

# Investment Spectrum

Investment options to left have potentially more inflation risk and less investment risk

Investment options to right have potentially less inflation risk and more investment risk

Managed Income	Bond	Balanced/Hybrid	Domestic Equities	International/Global Equity	
Managed Income Portfolio II - Class 2	<p><b><u>Diversified</u></b> Fidelity® Total Bond Fund</p> <p>Vanguard Total Bond Market Index Fund Signal Shares</p>	<p>Fidelity® Balanced Fund - Class K</p>	<p><b><u>Large Value</u></b> American Beacon Large Cap Value Fund Class Institutional</p> <p><b><u>Mid Value</u></b> JPMorgan Mid Cap Value Fund Institutional Class</p>	<p><b><u>Large Blend</u></b> Spartan® 500 Index - Institutional Class</p> <p>T. Rowe Price Dividend Growth Fund</p> <p><b><u>Mid Blend</u></b> Spartan® Extended Market Index Fund - Fidelity Advantage Class</p> <p><b><u>Small Blend</u></b> Lord Abbett Small Cap Value Fund Class I</p>	<p><b><u>Diversified</u></b> American Funds EuroPacific Growth Fund Class R5</p> <p>Spartan® International Index Fund – Institutional Class</p> <p><b><u>Small Growth</u></b> Janus Triton Fund Class T</p>

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of **06/30/2012**. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style categorizations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category, and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decision. The spectrum does not represent actual or implied performance.



Investment options to the left have potentially more inflation risk and less investment risk

Investment options to the right have potentially less inflation risk and more investment risk

**Risk Spectrum for Lifecycle Funds**

Fidelity Freedom K<sup>®</sup> Income Fund  
Fidelity Freedom K<sup>®</sup> 2000 Fund  
Fidelity Freedom K<sup>®</sup> 2005 Fund  
Fidelity Freedom K<sup>®</sup> 2010 Fund

Fidelity Freedom K<sup>®</sup> 2015 Fund  
Fidelity Freedom K<sup>®</sup> 2020 Fund  
Fidelity Freedom K<sup>®</sup> 2025 Fund  
Fidelity Freedom K<sup>®</sup> 2030 Fund

Fidelity Freedom K<sup>®</sup> 2035 Fund  
Fidelity Freedom K<sup>®</sup> 2040 Fund  
Fidelity Freedom K<sup>®</sup> 2045 Fund  
Fidelity Freedom K<sup>®</sup> 2050 Fund  
Fidelity Freedom K<sup>®</sup> 2055 Fund

Target date investments are represented on a separate spectrum because they are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates