



UNIVERSITY OF ILLINOIS SYSTEM

Altogether Extraordinary™



# UPCOMING CHANGES for the University of Illinois 403(b) Retirement Plan

*Effective August 9, 2021*



At the University of Illinois, we're committed to offering resources to help you map out your retirement goals, and along with Fidelity, we're here to help you at every step in your journey. We are streamlining the University of Illinois 403(b) Retirement Plan's investment lineup and reducing overall fees.

Please review this guide for important information about how your current investment elections may change, key dates and where to go for help.



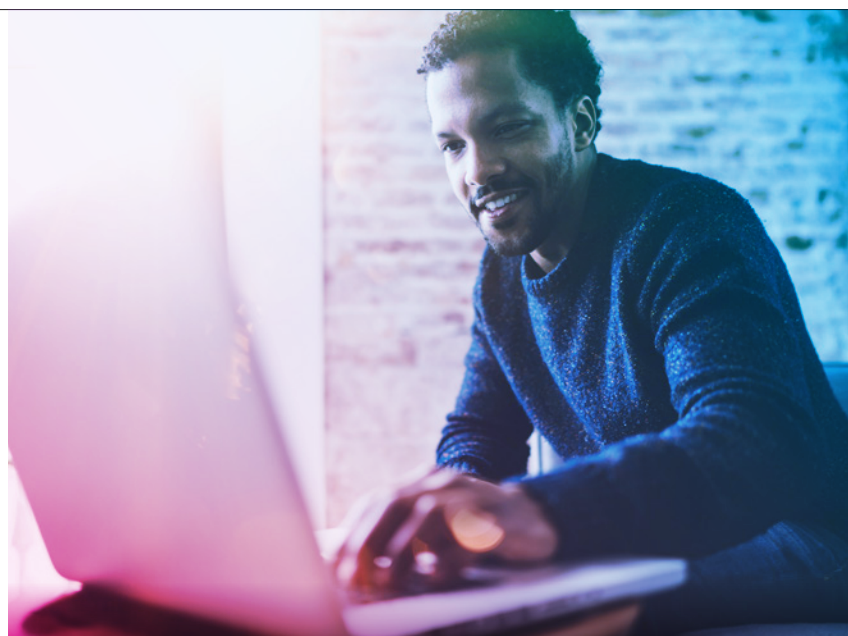
# GET READY FOR THE CHANGES AHEAD

We are pleased to announce a new, streamlined Core Investment Lineup, effective August 9, 2021. Please review this guide to learn how these important changes may affect you and your investment elections.

- Read this transition guide to understand what is and isn't changing.
- Review the new investment lineup and how your current investments may be affected.
- Carefully review the actions you may need to take.

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### FORMER EMPLOYEES, RETIREES, ALTERNATE PAYEES, AND PLAN BENEFICIARIES WITH ACCOUNT BALANCES PLEASE NOTE:

*Some of the information enclosed may not apply to you. However, your account balance may be affected by these changes, so please read this material carefully.*



# UPCOMING CHANGES TO YOUR UNIVERSITY OF ILLINOIS 403(b) RETIREMENT PLAN

The University of Illinois System is committed to periodically reviewing the University of Illinois Supplemental 403(b) Retirement Plan (the “Plan”) to make sure it continues to help you meet your retirement and financial goals. Among the things considered are the range of investment options available through the Plan, investment option performance and value, annual expense ratio of the funds offered, and whether the Plan gives you access to services that complement your account.

Beginning August 9, 2021, the 403(b) Plan will offer a more streamlined investment lineup designed to help simplify your decision-making process, while still providing access to an array of asset classes at low annual expense ratios. Many active participants may see a reduction in their total annual fees (recordkeeping plus mutual fund expenses) as a result of this plan update.

Please find additional information, including links to investment performance and descriptions on [www.NetBenefits.com/UofI403b](http://www.NetBenefits.com/UofI403b).

## WHAT IS NOT CHANGING

The University of Illinois 403(b) Retirement Plan will still offer the same:

- **Plan design.** All features of the Plan, other than the investment lineup, will remain the same.
- **Process.** You can make [investment changes](#) or [contribution changes](#) using the same process as before.
- **Account details.** Your account details, login credentials, beneficiary designations and account preferences will not change.
- **Service and support.** You have the same access to Fidelity Retirement Planners, the Fidelity NetBenefits® website, and Benefits Center Hotline.

Please note, any links referenced in this document may be to websites unaffiliated with Fidelity. Fidelity has not been involved in the preparation of the content supplied at the unaffiliated site and does not guarantee or assume any responsibility for its content.





# WHAT IS CHANGING

The following changes are being made based on the analysis and recommendations of an independent investment consultant, as well as in response to faculty and staff feedback:

**New streamlined core fund lineup.** You will continue to have access to a diverse menu of investment options with broad exposure to a variety of asset classes through a core fund lineup that reduces overall complexity and expense.

**Reduced administrative fee.** Your overall Plan administrative cost will decrease, resulting in savings to many participants.

## FEES AT FIDELITY

### PLAN ADMINISTRATIVE FEE

Beginning July 1, 2021, the Plan administrative fee will be reduced from 0.06% to 0.0425%. As an example, if you invest \$100,000 in the Plan, you would be charged approximately \$42.50 annually. This fee will be used to cover administrative costs, legal and consulting fees.

The fee applies to all participants with a balance in the Plan. It will be assessed quarterly at the direction of the University of Illinois System. You will see the fee deduction(s) on your Fidelity statement and in your account transaction history online at [www.NetBenefits.com/UofI403b](http://www.NetBenefits.com/UofI403b).

### INVESTMENT MANAGEMENT FEES

As noted in the mapping tables, each investment option includes an investment management fee (shown as the gross expense ratio). This fee is used to cover the fund's operating expenses and is expressed as a percentage of assets.



# ACTIONS TO TAKE

It is important you understand how these changes may impact your account. Take this opportunity to:

- ☒ Log in to your account to review your current asset allocation
- ☒ Use this guide to understand how your investments may be changing, review the mapping chart beginning on page 9 for details
- ☒ While you are logged into your account, make sure you
  - Review or designate your Plan beneficiaries
  - Manage your account settings in your *Profile*
  - Provide additional contact information to help keep your online account secure

You may make changes to your account on any business day before or after these changes occur.

# WHAT DO I NEED TO DO?

If you are satisfied with how your current investment elections will be modified, as shown in the Investment Mapping section that follows, no action is required on your part. However, if you would like to modify your investment elections, you must contact Fidelity and complete a change of investments. Log on to Fidelity NetBenefits® at [www.netbenefits.com/uofi403b](http://www.netbenefits.com/uofi403b) or call **800-343-0860**, Monday through Friday, between 7:30 a.m. and 7 p.m. Central time.



# KEY DATES

## IMPORTANT ACCOUNT DATES

<b>AUGUST 6, 2021</b>	Last day that assets will be invested in the “current investment options” shown in the mapping table.	Current investment options will map to the replacement investment options as of the market close, 3 p.m. CT.
<b>AUGUST 9, 2021</b>	First day that plan assets will be invested in the “replacement investment options” shown in the mapping table.	First day to make changes in your account after the fund mapping has occurred.

## WORKSHOP DATES



**Attend a Live Web Workshop** hosted by your Fidelity Retirement Planners to learn about the changes and steps you may need to take.



**Schedule a 1:1** with your Fidelity Retirement Planner to review your individual situation if you have more complex questions.

## LIVE WEB WORKSHOPS

TOPIC:	WHEN:	CENTRAL TIME:
<b>University of Illinois: Preparing for changes to your Retirement Savings Plan</b>	<b>7/15</b>	<b>Noon</b>
	<b>7/19</b>	<b>Noon</b>
	<b>7/21</b>	<b>1:30 p.m.</b>
	<b>7/23</b>	<b>10:30 a.m.</b>
	<b>7/29</b>	<b>Noon</b>
	<b>7/31</b>	<b>Noon</b>
	<b>8/2</b>	<b>10:30 a.m.</b>
	<b>8/4</b>	<b>Noon</b>
	<b>8/6</b>	<b>10 a.m.</b>





# CONTACT FIDELITY

## CALL



For general University of Illinois 403(b) Plan questions, call our Fidelity Investment Benefits Center at **800-343-0860**, Monday through Friday, from 7 a.m. to 7 p.m. Central time.

## CLICK



Go to NetBenefits® at [www.NetBenefits.com/UofI403b](http://www.NetBenefits.com/UofI403b) to check account balances, view your statements, make investment changes, update your account beneficiaries, try interactive planning tools, attend a workshop and much more.

## CONNECT



Meet 1:1 with a licensed Fidelity Retirement Planner to create a holistic approach for your financial goals—near and far.

[Schedule a time to meet with a Fidelity Retirement Planner online](#)

Call **800-642-7131** to speak with a Fidelity Planner

# NEW CORE INVESTMENT LINEUP

## INVESTMENT LINEUP BEGINNING AUGUST 9, 2021

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

ASSET CLASS	FUND NAME	TICKER
<b>GOVERNMENT MONEY MARKET</b>		
	Vanguard Federal Money Market Fund Investor Shares	VMFXX
<b>FIXED INCOME</b>		
	Fidelity® Inflation-Protected Bond Index Fund	FIPDX
	Fidelity® Investment Grade Bond Fund	FBNDX
	Fidelity® Short-Term Bond Index Fund	FNSOX
	Fidelity® U.S. Bond Index Fund	FXNAX
	PIMCO Income Fund Institutional Class	PIMIX
	Vanguard High-Yield Corporate Fund Admiral Shares	VWEAX
<b>BLEND EQUITY</b>		
	Fidelity® 500 Index Fund	FXAIX
	Fidelity® Small Cap Index Fund	FSSNX
	Fidelity® Total Market Index Fund	FSKAX
<b>VALUE EQUITY</b>		
	Fidelity® Large Cap Value Index Fund	FLCOX
	Fidelity® Small Cap Value Index Fund	FISVX
<b>GROWTH EQUITY</b>		
	Fidelity® Large Cap Growth Index Fund	FSPGX
	Fidelity® Small Cap Growth Index Fund	FECGX
<b>INTERNATIONAL/GLOBAL</b>		
	Fidelity® Emerging Markets Index Fund	FPADX
	Fidelity® International Index Fund	FSPSX
	The Hartford International Opportunities Fund Class R6	IHOVX
<b>REAL ESTATE</b>		
	Fidelity® Real Estate Index Fund	FSRNX
<b>TARGET DATE FUND</b>		
Default Investment Option	Fidelity Freedom® Index Funds - Institutional Premium Class	See Investment Mapping Section





# INVESTMENT MAPPING

When the market closes (generally 3 p.m. CT) on **August 6, 2021**, several investment options offered through the Plan will no longer be available. As a result, all existing balances and future contributions will be transferred to the replacement investment options. See the following chart for details. The transfer of balances will appear as an exchange on your account history and quarterly statement.

