

# Guide to New Investments Insert for Fidelity

## How changes to the University System of Georgia Retirement Plans will take effect at Fidelity

The University System of Georgia (USG) is introducing enhancements to the retirement plans to help simplify retirement planning and offer you options to create a diversified retirement portfolio to help meet your goals. The enclosed Transition Guide provides an overview of *what* is changing in the USG retirement plans. This insert provides more specific information on *how* these changes will occur at Fidelity Investments®, including the merger of USG plans, the new investment lineup, how contributions and balances will transfer and specific fees associated with the investments.

This information applies to you if:

- You currently invest with Fidelity.
- You select Fidelity to replace an eliminated provider.

### Plan mergers

USG will merge the individual 403(b) and 457(b) plans administered by each institution into systemwide 403(b) and 457(b) plans administered by USG. As a result, Fidelity will create two new 403(b) and 457(b) plans and will move current assets and future contributions to the new 403(b) and 457(b) plans according to the dates below:

Asset	As of	How the plan will appear on your statement
Existing 403(b) balances	April 30, 2019	University System of Georgia 403(b) Plan
Existing 457(b) balances		University System of Georgia 457(b) Plan
Future 403(b) contributions	May 1, 2019	University System of Georgia 403(b) Plan
Future 457(b) contributions		University System of Georgia 457(b) Plan

**IMPORTANT:** If you participate in the 403(b) or 457(b) at **Georgia State University, the University of Georgia, or the Georgia Institute of Technology**, your current beneficiary designations will transfer to the new merged plans. **If you participate in these plans at any other institution**, your beneficiary elections will **not** transfer to the new plans. Therefore, on or after May 1, 2019, you should call Fidelity at **800-343-0860**, or visit **netbenefits.com/usg** to designate your beneficiaries.

# New investment lineup

The new investment lineup was carefully selected by USG and CAPTRUST, an independent investment advisory firm, to offer you flexibility to create a diversified retirement portfolio.<sup>1</sup> You can learn more about any of the investment options, including expenses, at [fidelity.com](http://fidelity.com). Simply enter the ticker symbol in the site's search feature. Beginning May 1, 2019, you will also be able to view the updated investment lineup and details online at [netbenefits.com/usg](http://netbenefits.com/usg). Simply click *Plans & Investments* at the top of the web page.

Fund name	Ticker	Net expense ratio	Plan Servicing Fee	Plan Administration Fee	Total
<b>Tier 1: Allocation Tier—403(b) and 457(b) Plans</b>					
Vanguard Institutional Target Retirement 2015 Institutional	VITVX	0.09%	0.08%	0.0204%	0.1904%
Vanguard Institutional Target Retirement 2020 Institutional	VITWX	0.09%	0.08%	0.0204%	0.1904%
Vanguard Institutional Target Retirement 2025 Institutional	VRIVX	0.09%	0.08%	0.0204%	0.1904%
Vanguard Institutional Target Retirement 2030 Institutional	VTTWX	0.09%	0.08%	0.0204%	0.1904%
Vanguard Institutional Target Retirement 2035 Institutional	VITFX	0.09%	0.08%	0.0204%	0.1904%
Vanguard Institutional Target Retirement 2040 Institutional	VIRSX	0.09%	0.08%	0.0204%	0.1904%
Vanguard Institutional Target Retirement 2045 Institutional	VITLX	0.09%	0.08%	0.0204%	0.1904%
Vanguard Institutional Target Retirement 2050 Institutional	VTRLX	0.09%	0.08%	0.0204%	0.1904%
Vanguard Institutional Target Retirement 2055 Institutional	VIVLX	0.09%	0.08%	0.0204%	0.1904%
Vanguard Institutional Target Retirement 2060 Institutional	VILVX	0.09%	0.08%	0.0204%	0.1904%
Vanguard Institutional Target Retirement 2065 Institutional	VSXFX	0.09%	0.08%	0.0204%	0.1904%
Vanguard Institutional Target Retirement Income Institutional	VITRX	0.09%	0.08%	0.0204%	0.1904%
<b>Tier 1: Allocation Tier—ORP Only</b>					
Vanguard Target Retirement 2015 Trust I	N/A <sup>1</sup>	0.07%	0.08%	0.0204%	0.1704%
Vanguard Target Retirement 2020 Trust I	N/A <sup>1</sup>	0.07%	0.08%	0.0204%	0.1704%
Vanguard Target Retirement 2025 Trust I	N/A <sup>1</sup>	0.07%	0.08%	0.0204%	0.1704%
Vanguard Target Retirement 2030 Trust I	N/A <sup>1</sup>	0.07%	0.08%	0.0204%	0.1704%
Vanguard Target Retirement 2035 Trust I	N/A <sup>1</sup>	0.07%	0.08%	0.0204%	0.1704%
Vanguard Target Retirement 2040 Trust I	N/A <sup>1</sup>	0.07%	0.08%	0.0204%	0.1704%
Vanguard Target Retirement 2045 Trust I	N/A <sup>1</sup>	0.07%	0.08%	0.0204%	0.1704%

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# New investment lineup *continued*

Fund name	Ticker	Net expense ratio	Plan Servicing Fee	Plan Administration Fee	Total
<b>Tier 1: Allocation Tier—ORP Only</b>					
Vanguard Target Retirement 2050 Trust I	N/A <sup>1</sup>	0.07%	0.08%	0.0204%	<b>0.1704%</b>
Vanguard Target Retirement 2055 Trust I	N/A <sup>1</sup>	0.07%	0.08%	0.0204%	<b>0.1704%</b>
Vanguard Target Retirement 2060 Trust I	N/A <sup>1</sup>	0.07%	0.08%	0.0204%	<b>0.1704%</b>
Vanguard Target Retirement 2065 Trust I	N/A <sup>1</sup>	0.07%	0.08%	0.0204%	<b>0.1704%</b>
Vanguard Target Retirement Income Trust I	N/A <sup>1</sup>	0.07%	0.08%	0.0204%	<b>0.1704%</b>
<b>Tier 2: Passively Managed/Index Fund Options</b>					
Vanguard Developed Markets Index Institutional	VTMNX	0.06%	0.08%	0.0204%	<b>0.1604%</b>
Vanguard Emerging Markets Stock Index Institutional	VEMIX	0.11%	0.08%	0.0204%	<b>0.2104%</b>
Vanguard FTSE Social Index Investor	VFTSX	0.20%	0.08%	0.0204%	<b>0.3004%</b>
Vanguard Growth Index Institutional	VIGIX	0.04%	0.08%	0.0204%	<b>0.1404%</b>
Vanguard Institutional Index Institutional Plus	VIIIX	0.02%	0.08%	0.0204%	<b>0.1204%</b>
Vanguard Mid-Cap Index Institutional	VMCIX	0.04%	0.08%	0.0204%	<b>0.1404%</b>
Vanguard Real Estate Index Institutional	VGSNX	0.10%	0.08%	0.0204%	<b>0.2004%</b>
Vanguard Small-Cap Index Institutional	VSCIX	0.04%	0.08%	0.0204%	<b>0.1404%</b>
Vanguard Total Bond Market Index Institutional	VBTIX	0.04%	0.08%	0.0204%	<b>0.1404%</b>
Vanguard Value Index Institutional	VIVIX	0.04%	0.08%	0.0204%	<b>0.1404%</b>

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<sup>1</sup> The investment option is a collective investment trust. It is managed by Vanguard. This investment option is not a mutual fund. You can learn more at [netbenefits.com/usg](https://netbenefits.com/usg).

