

# FIDELITY FREEDOM FUNDS

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## quick reference guide

Shifting your portfolio investments more conservatively as you near retirement is not a new concept. Investment professionals have long advocated this approach. After all, everyone wants greater portfolio stability when it's time to start drawing money from the portfolio. A single Fidelity Advisor Freedom Fund investment can help ensure that you are properly diversified, with the appropriate weightings – or asset allocation – of aggressive and conservative investments, throughout the retirement saving process. And though diversification does not ensure a profit or guarantee against a loss, the right diversification can make a big difference. It can give you confidence as you pursue your retirement goals.

### Single funds offering diversification across a range of asset classes

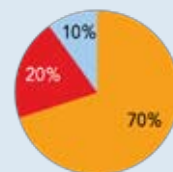
- Each portfolio is made up of a group of up to 17 underlying Fidelity and Fidelity Advisor funds.
- Each of the Fidelity Freedom Funds is specifically designed for a target retirement date – 2040, for example.
- You simply choose a Fidelity Freedom Fund. After that, Fidelity's asset allocation specialists gradually adjust the fund's investment mix over time for you.
- No action is required on your part or on the part of your advisor. That's no account rebalancing, no fund transactions, and therefore potentially fewer tax consequences.
- The Fidelity Freedom Funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities.

Source: Fidelity Investments Services Company

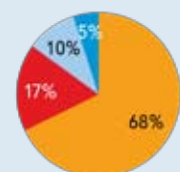
Each Fidelity Freedom Fund's asset allocation is gradually adjusted until it mirrors the asset allocation of Fidelity Freedom Income Fund.

■ Domestic Equities    ■ Inv-Grade Fixed  
■ International Equities    ■ Short-Term Investments  
■ High Yield

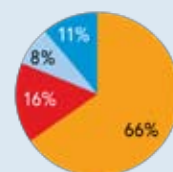
Freedom 2050 Fund



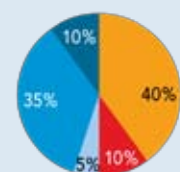
Freedom 2040 Fund



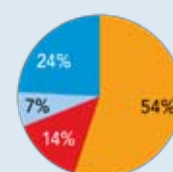
Freedom 2030 Fund



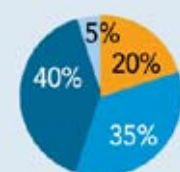
Freedom 2010 Fund



Freedom 2020 Fund



Fidelity Freedom Income Fund



Dynamic asset allocation, built-in portfolio monitoring and adjusting, is at the core of every Fidelity Freedom Fund offered. For example, when a target date like retirement is decades away, a portfolio may be aggressively positioned for growth. Over time, however, as the target date gets closer, the asset allocation of the portfolio should shift toward more conservative positioning and eventually toward providing a stream of income in retirement.