

# your Fidelity investment options

## VCU investment policy statement asset classes and styles

### Money Market

Fidelity Retirement Money Market Portfolio<sup>1</sup>

### Fixed Account

MetLife Guaranteed Account<sup>2</sup>

#### Fixed Income-Domestic

Fidelity Investment Grade Bond Fund

### TIPS (Treasury Inflation Protected Securities)

Fidelity Inflation Protected Bond Fund

### Equity

#### Domestic Large Cap-Value

Fidelity Equity Income II Fund

#### Equity Index

Spartan<sup>®</sup> US Equity Index Fund

#### Domestic Large Cap-Growth

Fidelity Blue Chip Growth

#### Domestic Small-Cap

American AAdvantage Small Cap Value Fund-Plan Ahead Class

Fidelity Low-Priced Stock Fund

Fidelity Small Cap Stock Fund

### Global

Fidelity Worldwide Fund

Fidelity Diversified International Fund

### Specialty

Fidelity Real Estate Investment Portfolio

### Asset Allocation

Fidelity Freedom Income Fund<sup>®</sup>

Fidelity Freedom 2000 Fund<sup>®</sup>

Fidelity Freedom 2005 Fund<sup>SM</sup>

Fidelity Freedom 2010 Fund<sup>®</sup>

Fidelity Freedom 2015 Fund<sup>SM</sup>

Fidelity Freedom 2020 Fund<sup>®</sup>

Fidelity Freedom 2025 Fund<sup>SM</sup>

Fidelity Freedom 2030 Fund<sup>®</sup>

Fidelity Freedom 2035 Fund<sup>SM</sup>

Fidelity Freedom 2040 Fund<sup>®</sup>

Asset classes were provided by VCU.

<sup>1</sup>An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in these funds.

<sup>2</sup>Guarantees are subject to the claims paying ability of the issuing insurance company.

Shareholders may be subject to certain short-term trading fees. Please consult the prospectus for further information.

Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation.

Because of their narrow focus, sector funds may be more volatile than funds that diversify across many sectors

Small-cap stocks are generally more volatile than large-cap stocks.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4:00 P.M. ET, or on weekends or holidays, will receive the next available closing prices

The investment options available through the plan reserve the right to modify or withdraw the exchange privilege.

Fidelity Management & Research Company manages Fidelity mutual funds.

Fidelity Freedom Funds are managed by Strategic Advisers, Inc., a subsidiary of FMR Corp.

**Please consider the investment objectives, risks, charges and expenses of the investment options before investing. For this and other information on any mutual fund or annuity available through the plan, call or write to Fidelity for a free mutual fund prospectus, variable annuity prospectus or fixed annuity fact sheet. Read it carefully before you invest.**

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