



How to guide

A practical guide to setting up and managing an investment in our Liquidity Solutions Range.

Helpful links

www.fidelity.ie/liquidity-funds

Contacts

Liquiditysolutions@fil.com

You could lose money by investing in a money market fund. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Before investing, always read a money market fund's prospectus for policies specific to that fund.



Fidelity
INTERNATIONAL

Contacting us

For further information on opening an account, managing your investments or any other related query please contact the J.P. Morgan Transfer Agency by telephone or fax:

Global

Ireland

Tel: +353 1 612 3347

Fax: +353 1 686 9248

UK

Tel: +44 (0)20 7325 8005

US

Tel: +1 201 273 5463

Email: Fidelity.Transfer.Agency@jpmorgan.com

Address

Fidelity International Transfer Agency
J.P. Morgan Administration Services (Ireland) Ltd
200 Capital Dock,
79 Sir John Rogerson's Quay,
Dublin 2,
D02 RK57
Ireland

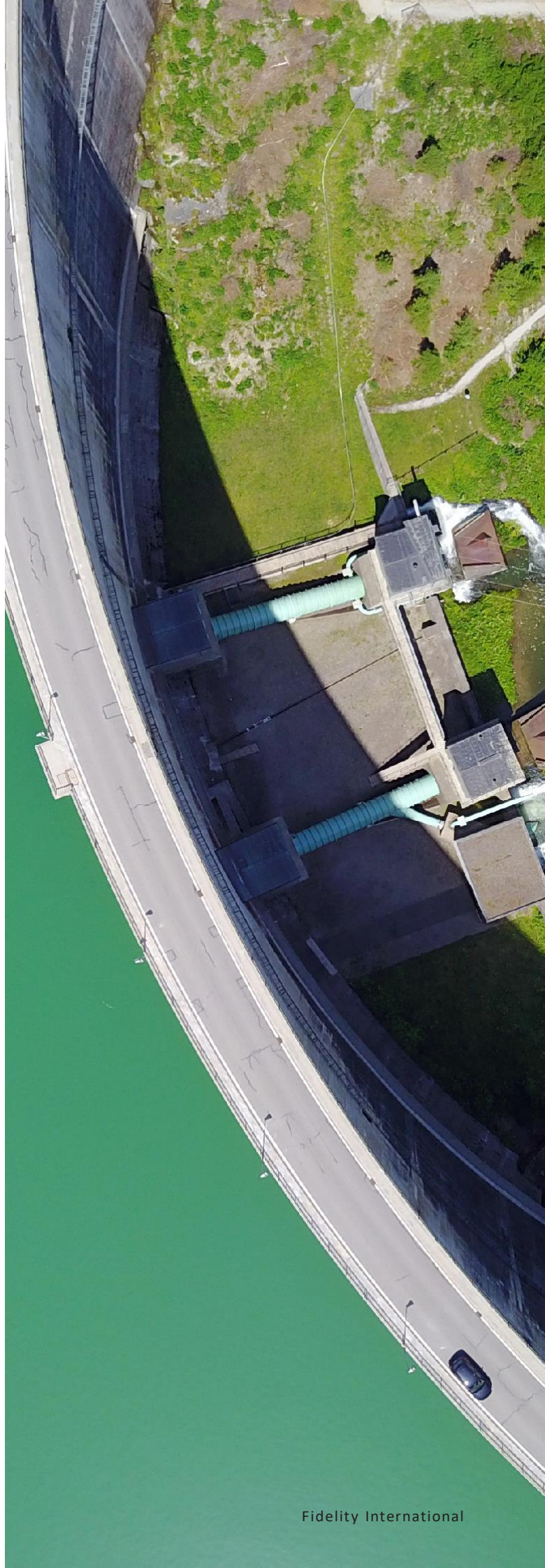
Global Liquidity Client Services Hours

Monday to Friday from 9:00 (Luxembourg time) to 18:00 (New York time).

Trading hours vary by fund.

For additional information or support please contact:

liquiditysolutions@fil.com or your usual local Fidelity representative.



Working with us

Opening a new account

Please call the J.P. Morgan Transfer Agency team to request a new account to be opened. You will need to submit the following documentation:

- Completed original account application form (obtainable from www.fidelity.ie/liquidity-funds)
- Original or certified copy of a list of authorised individuals on company letterhead
- Appropriate Anti-Money Laundering (AML) and Know Your Client (KYC) documentation in accordance with regulatory policy

Your account will be set up as soon as we have received and verified your documentation.

