The United States Dollar Fund Class G Accumulating Shares

Strategy

The Fidelity Institutional Liquidity Fund PLC has four existing funds: The USD Fund, the Sterling Fund, the Euro Fund and the United States Dollar Treasury Fund ("the Fund"). Each Fund's investment objective is to invest in a diversified range of short-term instruments with the aim of maintaining capital value and liquidity whilst producing a return to the investor in line with money market rates. The weighted average maturity is expected not to exceed 60 days.

Objectives & Investment Policy

Objective: The fund aims to maintain capital value and liquidity whilst producing a return to the investor in line with money market rates.
Investment Policy: The fund invests in a diversified range of short-term instruments including high quality money market instruments (including government securities bank obligations commercial paper and other short-term obligations) high quality securitisations and asset-backed commercial paper deposits and reverse repurchase agreements. The fund aims to achieve an ESG score of its portfolio greater than that of its investment universe. In addition through the investment management process the Investment Manager aims to ensure that investee companies follow good governance practices.
Investment approach: Investments will have a credit quality consistent with maintaining Moody's Aaa-mf rating and a rating of AAAm by Standard & Poor's for the fund. Such ratings were solicited by the manager of the fund and financed by either the manager or the fund. On an ongoing basis, the fund will consider a wide range of environmental and social characteristics such as carbon intensity, carbon emissions, energy efficiency, water and waste management, biodiversity, product safety, supply chain, health and safety and human rights. For more information, please see "Sustainable Investing and ESG Integration" and the Sustainability Annex.
Benchmark: N/A. The fund is actively managed without reference to a benchmark.
Distribution policy: As this is a non-distributing share class, dividends are re-invested.

Fund Facts

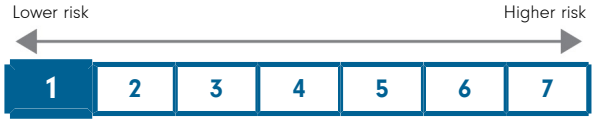
Launch date: 30.11.95
Portfolio manager: Tim Foster, Ravin Seeneevassen
Appointed to fund: 17.11.08, 01.04.25
Years at Fidelity: 23, 2
Fund size: $ 9,699m
Number of Holdings: 131
Fund reference currency: US Dollar (USD)
Fund domicile: Ireland
Fund legal structure: UCITS
Management company: FIL Investment Management (Luxembourg) S.à r.l.
Capital guarantee: No
Rating: Moody's Aaa-mf & AAAm S&P
Weighted Average Maturity: 38

Share Class Facts

Other share classes may be available. Please refer to the prospectus for more details.

Launch date: 10.03.21
ISIN: IE00BNKLND78
SEDOL: BNKLND7
WKN: A2QPGS
Bloomberg: FIUSDTU ID
Dealing cut-off: 21:00 Irish time
Distribution type: Accumulating
Fund 30 Day Net Yield: 3.76
Fund 7 Day Net Yield: 3.85
Ongoing Charges Figure (OCF) per year: 0.20% (31.08.25)
OCF takes into account annual management charge per year: 0.2%

Risk Indicator



The risk indicator assumes you keep the product for 0.5 years. The actual risk can vary significantly if you cash in at the early stage and you may get back less.
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 1 out of 7, which is a low risk class. This rates the potential losses from future performance at a low level, and poor market conditions are very unlikely to impact the capacity to pay you. Returns may increase or decrease as a result of currency fluctuations. This product does not include any protection from future market performance so you could lose some or all of your investment. If FIL Investment Management (Luxembourg) SARL. is not able to pay you what is owed, you could lose your entire investment.

Important Information

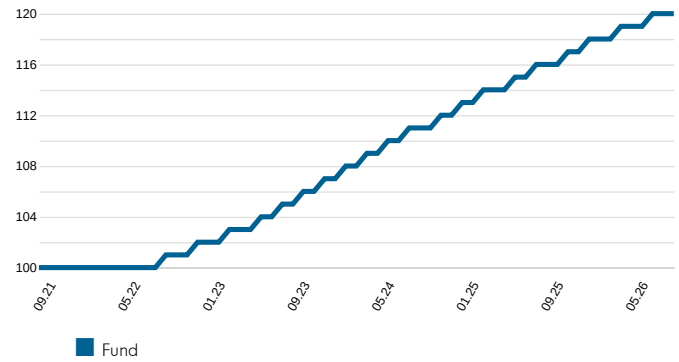
A Money Market Fund (MMF) is not a guaranteed investment. Investment in an MMF is different from an investment in deposits. The principal invested may fluctuate, and the risk of loss of the principal is to be borne by the investor. The MMF does not rely on external support for guaranteeing the liquidity of the MMF or stabilising the NAV per share. Funds are subject to charges and expenses. Charges and expenses reduce the potential growth of your investment. This means you could get back less than you paid in. The costs may increase or decrease as a result of currency and exchange rate fluctuations. Please refer to the Prospectus and KID of the fund before making any final investment decisions. This fund uses financial derivative instruments for investment purposes, which may expose the fund to a higher degree of risk and can cause investments to experience larger than average price fluctuations. The investment policy of this fund means it invests mainly in units in collective investment schemes or deposits. The fund promotes environmental and/or social characteristics. The Investment Manager's focus on securities of issuers which maintain sustainable characteristics may affect the fund's investment performance unfavourably in comparison to similar funds without such focus. The sustainable characteristics of securities may change over time. the decision to invest should take into account all characteristics or objectives of the promoted fund as detailed in the Prospectus. Information on sustainability-related aspects is provided pursuant to SFDR at https://www.fidelity.lu/sfdr.

