Strategy:**

Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

**Risk:**

The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index 2015 Fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index 2015 Fund - Investor Class. Had Fidelity Freedom Index 2015 Fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.

**Short-term Redemption Fee Notes:**

None

**Fidelity Freedom®  
Index 2020 Fund  
Institutional Premium  
Class  
FIWTX  
2768**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

**Objective:**

Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**Strategy:**

Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

**Risk:**

The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed



underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index 2020 Fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index 2020 Fund - Investor Class. Had Fidelity Freedom Index 2020 Fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.

**Short-term Redemption Fee Notes:**

None

**Fidelity Freedom®  
Index 2025 Fund  
Institutional Premium  
Class  
FFEDX  
2769**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

**Objective:**

Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**Strategy:**

Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral



asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

**Risk:**

The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index 2025 Fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index 2025 Fund - Investor Class. Had Fidelity Freedom Index 2025 Fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.

**Short-term Redemption Fee Notes:**

None

**Fidelity Freedom®  
Index 2030 Fund  
Institutional Premium  
Class  
FFEGX  
2770**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

**Objective:**

Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**Strategy:**

Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

**Risk:**

The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index 2030 Fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index 2030 Fund - Investor Class. Had Fidelity Freedom Index 2030 Fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.



### Short-term Redemption Fee Notes:

None

**Fidelity Freedom®  
Index 2035 Fund  
Institutional Premium  
Class  
FFEZX  
2771**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

### Objective:

Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

### Strategy:

Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

### Risk:

The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index 2035 Fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index 2035 Fund - Investor Class. Had Fidelity Freedom Index 2035 Fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.

**Short-term Redemption Fee Notes:**

None

**Fidelity Freedom®  
Index 2040 Fund  
Institutional Premium  
Class  
FFIZX  
2772**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

**Objective:**

Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**Strategy:**

Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

**Risk:**

The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed



underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index 2040 Fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index 2040 Fund - Investor Class. Had Fidelity Freedom Index 2040 Fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.

**Short-term Redemption Fee Notes:**

None

**Fidelity Freedom®  
Index 2045 Fund  
Institutional Premium  
Class  
FFOLX  
2773**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

**Objective:**

Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**Strategy:**

Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral



asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

**Risk:**

The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index 2045 Fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index 2045 Fund - Investor Class. Had Fidelity Freedom Index 2045 Fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.

**Short-term Redemption Fee Notes:**

None

**Fidelity Freedom®  
Index 2050 Fund  
Institutional Premium  
Class  
FFOPX  
2774**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

**Objective:**

Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**Strategy:**

Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

**Risk:**

The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index 2050 Fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index 2050 Fund - Investor Class. Had Fidelity Freedom Index 2050 Fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.



**Short-term Redemption Fee Notes:**

None

**Fidelity Freedom®  
Index 2055 Fund  
Institutional Premium  
Class  
FFLDX  
2775**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

**Objective:**

Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**Strategy:**

Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

**Risk:**

The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index 2055 Fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index 2055 Fund - Investor Class. Had Fidelity Freedom Index 2055 Fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.

**Short-term Redemption Fee Notes:**

None

**Fidelity Freedom®  
Index 2060 Fund  
Institutional Premium  
Class  
FFLEX  
2776**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

**Objective:**

Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**Strategy:**

Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

**Risk:**

The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed



underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index 2060 Fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index 2060 Fund - Investor Class. Had Fidelity Freedom Index 2060 Fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.

**Short-term Redemption Fee Notes:**

None

**Fidelity Freedom®  
Index 2065 Fund  
Institutional Premium  
Class  
FFIKX  
3427**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

**Objective:**

Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**Strategy:**

Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral



asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

**Risk:**

The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

**Short-term Redemption Fee Notes:**

None

**Fidelity Freedom®  
Index 2070 Fund  
Institutional Premium  
Class  
FRBUX  
7650**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

**Objective:**

seeks high total return until its target retirement date. Thereafter the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**Strategy:**

Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy



that adjusts over time until it reaches an allocation similar to that of the Freedom Index Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

**Risk:**

The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

**Short-term Redemption Fee Notes:**

None

**Fidelity Freedom®  
Index Retirement Fund  
Institutional Premium  
Class  
FFGZX  
2764**

**Gross Expense Ratio:** 0.08 as of 05/30/2025

**Objective:**

Seeks high current income and, as a secondary objective, capital appreciation.

**Strategy:**

Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a stable “neutral” asset allocation strategy. A revised neutral asset allocation strategy (approximately 17% in U.S. equity funds, 11% in international equity funds, 2% in commodity funds, 37% in U.S. investment grade bond funds, 5% in international bond funds, 2% in long-term treasury bond funds, 21% in short-term inflation-protected bond funds, and 6% in short-term funds; allocations do not add to 100% due to rounding) is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, Fidelity Management & Research Company LLC (the Adviser) will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. The Adviser may modify the fund’s neutral asset allocations from time to time when in the interests of shareholders. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

**Risk:**

The fund is subject to risks resulting from the asset allocation decisions of the Investment Adviser. The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments entail issuer default and credit risk, inflation risk, and interest rate risk (as interest rates rise, bond prices usually fall and vice versa). This effect is usually more pronounced for longer-term securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds’ target dates.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund’s prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index Income Fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index Income Fund - Investor Class. Had Fidelity Freedom Index Income Fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.

Effective 09/09/2025, this fund changed its name from Fidelity Freedom® Index Income Fund Institutional Premium Class

**Short-term Redemption Fee Notes:**

None



**This page intentionally left blank.**

**This page intentionally left blank.**

**This page intentionally left blank.**



#### IMPORTANT INFORMATION:

This information provides only a summary of the main features of Tryko Partners, LLC 401(k) Plan, and the Plan document will govern in the event of any discrepancy.

A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the plan sponsor, the investment option's manager, or the trustee. When no ratio is shown for these options, it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult [NetBenefits.com](http://NetBenefits.com) for updates.

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

All trademarks and service marks appearing herein are the property of FMR LLC, or an affiliate.

Not NCUA or NCUSIF insured. May lose value. No credit union guarantee.

Approved for use in Advisor and 401(k) markets. Firm review may apply.

**Not FDIC insured • May lose value • No bank guarantee**

©2010-2025 FMR LLC. All rights reserved.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield RI 02917

401019.40.0

84320



Tejinder Singh  
Tryko Partners, LLC  
1608 Route 88, Suite 200  
Brick, NJ 08724

## Your Plan Enrollment Guide