The ILF offers both Accumulating and Distributing share classes. The Accumulating share classes does not distribute, the Distributing A & B share class reinvests income on a daily basis and the Distributing F share class pays out a monthly distribution on the 1st business day following month end. Dividends are paid into the bank details provided. The G share class has the option of reinvesting or distributing the income on the 1st business day of the month.

Please note that redemption proceeds cannot be paid until the original or certified copies of the above documentation is received.

Transactions

You can deal in the funds by faxing a completed dealing form (obtainable from www.fidelity.ie/liquidity-funds) to the J.P. Morgan Transfer Agency team.

Trades placed and accepted before the fund's trading deadline will be processed the same day.

To purchase or redeem fund shares by phone, call +353 1 612 3347 with the following information: account name, account number, fund name and share class, amount of order and trade date. Trades are also accepted by fax +353 1 686 9248 and STP via the Swift network.

Placing a purchase

Trades must be placed before the fund's trading deadline. Please know your fund name, account number and the exact amount of the trade.

You are advised to place trades as early in the day as possible and to provide J.P. Morgan with advance notice of large trades.

Redeeming fund shares

If your order is accepted before the cut-off time, proceeds will be transferred that same business day in the time zone of the currency's home country.

All redemption proceeds will be paid on settlement date to the bank account(s) designated on your application form.

Any changes to your payment instructions for redemptions must be requested in writing and signed by authorised signatories. For your added security, call backs to additional authorised persons may be performed to confirm such changes before proceeds are paid out. Please call +1 201 273 5463 in the US if you wish to make any other changes to your account.

Please be aware that the bank account receiving the redemption payment must be in the same name as the fund account holder as we are not allowed to make third party payments.

Placing a pre-advice call

Pre-advice calls assist the Fidelity portfolio managers with managing large inflows/outflows within the fund, thus providing protection for all shareholders against unexpected flows. Whenever possible, it is requested that you provide notice as soon as possible.

To place a pre-advice call, contact your Client Adviser. Your Client Adviser will relay this information to the appropriate group.

This information should include the name of your organisation, approximate amount of the purchase or redemption and the length of the investment, if appropriate.

Useful information

Payment instructions

Subscriptions

Please ensure monies are transferred by CHAPS, SWIFT or federal wire transfer to the appropriate account on settlement date before the cut off times.

If payment in respect of a subscription has not been received, the applicant will be liable for the cost incurred as a result of late or non-payment. In general, these will be the overdraft charges levied to the company by the custodian. The manager will have the right to redeem all or part of the applicant's holding of shares in the relevant fund or any other fund of the company in order to meet such costs.

Redemptions

Redemption proceeds will be paid to the respective currency account as per the instructions in place at the transfer agent unless advised otherwise in writing by an authorised signatory, or signatories, in accordance with your current instructions.

For additional information or support, please refer to the below.

Support

Please contact your Client Relationship Manager or Fidelity.Transfer.Agency@jpmorgan.com with any questions.

	Euro	GBP	USD
Correspondent Bank	JP Morgan Chase Bank, Frankfurt		
Swift Code	CHASDEFX		
Beneficiary Bank	JP Morgan Chase Bank, London	JP Morgan Chase Bank, London	JP Morgan Chase Bank NA, New York
Swift Code	CHASGB2L	CHASGB2L	CHASUS33
Sort Code/ABA Code		60-92-42	021000021
Further credit to	Fidelity Institutional Liquidity Fund plc - The Euro Fund	Fidelity Institutional Liquidity Fund plc - The Sterling Fund	Fidelity Institutional Liquidity Fund plc - The United States Dollar Fund
Account Number	22631802	11138930	910-2-735835
IBAN	GB97CHAS6092422631802	GB82CHAS60924211138930	