# New investment lineup *continued*

Fund name	Ticker	Net expense ratio	Plan Servicing Fee	Plan Administration Fee	Total
<b>Tier 3: Actively Managed Fund Options</b>					
American Funds EuroPacific Growth R6	RERGX	0.49%	0.08%	0.0204%	0.5904%
Artisan International Value Institutional	APHKX	1.02%	0.08%	0.0204%	1.1204%
Carillon Eagle Mid-Cap Growth R6	HRAUX	0.69%	0.08%	0.0204%	0.7904%
Fidelity Contrafund K6	FLCNX	0.45%	0.08%	0.0204%	0.5504%
JPMorgan Equity Income R6	OIEJX	0.50%	0.08%	0.0204%	0.6004%
Lincoln Stable Value	N/A	0.10%	0.08%	0.0204%	0.2004%
MFS® Mid-Cap Value R6	MVCKX	0.71%	0.08%	0.0204%	0.8104%
T. Rowe Price Blue Chip Growth I	TBCIX	0.57%	0.08%	0.0204%	0.6704%
Vanguard Explorer Admiral	VEXRX	0.32%	0.08%	0.0204%	0.4204%
Vanguard Federal Money Market Investor	VMFXX	0.11%	0.08%	0.0204%	0.2104%
Vanguard Inflation-Protected Securities Institutional	VIPIX	0.07%	0.08%	0.0204%	0.1704%
Vanguard International Growth Admiral	VWILX	0.32%	0.08%	0.0204%	0.4204%
Victory Integrity Small-Cap Value R6	MVSSX	0.96%	0.08%	0.0204%	1.0604%
Western Asset Core Plus Bond IS	WAPSX	0.43%	0.08%	0.0204%	0.5304%
<b>Tier 4: Self-Directed Brokerage Services</b>					

See more about the self-directed brokerage account option on page 13 of the Transition Guide.

# Understanding your plan fees and expenses

To keep the retirement plans in line with industry best practices, USG has decided to update the fee structure arrangement. The new, more fully disclosed fee structure is a significant savings overall. However, the amount of savings depends on how the individual investor has allocated funds among the investment options.

Plan-related costs:

Participants in the plan have generally paid for three categories of plan-related costs:

- Recordkeeping fees (paid to the plan’s recordkeepers—Fidelity, for example).
- Administrative fees (paid to the plan’s investment consultant, auditors, accountants, outside counsel and other administrative resources).
- Investment expenses (taken out of individual investments by the managers of the funds in which participants were invested).

In the past, participants did not see separate charges for these plan-related costs on their quarterly statements; the costs were netted against participants’ investment balances. The recordkeeping and administrative fees were paid out of the investment expenses charged by the providers of the funds in which the participants were invested, and were based on the total assets in each participant’s account.

## Quarterly fee deductions explained

**Plan servicing fee.** Effective May 1, 2019, an annual plan servicing fee will be deducted quarterly, with amounts determined by assessing a fee to each investment you choose within the plan. Each fee will be assessed to your account during the first month following each quarter and will be identified as “fees” on your quarterly statements from Fidelity.

The first quarterly statement to show the fees will be July 1, 2019 (Note: The total will reflect fees for the partial quarter, May and June).

**Plan administration fee.** Your plan will also assess an annual fee for plan administration services, which will be divided into quarterly payments. This fee is deducted proportionally from each investment in your account on the last business day of each quarter and is identified as “fees” on your quarterly Fidelity statements.

**Loan issuance fee.** Loan fees are noted in the chart below.

Fidelity retirement plan fees and expenses	
Plan servicing fee	0.08%, or \$8.00 for every \$10,000 invested
Plan administration fee	0.0204%, or \$2.04 for every \$10,000 invested
Loan issuance fee	\$50 application fee regardless of loan type, and a maintenance fee of \$6.25 per quarter

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# Understanding your plan fees and expenses *continued*

## Retirement plan loans

Beginning May 1, 2019, all participants in the 403(b) and 457(b) plans will be eligible to take a loan from their vested Plan account balance. Although your retirement plan account is intended for the future, you may borrow from your account for any reason. Generally, the Plan allows you to borrow up to 50% of your vested account balance. The minimum loan amount is \$1,000, and a loan must not exceed \$50,000. You then repay your 403(b) or 457(b) account, plus interest, via ACH. If you are, or become, a former employee, you will not be eligible to request new loans.

The cost to initiate a loan is \$50, and there is a quarterly maintenance fee of \$6.25. The initiation and maintenance fees will be deducted directly from your Plan account.

If you have a Plan loan issued prior to May 1, 2019, there will be no changes to your repayment conditions or schedules.

## Investment-specific expenses

Each of the plan's investment options has an expense charge for investment management and associated services. These fees are measured by what is called an expense ratio. The net expense ratio takes into account any investment fee waivers and expense reductions, giving an indication of what is currently being charged.

Expense ratios are reported as a percentage of assets.

For example, an expense ratio for a particular fund of 0.05% means a participant pays \$5 annually for every \$10,000 in assets invested in that fund. Knowing the expense ratio charged by each fund helps you understand the cost associated with your investments.

The investment expenses charged by the managers of the funds are listed in the *New investment options*, tables included on pages 2-4. These expenses are generally lower than the expenses charged by the managers of the funds in the prior lineup.

Fund prospectuses, along with information on investment fees at Fidelity (including expense ratios and other fund-specific expenses, such as redemption fees) can be found at [netbenefits.com/usg](https://netbenefits.com/usg).

## Brokerage fee

The USG plans offer Fidelity BrokerageLink®, a self-directed brokerage account. Fidelity BrokerageLink provides you with an opportunity to invest in a broad range of investment options beyond those offered directly through the plans. This additional flexibility and choice may help you to more effectively build a retirement portfolio that's more tailored to your individual goals.

See the fact sheet and commission schedule for applicable fees and risks at [netbenefits.com/usg](https://netbenefits.com/usg).

# Fidelity investment transfer charts— 403(b) plan

The investment transfer charts that begin below show how future contributions and existing assets will be invested in new Fidelity investments lineups for the ORP, 403(b) and 457(b) plans. For most funds, USG and CAPTRUST designed these transfer strategies to offer either the same or similar funds to help you maintain your current investment strategy.

**Future contributions.** If you're currently contributing to any of the investment options shown in the *Current Fidelity investment option* column in the charts below, your future contributions will be directed to the replacement options listed in the *Future Fidelity investment option* column beginning with the April 30, 2019 monthly payroll.

**Current assets.** If you have balances in the investment options shown in the *Current Fidelity investment option* column, they will be automatically invested in the replacement options listed in the *Future Fidelity investment option* column on April 30, 2019.

## Fidelity 403(b)

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
AllianzGI NFJ Dividend Value Administrative	ANDAX	▶	JPMorgan Equity Income R6	OIEJX
AllianzGI NFJ Small-Cap Value Administrative	PVADX	▶	Victory Integrity Small-Cap Value R6	MVSSX
American Funds EuroPacific Growth R4	REREX	▶	American Funds EuroPacific Growth R6	RERGX
American Funds Fundamental Investors R4	RFNEX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
American Funds Growth Fund of America R4	RGAEX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Cohen & Steers Realty Shares	CSRSX	▶	Vanguard Real Estate Index Institutional	VGSNX
Columbia Small/Mid-Cap Value Advisor	RMCRX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Fidelity® 500 Index Fund	FXAIX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Floating Rate High Income	FFRHX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity Advisor® Stock Selector All-Cap K	FSSKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity Advisor® Value Strategies K	FVSKX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity Asset Manager® 20%	FASIX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 30%	FTANX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 40%	FFANX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity Asset Manager® 50%	FASMX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 60%	FSANX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 70%	FASGX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 85%	FAMRX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Balanced	FBALX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Balanced K	FBAKX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Blue Chip Growth	FBGRX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Blue Chip Growth K	FBGKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Blue Chip Value	FBCVX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Canada	FICDX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Capital & Income	FAGIX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Capital Appreciation	FDCAX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Capital Appreciation K	FCAKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® China Region	FHKCX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Conservative Income Bond	FCONX	▶	Vanguard Federal Money Market Investor	VMFXX
Fidelity® Contrafund®	FCNTX	▶	Fidelity® Contrafund® K6	FLCNX
Fidelity® Contrafund® K	FCNKX	▶	Fidelity® Contrafund® K6	FLCNX

