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Read a fund's prospectus before investing or using an asset allocation service. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated. Investors will pay management fees and expenses, may pay commissions or trailing commissions, and may experience a gain or loss.

Fidelity INVESTMENTS

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An investment plan customized just for you.

Fidelity INVESTMENTS

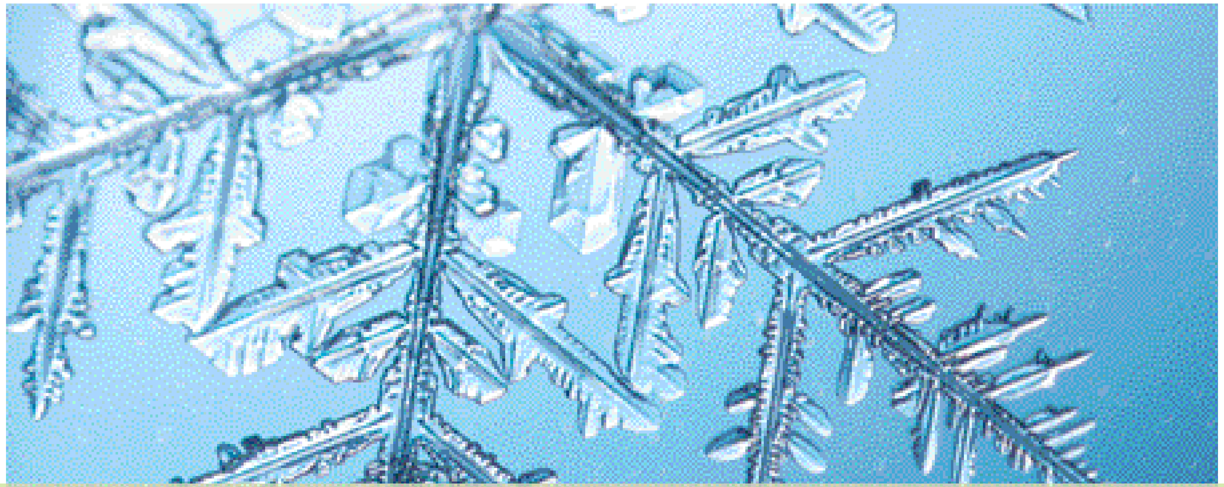
Fidelity ClearPlan™ Custom Fund Portfolios

You're unique. Your investment plan should be too.

No two investors are exactly alike. Because you're unique, you should have a plan that's customized to suit your personal needs and long-term goals.

Now, with Fidelity ClearPlan™ Custom Fund Portfolios you can. With ClearPlan, your financial advisor sets up a customized investment plan to meet your exact needs. ClearPlan's unique roll down capability automatically changes your plan through the years, gradually shifting the asset mix and investments to suit your stage in life, but always allowing for potential changes along the way.

Fidelity ClearPlan is an unprecedented investment solution that combines the best of the partnership between you, your advisor and Fidelity. With ClearPlan, you benefit from the best of all worlds – your advisor's portfolio expertise, Fidelity's fund management expertise and timely portfolio management – taking your long-term investment plan to a whole new level.

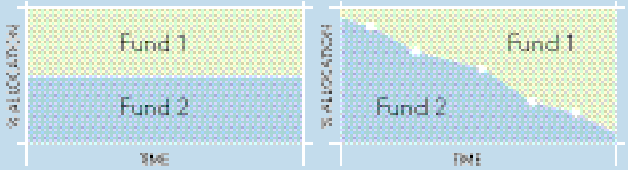


ClearPlan™ – the solution to your unique investment needs

The three elements of successful long-term investing

Fidelity ClearPlan™ Custom Fund Portfolios provide:

1. Broad diversification to help manage risk
2. Automatic rebalancing to keep your investment strategy on track
3. Automatic roll down capability that makes the portfolio progressively more resistant to risk as it nears the long-term goal



Rebalancing to a fixed allocation

Rebalancing to a changing allocation (roll down)

