

# Key Information Document

## Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

## Product

### Fidelity Funds - Global Dividend Fund A-ACC-USD

**Management Company:** FIL Investment Management (Luxembourg) S.à.r.l.

**ISIN:** LU0772969993(WKN: A1JWQ2)

[www.fidelityinternational.com](http://www.fidelityinternational.com)

Call +352 250 4041 for further information.

The Management Company is a member of the Fidelity group of companies

The Commission de Surveillance du Secteur Financier (CSSF) is responsible for supervising the Management Company in relation to this key information document.

This PRIIP is authorised in Luxembourg.

The Management Company is authorised in Luxembourg and regulated by Commission de Surveillance du Secteur Financier (CSSF).

**Publication date:** 16/02/2026

## What is this product?

### Type

Shares of a sub-fund of Fidelity Funds SICAV, an Undertaking for Collective Investment in Transferable Securities (UCITS).

**SFDR product category:** Article 8 (promotes environmental and/or social characteristics) – ESG Tilt.

### Term

This fund is open-ended. The Management Company is not entitled to terminate the fund unilaterally, however, the board of directors of Fidelity Funds SICAV may terminate the fund by way of liquidation or merger.

### Objectives

**Objective:** The fund aims to achieve capital growth over the long term and provide income.

**Investment Policy:** The fund invests at least 70% (and normally 75%) of its assets, in income producing equities of companies from anywhere in the world, including emerging markets. The fund may also invest in money market instruments on an ancillary basis. The Investment Manager aims to provide income in excess of the benchmark.

**Investment Process:** In actively managing the fund, the Investment Manager considers growth and valuation metrics, company financials, return on capital, cash flows and other measures, as well as company management, industry, economic conditions, and other factors. The Investment Manager focuses on investments which it believes offer attractive dividend yields in addition to price appreciation.

The Investment Manager considers ESG characteristics when assessing investment risks and opportunities. In determining ESG characteristics, the Investment Manager takes into account ESG ratings provided by Fidelity or external agencies. The fund aims to achieve an ESG score of its portfolio greater than that of its benchmark. Through the investment management process, the Investment Manager aims to ensure that investee companies follow good governance practices.

For more information, see "Sustainable Investing and ESG Integration" and the Sustainability Annex.

**Derivatives and Techniques:** The fund may use derivatives for

hedging and efficient portfolio management.

In addition to core derivatives (see "How the Funds Use Instruments and Techniques"), the fund intends to use TRS.

**Benchmark:** MSCI ACWI Index, a broad market index that does not take into account ESG characteristics. Used for: performance comparison.

The fund invests in securities of the benchmark, however, the management of the fund is discretionary, therefore the fund may invest in securities not included in the benchmark, and its performance over any period may or may not deviate significantly from that of the benchmark.

**Base Currency:** USD.

**Risk Management Method:** Commitment.

**Additional Information:** You may sell (redeem) or switch some or all of your shares to another fund on any Valuation Day. As this is a non-distributing share class, dividends are re-invested.

This key information document describes a sub-fund of Fidelity Funds. A separate pool of assets is invested and maintained for each sub-fund of Fidelity Funds.

The assets and liabilities of the fund are segregated from those of other sub-funds and there is no cross-liability among the sub-funds. For more information, please consult the prospectus and latest reports and accounts which can be obtained free of charge in English and other main languages from the Management Company.

These documents and details of the Remuneration Policy are available via [www.fidelityinternational.com](http://www.fidelityinternational.com).

The Net Asset Value of the fund is available at the registered office of the Management Company, and at [www.fidelityinternational.com](http://www.fidelityinternational.com).

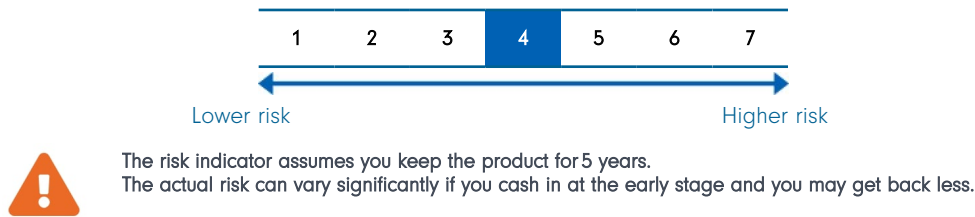
**Depository:** Brown Brothers Harriman (Luxembourg) S.C.A.

### Intended retail investor

This product may appeal to investors with a basic knowledge of and no or limited experience of investing in funds; who plan to hold their investment for a recommended holding period of at least 5 years; who seek capital growth over the recommended holding period and income; and who understand the risk of losing some or all of the capital invested.

## What are the risks and what could I get in return?

### Risk Indicator



The summary risk indicator is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this product as 4 out of 7, which is a medium risk class.

This rates the potential losses from future performance at a medium level, and poor market conditions could impact the capacity to pay you.

**Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depend on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.**

Additional risks: emerging markets.

This product does not include any protection from future market performance so you could lose some or all of your investment.

If the Management Company is not able to pay you what is owed, you could lose your entire investment.