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Convertible Securities	FCVSX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Corporate Bond	FCBFX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Disciplined Equity	FDEQX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Disciplined Equity K	FDEKX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Diversified International	FDIVX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® Diversified International K	FDIKX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® Dividend Growth	FDGFX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Dividend Growth K	FDGKX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® EMEA	FEMEX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Emerging Asia	FSEAX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Emerging Markets	FEMKX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Emerging Markets Discovery	FEDDX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Emerging Markets Index Fund	FPADX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Emerging Markets Index Premium	FPMAX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Emerging Markets K	FKEMX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Equity Dividend Income	FEQTX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Equity Dividend Income K	FETKX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Equity-Income	FEQIX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Equity-Income K	FEIKX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Europe	FIEUX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Event Driven Opportunities	FARNX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Export and Multinational	FEXPX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Export and Multinational K	FEXKX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Extended Market Index Fund	FSMAX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Fidelity® Extended Market Index Premium	FSEVX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Fidelity® Focused High Income	FHIFX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Focused Stock	FTQGX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Four-in-One Index	FFNOX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity Freedom® 2005	FFVFX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Fidelity Freedom® 2005 K	FSNJX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Fidelity Freedom® 2010	FFFCX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Fidelity Freedom® 2010 K	FSNKX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Fidelity Freedom® 2015	FFVFX	▶	Vanguard Institutional Target Retirement 2015 Institutional	VITVX
Fidelity Freedom® 2015 K	FSNLX	▶	Vanguard Institutional Target Retirement 2015 Institutional	VITVX
Fidelity Freedom® 2020	FFFDX	▶	Vanguard Institutional Target Retirement 2020 Institutional	VITWX
Fidelity Freedom® 2020 K	FSNOX	▶	Vanguard Institutional Target Retirement 2020 Institutional	VITWX
Fidelity Freedom® 2025	FFTWX	▶	Vanguard Institutional Target Retirement 2025 Institutional	VRIVX
Fidelity Freedom® 2025 K	FSNPX	▶	Vanguard Institutional Target Retirement 2025 Institutional	VRIVX
Fidelity Freedom® 2030	FFFEX	▶	Vanguard Institutional Target Retirement 2030 Institutional	VTTWX

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity Freedom® 2030 K	FSNQX	▶	Vanguard Institutional Target Retirement 2030 Institutional	VTTWX
Fidelity Freedom® 2035	FFTHX	▶	Vanguard Institutional Target Retirement 2035 Institutional	VITFX
Fidelity Freedom® 2035 K	FSNUX	▶	Vanguard Institutional Target Retirement 2035 Institutional	VITFX
Fidelity Freedom® 2040	FFFFX	▶	Vanguard Institutional Target Retirement 2040 Institutional	VIRSX
Fidelity Freedom® 2040 K	FSNVX	▶	Vanguard Institutional Target Retirement 2040 Institutional	VIRSX
Fidelity Freedom® 2045	FFFGX	▶	Vanguard Institutional Target Retirement 2045 Institutional	VITLX
Fidelity Freedom® 2045 K	FSNZX	▶	Vanguard Institutional Target Retirement 2045 Institutional	VITLX
Fidelity Freedom® 2050	FFFHX	▶	Vanguard Institutional Target Retirement 2050 Institutional	VTRLX
Fidelity Freedom® 2050 K	FNSBX	▶	Vanguard Institutional Target Retirement 2050 Institutional	VTRLX
Fidelity Freedom® 2055	FDEEX	▶	Vanguard Institutional Target Retirement 2055 Institutional	VIVLX
Fidelity Freedom® 2055 K	FNSDX	▶	Vanguard Institutional Target Retirement 2055 Institutional	VIVLX
Fidelity Freedom® 2060	FDK VX	▶	Vanguard Institutional Target Retirement 2060 Institutional	VILVX
Fidelity Freedom® 2060 K	FNSFX	▶	Vanguard Institutional Target Retirement 2060 Institutional	VILVX
Fidelity Freedom® Income	FFFAX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Fidelity Freedom® Income K	FNSHX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Fidelity® Fund	FFIDX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Fund K	FFDKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Global Balanced	FGBLX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Global Commodity Stock	FFGCX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Global Credit	FGBFX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Global Equity Income	FGILX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Global ex US Index Fund	FSGGX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® Global ex US Index Premium	FSGDX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® Global High Income	FGHNX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Global Strategies	FDYSX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® GNMA	FGMNX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Government Cash Reserves	FDRXX	▶	Vanguard Federal Money Market Investor	VMFXX
Fidelity® Government Income	FGOVX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Government Money Market	SPAXX	▶	Vanguard Federal Money Market Investor	VMFXX
Fidelity® Government Money Market Premium	FZCXX	▶	Vanguard Federal Money Market Investor	VMFXX
Fidelity® Growth & Income	FGRIX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Growth & Income K	FGIKX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Growth Company	FDGRX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Growth Company K	FGCKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Growth Discovery	FDSVX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Growth Discovery K	FGDKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Growth Strategies	FDEGX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Growth Strategies K	FAGKX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® High Income	SPHIX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Independence	FDFFX	▶	T. Rowe Price Blue Chip Growth I	TBCIX

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Independence K	FDKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Inflation-Protected Bond	FINPX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Fidelity® Inflation-Protected Bond Index Fund	FIPDX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Fidelity® Inflation-Protected Bond Index Premium	FSIYX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Fidelity® Intermediate Bond	FTHR	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Intermediate Government Income	FSTGX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Intermediate Treasury Bond Index Fund	FUAMX	▶	Vanguard Total Bond Market Index Institutional	VBPIX
Fidelity® Intermediate Treasury Bond Index Premium	FIBAX	▶	Vanguard Total Bond Market Index Institutional	VBPIX
Fidelity® International Capital Appreciation	FIVFX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® International Discovery	FIGRX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® International Discovery K	FIDKX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® International Enhanced Index	FIENX	▶	Artisan International Value Institutional	APHKX
Fidelity® International Growth	FIGFX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® International Index Fund	FSPSX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® International Index Premium	FSIVX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® International Real Estate	FIREX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® International Small-Cap	FISMX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® International Small-Cap Opportunities	FSCOX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® International Sustainability Index Fund	FNIDX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® International Sustainability Index Investor	FNIYX	▶	Vanguard Developed Markets Index Institutional	VTMNX

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® International Value	FIVLX	▶	Artisan International Value Institutional	APHKX
Fidelity® Investment Grade Bond	FBNDX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Japan	FJPNX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Japan Smaller Companies	FJSCX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Large-Cap Core Enhanced Index	FLCEX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Large-Cap Growth Enhanced Index	FLGEX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Large-Cap Growth Index Fund	FSPGX	▶	Vanguard Growth Index Institutional	VIGIX
Fidelity® Large-Cap Growth Index Premium	FSUPX	▶	Vanguard Growth Index Institutional	VIGIX
Fidelity® Large-Cap Stock	FLCSX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Large-Cap Value Enhanced Index	FLVEX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Large-Cap Value Index Fund	FLCOX	▶	Vanguard Value Index Institutional	VIVIX
Fidelity® Large-Cap Value Index Premium	FLCHX	▶	Vanguard Value Index Institutional	VIVIX
Fidelity® Latin America	FLATX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Leveraged Company Stock	FLVCX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Leveraged Company Stock K	FLCKX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Limited Term Bond	FJRLX	▶	Lincoln Stable Value	N/A
Fidelity® Limited Term Government	FFXSX	▶	Lincoln Stable Value	N/A
Fidelity® Long-Term Treasury Bond Index Fund	FNBGX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Long-Term Treasury Bond Index Premium	FLBAX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Low-Priced Stock	FLPSX	▶	MFS® Mid-Cap Value R6	MVCKX

