

Fidelity

INDEX FUNDS

Cheatsheet

How to build wealth
passively with Fidelity's
amazing low-cost
index funds



Best Low-Cost

Fidelity Index Funds

U.S. Equity

With U.S. stocks, you have a choice between small-cap, mid-cap, and large-cap companies, or a combination of the three! Unless you have a specific view, I recommend going for maximum diversification and investing in the total market funds.

- **Fidelity Total Market Index Fund**

Invests in the broadest range of U.S. stocks (companies of all sizes)

Ticker Symbol: FSKAX | Expense Ratio: 0.015%

- **Fidelity ZERO Total Market Index Fund**

Invests in the broadest range of U.S. stocks (companies of all sizes)

Ticker Symbol: FZROX | Expense Ratio: 0.000%

- **Fidelity 500 Index Fund**

Invests in the 500 largest U.S. stocks (large capitalization companies only)

Ticker Symbol: FXAIX | Expense Ratio: 0.015%

- **Fidelity ZERO Large Cap Index Fund**

Invests in the 500 largest U.S. stocks (large capitalization companies only)

Ticker Symbol: FNILX | Expense Ratio: 0.000%

- **Fidelity Extended Market Index Fund**

Invests in broad range of mid- to small-capitalization U.S. companies

Ticker Symbol: FSMAX | Expense Ratio: 0.045%

- **Fidelity ZERO Extended Market Index Fund**

Invests in broad range of mid- to small-capitalization U.S. companies

Ticker Symbol: FZIPX | Expense Ratio: 0.000%

International Equity

With international stocks, you have a choice between developed countries (such as Japan, France, Australia), emerging market countries (such as Brazil, India, Russia), or a combination of the two! Some people prefer not to invest in emerging market countries, as they are high-risk, but also provide potential for high-return.

- **Fidelity International Index Fund**

Invests in the broadest range of U.S. stocks (companies of all sizes)

Ticker Symbol: FSKAX | Expense Ratio: 0.015%

- **Fidelity Emerging Markets Index Fund**

Invests in broad range of stocks from 24 emerging market countries

Ticker Symbol: FPADX | Expense Ratio: 0.075%

- **Fidelity Global ex U.S. Index Fund**

Invests in broad range of stocks from 22 foreign developed countries (ex-U.S.) and 26 emerging market countries

Ticker Symbol: FSGGX | Expense Ratio: 0.055%

- **Fidelity ZERO International Index Fund**

Invests in broad range of stocks from 22 foreign developed countries (ex-U.S.) and 26 emerging market countries

Ticker Symbol: FZILX | Expense Ratio: 0.000%



Real Estate

With real estate stocks (REITs), you can choose funds that have a focus on different types of properties, or funds that focus more on income vs. growth. Many of these aren't index funds as they are actively managed, so the selection of real estate INDEX funds at Fidelity is pretty limited.

- **Fidelity Real Estate Index Fund**

Invests in the U.S. real estate sector via REITs

Ticker Symbol: FSRNX | Expense Ratio: 0.070%

Bonds

With bonds, you have a choice between government bonds or corporate bonds. Corporate bonds pay higher yields but are also riskier than government bonds. Furthermore, you also have a choice between short-term (1-5 yrs), intermediate-term (5-10 yrs), and long-term bonds (10-30 yrs).

- **Fidelity Inflation-Protected Bond Index Fund**

Invests in U.S. inflation-protected Treasuries (aka "TIPs")

Ticker Symbol: FIPDX | Expense Ratio: 0.050%

- **Fidelity Intermediate Treasury Bond Index Fund**

Invests in U.S. Treasuries with maturities of 5-10 years

Ticker Symbol: FUAMX | Expense Ratio: 0.030%

- **Fidelity Short-Term Treasury Bond Index Fund**

Invests in U.S. Treasuries with maturities of 1-5 years

Ticker Symbol: FUMBX | Expense Ratio: 0.030%

- **Fidelity Long-Term Treasury Bond Index Fund**

Invests in U.S. Treasuries with maturities of 10-30 years

Ticker Symbol: FNBGX | Expense Ratio: 0.030%

- **Fidelity U.S. Bond Index Fund**

Invests in a mix of government and corporate bonds

Ticker Symbol: FXNAX | Expense Ratio: 0.025%

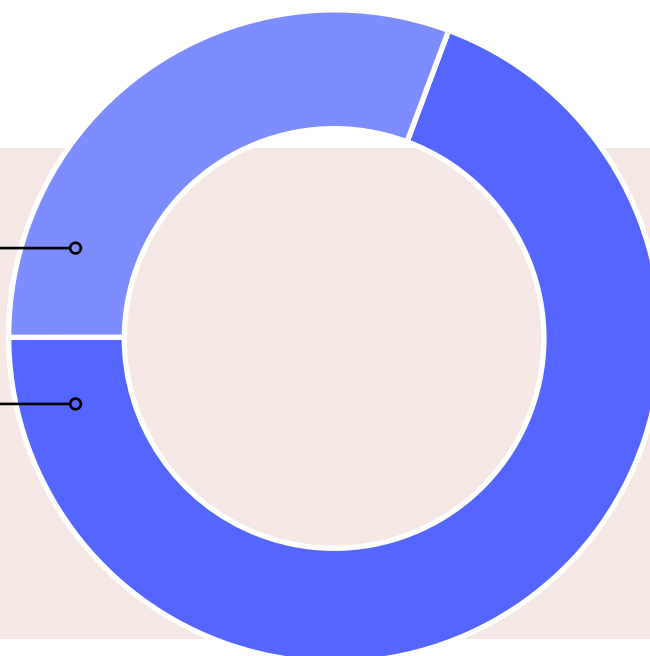
Asset Allocation Ideas

Recommended by Jack Bogle,
Founder of Vanguard Investments

Bogle recommends owning your age in bonds, and the rest in stocks. (i.e. If you're 30 years old, you would own 70% Stocks / 30% Bonds).