For additional information about the age-based Default Investment Options, please refer to the chart on page 19.

CURRENT INVESTMENT OPTION	TICKER SYMBOL		REPLACEMENT INVESTMENT OPTION	TICKER SYMBOL
<b>TARGET DATE FUNDS</b>				
Fidelity Freedom® Income Fund— Class K6 <i>Gross Expense Ratio: 0.37%</i>	FYTKX	▶	Fidelity Freedom® Index Income Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FFGZX
Fidelity Freedom® 2005 Fund—Class K6 <i>Gross Expense Ratio: 0.37%</i>	FITKX	▶	Fidelity Freedom® Index 2005 Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FFGFX
Fidelity Freedom® 2010 Fund—Class K6 <i>Gross Expense Ratio: 0.39%</i>	FOTKX	▶	Fidelity Freedom® Index 2010 Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FFWTX
Fidelity Freedom® 2015 Fund—Class K6 <i>Gross Expense Ratio: 0.41%</i>	FPTKX	▶	Fidelity Freedom® Index 2015 Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FIWFX
Fidelity Freedom® 2020 Fund—Class K6 <i>Gross Expense Ratio: 0.43%</i>	FATKX	▶	Fidelity Freedom® Index 2020 Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FIWTX
Fidelity Freedom® 2025 Fund—Class K6 <i>Gross Expense Ratio: 0.45%</i>	FDTKX	▶	Fidelity Freedom® Index 2025 Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FFEDX
Fidelity Freedom® 2030 Fund—Class K6 <i>Gross Expense Ratio: 0.47%</i>	FGTKX	▶	Fidelity Freedom® Index 2030 Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FFEGX
Fidelity Freedom® 2035 Fund—Class K6 <i>Gross Expense Ratio: 0.49%</i>	FWTKX	▶	Fidelity Freedom® Index 2035 Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FFEZX
Fidelity Freedom® 2040 Fund—Class K6 <i>Gross Expense Ratio: 0.50%</i>	FHTKX	▶	Fidelity Freedom® Index 2040 Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FFIZX
Fidelity Freedom® 2045 Fund— Class K6 <i>Gross Expense Ratio: 0.50%</i>	FJTKX	▶	Fidelity Freedom® Index 2045 Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FFOLX
Fidelity Freedom® 2050 Fund—Class K6 <i>Gross Expense Ratio: 0.50%</i>	FZTKX	▶	Fidelity Freedom® Index 2050 Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FFOPX



CURRENT INVESTMENT OPTION	TICKER SYMBOL		REPLACEMENT INVESTMENT OPTION	TICKER SYMBOL
<b>TARGET DATE FUNDS (CONTINUED)</b>				
Fidelity Freedom® 2055 Fund—Class K6 <i>Gross Expense Ratio: 0.50%</i>	FCTKX	▶	Fidelity Freedom® Index 2055 Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FFLDX
Fidelity Freedom® 2060 Fund—Class K6 <i>Gross Expense Ratio: 0.50%</i>	FVTKX	▶	Fidelity Freedom® Index 2060 Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FFLEX
Fidelity Freedom® 2065 Fund—Class K6 <i>Gross Expense Ratio: 0.50%</i>	FFSZX	▶	Fidelity Freedom® Index 2065 Fund—Institutional Premium Class <i>Gross Expense Ratio: 0.08%</i>	FFIKX
Fidelity Asset Manager® 20% <i>Gross Expense Ratio: 0.51%</i>	FASIX	▶	Fidelity Freedom® Index Fund based on your Date of Birth. See “Target Date Age Chart” for more details.	
Fidelity Asset Manager® 30% <i>Gross Expense Ratio: 0.53%</i>	FTANX	▶		
Fidelity Asset Manager® 40% <i>Gross Expense Ratio: 0.53%</i>	FFANX	▶		
Fidelity Asset Manager® 50% <i>Gross Expense Ratio: 0.64%</i>	FASMX	▶		
Fidelity Asset Manager® 60% <i>Gross Expense Ratio: 0.71%</i>	FSANX	▶		
Fidelity Asset Manager® 70% <i>Gross Expense Ratio: 0.70%</i>	FASGX	▶		
Fidelity Asset Manager® 85% <i>Gross Expense Ratio: 0.72%</i>	FAMRX	▶		
Fidelity® Balanced K6 Fund <i>Gross Expense Ratio: 0.32%</i>	FBKFX	▶		
Fidelity® Convertible Securities Fund <i>Gross Expense Ratio: 0.63%</i>	FCVSX	▶		
Fidelity® Four-in-One Index Fund <i>Gross Expense Ratio: 0.13%</i>	FFNOX	▶		
Fidelity® Global Equity Income Fund <i>Gross Expense Ratio: 1.10%</i>	FGILX	▶		
Fidelity® Puritan® K6 Fund <i>Gross Expense Ratio: 0.32%</i>	FPKFX	▶		
Fidelity® Strategic Dividend & Income® Fund <i>Gross Expense Ratio: 0.70%</i>	FSDIX	▶		
Fidelity® Strategic Real Return Fund <i>Gross Expense Ratio: 0.87%</i>	FSRRX	▶		
Fidelity® Worldwide Fund <i>Gross Expense Ratio: 1.05%</i>	FWWFX	▶		