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Low-Priced Stock K	FLPKX	▶	MFS® Mid-Cap Value R6	MVCKX
Templeton Global Bond A	TPINX	▶	Western Asset Core Plus Bond IS	WAPSX
Templeton Global Bond R6	FBNRX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Intermediate Treasury Bond Index Premium	FIBAX	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Fidelity® Magellan®	FMAGX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Magellan® K	FMGKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Mega-Cap Stock	FGRTX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Mid-Cap Enhanced Index	FMEIX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Fidelity® Mid-Cap Index Fund	FSMDX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Fidelity® Mid-Cap Index Premium	FSCCKX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Fidelity® Mid-Cap Stock K	FKMCX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Mid-Cap Value	FSMVX	▶	MFS® Mid-Cap Value R6	MVCKX
Fidelity® Mortgage Securities	FMSFX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® NASDAQ Composite Index®	FNCMX	▶	Vanguard Growth Index Institutional	VIGIX
Fidelity® New Markets Income	FNMIX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® New Millennium	FMILX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Nordic	FNORX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® OTC	FOCPX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® OTC K	FOCKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Overseas	FOSFX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® Overseas K	FOSKX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® Pacific Basin	FPBFX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Puritan®	FPURX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Puritan® K	FPUKX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Real Estate Income	FRIFX	▶	Vanguard Real Estate Index Institutional	VGSNX
Fidelity® Real Estate Index Fund	FSRNX	▶	Vanguard Real Estate Index Institutional	VGSNX
Fidelity® Real Estate Index Premium	FSRVX	▶	Vanguard Real Estate Index Institutional	VGSNX
Fidelity® Real Estate Investment	FRESX	▶	Vanguard Real Estate Index Institutional	VGSNX
Fidelity® Select Air Transportation	FSAIX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Automotive	FSAVX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Banking	FSRBX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Biotechnology	FBIOX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Brokerage & Investment Management	FSLBX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Chemicals	FSCHX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Communications Equipment	FSDCX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Computers	FDCPX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Construction & Housing	FSHOX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Select Consumer Discretionary	FSCPX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Select Consumer Finance	FSVLX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Consumer Staples	FDFAX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Defense & Aerospace	FSDAX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Energy	FSENX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Energy Service	FSESX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Environment and Alternative Energy	FSLEX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Financial Services	FIDSX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Gold	FSAGX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Health Care	FSPHX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Health Care Services	FSHCX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Industrials	FCYIX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Insurance	FSPCX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Select IT Services	FBSOX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Leisure	FDLSX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Materials	FSDPX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Medical Technology and Devices	FSMEX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Multimedia	FBMPX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Natural Gas	FSNGX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Natural Resources	FNARX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Pharmaceuticals	FPHAX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Retailing	FSRPX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Semiconductors	FSELX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Software & IT Services	FSCSX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Technology	FSPTX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Select Telecommunications	FSTCX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Transportation	FSRFX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Utilities	FSUTX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Wireless	FWRLX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Short Duration High Income	FSAHX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Short-Term Bond	FSHBX	▶	Lincoln Stable Value	N/A
Fidelity® Short-Term Bond Index Fund	FNSOX	▶	Lincoln Stable Value	N/A
Fidelity® Short-Term Treasury Bond Index Fund	FUMBX	▶	Lincoln Stable Value	N/A
Fidelity® Short-Term Treasury Bond Index Premium	FSBAX	▶	Lincoln Stable Value	N/A
Fidelity® Small-Cap Discovery	FSCRX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Small-Cap Enhanced Index	FCPEX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Small-Cap Growth	FCPGX	▶	Vanguard Explorer Admiral	VEVRX
Fidelity® Small-Cap Index Fund	FSSNX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Small-Cap Index Premium	FSSVX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Small-Cap Stock	FSLCX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Small-Cap Value	FCPVX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Fidelity® Stock Selector All-Cap	FDSSX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Stock Selector Large-Cap Value	FSLVX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Stock Selector Mid-Cap	FSSMX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Stock Selector Small-Cap	FDSCX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Strategic Dividend & Income®	FSDIX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Strategic Income	FSICX	▶	Western Asset Core Plus Bond IS	WAPSX

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Strategic Income Fund	FADMX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Strategic Real Return	FSRRX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Sustainability Bond Index Fund	FNDSX	▶	Lincoln Stable Value	N/A
Fidelity® Telecom and Utilities	FIUIX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Total Bond Fund	FTBFX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Total Emerging Markets	FTEMX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Total International Equity	FTIEX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® Total International Index Fund	FTIHX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® Total International Index Premium	FTIPX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® Total Market Index Fund	FSKAX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Total Market Index Premium	FSTVX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Treasury Money Market	FZFXX	▶	Vanguard Federal Money Market Investor	VMFXX
Fidelity® Treasury Only Money Market	FDLXX	▶	Vanguard Federal Money Market Investor	VMFXX
Fidelity® Trend	FTRNX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® US Bond Index Fund	FXNAX	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Fidelity® US Bond Index Premium	FSITX	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Fidelity® US Sustainability Index Fund	FITLX	▶	Vanguard FTSE Social Index Investor	VFTSX
Fidelity® US Sustainability Index Investor	FENSX	▶	Vanguard FTSE Social Index Investor	VFTSX
Fidelity® Value	FDVLX	▶	MFS® Mid-Cap Value R6	MVCKX
Fidelity® Value K	FVLKX	▶	MFS® Mid-Cap Value R6	MVCKX
Fidelity® Value Discovery	FVDFX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Value Discovery K	FVDKX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Value Strategies	FSLSX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Worldwide	FWWFX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)

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# Fidelity investment transfer charts— 403(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Janus Henderson Balanced N	JABNX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Janus Henderson Overseas N	JDINX	▶	American Funds EuroPacific Growth R6	REGX
Janus Henderson Triton S	JGMIX	▶	Vanguard Explorer Admiral	VEYRX
Morgan Stanley Institutional Mid-Cap Growth A	MACGX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Morgan Stanley Institutional Mid-Cap Growth IS	MMCGX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Pax Balanced Fund Individual Investor Class	PAXWX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
PIMCO Commodity Real Return Strategy Institutional	PCRIX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
PIMCO Total Return Administrative	PTRAX	▶	Western Asset Core Plus Bond IS	WAPXS
PIMCO Total Return Institutional	PTTRX	▶	Western Asset Core Plus Bond IS	WAPXS
T. Rowe Price Blue Chip Growth	TRBCX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Vanguard GNMA Admiral	VFIJX	▶	Western Asset Core Plus Bond IS	WAPXS
Vanguard Inflation-Protected Securities Admiral	VAIPX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Vanguard Real Estate Index Admiral	VGSLX	▶	Vanguard Real Estate Index Institutional	VGSNX
Vanguard Short-Term Investment-Grade Admiral	VFSUX	▶	Lincoln Stable Value	N/A
Vanguard Total Stock Market Index Admiral	VTSAI	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Vanguard Total Stock Market Index Investor	VTSMX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Vanguard Wellington™ Admiral™	VWENX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Vanguard Windsor™ Admiral™	VWNEX	▶	JPMorgan Equity Income R6	OIEJX
Wells Fargo Small-Cap Value A	SMVAX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Wells Fargo Small-Cap Value R6	SMVRX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Wells Fargo Small Company Growth Admin	NVSCX	▶	Vanguard Explorer Admiral	VEYRX

USG has instructed Fidelity to transfer any account balances in any investment option not listed above to the target-date fund that corresponds to the year you turn age 65.