FXNAX 30.0%

FSKAX 70.0%



Investing is not nearly as difficult as it looks. Successful investing involves doing a few things right and avoiding serious mistakes.

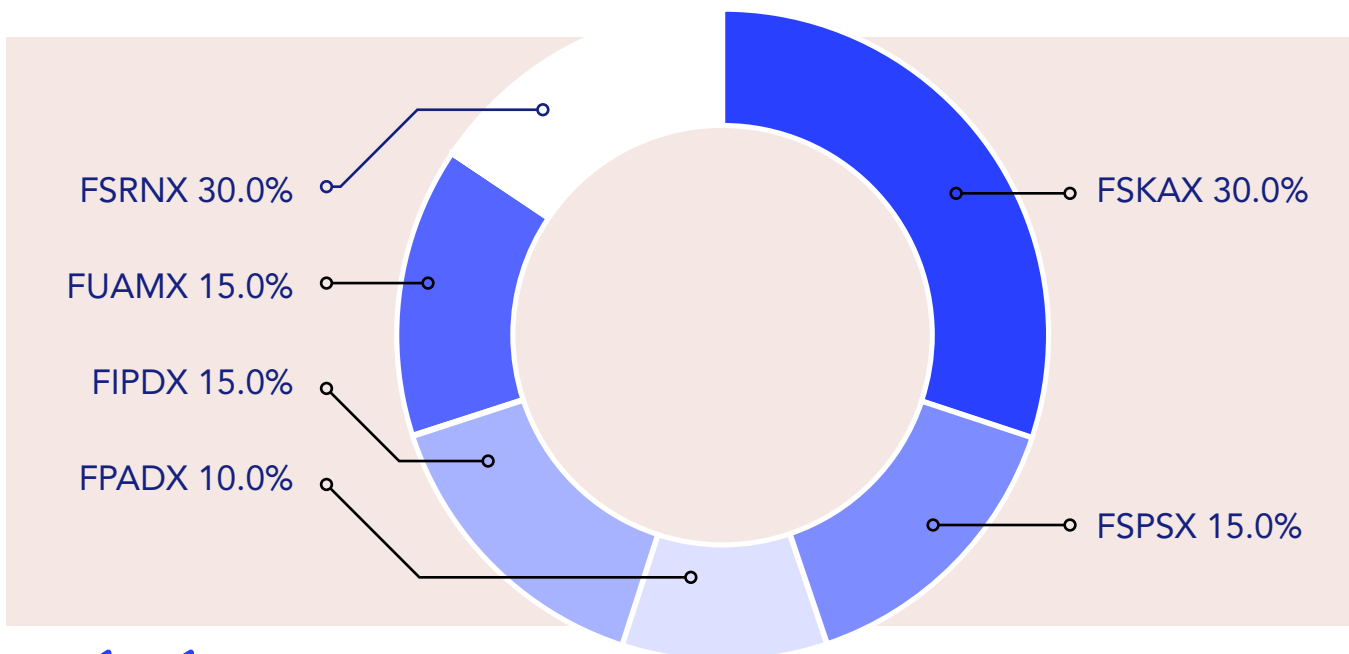
- Jack Bogle



For more info,
check out
Bogle's book:
The Little Book of Common Sense Investing: The Only Way to Guarantee Your Fair Share of Stock Market Returns.

Recommended by David Swensen, Portfolio Manager of Yale's endowment fund

- 30% Domestic Equity (FSKAX, or the ZERO version, FZROX)
- 15% International Equity (FSPSX)
- 10% Emerging Markets (FPADX)
- 15% Inflation-Protected Treasuries (FIPDX)
- 15% U.S. Treasuries (FUAMX)
- 15% Real Estate (FSRNX)



Casual commitments invite casual reversal... Only with the confidence created by a strong decision-making process can investors sell mania-induced excess and buy despair-driven value.

- David Swensen



For more info,
check out
Swensen's book:
*Unconventional
Success: A
Fundamental
Approach
to Personal
Investment.*

In Closing

The most important step is to decide on an asset allocation. Either the Bogle or Swensen asset allocation models will serve you very well.

Whichever one you pick, make sure you stick with it for the long term! Keep the faith during stock market ups and downs, because flipflopers rarely find success in the investing game.

Start with whatever amount of money you feel comfortable with. It takes a bit of time to get used to the feeling of having your money invested in the market, with all of its ups and downs! Feel free to start small and ramp up later! It's YOUR money, and YOU should feel comfortable with it.

I hope this cheat sheet helps you out! Be sure to also connect with me on Instagram [@investingwithrose](https://www.instagram.com/investingwithrose), where you'll find even more actionable investing tips and mini-trainings!

Happy investing!

To your wealth,

Rose

Learn more at roseshafa.com