CURRENT INVESTMENT OPTION	TICKER SYMBOL		REPLACEMENT INVESTMENT OPTION	TICKER SYMBOL
MONEY MARKET				
Fidelity® Government Cash Reserves <i>Gross Expense Ratio: 0.34%</i>	FDRXX	▶	Vanguard Federal Money Market Fund Investor Shares <i>Gross Expense Ratio: 0.11%</i>	VMFXX
Fidelity® Government Money Market Fund <i>Gross Expense Ratio: 0.42%</i>	SPAXX	▶		
Fidelity® Government Money Market Fund—Premium Class <i>Gross Expense Ratio: 0.37%</i>	FZCXX	▶		
Fidelity® Treasury Money Market Fund <i>Gross Expense Ratio: 0.42%</i>	FZFXX	▶		
Fidelity® Treasury Only Money Market Fund <i>Gross Expense Ratio: 0.42%</i>	FDLXX	▶		
FIXED INCOME				
Fidelity® Conservative Income Bond Fund <i>Gross Expense Ratio: 0.40%</i>	FCONX	▶	Fidelity® Short-Term Bond Index Fund <i>Gross Expense Ratio: 0.03%</i>	FNSOX
Fidelity® Limited Term Bond Fund <i>Gross Expense Ratio: 0.45%</i>	FJRLX	▶		
Fidelity® Limited Term Government Fund <i>Gross Expense Ratio: 0.45%</i>	FFXSX	▶		
Fidelity® Short-Term Bond Fund <i>Gross Expense Ratio: 0.45%</i>	FSHBX	▶		
Fidelity® Short-Term Treasury Bond Index Fund <i>Gross Expense Ratio: 0.03%</i>	FUMBX	▶		
Fidelity® Corporate Bond Fund <i>Gross Expense Ratio: 0.45%</i>	FCBFX	▶	Fidelity® U.S. Bond Index Fund <i>Gross Expense Ratio: 0.025%</i>	FXNAX
Fidelity® Global Credit Fund <i>Gross Expense Ratio: 0.95%</i>	FGBFX	▶		
Fidelity® GNMA Fund <i>Gross Expense Ratio: 0.45%</i>	FGMNX	▶		
Fidelity® Intermediate Bond Fund <i>Gross Expense Ratio: 0.45%</i>	FTHRX	▶		

**You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.**

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund's weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.





CURRENT INVESTMENT OPTION	TICKER SYMBOL		REPLACEMENT INVESTMENT OPTION	TICKER SYMBOL
FIXED INCOME (CONTINUED)				
Fidelity® Intermediate Government Income Fund <i>Gross Expense Ratio: 0.45%</i>	FSTGX	▶	Fidelity® U.S. Bond Index Fund <i>Gross Expense Ratio: 0.025%</i>	FXNAX
Fidelity® Intermediate Treasury Bond Index Fund <i>Gross Expense Ratio: 0.03%</i>	FUAMX	▶		
Fidelity® Long-Term Treasury Bond Index Fund <i>Gross Expense Ratio: 0.03%</i>	FNBGX	▶		
Fidelity® Mortgage Securities Fund <i>Gross Expense Ratio: 0.45%</i>	FMSFX	▶		
Fidelity® Strategic Income Fund <i>Gross Expense Ratio: 0.67%</i>	FADMX	▶		
Fidelity® Sustainability Bond Index Fund <i>Gross Expense Ratio: 0.10%</i>	FNDSX	▶		
Fidelity® Total Bond K6 Fund <i>Gross Expense Ratio: 0.30%</i>	FTKFX	▶		
Fidelity® Government Income Fund <i>Gross Expense Ratio: 0.45%</i>	FGOVX	▶		
Fidelity® Capital & Income Fund <i>Gross Expense Ratio: 0.67%</i>	FAGIX	▶	Vanguard High-Yield Corporate Fund Admiral Shares <i>Gross Expense Ratio: 0.13%</i>	VWEAX
Fidelity® Floating Rate High Income Fund <i>Gross Expense Ratio: 0.68%</i>	FFRHX	▶		
Fidelity® Focused High Income Fund <i>Gross Expense Ratio: 0.78%</i>	FHIFX	▶		
Fidelity® Global High Income Fund <i>Gross Expense Ratio: 1.03%</i>	FGHNX	▶		
Fidelity® High Income Fund <i>Gross Expense Ratio: 0.69%</i>	SPHIX	▶		
Fidelity® New Markets Income Fund <i>Gross Expense Ratio: 0.81%</i>	FNMIX	▶		
Fidelity® Short Duration High Income Fund <i>Gross Expense Ratio: 0.86%</i>	FSAHX	▶		
BLEND EQUITY				
Fidelity® Disciplined Equity Fund—Class K <i>Gross Expense Ratio: 0.62%</i>	FDEKX	▶	Fidelity® 500 Index Fund <i>Gross Expense Ratio: 0.015%</i>	FXAIX
Fidelity® Growth & Income Portfolio—Class K <i>Gross Expense Ratio: 0.50%</i>	FGIKX	▶		
Fidelity® Large Cap Stock K6 Fund <i>Gross Expense Ratio: 0.45%</i>	FCLKX	▶		
Fidelity® Large Cap Core Enhanced Index Fund <i>Gross Expense Ratio: 0.39%</i>	FLCEX	▶		