# Fidelity investment transfer charts— 457(b) plan

## Fidelity 457(b)

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
AllianzGI NFJ Dividend Value Administrative	ANDAX	▶	JPMorgan Equity Income R6	OIEJX
AllianzGI NFJ Small-Cap Value Administrative	PVADX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Cohen & Steers Realty Shares	CSRSX	▶	Vanguard Real Estate Index Institutional	VGSNX
Fidelity® 500 Index Fund	FXAIX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity Advisor® Stock Selector All-Cap K	FSSKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity Advisor® Value Strategies K	FVSKX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity Asset Manager® 20%	FASIX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 30%	FTANX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 40%	FFANX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 50%	FASMX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 60%	FSANX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 70%	FASGX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 85%	FAMRX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Balanced	FBALX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Balanced K	FBAKX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Blue Chip Growth	FBGRX	▶	T. Rowe Price Blue Chip Growth I	TBCIX

# Fidelity investment transfer charts— 457(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Blue Chip Growth K	FBGKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Blue Chip Value	FBCVX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Canada	FICDX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Capital & Income	FAGIX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Capital Appreciation	FDCAX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Capital Appreciation K	FCAXX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® China Region	FHKCX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Conservative Income Bond	FCONX	▶	Vanguard Federal Money Market Investor	VMFXX
Fidelity® Contrafund®	FCNTX	▶	Fidelity® Contrafund® K6	FLCNX
Fidelity® Contrafund® K	FCNKX	▶	Fidelity® Contrafund® K6	FLCNX
Fidelity® Convertible Securities	FCVSX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Corporate Bond	FCBFX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Disciplined Equity	FDEQX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Disciplined Equity K	FDEKX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Diversified International	FDIVX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® Diversified International K	FDIKX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® Dividend Growth	FDGFX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Dividend Growth K	FDGKX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® EMEA	FEMEX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Emerging Asia	FSEAX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Emerging Markets	FEMKX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Emerging Markets Discovery	FEDDX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX

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# Fidelity investment transfer charts— 457(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Emerging Markets Index Fund	FPADX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Emerging Markets Index Premium	FPMAX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Emerging Markets K	FKEMX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Equity Dividend Income K	FETKX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Equity-Income K	FEIKX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Europe	FIEUX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Event Driven Opportunities	FARNX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Export and Multinational K	FEXKX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Extended Market Index Fund	FSMAX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Fidelity® Extended Market Index Premium	FSEVX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Fidelity® Floating Rate High Income	FFRHX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Focused High Income	FHIFX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Focused Stock	FTQGX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Four-in-One Index	FFNOX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity Freedom® 2005	FFVFX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Fidelity Freedom® 2005 K	FSNJX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Fidelity Freedom® 2010 K	FSNKK	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Fidelity Freedom® 2015	FFVFX	▶	Vanguard Institutional Target Retirement 2015 Institutional	VITVX
Fidelity Freedom® 2015 K	FSNLX	▶	Vanguard Institutional Target Retirement 2015 Institutional	VITVX
Fidelity Freedom® 2020	FFFDX	▶	Vanguard Institutional Target Retirement 2020 Institutional	VITWX
Fidelity Freedom® 2020 K	FSNOX	▶	Vanguard Institutional Target Retirement 2020 Institutional	VITWX

# Fidelity investment transfer charts— 457(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity Freedom® 2025	FFTWX	▶	Vanguard Institutional Target Retirement 2025 Institutional	VRIVX
Fidelity Freedom® 2025 K	FSNPX	▶	Vanguard Institutional Target Retirement 2025 Institutional	VRIVX
Fidelity Freedom® 2030	FFFEX	▶	Vanguard Institutional Target Retirement 2030 Institutional	VTTWX
Fidelity Freedom® 2030 K	FSNQX	▶	Vanguard Institutional Target Retirement 2030 Institutional	VTTWX
Fidelity Freedom® 2035	FFTHX	▶	Vanguard Institutional Target Retirement 2035 Institutional	VITFX
Fidelity Freedom® 2035 K	FSNUX	▶	Vanguard Institutional Target Retirement 2035 Institutional	VITFX
Fidelity Freedom® 2040	FFFFX	▶	Vanguard Institutional Target Retirement 2040 Institutional	VIRSX
Fidelity Freedom® 2040 K	FSNVX	▶	Vanguard Institutional Target Retirement 2040 Institutional	VIRSX
Fidelity Freedom® 2045	FFFGX	▶	Vanguard Institutional Target Retirement 2045 Institutional	VITLX
Fidelity Freedom® 2045 K	FSNZX	▶	Vanguard Institutional Target Retirement 2045 Institutional	VITLX
Fidelity Freedom® 2050	FFFHX	▶	Vanguard Institutional Target Retirement 2050 Institutional	VTRLX
Fidelity Freedom® 2050 K	FNSBX	▶	Vanguard Institutional Target Retirement 2050 Institutional	VTRLX
Fidelity Freedom® 2055 K	FNSDX	▶	Vanguard Institutional Target Retirement 2055 Institutional	VIVLX
Fidelity Freedom® 2060 K	FNSFX	▶	Vanguard Institutional Target Retirement 2060 Institutional	VILVX
Fidelity Freedom® Income K	FNSHX	▶	Vanguard Institutional Target Retirement Income Institutional	VITRX
Fidelity® Fund K	FFDKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Global Balanced	FGBLX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Global Credit	FGBFX	▶	Western Asset Core Plus Bond IS	WAPSX

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# Fidelity investment transfer charts— 457(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Global Commodity Stock	FFGCX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Global Equity Income	FGILX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Global ex US Index Fund	FSGGX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® Global ex US Index Premium	FSGDX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® Global High Income	FGHNX	▶	Western Asset Core Plus Bond IS	WAPXS
Fidelity® GNMA	FGMNX	▶	Western Asset Core Plus Bond IS	WAPXS
Fidelity® Government Cash Reserves	FDRXX	▶	Vanguard Federal Money Market Investor	VMFXX
Fidelity® Government Income	FGOVX	▶	Western Asset Core Plus Bond IS	WAPXS
Fidelity® Government Money Market	SPAXX	▶	Vanguard Federal Money Market Investor	VMFXX
Fidelity® Government Money Market Premium	FZCXX	▶	Vanguard Federal Money Market Investor	VMFXX
Fidelity® Growth & Income	FGRIX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Growth & Income K	FGIKX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Growth Company K	FGCKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Growth Discovery	FDSVX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Growth Discovery K	FGDKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Growth Strategies	FDEGX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Growth Strategies K	FAGKX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® High Income	SPHIX	▶	Western Asset Core Plus Bond IS	WAPXS
Fidelity® Independence	FDFFX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Independence K	FDKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Inflation-Protected Bond	FINPX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Fidelity® Inflation-Protected Bond Index Fund	FIPDX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Fidelity® Inflation-Protected Bond Index Premium	FSIYX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Fidelity® Intermediate Bond	FTHRXX	▶	Western Asset Core Plus Bond IS	WAPXS
Fidelity® Intermediate Government Income	FSTGX	▶	Western Asset Core Plus Bond IS	WAPXS

# Fidelity investment transfer charts— 457(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Intermediate Treasury Bond Index Fund	FUAMX	▶	Vanguard Total Bond Market Index Institutional	VBPIX
Fidelity® Intermediate Treasury Bond Index Premium	FIBAX	▶	Vanguard Total Bond Market Index Institutional	VBPIX
Fidelity® International Capital Appreciation	FIVFX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® International Discovery	FIGRX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® International Discovery K	FIDKX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® International Enhanced Index	FIENX	▶	Artisan International Value Institutional	APHKX
Fidelity® International Growth	FIGFX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® International Index Fund	FSPSX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® International Index Premium	FSIVX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® International Real Estate	FIREX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® International Small-Cap	FISMX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® International Small-Cap Opportunities	FSCOX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® International Value	FIVLX	▶	Artisan International Value Institutional	APHKX
Fidelity® International Sustainability Index Fund	FNIDX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® International Sustainability Index Investor	FNIYX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® Investment Grade Bond	FBNDX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Japan	FJPNX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Japan Smaller Companies	FJSCX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Large-Cap Core Enhanced Index	FLCEX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Large-Cap Growth Enhanced Index	FLGEX	▶	T. Rowe Price Blue Chip Growth I	TBCIX