The United States Dollar Fund Class G Accumulating Shares

30.09.2026 Monthly Professional Factsheet

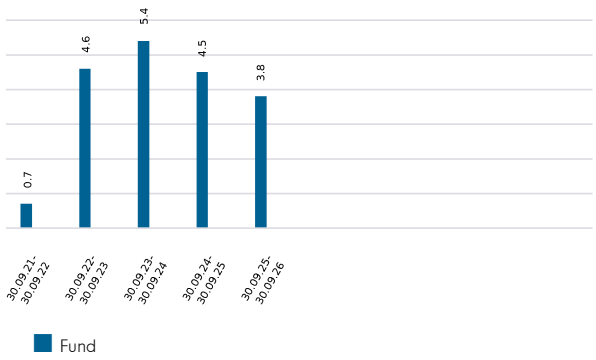
Past performance does not predict future returns. The fund's returns may increase or decrease as a result of currency fluctuations. The investment which is promoted concerns the acquisition of units or shares in a fund, and not in a given underlying asset owned by the fund.

Cumulative performance in USD (rebased to 100)



Performance is shown for the last five years (or since launch for funds launched within that period).

Performance for 12 month periods in USD (%)



Performance to 30.09.26 in USD (%)

	1m	3m	YTD	1yr	3yr	5yr	Since 10.03.21*
Fund cumulative growth	0.3	0.9	2.8	3.8	14.4	20.4	20.4
Fund annualised growth	-	-	-	3.8	4.6	3.8	3.4

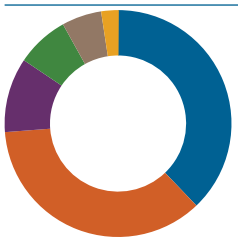
Monthly Net Performance (%)*

Sep 2025	Oct 2025	Nov 2025	Dec 2025	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026
0.34	0.37	0.30	0.34	0.32	0.28	0.30	0.30	0.31	0.30	0.33	0.29	0.31

Maturity Profile

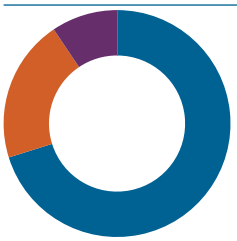
Days	O/N	<=7	<=30	<=90	<=180	<=360	360 +	Total
%	20.01	11.56	14.57	30.35	15.21	8.30	0.00	100.00

Asset Allocation



Certificates of Deposit	37.82
Commercial Paper	35.89
Corporate Bond	10.62
Time Deposit	7.50
Repurchase Agreement	5.67
Cash	2.50

Credit Breakdown



A-1	70.09
A-1+	20.39
-Other-	9.52
A-2	0.00
A-3	0.00
NR	0.00

*Basis: Total Return. Past performance is not a guide to the future
Source: FIMLUX 30.09.26
Index source: RIMES 30.09.26
Performance figures net of fees for all share classes can be found on https://www.fidelity.ie/liquidity-funds/
Due to systems rounding, pie charts may display immaterial variances.

Glossary / additional notes

Ongoing charges

The ongoing charges figure represents the charges taken from the fund over a year. It is calculated at the fund's financial year end and may vary from year to year. For classes of funds with fixed ongoing charges, this may not vary from year to year. For new classes of funds or classes undergoing corporate actions (eg amendment to annual management charge), the ongoing charges figure is estimated until the criteria are met for an actual ongoing charges figure to be published.

The types of charges included in the ongoing charges figure are management fees, administration fees, custodian and depositary fees and transaction charges, shareholder reporting costs, regulatory registration fees, Directors fees (where applicable) and bank charges.

It excludes: performance fees (where applicable); portfolio transaction costs, except in the case of an entry/exit charge paid by the fund when buying or selling units in another collective investment undertaking.

For more information about charges (including details of the fund's financial year end), please consult the charges section in the most recent Prospectus.

Important Information

This is a marketing communication. This information must not be reproduced or circulated without prior permission.