CURRENT INVESTMENT OPTION	TICKER SYMBOL		REPLACEMENT INVESTMENT OPTION	TICKER SYMBOL
<b>BLEND EQUITY (CONTINUED)</b>				
Fidelity® Mega Cap Stock Fund <i>Gross Expense Ratio: 0.65%</i>	FGRTX	▶	Fidelity® 500 Index Fund <i>Gross Expense Ratio: 0.015%</i>	FXAIX
Fidelity® New Millennium Fund <i>Gross Expense Ratio: 0.55%</i>	FMILX	▶		
Fidelity® U.S. Sustainability Index Fund <i>Gross Expense Ratio: 0.11%</i>	FITLX	▶		
Fidelity® Women's Leadership Fund <i>Gross Expense Ratio: 2.19%</i>	FWOMX	▶		
Fidelity® Extended Market Index Fund <i>Gross Expense Ratio: 0.035%</i>	FSMAX	▶	Fidelity® Small Cap Index Fund <i>Gross Expense Ratio: 0.026%</i>	FSSNX
Fidelity® Leveraged Company Stock Fund—Class K <i>Gross Expense Ratio: 0.67%</i>	FLCKX	▶		
Fidelity® Mid Cap Index Fund <i>Gross Expense Ratio: 0.025%</i>	FSMDX	▶		
Fidelity® Mid-Cap Stock K6 Fund <i>Gross Expense Ratio: 0.52%</i>	FNKFX	▶		
Fidelity® Select Chemicals Portfolio <i>Gross Expense Ratio: 0.79%</i>	FSCHX	▶		
Fidelity® Select Communications Equipment Portfolio <i>Gross Expense Ratio: 0.87%</i>	FSDCX	▶		
Fidelity® Select Construction and Housing Portfolio <i>Gross Expense Ratio: 0.78%</i>	FSHOX	▶		
Fidelity® Select Defense and Aerospace Portfolio <i>Gross Expense Ratio: 0.77%</i>	FSDAX	▶		
Fidelity® Select Industrials Portfolio <i>Gross Expense Ratio: 0.76%</i>	FCYIX	▶		
Fidelity® Select Materials Portfolio <i>Gross Expense Ratio: 0.80%</i>	FSDPX	▶		
Fidelity® Small Cap Discovery Fund <i>Gross Expense Ratio: 0.61%</i>	FSCRX	▶		
Fidelity® Small Cap Enhanced Index Fund <i>Gross Expense Ratio: 0.64%</i>	FCPEX	▶		
Fidelity® Small Cap Stock K6 Fund <i>Gross Expense Ratio: 0.60%</i>	FKICX	▶		
Fidelity® Stock Selector Mid Cap Fund <i>Gross Expense Ratio: 0.89%</i>	FSSMX	▶		
Fidelity® Stock Selector Small Cap Fund <i>Gross Expense Ratio: 1.02%</i>	FDSCX	▶		



CURRENT INVESTMENT OPTION	TICKER SYMBOL		REPLACEMENT INVESTMENT OPTION	TICKER SYMBOL
<b>BLEND EQUITY (CONTINUED)</b>				
Fidelity® Select Automotive Portfolio <i>Gross Expense Ratio: 0.88%</i>	FSAVX	▶	Fidelity® Total Market Index Fund <i>Gross Expense Ratio: 0.015%</i>	FSKAX
Fidelity® Select Brokerage and Investment Management Portfolio <i>Gross Expense Ratio: 0.76%</i>	FSLBX	▶		
Fidelity® Select Computers Portfolio <i>Gross Expense Ratio: 0.74%</i>	FDCPX	▶		
Fidelity® Environment and Alternative Energy Fund <i>Gross Expense Ratio: 0.85%</i>	FSLEX	▶		
Fidelity® Select Health Care Services Portfolio <i>Gross Expense Ratio: 0.73%</i>	FSHCX	▶		
Fidelity® Select Leisure Portfolio <i>Gross Expense Ratio: 0.77%</i>	FDLSX	▶		
Fidelity® Select Pharmaceuticals Portfolio <i>Gross Expense Ratio: 0.77%</i>	FPHAX	▶		
Fidelity® Select Wireless Portfolio <i>Gross Expense Ratio: 0.79%</i>	FWRLX	▶		
<b>VALUE EQUITY</b>				
Fidelity® Blue Chip Value Fund <i>Gross Expense Ratio: 0.63%</i>	FBCVX	▶	Fidelity® Large Cap Value Index Fund <i>Gross Expense Ratio: 0.035%</i>	FLCOX
Fidelity® Dividend Growth Fund—Class K <i>Gross Expense Ratio: 0.39%</i>	FDGKX	▶		
Fidelity® Equity Dividend Income Fund—Class K <i>Gross Expense Ratio: 0.51%</i>	FETKX	▶		
Fidelity® Equity-Income K6 Fund <i>Gross Expense Ratio: 0.34%</i>	FEKFX	▶		
Fidelity® Global Commodity Stock Fund <i>Gross Expense Ratio: 1.02%</i>	FFGCX	▶		
Fidelity® Large Cap Value Enhanced Index Fund <i>Gross Expense Ratio: 0.39%</i>	FLVEX	▶		
Fidelity® Select Consumer Staples Portfolio <i>Gross Expense Ratio: 0.75%</i>	FDFAX	▶		
Fidelity® Select Energy Portfolio <i>Gross Expense Ratio: 0.85%</i>	FSENX	▶		
Fidelity® Select Telecommunications Portfolio <i>Gross Expense Ratio: 0.81%</i>	FSTCX	▶		
Fidelity® Stock Selector Large Cap Value Fund <i>Gross Expense Ratio: 0.65%</i>	FSLVX	▶		