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# Fidelity investment transfer charts— 457(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Large-Cap Growth Index Fund	FSPGX	▶	Vanguard Growth Index Institutional	VIGIX
Fidelity® Large-Cap Growth Index Premium	FSUPX	▶	Vanguard Growth Index Institutional	VIGIX
Fidelity® Large-Cap Stock	FLCSX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Large-Cap Value Enhanced Index	FLVEX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Large-Cap Value Index Fund	FLCOX	▶	Vanguard Value Index Institutional	VIVIX
Fidelity® Large-Cap Value Index Premium	FLCHX	▶	Vanguard Value Index Institutional	VIVIX
Fidelity® Latin America	FLATX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Leveraged Company Stock K	FLCKX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Limited-Term Bond	FJRLX	▶	Lincoln Stable Value	N/A
Fidelity® Limited-Term Government	FFXSX	▶	Lincoln Stable Value	N/A
Fidelity® Long-Term Treasury Bond Index Fund	FNBGX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Long-Term Treasury Bond Index Premium	FLBAX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Low-Priced Stock	FLPSX	▶	MFS® Mid-Cap Value R6	MVCKX
Fidelity® Low-Priced Stock K	FLPKX	▶	MFS® Mid-Cap Value R6	MVCKX
Fidelity® Magellan® K	FMGKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Mega-Cap Stock	FGRTX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Mid-Cap Enhanced Index	FMEIX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Fidelity® Mid-Cap Index Fund	FSMDX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Fidelity® Mid-Cap Index Premium	FSCCKX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Fidelity® Mid-Cap Stock	FMCSX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Mid-Cap Stock K	FKMCKX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Mid-Cap Value	FSMVX	▶	MFS® Mid-Cap Value R6	MVCKX
Fidelity® Mortgage Securities	FMSFX	▶	Western Asset Core Plus Bond IS	WAPXS
Fidelity® NASDAQ Composite Index®	FNCMX	▶	Vanguard Growth Index Institutional	VIGIX

# Fidelity investment transfer charts— 457(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® New Markets Income	FNMIX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® New Millennium	FMILX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Nordic	FNORX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® OTC	FOCPX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® OTC K	FOCKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Overseas	FOSFX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® Overseas K	FOSKX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® Pacific Basin	FPBFX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Puritan®	FPURX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Puritan® K	FPUKX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Real Estate Income	FRIFX	▶	Vanguard Real Estate Index Institutional	VGSNX
Fidelity® Real Estate Index Fund	FSRNX	▶	Vanguard Real Estate Index Institutional	VGSNX
Fidelity® Real Estate Index Premium	FSRVX	▶	Vanguard Real Estate Index Institutional	VGSNX
Fidelity® Real Estate Investment	FRESX	▶	Vanguard Real Estate Index Institutional	VGSNX
Fidelity® Select Air Transportation	FSAIX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Automotive	FSAVX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Banking	FSRBX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Biotechnology	FBIOX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)

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# Fidelity investment transfer charts— 457(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Select Brokerage & Investment Management	FSLBX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Chemicals	FSCHX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Computers	FDCPX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Construction & Housing	FSHOX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Select Consumer Discretionary	FSCPX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Consumer Finance	FSVLX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Consumer Staples	FDFAV	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Defense & Aerospace	FSDAX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Energy	FSENX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Energy Service	FSESX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Environment and Alternative Energy	FSLEX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Financial Services	FIDSX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Gold	FSAGX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)

# Fidelity investment transfer charts— 457(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Select Health Care	FSPHX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Health Care Services	FSHCX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Industrials	FCYIX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Insurance	FSPCX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select IT Services	FBSOX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Leisure	FDLSX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Materials	FSDPX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Medical Technology and Devices	FSMEX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Multimedia	FBMPX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Natural Gas	FSNGX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Natural Resources	FNARX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Pharmaceuticals	FPHAX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)

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# Fidelity investment transfer charts— 457(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Select Retailing	FSRPX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Semiconductors	FSELX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Software & IT Services	FSCSX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Technology	FSPTX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Telecommunications	FSTCX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Transportation	FSRFX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Utilities	FSUTX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Select Wireless	FWRLX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Short-Duration High Income	FSAHX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Short-Term Bond	FSHBX	▶	Lincoln Stable Value	N/A
Fidelity® Short-Term Bond Index Fund	FNSOX	▶	Lincoln Stable Value	N/A
Fidelity® Short-Term Treasury Bond Index Fund	FUMBX	▶	Lincoln Stable Value	N/A
Fidelity® Short-Term Treasury Bond Index Premium	FSBAX	▶	Lincoln Stable Value	N/A
Fidelity® Small-Cap Discovery	FSCRX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Small-Cap Enhanced Index	FCPEX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Small-Cap Growth	FCPGX	▶	Vanguard Explorer Admiral	VEVRX
Fidelity® Small-Cap Index Fund	FSSNX	▶	Vanguard Small-Cap Index Institutional	VSCIX

# Fidelity investment transfer charts— 457(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Small-Cap Index Premium	FSSVX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Small-Cap Stock	FSLCX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Small-Cap Value	FCPVX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Fidelity® Stock Selector Large-Cap Value	FSLVX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Stock Selector Mid-Cap	FSSMX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Stock Selector Small-Cap	FDSCX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Strategic Dividend & Income®	FSDIX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Strategic Income	FSICX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Strategic Income Fund	FADMX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Strategic Real Return	FSRRX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Sustainability Bond Index Fund	FNDSX	▶	Lincoln Stable Value	N/A
Fidelity® Telecom and Utilities	FIUIX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Total Bond Fund	FTBFX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Total Emerging Markets	FTEMX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Total International Index Fund	FTIHX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® Total International Index Premium	FTIPX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® Total Market Index Fund	FSKAX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Total Market Index Premium	FSTVX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Treasury Money Market	FZFXX	▶	Vanguard Federal Money Market Investor	VMFXX
Fidelity Treasury Only Money Market	FDLXX	▶	Vanguard Federal Money Market Investor	VMFXX
Fidelity® Trend	FTRNX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® US Bond Index Fund	FXNAX	▶	Vanguard Total Bond Market Index Institutional	VBTIX

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# Fidelity investment transfer charts— 457(b) plan *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® US Bond Index Premium	FSITX	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Fidelity® US Sustainability Index Fund	FITLX	▶	Vanguard FTSE Social Index Investor	VFTSX
Fidelity® Value	FDVLX	▶	MFS® Mid-Cap Value R6	MVCKX
Fidelity® Value K	FVLKX	▶	MFS® Mid-Cap Value R6	MVCKX
Fidelity® Value Discovery K	FVDKX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Worldwide	FWWFX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Janus Henderson Overseas N	JDINX	▶	American Funds EuroPacific Growth R6	RERGX
Janus Henderson Triton S	JGMIX	▶	Vanguard Explorer Admiral	VEVRX
Pax Balanced Fund Individual Investor Class	PAXWX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
PIMCO Commodity Real Return Strategy Institutional	PCRIX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
PIMCO Total Return Institutional	PTTRX	▶	Western Asset Core Plus Bond IS	WAPSX
Templeton Global Bond R6	FBNRX	▶	Western Asset Core Plus Bond IS	WAPSX
Vanguard GNMA Admiral	VFIJX	▶	Western Asset Core Plus Bond IS	WAPSX
Vanguard Inflation-Protected Securities Admiral	VAIPX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Vanguard Real Estate Index Admiral	VGSLX	▶	Vanguard Real Estate Index Institutional	VGSNX
Vanguard Short-Term Investment-Grade Admiral	VFSUX	▶	Lincoln Stable Value	N/A
Vanguard Total Stock Market Index Admiral	VTSEX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Vanguard Wellington™ Admiral™	VWENX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Vanguard Windsor™ Admiral™	VWNEX	▶	JPMorgan Equity Income R6	OIEJX
Wells Fargo Small-Cap Value R6	SMVRX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Wells Fargo Small Company Growth Admin	NVSCX	▶	Vanguard Explorer Admiral	VEVRX

USG has instructed Fidelity to transfer any account balances in any investment option not listed above to the target-date fund that corresponds to the year you turn age 65.