### Performance scenarios

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

| Recommended holding period: 5 years<br>Example investment : USD 10,000 |                                                                                       |                          |                           |
|------------------------------------------------------------------------|---------------------------------------------------------------------------------------|--------------------------|---------------------------|
| Scenarios                                                              |                                                                                       | If you exit after 1 year | If you exit after 5 years |
| Minimum                                                                | There is no minimum guaranteed return. You could lose some or all of your investment. |                          |                           |
| Stress                                                                 | What you might get back after costs                                                   | 4,390 USD                | 4,250 USD                 |
|                                                                        | Average return each year                                                              | -56.1%                   | -15.7%                    |
| Unfavourable                                                           | What you might get back after costs                                                   | 7,810 USD                | 10,750 USD                |
|                                                                        | Average return each year                                                              | -21.9%                   | 1.5%                      |
| Moderate                                                               | What you might get back after costs                                                   | 10,360 USD               | 13,880 USD                |
|                                                                        | Average return each year                                                              | 3.6%                     | 6.8%                      |
| Favourable                                                             | What you might get back after costs                                                   | 12,640 USD               | 16,160 USD                |
|                                                                        | Average return each year                                                              | 26.4%                    | 10.1%                     |

The stress scenario shows what you might get back in extreme market circumstances.

The unfavourable scenario occurred for an investment between 09/2017 and 09/2022.

The moderate scenario occurred for an investment between 07/2019 and 07/2024.

The favourable scenario occurred for an investment between 03/2020 and 03/2025.

### What happens if the Management Company is unable to pay out?

The assets and liabilities of this product are segregated from those of the Management Company. There is no cross-liability between these entities, and the product would not be liable if the Management Company or any delegated service provider were to fail or default.

This product does not participate in an investor compensation scheme.

### What are the costs?

The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs, and show you the impact that all costs will have on your investment over time.

### Costs over Time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest, how long you hold the product and how well the product does. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.

We have assumed:

- In the first year you would get back the amount that you invested (0% annual return). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- USD 10,000 is invested.

|                        | If you exit after 1 year | If you exit after 5 years |
|------------------------|--------------------------|---------------------------|
| Total costs            | 714 USD                  | 1,842 USD                 |
| Annual cost impact (*) | 7.1%                     | 3.4% each year            |

(\*)This illustrates how costs reduce your return each year over the holding period. For example it shows that if you exit at the recommended holding period your average return per year is projected to be 10.2% before costs and 6.8% after costs.

### Composition of Costs

| One-off costs upon entry or exit                            |                                                                                                                                                                                                                               | If you exit after 1 year |
|-------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| Entry costs                                                 | 5.25% of the amount you pay in when entering this investment.                                                                                                                                                                 | 510 USD                  |
| Exit costs                                                  | We do not charge an exit fee for this product.                                                                                                                                                                                | 0 USD                    |
| Ongoing costs taken each year                               |                                                                                                                                                                                                                               |                          |
| Management fees and other administrative or operating costs | 1.89% of the value of your investment per year. This is an estimate based on actual costs over the last year.                                                                                                                 | 183 USD                  |
| Transaction costs                                           | 0.22% of the value of your investment per year. This is an estimate of the costs incurred when we buy and sell the underlying investments for the product. The actual amount will vary depending on how much we buy and sell. | 21 USD                   |
| Incidental costs taken under specific conditions            |                                                                                                                                                                                                                               |                          |
| Performance fees                                            | There is no performance fee for this product.                                                                                                                                                                                 | 0 USD                    |

### How long should I hold it and can I take money out early?

#### Recommended holding period: 5 years

The recommended holding period is based on our assessment of the risk and reward characteristics and costs of the product.

**Order Processing:** Requests to buy, switch or sell fund shares that are received and accepted by the Management Company by 4:00 PM CET (3:00 PM UK time) on any Valuation Day are ordinarily processed at the NAV for that Valuation Day. Settlement normally occurs within 3 business days.

### How can I complain?

If you wish to make a complaint about this product or the conduct of the Management Company please visit [www.fidelityinternational.com](http://www.fidelityinternational.com). Alternatively, write to The Management Company at 2a, Rue Albert Borschette, BP 2174, L1246 Luxembourg or email [fidelity.ce.crm@fil.com](mailto:fidelity.ce.crm@fil.com). If you have a complaint about the person who advised you about this product, or who sold it to you please contact them for their complaints process.

### Other relevant information

You may find the prospectus, statutes, key investor documents, notices to investors, financial reports, and further information documents relating to the product including various published policies of the product on our website [www.fidelityinternational.com](http://www.fidelityinternational.com). You may also request a copy of such documents at the registered office of the Management Company.

Further information in respect of the past performance of the product including previous performance scenario calculations which are published monthly may be found at <https://www.priipsdocuments.com/Fidelity/?isin=LU0772969993&lang=en&kid=yes>. Performance information of the product for the past 10 years is available at <https://www.priipsdocuments.com/Fidelity/?isin=LU0772969993&lang=en&kid=yes>.