CURRENT INVESTMENT OPTION	TICKER SYMBOL		REPLACEMENT INVESTMENT OPTION	TICKER SYMBOL
VALUE EQUITY (CONTINUED)				
Fidelity® Telecom and Utilities Fund <i>Gross Expense Ratio: 0.67%</i>	FIUIX	▶	Fidelity® Large Cap Value Index Fund <i>Gross Expense Ratio: 0.035%</i>	FLCOX
Fidelity® Value Discovery K6 Fund <i>Gross Expense Ratio: 0.45%</i>	FDVKX	▶		
Fidelity® Low-Priced Stock K6 Fund <i>Gross Expense Ratio: 0.50%</i>	FLKSX	▶	Fidelity® Small Cap Value Index Fund <i>Gross Expense Ratio: 0.05%</i>	FISVX
Fidelity® Mid Cap Enhanced Index Fund <i>Gross Expense Ratio: 0.59%</i>	FMEIX	▶		
Fidelity® Mid Cap Value Index Fund <i>Gross Expense Ratio: 0.05%</i>	FIMVX	▶		
Fidelity® Mid Cap Value K6 Fund <i>Gross Expense Ratio: 0.45%</i>	FCMVX	▶		
Fidelity® Select Air Transportation Portfolio <i>Gross Expense Ratio: 0.85%</i>	FSAIX	▶		
Fidelity® Select Banking Portfolio <i>Gross Expense Ratio: 0.79%</i>	FSRBX	▶		
Fidelity® Select Consumer Finance Portfolio <i>Gross Expense Ratio: 0.89%</i>	FSVLX	▶		
Fidelity® Select Energy Service Portfolio <i>Gross Expense Ratio: 0.91%</i>	FSESX	▶		
Fidelity® Select Financial Services Portfolio <i>Gross Expense Ratio: 0.77%</i>	FIDSX	▶		
Fidelity® Select Insurance Portfolio <i>Gross Expense Ratio: 0.83%</i>	FSPCX	▶		
Fidelity® Select Natural Gas Portfolio <i>Gross Expense Ratio: 0.92%</i>	FSNGX	▶		
Fidelity® Natural Resources Fund <i>Gross Expense Ratio: 0.89%</i>	FNARX	▶		
Fidelity® Select Transportation Portfolio <i>Gross Expense Ratio: 0.80%</i>	FSRFX	▶		
Fidelity® Select Utilities Portfolio <i>Gross Expense Ratio: 0.76%</i>	FSUTX	▶		
Fidelity® Small Cap Value Fund <i>Gross Expense Ratio: 0.96%</i>	FCPVX	▶		
Fidelity® Value Fund—Class K <i>Gross Expense Ratio: 0.47%</i>	FVLKX	▶		
Fidelity® Value Strategies Fund—Class K <i>Gross Expense Ratio: 0.62%</i>	FVSKX	▶		
GROWTH EQUITY				
Fidelity® Blue Chip Growth K6 Fund <i>Gross Expense Ratio: 0.45%</i>	FBCGX	▶	Fidelity® Large Cap Growth Index Fund <i>Gross Expense Ratio: 0.035%</i>	FSPGX



CURRENT INVESTMENT OPTION	TICKER SYMBOL		REPLACEMENT INVESTMENT OPTION	TICKER SYMBOL
<b>GROWTH EQUITY (CONTINUED)</b>				
Fidelity® Capital Appreciation Fund—Class K <i>Gross Expense Ratio: 0.74%</i>	FCAKX	▶	Fidelity® Large Cap Growth Index Fund <i>Gross Expense Ratio: 0.035%</i>	FSPGX
Fidelity® Contrafund® K6 <i>Gross Expense Ratio: 0.45%</i>	FLCNX	▶		
Fidelity® Focused Stock Fund <i>Gross Expense Ratio: 0.88%</i>	FTQGX	▶		
Fidelity® Founders Fund <i>Gross Expense Ratio: 1.70%</i>	FIFNX	▶		
Fidelity® Fund—Class K <i>Gross Expense Ratio: 0.40%</i>	FFDKX	▶		
Fidelity® Growth Company K6 Fund <i>Gross Expense Ratio: 0.45%</i>	FGKFX	▶		
Fidelity® Growth Discovery Fund—Class K <i>Gross Expense Ratio: 0.69%</i>	FGDKX	▶		
Fidelity® Independence Fund—Class K <i>Gross Expense Ratio: 0.77%</i>	FDFKX	▶		
Fidelity® Large Cap Growth Enhanced Index Fund <i>Gross Expense Ratio: 0.39%</i>	FLGEX	▶		
Fidelity® Magellan® K6 Fund <i>Gross Expense Ratio: 0.45%</i>	FMKFX	▶		
Fidelity® Nasdaq® Composite Index Fund <i>Gross Expense Ratio: 0.35%</i>	FNCMX	▶		
Fidelity® OTC K6 Portfolio <i>Gross Expense Ratio: 0.50%</i>	FOKFX	▶		
Fidelity® Select Communication Services Portfolio <i>Gross Expense Ratio: 0.77%</i>	FBMPX	▶		
Fidelity® Select Consumer Discretionary Portfolio <i>Gross Expense Ratio: 0.76%</i>	FSCPX	▶		
Fidelity® Select Health Care Portfolio <i>Gross Expense Ratio: 0.69%</i>	FSPHX	▶		
Fidelity® Select IT Services Portfolio <i>Gross Expense Ratio: 0.72%</i>	FBSOX	▶		
Fidelity® Select Medical Technology and Devices Portfolio <i>Gross Expense Ratio: 0.70%</i>	FSMEX	▶		
Fidelity® Select Retailing Portfolio <i>Gross Expense Ratio: 0.73%</i>	FSRPX	▶		
Fidelity® Select Semiconductors Portfolio <i>Gross Expense Ratio: 0.70%</i>	FSELX	▶		
Fidelity® Select Software and IT Services Portfolio <i>Gross Expense Ratio: 0.70%</i>	FSCSX	▶		



