Non-UCITS retail scheme Key Investor Information

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

Fidelity Multi Asset Income & Growth Fund

a sub-fund of Fidelity Investment Funds IV

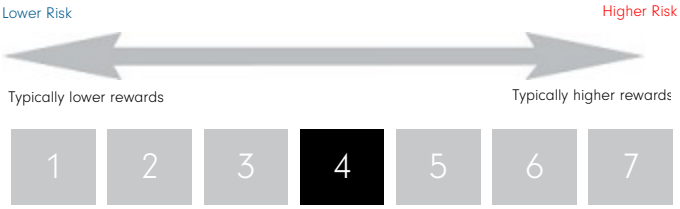
Fidelity Multi Asset Income & Growth Fund W Income Shares (ISIN:GB00BFPC0C71)

This fund is managed by FIL Investment Services (UK) Limited

Objectives and Investment Policy

The fund aims to pay you an income of 4-6% per year, over a period of 5-7 years. There is no guarantee that the target will be achieved by the fund.
The fund also aims to increase the value of your investment, typically in line with inflation, over the same period.
The fund invests at least 70% in funds (including funds managed by Fidelity) and will maintain an allocation as follows: 25-100% growth assets (e.g. shares) and 0-100% income assets (e.g. bonds and cash). Asset allocation will be actively managed and may be adjusted within the ranges to try to protect the value of investments or take advantage of market opportunities.
The remainder will be invested in other investment types such as cash and derivatives.
Derivatives are investments whose value is linked to another investment, or to the performance of a stock exchange or to some other variable factor, such as interest rates and used to reduce risk or transaction costs and/or to generate extra income or further increase the value of your investment.
The fund may also use derivatives with the aim of achieving the investment objective.
The fund is actively managed without reference to a benchmark.
The fund has full discretion in its choices of investments within its objectives and policies.
Income from the fund is either paid out to you or it is used to buy you more shares in the fund.
Shares can usually be bought and sold each business day of the fund.

Risk and Reward Profile



Historical data may not be a reliable indication for the future.
The risk category shown is not guaranteed and may change over time.
The lowest category does not mean a "risk free" investment.
The risk and reward profile is classified by the level of historical fluctuation of the Net Asset Values of the share class, and within this classification, categories 1-2 indicate a low level of historical fluctuations, 3-5 a medium level and 6-7 a high level.
The value of your investment may fall as well as rise and you may get back less than you originally invested.
The fund may invest in instruments denominated in currencies other than the fund base currency. Changes in currency exchange rates can therefore affect the value of your investment.
This Fund is categorised in risk class 4 because, in accordance with the investment policy, the value of the investments may fluctuate moderately. Consequently, both the expected return and the potential risk of loss may be average.
Issuer or counterparty default could cause losses.

Charges for this fund

The charges you pay are used to pay the costs of running the fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

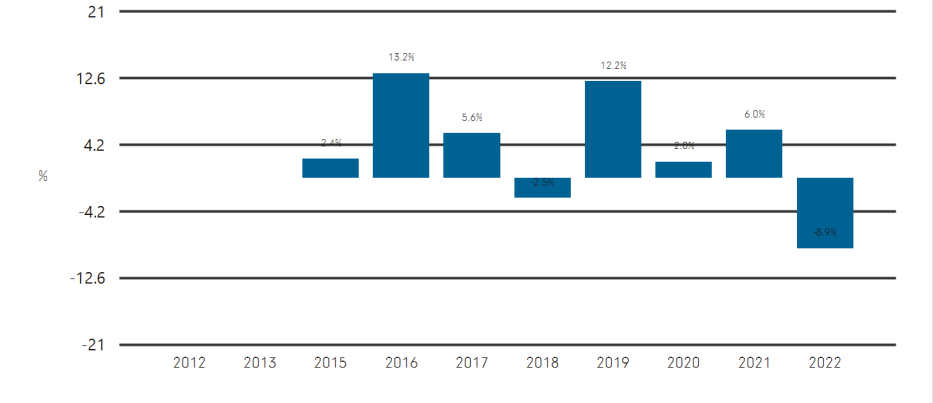
One-off charges taken before or after you invest	
Entry charge	N/A
Exit charge	N/A
The entry and exit charges shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser / distributor.	
Charges taken from the fund over a year	
Ongoing charges	0.97%
Charges taken from the fund under certain specific conditions	
Performance fee	N/A

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.`
The ongoing charges figure is based on expenses for the year ending 31 October 2022. This figure may vary from year to year. It excludes:

- performance fees (where applicable);
- portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment undertaking.

For more information about charges, including the possibility that swing pricing may apply, please consult the most recent Prospectus.

Past Performance



Past performance is not a guide to future performance results.

If any, the past performance shown takes into account the ongoing charges with exception of any applicable entry/exit charges.

The fund was launched on 4 September 2013. This class was launched on 22 October 2013.

Past performance has been calculated in GBP.

If applicable, events in the fund's life which may have affected the performance history are highlighted as an '*'; in the chart, which may include changes to the fund's objective and details of such events can be found on our website or by requesting it from your appointed representative or your usual Fidelity contact. If applicable, the Objectives and Investment Policy section shall refer to a benchmark and information on previous benchmarks may be found in the annual report and accounts.

Practical Information

Depositary: J.P. Morgan Europe Limited.

This key information document describes a sub-fund of Fidelity Investment Funds IV (the "Fund"). The prospectus and periodic reports are prepared for the entire Fund.
For more information, please consult the prospectus and latest reports and accounts which may be obtained free of charge in English from FIL Investment Services (UK) Limited. These documents and details of the remuneration policy are available via https://www.fil.com.

The tax legislation in United Kingdom may have an impact on your personal tax position. For further details you should consult a tax advisor.

The Net Asset Value of the fund is available at the registered office of FIL Investment Services (UK) Limited, and at www.fidelityinternational.com.

The assets and liabilities of the fund are segregated by law from those of other sub-funds and there is no cross-liability among the sub-funds.
You may have the right to switch from this share class into the same or possibly other share class types of another sub-fund of the Fund. Details on switching rules may be found in the Prospectus.

This fund is authorised in United Kingdom and regulated by Financial Conduct Authority (FCA).

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This key investor information is accurate as at 17/02/2023.

Fidelity INTERNATIONAL