Share class identifiers

ILF FUNDS		USD	EUR	GBP
ISIN	A-ACC	IE0003323619	IE0003323494	IE0003323270
	B-ACC	IE00B134MW13	IE00B134T973	IE00BLDGCK54
	I-ACC	IE0002UMYNG7	IE000VIFSJO0	IE000HZ45413
	A-Flex Dist	IE0003358763	IE0003323502	IE0003323387
	B-Flex Dist	IE0003511510	IE00B5YLG93	IE0003511395
	F-Flex Dist	IE00B3ZLRT64	IE00B447NQ12	IE00B42LDN20
	I-Flex Dist	IE000IYT6B47	IE000BZPZF2	IE0007NJPZB0
	G-Flex Dist	IE00BKTGY846	IE000NS2WPG6	IE000DI1OKY3
Symbol	A-ACC	FIDUSAC	FIDEUAC	FIDSTAC
	B-ACC	FIDFUBA	FIDFEBA	THTSBGA ID
	I-ACC	FIDIACC ID	FIDEIAC ID	FIDSIAC ID
	A-Flex Dist	FIDUSAD	FIDEUAD ID	FIDSTAD
	B-Flex Dist	FIDUSBD	FIDEBBD ID	FIDSTBD
	F-Flex Dist	FIDUSFD	FIDEUFD ID	FIDSTFD
	I-Flex Dist	FIDUIFD ID	FIDEIFD ID	FIDSIFD ID
	G-Flex Dist	FUDGFD1 ID	N/A	FILTSGF ID
Expense Caps	A-ACC	0.15%	0.10%	0.10%
	B-ACC	0.40%	0.40%	0.40%
	I-ACC	0.10%	0.10%	0.10%
	A-Flex Dist	0.15%	0.10%	0.10%
	B-Flex Dist	0.40%	0.40%	0.40%
	F-Flex Dist	0.15%	0.10%	0.10%
	I-Flex Dist	0.10%	0.10%	0.10%
	G-Flex Dist	0.20%	0.20%	0.20%
Trading Deadline		*07:00		
		**11:00		
		**15:00	**11:00	**11:00
		18:00	*13:30	***13:30
		***21:00		

* Interim cut off for in good order automated trades

** Interim cut off

*** Final cut off

A & B Accum – NAV accumulates daily

A & B Flex Dist – interest accrued daily and reinvested onto account

F Flex Dist - interest accrues daily and paid out monthly or reinvested

G Flex Dist - interest accrues daily and paid out monthly or reinvested

2023 Institutional Trading Holiday Schedule

JANUARY							FEBRUARY							MARCH						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6	7				1	2	3	4				1	2	3	4
8	9	10	11	12	13	14	5	6	7	8	9	10	11	5	6	7	8	9	10	11
15	16	17	18	19	20	21	12	13	14	15	16	17	18	12	13	14	15	16	17	18
22	23	24	25	26	27	28	19	20	21	22	23	24	25	19	20	21	22	23	24	25
29	30	31					26	27	28					26	27	28	29	30	31	
APRIL							MAY							JUNE						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
						1		1	2	3	4	5	6					1	2	3
2	3	4	5	6	7	8	7	8	9	10	11	12	13	4	5	6	7	8	9	10
9	10	11	12	13	14	15	14	15	16	17	18	19	20	11	12	13	14	15	16	17
16	17	18	19	20	21	22	21	22	23	24	25	26	27	18	19	20	21	22	23	24
23	24	25	26	27	28	29	28	29	30	31				25	26	27	28	29	30	
30																				
JULY							AUGUST							SEPTEMBER						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
						1			1	2	3	4	5						1	2
2	3	4	5	6	7	8	6	7	8	9	10	11	12	3	4	5	6	7	8	9
9	10	11	12	13	14	15	13	14	15	16	17	18	19	10	11	12	13	14	15	16
16	17	18	19	20	21	22	20	21	22	23	24	25	26	17	18	19	20	21	22	23
23	24	25	26	27	28	29	27	28	29	30	31			24	25	26	27	28	29	30
30	31																			
OCTOBER							NOVEMBER							DECEMBER						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6	7				1	2	3	4						1	2
8	9	10	11	12	13	14	5	6	7	8	9	10	11	3	4	5	6	7	8	9
15	16	17	18	19	20	21	12	13	14	15	16	17	18	10	11	12	13	14	15	16
22	23	24	25	26	27	28	19	20	21	22	23	24	25	17	18	19	20	21	22	23
29	30	31					26	27	28	29	30			24	25	26	27	28	29	30
														31						

2023 Holidays: All Fidelity Funds Closed

02.01.2023 New Year's Day Holiday

28.08.2023 August Bank Holiday

07.04.2023 Good Friday

22.12.2023 Christmas Eve (early close)

10.04.2023 Easter Monday

25.12.2023 Christmas Holiday


01.05.2023 May Day


26.12.2023 Boxing Day Holiday


08.05.2023 King Charles III Coronation

29.12.2023 New Year's Eve (early close)

29.05.2023 Spring Bank Holiday

 All funds are closed on these days

 USD fund is closed on these days

 All funds are closed early on these days

Certain holidays may postpone the settlement date for transactions in next-day settlement funds. The Federal Reserve System and/or the New York Stock Exchange may elect to close early on the day prior to or following a holiday and may also schedule emergency closings. In these instances, the funds may close prior to their published purchase or redemption times. Fidelity reserves the right to modify or withdraw the exchange privilege. The portfolios reserve the right to advance the time by which purchase or redemption orders must be received on any day that the principal bond markets close early, such as on days in advance of holidays generally observed by participants in such markets.