# Fidelity investment transfer charts— ORP

## Fidelity ORP

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
American Century Diversified Bond Investor	ADFIX	▶	Western Asset Core Plus Bond IS	WAPSX
American Century Equity Income Investor	TWEIX	▶	JPMorgan Equity Income R6	OIEJX
American Century Government Bond R5	ABTIX	▶	Western Asset Core Plus Bond IS	WAPSX
American Century Growth I	TWGIX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
American Century Heritage Investor	TWHIX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
American Century High-Yield Investor	ABHIX	▶	Western Asset Core Plus Bond IS	WAPSX
American Century Inflation Adjusted Bond Investor	ACITX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
American Century Mid-Cap Value Investor	ACMVX	▶	MFS® Mid-Cap Value R6	MVCKX
American Century Small-Cap Growth Investor	ANOIX	▶	Vanguard Explorer Admiral	VEVRX
American Century Sustainable Equity Investor	AFDIX	▶	Vanguard FTSE Social Index Investor	VFTSX
American Funds AMCAP R6	RAFGX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
American Funds American Balanced R6	RLBGX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
American Funds Capital Income Builder R6	RIRGX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
American Funds Capital World Bond R6	RCWGX	▶	Western Asset Core Plus Bond IS	WAPSX
American Funds EuroPacific Growth R4	REREX	▶	American Funds EuroPacific Growth R6	REGGX
American Funds Fundamental Investor R6	RFNGX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
American Funds Growth Fund of America R6	RGAGX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
American Funds Investment Company of America R6	RICGX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
American Funds New Perspective R6	RNPGX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
American Funds Washington Mutual R6	RWMGX	▶	JPMorgan Equity Income R6	OIEJX
Baron Growth Institutional	BGRIX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX

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# Fidelity investment transfer charts— ORP *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
BlackRock Advantage Global Institutional	MAGCX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
BlackRock Advantage Small-Cap Growth Institutional	PSGIX	▶	Vanguard Explorer Admiral	VEVRX
BlackRock Equity Dividend Institutional	MADVX	▶	JPMorgan Equity Income R6	OIEJX
BlackRock Global Allocation Institutional	MALOX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
BlackRock High Equity Income Institutional	BMCIX	▶	JPMorgan Equity Income R6	OIEJX
BlackRock International Dividend Institutional	BISIX	▶	American Funds EuroPacific Growth R6	REGRX
Columbia Acorn Institutional 3	CRBYX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Columbia Acorn International Institutional 3	CCYIX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Columbia Acorn International Select Institutional	ACFFX	▶	Vanguard International Growth Admiral	VWILX
Columbia Acorn Select Institutional	ACTWX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Columbia Acorn USA Institutional	AUSAX	▶	Vanguard Explorer Admiral	VEVRX
Columbia Balanced Institutional 3	CBDYX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Columbia Disciplined Small Core Institutional	SMCEX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Columbia Mid-Cap Value Institutional 3	CMVYX	▶	MFS® Mid-Cap Value R6	MVCKX
Columbia Overseas Value Institutional	COSZX	▶	Artisan International Value Institutional	APHKX
Columbia Small-Cap Value I Institutional	CSCZX	▶	Victory Integrity Small-Cap Value R6	MVSSX
DFA Emerging Markets Institutional	DFEMX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
DWS Capital Growth S	SCGSX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
DWS Core Equity S	SCDGX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
DWS CROCI US S	DCUSX	▶	JPMorgan Equity Income R6	OIEJX
DWS Global Small-Cap S	SGSCX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)

# Fidelity investment transfer charts— ORP *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
DWS GNMA S	SGINX	▶	Western Asset Core Plus Bond IS	WAPSX
DWS High Conviction Global Bond S	SSTGX	▶	Western Asset Core Plus Bond IS	WAPSX
DWS International Growth S	SCOBX	▶	Vanguard International Growth Admiral	VWILX
DWS Large-Cap Focus Growth S	SCQGX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
DWS Small-Cap Core S	SSLCX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Eaton Vance Large-Cap Value I	EILVX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® 500 Index Fund	FXAIX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity Advisor® Stock Selector All-Cap K	FSSKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity Advisor® Value Strategies K	FVSKX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity Asset Manager® 20%	FASIX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 50%	FASMX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 70%	FASGX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity Asset Manager® 85%	FAMRX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Balanced K	FBAKX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Blue Chip Growth K	FBGKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Blue Chip Value	FBCVX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Canada	FICDX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Capital & Income	FAGIX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Capital Appreciation K	FCAKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX

*continued*

# Fidelity investment transfer charts— ORP *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® China Region	FHKCX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Contrafund® K	FCNKX	▶	Fidelity Contrafund K6	FLCNX
Fidelity® Convertible Securities	FCVSX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Disciplined Equity K	FDEKX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Diversified International K	FDIKX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® Dividend Growth K	FDGKX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® EMEA	FEMEX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Emerging Asia	FSEAX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Emerging Markets Index Fund	FPADX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Emerging Markets K	FKEMX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Fidelity® Equity Dividend Income K	FETKX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Equity-Income K	FEIKX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Europe	FIEUX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Export and Multinational K	FEXKX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Extended Market Index Fund	FSMAX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Fidelity® Extended Market Index Premium	FSEVX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Fidelity® Floating Rate High Income	FFRHX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Focused High Income	FHIFX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Focused Stock	FTQGX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Four-in-One Index	FFNOX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity Freedom® 2005 K	FSNJX	▶	Vanguard Target Retirement Income Trust I	N/A

# Fidelity investment transfer charts— ORP *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity Freedom® 2010 K	FSNKX	▶	Vanguard Target Retirement Income Trust I	N/A
Fidelity Freedom® 2015 K	FSNLX	▶	Vanguard Target Retirement 2015 Trust I	N/A
Fidelity Freedom® 2020 K	FSNOX	▶	Vanguard Target Retirement 2020 Trust I	N/A
Fidelity Freedom® 2025 K	FSNPX	▶	Vanguard Target Retirement 2025 Trust I	N/A
Fidelity Freedom® 2030 K	FSNQX	▶	Vanguard Target Retirement 2030 Trust I	N/A
Fidelity Freedom® 2035 K	FSNUX	▶	Vanguard Target Retirement 2035 Trust I	N/A
Fidelity Freedom® 2040 K	FSNVX	▶	Vanguard Target Retirement 2040 Trust I	N/A
Fidelity Freedom® 2045 K	FSNZX	▶	Vanguard Target Retirement 2045 Trust I	N/A
Fidelity Freedom® 2050 K	FNSBX	▶	Vanguard Target Retirement 2050 Trust I	N/A
Fidelity Freedom® 2055 K	FNSDX	▶	Vanguard Target Retirement 2055 Trust I	N/A
Fidelity Freedom® 2060 K	FNSFX	▶	Vanguard Target Retirement 2060 Trust I	N/A
Fidelity Freedom® Income K	FNSHX	▶	Vanguard Target Retirement Income Trust I	N/A
Fidelity® Fund K	FFDKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Global Balanced	FGBLX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Global Commodity Stock	FFGCX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Global ex US Index Fund	FSGGX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® Global ex US Index Premium	FSGDX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® GNMA	FGMNX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Government Income	FGOVX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Growth & Income K	FGIKX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Growth Company K	FGCKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Growth Discovery K	FGDKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Growth Strategies K	FAGKX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® High Income	SPHIX	▶	Western Asset Core Plus Bond IS	WAPSX

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# Fidelity investment transfer charts— ORP *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Independence K	FDKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Inflation-Protected Bond	FINPX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Fidelity® Inflation-Protected Bond Index Fund	FIPDX	▶	Vanguard Inflation-Protected Securities Institutional	VIPIX
Fidelity® Intermediate Bond	FTHR	▶	Western Asset Core Plus Bond IS	WAPXS
Fidelity® Intermediate Government Income	FSTGX	▶	Western Asset Core Plus Bond IS	WAPXS
Fidelity® Intermediate Treasury Bond Index Fund	FUAMX	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Fidelity® Intermediate Treasury Bond Index Premium	FIBAX	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Fidelity® International Discovery K	FIDKX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® International Index Fund	FSPSX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® International Index Premium	FSIVX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® International Small-Cap	FISMX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® International Sustainability Index Fund	FNIDX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® International Value	FIVLX	▶	Artisan International Value Institutional	APHKX
Fidelity® Investment Grade Bond	FBNDX	▶	Western Asset Core Plus Bond IS	WAPXS
Fidelity® Investments Money Market Government Institutional	FRGXX	▶	Vanguard Federal Money Market Investor	VMFXX
Fidelity® Japan	FJPNX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Large-Cap Growth Index Fund	FSPGX	▶	Vanguard Growth Index Institutional	VIGIX
Fidelity® Large-Cap Value Index Fund	FLCOX	▶	Vanguard Value Index Institutional	VIVIX
Fidelity® Latin America	FLATX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Leveraged Company Stock K	FLCKX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Limited Term Government	FFXSX	▶	Lincoln Stable Value	N/A