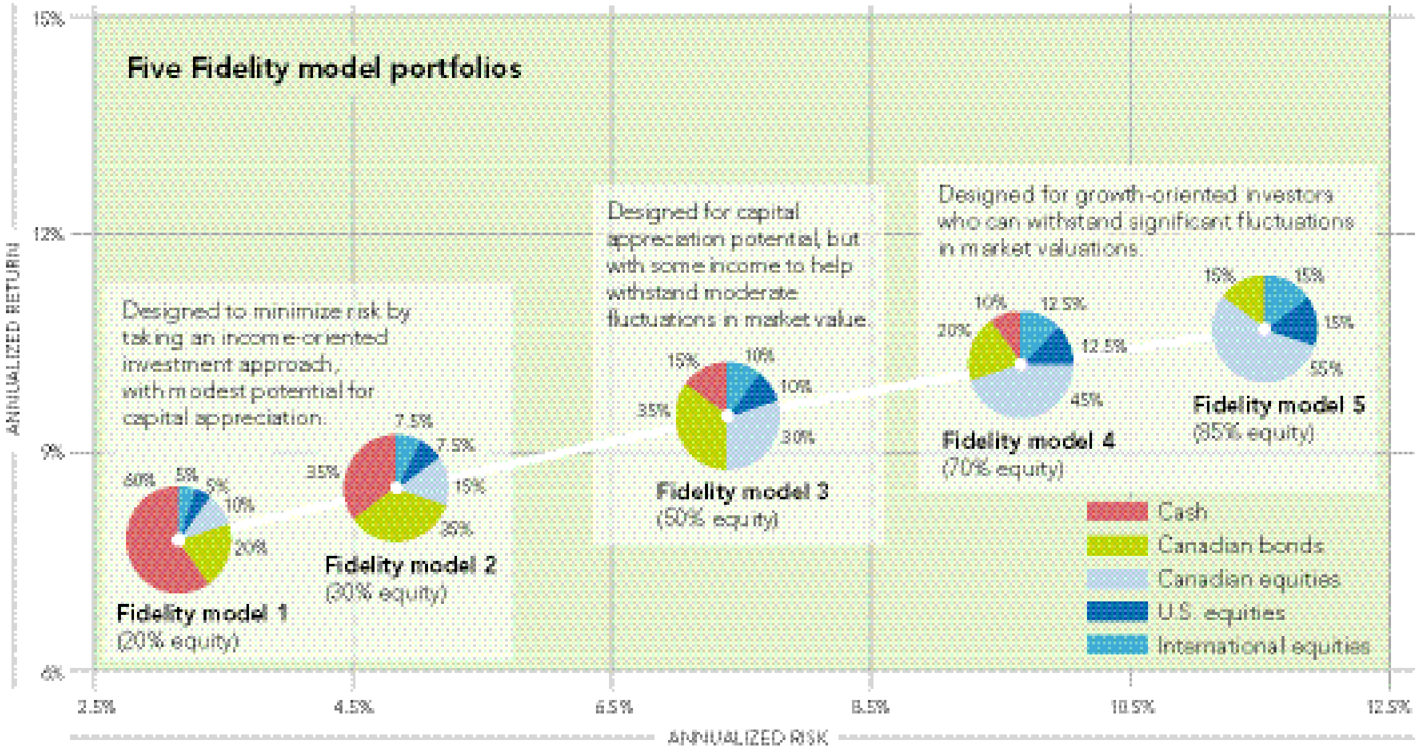
Regular rebalancing adds an element of discipline to a portfolio that pays off over time. Rebalancing to a fixed or static asset allocation maintains the original strategy, and reduces risk without compromising the level of returns.

Rebalancing to a changing asset allocation (often called 'roll down') enables a portfolio to meet specific goals at the right time, such as preserving capital and generating income. Rebalancing with automatic roll down capability is an exclusive feature only available from Fidelity.

Five efficient model portfolios with unlimited options to customize

Fidelity has developed five efficient model portfolios based on the analysis of 50 years of historic investment data. These models can be selected as is, or they can merely serve as benchmarks for a modified or fully customized portfolio. Customization is especially attractive if you are seeking more sector-specific or region-specific investments in your portfolio.

Fidelity ClearPlan™ Custom Fund Portfolios only use Fidelity funds, but can invest in the entire Fidelity fund line-up (except Fidelity ClearPath™ Retirement Portfolios).



Note that rebalancing can occasionally trigger taxable capital gains in non-registered portfolios. Fidelity Capital Structure Funds can defer capital gains tax in non-registered portfolios and are also eligible for ClearPlan. Consult your advisor for ways to manage your personal tax situation.

The Fidelity ClearPlan advantage

- Fully customizable investment portfolios
- Optional automatic roll down to gradually shift your asset mix to a more conservative position over time
- No additional fees or service charges beyond the normal fund MER
- Online quarterly report* to update your personal rate of return, market commentary and more

Fidelity Investments is one of the world's largest independent mutual fund companies with investment offices in 23 countries and 4 continents, and over 60 years of investment management experience.

*with a minimum balance of $10,000