Fidelity Investment Funds IV

Date: 27 March 2026

Fidelity Sustainable Multi Asset Growth Fund

Fidelity Sustainable Multi Asset Growth Fund
GB00BLH23390
This fund is managed by FIL Investment Services (UK) Limited

Sustainability Mixed Goals

Sustainability Label

Sustainable investment labels help investors find products that have a specific sustainability goal.

This product has a “Sustainability Mixed Goals” label. It invests mainly in a mix of assets that either focus on sustainability, aim to improve their sustainability over time, or aim to achieve a positive impact for people or the planet.

Sustainability Goal

The fund aims to increase the value of your investment over a typical market cycle of 5-7 years by investing at least 70% of its assets in (a) funds and other assets which contribute to positive environmental and/or social outcomes (‘Sustainability Focus’); and (b) funds which have the potential to contribute to positive environmental outcomes set out by the Paris Agreement’s climate targets by restricting carbon emissions exposures in line with EU Paris-aligned benchmark (PAB) requirements (‘Sustainability Improvers’).

These investments cover the following sustainability topics: (i) Health and nutrition, (ii) Financial inclusion and resilience, (iii) Decarbonisation, (iv) Innovation and sustainable infrastructure, and (v) Resource efficiency.

The fund’s risk and returns may be affected and perform differently in the pursuit of its sustainability objective to the market or other funds that invest in similar assets but do not apply sustainability criteria.

Progress towards achieving the sustainability objective will be demonstrated by investing at least 70% in assets that meet the fund’s standard of sustainability.

In pursuing the fund’s sustainability objective certain negative environmental and social outcomes may arise (such as biodiversity loss from investing in renewable energy).

Sustainability Approach

The fund will invest at least 70% in assets which meet 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 has mapped the relevant SDGs and EU Taxonomy objectives and those of relevant bonds under ICMA categories to the sustainability topics of the fund and assesses the contribution of assets to these objectives. Further information on the SDGs can be found at (https://sdgs.un.org/goals) and for the EU Taxonomy at (https://finance.ec.europa.eu/sustainable-finance/tools-and-standards/eu-taxonomy-sustainable-activities_en).

(b) **Sustainability Improvers** includes funds which have the potential to contribute to the Paris Agreement's climate targets by aiming to reach net zero greenhouse gas (GHG) emissions by 2050. This is determined through alignment with the PAB requirements which include a decarbonisation target of at least a 7% reduction in greenhouse gas (GHG) intensity or emissions on an annual basis and having GHG intensity or absolute GHG emissions that are 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 are applied to screen out investments which may conflict with the sustainability objective of the fund. These include involvement in certain controversial issues or activities (such as controversial weapons), international norms such as human rights. Other more specific exclusions may be applied to the fund. Revenue thresholds and transition criteria may apply. The fund does not have look through to third party funds - the investment manager relies on the ESG methodology of that third party fund and conducts ongoing due diligence.

The investment manager aims to be an active owner and engage with issuers of assets held within the fund to influence positive change and encourage sustainable and responsible behaviour that support’s the fund’s sustainability objective. This may include a specific engagement plan to identify key sustainability issues with associated objectives and action timelines. Assets are regularly monitored and assessed for their continuing inclusion in the portfolio.

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Sustainability Metrics

Key performance indicators (KPIs) are used to monitor and report performance of the fund to its sustainability objective.

In order to monitor the proportion of assets invested in accordance with the sustainability objective and the standard of sustainability, the following key performance indicators are used:

(i) the percentage of the fund's assets invested in funds and other assets that meet the fund's **'Sustainability Focus'** or **'Sustainability Improvers'** standards.

As of **28 February 2026, 93.31%** was invested in funds and other assets that meet the fund's Sustainability standards

(ii) the percentage of the fund's assets invested in funds that meet the fund's **'Sustainability Focus'** standards

As of **28 February 2026, 12.61%** was invested in funds that meet the fund's Sustainability Focus standards

(iii) the percentage of the fund's assets invested in other assets that meet the fund's **'Sustainability Focus'** standards

As of **28 February 2026, 0.34%** was invested in other assets that meet the fund's Sustainability Focus standards

(iv) the percentage of the fund's assets invested in funds that meet the fund's **'Sustainability Improvers'** standards

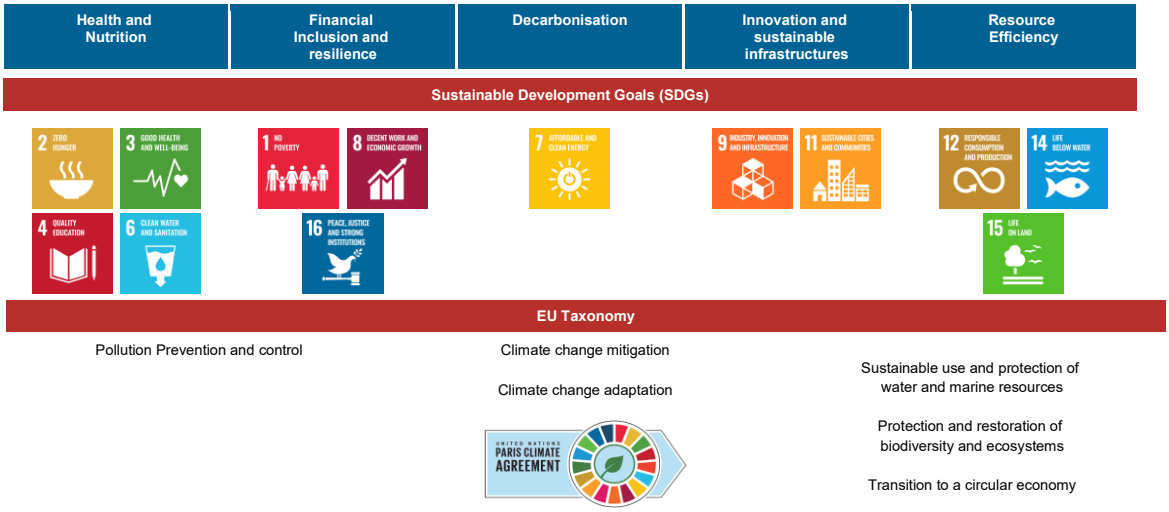
As of **28 February 2026, 80.36%** was invested in funds that meet the fund's Sustainability Improvers standards

(v) there is no exposure to investments that undertake activities that are excluded completely or at a company revenue threshold in accordance with the fund's investment policy

As of **28 February 2026,** there was no exposure to excluded investments

The Investment Manager uses the trading system to conduct daily monitoring in relation to the above KPIs.
In addition, the Investment Manager carries out a quarterly review of the fund to consider its sustainability characteristics.

This will be achieved by fund-level activity contribution (% of assets) through a combination selected from 13 out of the 17 UN SDG Goals as well as the 6 EU Taxonomy objectives.



Further Information and useful links

For the fund's prospectus, KIID, Sustainability Reporting and other key information please visit:

Prospectus
KIID, Sustainability Reporting and other applicable fund documentation
Key Information
Climate and Nature Report

On Fidelity's approach to Sustainable Investing please visit:
Approach to Sustainable Investing

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Investments should be made on the basis of the KIID (key investor information document) which is available at www.investment.fidelity.co.uk. The full prospectus may also be obtained from Fidelity. Issued by FIL Investment Services (UK) Limited, a firm authorised and regulated in the UK by the Financial Conduct Authority.

For more information on the Sustainability disclosure and labelling regime, please see:
Sustainability Disclosure and Labelling Regime