CURRENT INVESTMENT OPTION	TICKER SYMBOL		REPLACEMENT INVESTMENT OPTION	TICKER SYMBOL
GROWTH EQUITY (CONTINUED)				
Fidelity® Select Technology Portfolio <i>Gross Expense Ratio: 0.69%</i>	FSPTX	▶	Fidelity® Large Cap Growth Index Fund <i>Gross Expense Ratio: 0.035%</i>	FSPGX
Fidelity® Stock Selector All Cap Fund—Class K <i>Gross Expense Ratio: 0.53%</i>	FSSKX	▶		
Fidelity® Trend Fund <i>Gross Expense Ratio: 0.73%</i>	FTRNX	▶		
Fidelity® Mid Cap Growth Index Fund <i>Gross Expense Ratio: 0.05%</i>	FMDGX	▶	Fidelity® Small Cap Growth Index Fund <i>Gross Expense Ratio: 0.05%</i>	FECGX
Fidelity® Growth Strategies K6 Fund <i>Gross Expense Ratio: 0.45%</i>	FSKGX	▶		
Fidelity® Select Biotechnology Portfolio <i>Gross Expense Ratio: 0.70%</i>	FBIOX	▶		
Fidelity® Select Gold Portfolio <i>Gross Expense Ratio: 0.76%</i>	FSAGX	▶		
Fidelity® Small Cap Growth K6 Fund <i>Gross Expense Ratio: 0.61%</i>	FOCSX	▶		
REAL ESTATE				
Fidelity® International Real Estate Fund <i>Gross Expense Ratio: 1.00%</i>	FIREX	▶	Fidelity® Real Estate Index Fund <i>Gross Expense Ratio: 0.07%</i>	FSRNX
Fidelity® Real Estate Income Fund <i>Gross Expense Ratio: 0.73%</i>	FRIFX	▶		
Fidelity® Real Estate Investment Portfolio <i>Gross Expense Ratio: 0.74%</i>	FRESX	▶		
INTERNATIONAL/GLOBAL				
Fidelity® China Region Fund <i>Gross Expense Ratio: 0.93%</i>	FHKCX	▶	Fidelity® Emerging Markets Index Fund <i>Gross Expense Ratio: 0.075%</i>	FPADX
Fidelity® Emerging Europe, Middle East, Africa (EMEA) Fund <i>Gross Expense Ratio: 1.35%</i>	FEMEX	▶		
Fidelity® Emerging Markets Discovery Fund <i>Gross Expense Ratio: 1.24%</i>	FEDDX	▶		
Fidelity® Emerging Asia Fund <i>Gross Expense Ratio: 1.13%</i>	FSEAX	▶		
Fidelity® Emerging Markets Fund - Class K <i>Gross Expense Ratio: 0.80%</i>	FKEMX	▶		
Fidelity® Latin America Fund <i>Gross Expense Ratio: 1.06%</i>	FLATX	▶		
Fidelity® Total Emerging Markets Fund <i>Gross Expense Ratio: 1.16%</i>	FTEMX	▶		





CURRENT INVESTMENT OPTION	TICKER SYMBOL		REPLACEMENT INVESTMENT OPTION	TICKER SYMBOL
<b>INTERNATIONAL/GLOBAL (CONTINUED)</b>				
Fidelity® Canada Fund <i>Gross Expense Ratio: 0.88%</i>	FICDX	▶	Fidelity® International Index Fund <i>Gross Expense Ratio: 0.035%</i>	FSPSX
Fidelity® Diversified International K6 Fund <i>Gross Expense Ratio: 0.60%</i>	FKIDX	▶		
Fidelity® Europe Fund <i>Gross Expense Ratio: 1.03%</i>	FIEUX	▶		
Fidelity® Global ex U.S. Index Fund <i>Gross Expense Ratio: 0.055%</i>	FSGGX	▶		
Fidelity® International Capital Appreciation K6 Fund <i>Gross Expense Ratio: 0.65%</i>	FAPCX	▶		
Fidelity® International Discovery K6 Fund <i>Gross Expense Ratio: 0.61%</i>	FDKFX	▶		
Fidelity® International Enhanced Index Fund <i>Gross Expense Ratio: 0.59%</i>	FIENX	▶		
Fidelity® International Growth Fund <i>Gross Expense Ratio: 1.01%</i>	FIGFX	▶		
Fidelity® International Small Cap Opportunities Fund <i>Gross Expense Ratio: 1.28%</i>	FSCOX	▶		
Fidelity® International Small Cap Fund <i>Gross Expense Ratio: 1.08%</i>	FISMX	▶		
Fidelity® International Sustainability Index Fund <i>Gross Expense Ratio: 0.20%</i>	FNIDX	▶		
Fidelity® International Value Fund <i>Gross Expense Ratio: 0.94%</i>	FIVLX	▶		
Fidelity® Japan Fund <i>Gross Expense Ratio: 1.06%</i>	FJPNX	▶		
Fidelity® Japan Smaller Companies Fund <i>Gross Expense Ratio: 0.93%</i>	FJSCX	▶		
Fidelity® Nordic Fund <i>Gross Expense Ratio: 0.96%</i>	FNORX	▶		
Fidelity® Overseas Fund - Class K <i>Gross Expense Ratio: 0.94%</i>	FOSKX	▶		
Fidelity® Pacific Basin Fund <i>Gross Expense Ratio: 1.11%</i>	FPBFX	▶		
Fidelity® Total International Equity Fund <i>Gross Expense Ratio: 1.34%</i>	FTIEX	▶		
Fidelity® Total International Index Fund <i>Gross Expense Ratio: 0.06%</i>	FTIHX	▶		