Fidelity only offers information on products and services and does not provide investment advice based on individual circumstances, other than when specifically stipulated by an appropriately authorised firm, in a formal communication with the client.
Fidelity International refers to the group of companies which form the global investment management organisation that provides information on products and services in designated jurisdictions outside of North America. This communication is not directed at, and must not be acted upon by persons inside the United States of America and is otherwise only directed at persons residing in jurisdictions where the relevant funds are authorised for distribution or where no such authorisation is required.
Unless otherwise stated all products and services are provided by Fidelity International, and all views expressed are those of Fidelity International. Fidelity, Fidelity International, the Fidelity International logo and F symbol are registered trademarks of FIL Limited.

Fidelity Institutional Liquidity Fund plc is an open-ended investment company with variable capital organised under the laws of Ireland and is authorised by the Central Bank of Ireland as a UCITS fund under the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations 2011 (as amended).
FIL investment Management (Luxembourg) S.a.r.l reserves the right to terminate the arrangements made for the marketing of the sub-fund and/ or its shares in accordance with Article 93a of Directive 2009/65/EC and Article 32a of Directive 2011/61/EU. Prior notice of this cessation will be made in Ireland.
Past performance is not a reliable indicator of future results. The value of investments and the level of income from them may go down as well as up and an investor may not get back the amount invested. Returns may increase or decrease as a result of currency fluctuations.
The Funds are not and will not be offered or sold in the United States of America, or to or for the account of U.S. persons as defined by U.S. securities laws. Each purchaser of a Fund will be deemed to represent that such purchaser is not a U.S. person, is not receiving the Fund in the United States of America, and is not acquiring the Fund for the account of a U.S. person except as otherwise authorised by the Directors of the Company. All investments must be made on the basis of the terms set out in the Company's current prospectus, key investor information document, share purchase agreement form and any other document provided or agreed with the Company, the Manager of the Company or Fidelity International (collectively the 'Documents').

This share class is registered and distributed in the following locations: Austria, Belgium, Finland, Germany, Ireland, Luxembourg, Netherlands, Norway, Sweden, Switzerland, United Kingdom.

We recommend that you obtain detailed information before taking any investment decision on the basis of the current prospectus and KID (key information document), along with the current annual and semi-annual reports free of charge through https://www.fidelityinternational.com, from our distributors, from your financial advisor or from the branch of your bank and from our European Service Centre in Luxembourg, FIL (Luxembourg) S.a.r.l 2a, rue Albert Borschette BP 2174 L-1021 Luxembourg. Issued by FIL (Luxembourg) S.a.r.l, authorised and supervised by the CSSF (Commission de Surveillance du Secteur Financier). Investors/ potential investors can obtain information on their respective rights regarding complaints and litigation on your local Fidelity website which can be accessed via the following link https://www.fidelityinternational.com (Products & services) by selecting your country of residence. All documentation and information will be in the local or an accepted European language of the country selected.

Documentation can also be obtained from the following paying agents/distributors: **Switzerland** - BNP Paribas, Paris, succursale de Zurich, Selnaustrasse 16, 8002 Zurich.

Germany : For German Wholesale clients issued by FIL Investments Services GmbH, Kastanienhöhe 1, 61476 Kronberg im Taunus. For German Institutional clients issued by FIL (Luxembourg) S.a.r.l, 2a, rue Albert Borschette BP 2174 L-1021 Luxembourg. For German Pension clients issued by FIL Finance Services GmbH, Kastanienhöhe 1, 61476 Kronberg im Taunus.

Netherlands : The fund is authorised to offer participation rights in The Netherlands pursuant to article 2:66 (3) in conjunction with article 2:71 and 2:72 Financial Supervision Act.

Switzerland : Fidelity undertakes the financial services of purchasing and/or selling financial instruments within the meaning of the Financial Services Act ("FinSA"). Fidelity is not required to assess the appropriateness and suitability under FinSA. Issued by FIL Investment Switzerland AG.

United States of America and Canada : 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.

United Arab Emirates : For the United Arab Emirates, the DIFC branch of FIL Distributors International Limited, is regulated by the DFSA for the provision of Arranging Deals in Investments only. All communications and services are directed at Professional Clients only. Persons other than Professional Clients, such as Retail Clients, are NOT the intended recipients of our communications or services. This document contains information that makes reference to a Fund which is not subject to any form of regulation or approval by the Dubai Financial Services Authority (“DFSA”). The DFSA has no responsibility for reviewing or verifying any Prospectus or other documents in connection with this Fund. Accordingly, the DFSA has not approved this Prospectus or any other associated documents nor taken any steps to verify the information set out in this Prospectus, and has no responsibility for it. Collective Investment Rules (CIR) 134 CIR/VER30/02-21. The Units to which this Prospectus relates may be illiquid and/or subject to restrictions on their resale. Prospective purchasers should conduct their own due diligence on the Units. If you do not understand the contents of this document, you should consult an authorised financial adviser.