You could lose money by investing in a money market fund. An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Risk warnings

The value of your investment may fall as well as rise and you may get back less than you originally invested.

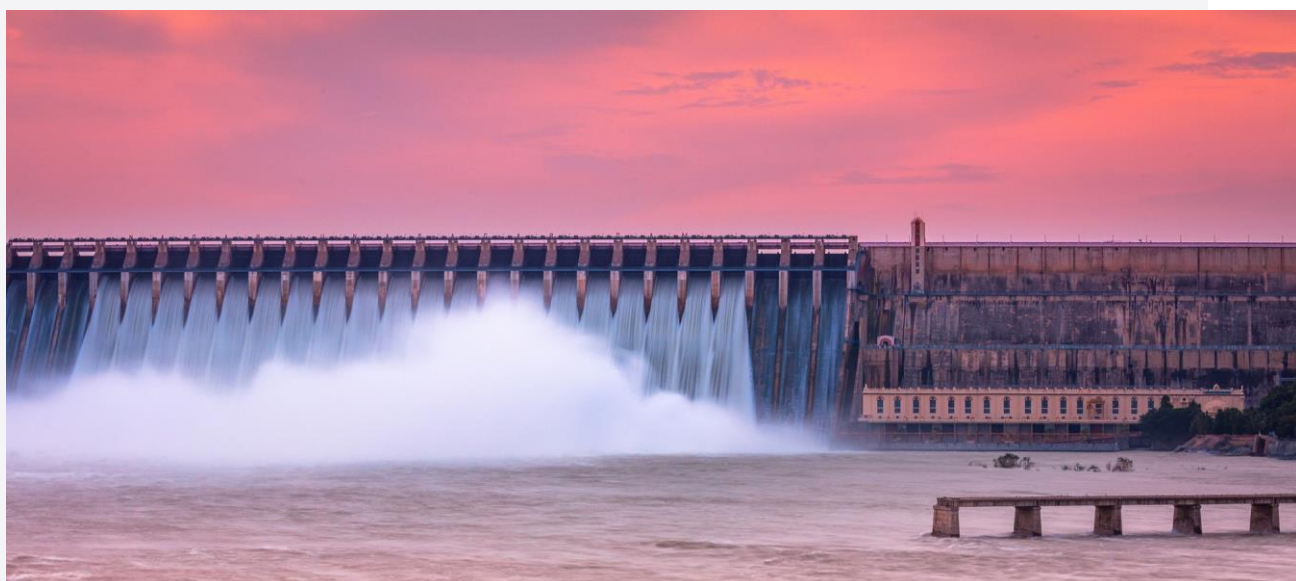
A Money Market Fund (MMF) is not a guaranteed investment. Investment in an MMF is different from an investment in deposits. The principal invested may fluctuate, and the risk of loss of the principal is to be borne by the investor. The MMF does not rely on external support for guaranteeing the liquidity of the MMF or stabilising the NAV per share.

The sub-funds of the Fidelity Institutional Liquidity Fund plc are low volatility net asset value short-term money market funds. Investment in a Money Market Fund is different from an investment in deposits, in particular, the principal invested in a Money Market Fund may fluctuate and the risk of loss of the principal is to be borne by the investor.

Bond investments: These funds invest in bonds whose price is influenced by movements in interest rates, changes in the credit rating of bond issuers, and other factors such as inflation and market dynamics. In general, as interest rates rise the price of a bond will fall. The risk of default is based on the issuer's ability to make interest payments and to repay the loan at maturity. Default risk may, therefore, vary between different government issuers as well as between different corporate issuers.

Corporate bonds: Due to the greater possibility of default an investment in a corporate bond is generally less secure than an investment in government bonds.

Money market instruments: The investment policy of these funds means they can be more than 35% invested in transferable securities and money market instruments issued or guaranteed by an EEA State, one or more of its local authorities, a third country or a public international body to which one or more EEA States belongs.



Important Information

Fidelity's Institutional Liquidity Funds (the 'Funds') are not available for sale to US Persons or Canadian residents and are available only to eligible investors resident outside the USA and Canada. The Funds are not to be sold within the USA or to any investor that is a US person as defined in its prospectus. This document does not constitute an offer to subscribe for shares in the Funds. The offering or sale of Fund shares and the distribution of this document may be restricted in certain jurisdictions. For information regarding jurisdictions in which the Funds are registered or passported, please read the prospectus or contact your investment advisor. Any entity forwarding this document or its contents to other parties takes full responsibility for ensuring compliance with applicable laws in connection with its distribution. This document is issued by FIL Distributors International Limited, Bermuda, and distributed in the United States by Fidelity Distributors Company LLC solely to investment professionals and sophisticated investors.