The dates shown are based on the timing and accuracy of a variety of factors, including the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the dates and timing, including the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.



# DEFAULT INVESTMENT OPTIONS

The University of Illinois System is happy to offer the **Fidelity Freedom® Index Funds - Institutional Premium Class** as the Plan's default investment option family. As noted on the mapping chart, some options will be moving to the **Fidelity Freedom Index® Fund - Institutional Premium Class** based on your current age and assuming a retirement age of 65. Simply find your date of birth range in the following chart to determine to which **Fidelity Freedom® Index Fund - Institutional Premium Class** your contributions will be directed.

## TARGET DATE AGE CHART

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically become more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed. For more information on the **Fidelity Freedom® Index Funds**, log on to Fidelity NetBenefits® at [www.netbenefits.com/uofi403b](http://www.netbenefits.com/uofi403b).

DATE OF BIRTH	FUND NAME	RETIREMENT DATE RANGE	GROSS EXPENSE RATIO
1937 and before or missing/invalid date of birth	Fidelity Freedom® Index Income Fund—Institutional Premium Class	2002 and before	0.08%
1938 – 1942	Fidelity Freedom® Index 2005 Fund—Institutional Premium Class	2003 – 2007	0.08%
1943 – 1947	Fidelity Freedom® Index 2010 Fund—Institutional Premium Class	2008 – 2012	0.08%
1948 – 1952	Fidelity Freedom® Index 2015 Fund—Institutional Premium Class	2013 – 2017	0.08%
1953 – 1957	Fidelity Freedom® Index 2020 Fund—Institutional Premium Class	2018 – 2022	0.08%
1958 – 1962	Fidelity Freedom® Index 2025 Fund—Institutional Premium Class	2023 – 2027	0.08%
1963 – 1967	Fidelity Freedom® Index 2030 Fund—Institutional Premium Class	2028 – 2032	0.08%
1968 – 1972	Fidelity Freedom® Index 2035 Fund—Institutional Premium Class	2033 – 2037	0.08%
1973 – 1977	Fidelity Freedom® Index 2040 Fund—Institutional Premium Class	2038 – 2042	0.08%
1978 – 1982	Fidelity Freedom® Index 2045 Fund—Institutional Premium Class	2043 – 2047	0.08%
1983 – 1987	Fidelity Freedom® Index 2050 Fund—Institutional Premium Class	2048 – 2052	0.08%
1988 – 1992	Fidelity Freedom® Index 2055 Fund—Institutional Premium Class	2053 – 2057	0.08%
1993 – 1997	Fidelity Freedom® Index 2060 Fund—Institutional Premium Class	2058 – 2062	0.08%
1998 and later	Fidelity Freedom® Index 2065 Fund—Institutional Premium Class	2063 and later	0.08%

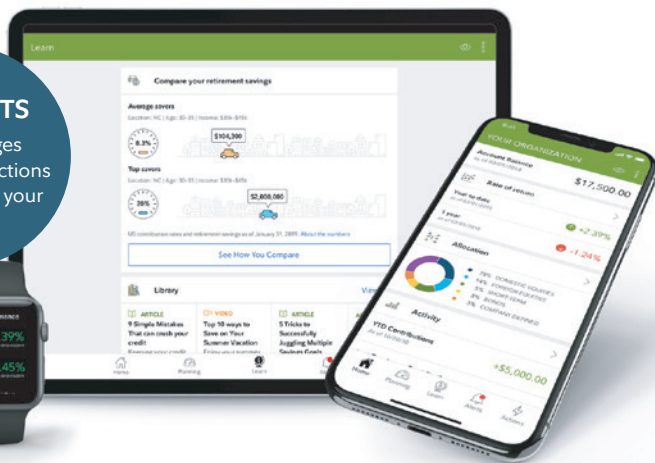
Date of birth ranges were selected by your plan sponsor.

For a mutual fund, the expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. Expense ratios change periodically and are drawn from the fund's prospectus. For more detailed fee information, see the fund prospectus or annual or semiannual reports.

Gross expense ratios as of May 25, 2021.

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There is a maintenance period when some services may not be available.

**Investing involves risk, including risk of loss.**

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