

# FIDELITY *fundamentals*

## The Fidelity Systematic Withdrawal Plan

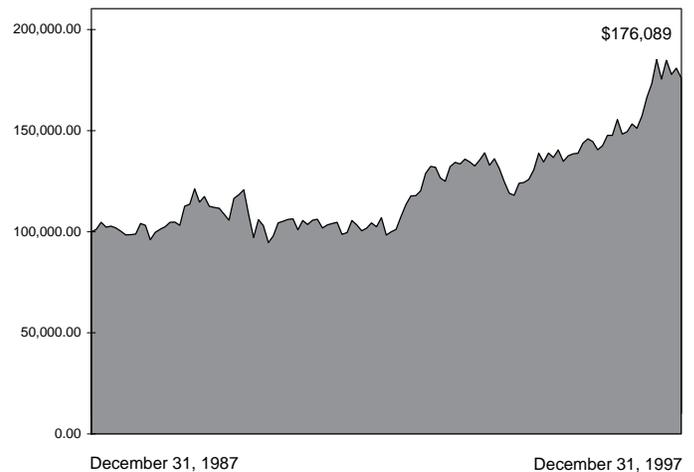
### What is a Systematic Withdrawal Plan?

A systematic withdrawal plan allows you to make regular pre-determined withdrawals from your mutual fund investment. This is an effective and convenient way of establishing a regular flow of income while allowing the remainder of your investment to grow. The Fidelity systematic withdrawal plan offers you the flexibility of choosing the initial investment and withdrawal amounts for specific withdrawal dates to match your income needs. As an added convenience, you can choose to have your withdrawal sent by cheque or transferred electronically to your bank account.

The following is an example of a Systematic Withdrawal Plan using Fidelity International Portfolio Fund. Let's assume that you had invested \$100,000 in the Fund on December 31, 1987. You then made annual withdrawals of \$8,000 at the end of each year, starting December 1988 until December 1997, for a total of 10 years. As at December 31, 1997, your investment would have been worth \$176,089, despite \$80,000 in withdrawals.

As at July 31, 1997, Fidelity International Portfolio Fund returned 19.18%, 21.08%, 18.34% and 15.31% for 1 year, 3 year, 5 and 10 years respectively. This example demonstrates the flexibility and potential benefits that may be derived from a Fidelity Systematic Withdrawal Plan.

### Fidelity Systematic Withdrawal Plan



In this example, the Fund's distributions were re-invested into the Fund. These distributions represent taxable capital gains.

**If you would like more information, talk to your Investment Professional, or call Fidelity Client Services at 1 800 263-4077.**

*Table on reverse side, continued* ►

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## **Fidelity International Portfolio Fund Systematic Withdrawal Plan**

<b>Date</b>	<b>NAV</b>	<b>Cumulative Withdrawals</b>	<b>Market Value of Account</b>	<b>Date</b>	<b>NAV</b>	<b>Cumulative Withdrawals</b>	<b>Market Value of Account</b>
Dec 1987	9.50	\$0.00	\$100,000.00	Dec 1993	16.25	\$48,000.00	\$124,922.51
Dec 1988	9.88	\$8,000.00	\$96,000.00	Dec 1994	16.56	\$56,000.00	\$124,855.29
Dec 1989	11.99	\$16,000.00	\$112,562.59	Dec 1995	18.15	\$64,000.00	\$134,781.47
Dec 1990	10.91	\$24,000.00	\$94,621.81	Dec 1996	21.05	\$72,000.00	\$148,316.80
Dec 1991	12.82	\$32,000.00	\$103,386.61	Dec 1997	25.15	\$80,000.00	\$176,089.16
Dec 1992	12.78	\$40,000.00	\$98,358.05				

*Each Fidelity Fund has a simplified prospectus. Please obtain a copy, read it carefully, and consult your Investment Professional before investing. Investors may experience a gain or loss when they sell their units in any mutual fund.*