

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 Sustainable Multi Asset Growth Fund

a sub-fund of Fidelity Investment Funds IV

Fidelity Sustainable Multi Asset Growth Fund W Accumulation Shares
(ISIN:GB00BLH23390)

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

Objectives and Investment Policy

Objective: The Fund aims to increase the value of your investment over a typical market cycle of 5-7 years. It invests in funds and other assets that contribute or have the potential to contribute towards positive environmental and/ or social outcomes across one or more of the following sustainability topics: (i) 'health and nutrition', (ii) 'financial inclusion and resilience', (iii) 'decarbonisation', (iv) 'innovation and sustainable infrastructure', and (v) 'resource efficiency'. This is achieved by assets meeting standards of sustainability in relation to the following frameworks: the UN Sustainable Development Goals (SDGs), the EU Taxonomy, Use-of-Proceeds (UoP) bonds defined by International Capital Market Association (ICMA) categories and decarbonisation consistent with the ambition of the Paris Agreement.

Investment Policy: The fund will invest at least 70% in assets meeting the fund's standards of sustainability with the expected potential ranges of 10-50% in Sustainability Focus and 30-60% in Sustainability Improvers. The fund's standards of sustainability are: (a) Sustainability Focus includes: (i) Funds which have at least 70% invested in the assets set out in (ii) and (iii); (ii) Issuers with more than 50% of revenues derived from United Nations Sustainable Development Goals or EU Taxonomy Regulation environmental objectives; (iii) Use of Proceeds bonds where the majority of the issuance proceeds can be mapped under ICMA categories to the fund's sustainability topics. The investment manager maps the relevant SDGs and EU Taxonomy objectives and those of relevant bonds under ICMA categories to the fund's sustainability topics and the contribution of assets to these objectives is assessed. Further information on the SDGs is at (<https://sdgs.un.org/goals>) and on the EU Taxonomy at (https://finance.ec.europa.eu/sustainable-finance/tools-and-standards/eu-taxonomy-sustainable-activities_en).

(b) Sustainability Improvers include funds with the potential to contribute to Paris Agreement climate targets by aiming to reach net zero greenhouse gas (GHG) emissions by 2050. This is determined through alignment with the PAB requirements including a decarbonisation target of at least a 7% reduction in greenhouse gas (GHG) intensity or emissions annually basis and having GHG intensity or absolute GHG emissions at least 50% lower than the corresponding value for the investible universe. Funds verified as meeting the 'Sustainability Improvers' criteria contribute to the fund's sustainability topic of 'decarbonisation'. The fund can also invest directly into equities, bonds and alternatives. The fund will actively allocate asset exposure within the following parameters - 60-80% equity, 15-35% debt instruments, 0-15% cash and 0-15% alternatives. Exclusions screen out investments which may conflict with the sustainability objective, including involvement in certain controversial issues (such as controversial weapons), international norms such as human rights. Other more specific exclusions may be applied to the fund. The fund does not have look through to third party funds - relying on the ESG methodology of that third party fund and conducts ongoing due diligence.

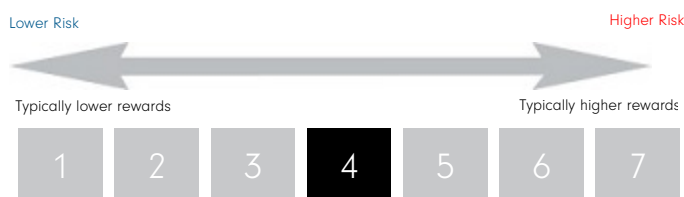
Investment Process: The fund is actively managed without reference to a benchmark with full discretion in its investment choices within its objectives and policies. The investment

manager aims actively and engage with issuers of assets in the fund to influence positive change and encourage sustainable and responsible behaviour supporting the fund's sustainability objective. This may include a specific engagement plan identifying key sustainability issues with objectives and action timelines. Assets are regularly monitored and assessed for continuing inclusion in the fund.

Derivatives and Techniques: Derivatives have a value linked to another investment, or variable factor and are 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.

Additional information: Income earned by the fund is paid into the fund and reflected by an increase in the value of each share. Shares can usually be bought/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. The use of derivatives may result in "leverage" being a level of exposure which could expose the fund to the potential of greater gains or losses than would otherwise be the case. There is a risk that the issuers of bonds may not be able to repay the money they have borrowed or make interest payments. While we seek to mitigate this, the fund may be exposed to the risk of financial loss if it invests into an instrument issued by an entity that subsequently defaults on its borrowings. Losses may also be realised if an entity that the fund is exposed to ceases to make interest payments over a period of time or indefinitely. Bond prices have an inverse relationship with interest rates such that when interest rates rise, bonds may fall in value. Rising interest rates may cause the value of your investment to fall. Emerging markets may be more volatile and it could be harder to sell or trade securities. There may be less supervision, regulation and less well-defined procedures than in more developed countries.

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	0.00%
Exit charge	0.00%
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	0.50%
Charges taken from the fund under certain specific conditions	
Performance fee	N/A

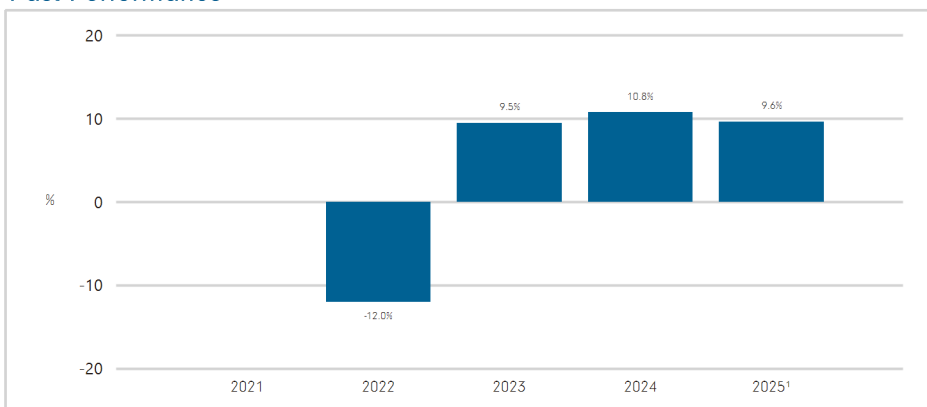
This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

The ongoing charges figure is based on expenses for the year ending 31/10/2025. 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 and the class were launched on 10 June 2021.

Past performance has been calculated in GBP.

¹Performance prior to 2025 was achieved under circumstances that no longer apply

Practical Information

Depository: JP 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 www.fidelityinternational.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.

FIL Investment Services (UK) Limited may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the prospectus of the fund.

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 30/01/2026.