

"sales load" expenses charged once up front - completely avoidable!!

**Front End Sales Loaded Mutual Funds**

Fund Name	Front Load	12b-1 Current
Fidelity Adv Int Muni A	4.00	0.25
Fidelity Adv Dyn Str A	5.75	0.25
Fidelity Adv UltraSh Bd A	1.50	0.15
Fidelity Adv Muni Inc A	4.00	0.25
Fidelity Adv NYMuniInc A	4.00	0.25
Fidelity Adv CAMuniInc A	4.00	0.25
Fidelity Adv SI Mun Inc A	2.75	0.25
Fidelity Adv Infl-Pro A	4.00	0.25
Fidelity Adv Short F/I A	1.50	0.15
Fidelity Adv Total Bond A	4.00	0.25
Fidelity Adv Govt Inc A	4.00	0.25
Fidelity Adv Int Bond A	2.75	0.25
Fidelity Adv Mtg Sec A	4.00	0.25
Fidelity Adv InvmtGrBd A	4.00	0.25
Fidelity Adv Asst Mg 20 A	5.75	0.25
Fidelity Adv Div Stock A	5.75	0.25
Fidelity Adv Eq Inc A	5.75	0.25
Fidelity Adv Balanced A	5.75	0.25
Fidelity Adv Cap Dev A	5.75	0.25
Fidelity Adv Asst Mg 50 A	5.75	0.25
Fidelity Adv Strat Inc A	4.00	0.25
Fidelity Adv Strat RRet A	4.00	0.25
Fidelity Adv H/I Advant A	4.00	0.25
Fidelity Adv Flt Rt Hi A	2.75	0.25
Fidelity Adv High Inc A	4.00	0.25
Fidelity Adv Gr & Inc A	5.75	0.25
Fidelity Adv NewInsight A	5.75	0.25
Fidelity Adv Mid Cap A	5.75	0.25
Fidelity Adv Str DivInc A	5.75	0.25
Fidelity Adv Gr Opp A	5.75	0.25
Fidelity Adv Mid Growth A	5.75	0.25
Fidelity Adv Div Gr A	5.75	0.25
Fidelity Adv LevCo Stk A	5.75	0.25
Fidelity Adv Asst Mg 85 A	5.75	0.25
Fidelity Adv Overseas A	5.75	0.25
Fidelity Adv Eq Gr A	5.75	0.25
Fidelity Adv Mid CapII A	5.75	0.25
Fidelity Adv Gold A	5.75	0.25
Fidelity Adv Mid Val A	5.75	0.25
Fidelity Adv Val Strat A	5.75	0.25
Fidelity Adv Emg Mkt In A	4.00	0.25
Fidelity Adv Large Cap A	5.75	0.25
Fidelity Adv Energy A	5.75	0.25
Fidelity Adv Dyn Cap A	5.75	0.25
Fidelity Adv Cons Stapl A	5.75	0.25

"Sales" expense charged annually (% of assets) - completely avoidable!