# Fidelity investment transfer charts— ORP *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Long-Term Treasury Bond Index Fund	FNBGX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
Fidelity® Long-Term Treasury Bond Index Premium	FLBAX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Low-Priced Stock K	FLPKX	▶	MFS® Mid-Cap Value R6	MVCKX
Fidelity® Magellan® K	FMGKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Mega-Cap Stock	FGRTX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Fidelity® Mid-Cap Index Fund	FSMDX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Fidelity® Mid-Cap Stock K	FKMCX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Mid-Cap Value	FSMVX	▶	MFS® Mid-Cap Value R6	MVCKX
Fidelity® Mortgage Securities	FMSFX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® NASDAQ Composite Index®	FNCMX	▶	Vanguard Growth Index Institutional	VIGIX
Fidelity® New Markets Income	FNMIK	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® New Millennium	FMILX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® OTC K	FOCKX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® Overseas K	FOSKX	▶	Vanguard International Growth Admiral	VWILX
Fidelity® Pacific Basin	FPBFX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Puritan® K	FPUKX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Real Estate Income	FRIFX	▶	Vanguard Real Estate Index Institutional	VGSNX
Fidelity® Real Estate Index Fund	FSRNK	▶	Vanguard Real Estate Index Institutional	VGSNX
Fidelity® Real Estate Investment	FRESX	▶	Vanguard Real Estate Index Institutional	VGSNX
Fidelity® Short-Term Bond	FSHBX	▶	Lincoln Stable Value	N/A
Fidelity® Short-Term Bond Index Fund	FNSOX	▶	Lincoln Stable Value	N/A
Fidelity® Short-Term Treasury Bond Index Fund	FUMBX	▶	Lincoln Stable Value	N/A

*continued*

# Fidelity investment transfer charts— ORP *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® Short-Term Treasury Bond Index Premium	FSBAX	▶	Lincoln Stable Value	N/A
Fidelity® Small Cap-Discovery	FSCRX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Small-Cap Growth	FCPGX	▶	Vanguard Explorer Admiral	VEXRX
Fidelity® Small-Cap Index Fund	FSSNX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Small-Cap Stock	FSLCX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Small-Cap Value	FCPVX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Fidelity® Stock Selector Large-Cap Value	FSLVX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Stock Selector Mid-Cap	FSSMX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Fidelity® Stock Selector Small-Cap	FDSCX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Fidelity® Strategic Dividend & Income®	FSDIX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Strategic Income	FSICX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Strategic Income Fund	FADMX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Strategic Real Return	FSRRX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Sustainability Bond Index Fund	FNDSX	▶	Lincoln Stable Value	N/A
Fidelity® Telecom and Utilities	FIUIX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Fidelity® Total Bond Fund	FTBFX	▶	Western Asset Core Plus Bond IS	WAPSX
Fidelity® Total International Index Fund	FTIHX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Fidelity® Total Market Index Fund	FSKAX	▶	Vanguard Institutional Index Institutional Plus	VIIIIX
Fidelity® Total Market Index Premium	FSTVX	▶	Vanguard Institutional Index Institutional Plus	VIIIIX
Fidelity® Trend	FTRNX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Fidelity® US Bond Index Fund	FXNAX	▶	Vanguard Total Bond Market Index Institutional	VBTIX

# Fidelity investment transfer charts— ORP *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Fidelity® US Bond Index Premium	FSITX	▶	Vanguard Total Bond Market Index Institutional	VBTIX
Fidelity® US Sustainability Index Fund	FITLX	▶	Vanguard FTSE Solcial Index Investor	VFTSX
Fidelity® Value K	FVLKX	▶	MFS® Mid-Cap Value R6	MVCKX
Fidelity® Value Discovery K	FVDKX	▶	JPMorgan Equity Income R6	OIEJX
Fidelity® Worldwide	FWWFX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Invesco American Value A	MSAVX	▶	MFS® Mid-Cap Value R6	MVCKX
Invesco Comstock R6	ICSFX	▶	JPMorgan Equity Income R6	OIEJX
Invesco Growth and Income Y	ACGMX	▶	JPMorgan Equity Income R6	OIEJX
Invesco Mid-Cap Core Equity R6	GTAFX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Janus Henderson Balanced I	JBALX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Janus Henderson Flexible Bond T	JAFIX	▶	Western Asset Core Plus Bond IS	WAPSX
Janus Henderson Global Select T	JORNX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Janus Henderson Growth And Income T	JAGIX	▶	Vanguard Institutional Index Institutional Plus	VIIIIX
Janus Henderson High-Yield T	JAHYX	▶	Western Asset Core Plus Bond IS	WAPSX
Janus Henderson Mid-Cap Value I	JMVAX	▶	MFS® Mid-Cap Value R6	MVCKX
Janus Henderson Overseas N	JDINX	▶	American Funds EuroPacific Growth R6	RERGX
Janus Henderson Research T	JAMRX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Janus Henderson Small-Cap Value I	JSCOX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Janus Henderson Triton T	JATTX	▶	Vanguard Explorer Admiral	VEVRX
John Hancock Disciplined Value Mid-Cap I	JVMIX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Loomis Sayles Small-Cap Growth Institutional	LSSIX	▶	Vanguard Explorer Admiral	VEVRX
Morgan Stanley Institutional Active International Allocation A	MSIBX	▶	American Funds EuroPacific Growth R6	RERGX
Morgan Stanley Institutional Emerging Mkts I	MGEMX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX

*continued*

# Fidelity investment transfer charts— ORP *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Morgan Stanley Institutional Global Strategist A	MBAAX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Morgan Stanley Institutional Growth A	MSEGX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Morgan Stanley Institutional International Eq IS	MIQPX	▶	American Funds EuroPacific Growth R6	REGRX
Morgan Stanley Institutional Mid-Cap Growth I	MPEGX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Neuberger Berman Genesis Institutional	NBGIX	▶	Vanguard Explorer Admiral	VEXRX
Neuberger Berman Guardian Investor	NGUAX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Northern Small-Cap Value	NOSGX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Pax Balanced Fund Individual Investor Class	PAXWX	▶	Age-appropriate Vanguard Target-Date Fund – Institutional	Various (see target-date birth chart on page 46)
PIMCO Total Return Institutional	PTTRX	▶	Western Asset Core Plus Bond IS	WAPSX
T. Rowe Price Blue Chip Growth	TRBCX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
T. Rowe Price Dividend Growth	PRDGX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
T. Rowe Price Equity Income	PRFDX	▶	JPMorgan Equity Income R6	OIEJX
T. Rowe Price Growth Stock Advisor	TRSAX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
T. Rowe Price Mid-Cap Growth	RPMGX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
T. Rowe Price Mid-Cap Value	TRMCX	▶	MFS® Mid-Cap Value R6	MVCKX
T. Rowe Price Real Estate	TRREX	▶	Vanguard Real Estate Index Institutional	VGSNX
T. Rowe Price Small-Cap Stock Advisor	PASSX	▶	Vanguard Explorer Admiral	VEXRX
T. Rowe Price Small-Cap Value Advisor	PASVX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Templeton Global Bond R6	FBNRX	▶	Western Asset Core Plus Bond IS	WAPSX
Vanguard Dividend Growth Investor	VDIGX	▶	Vanguard Institutional Index Institutional Plus	VIIIX
Vanguard GNMA Admiral	VFIJX	▶	Western Asset Core Plus Bond IS	WAPSX
Vanguard International Growth Admiral	VWILX	▶	Vanguard International Growth Admiral	VWILX
Vanguard International Value Investor	VTRIX	▶	Artisan International Value Institutional	APHKX
Vanguard Long-Term Bond Index Investor	VBLTX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Vanguard Mid-Cap Index Admiral	VIMAX	▶	Vanguard Mid-Cap Index Institutional	VMCIX

# Fidelity investment transfer charts— ORP *continued*

Current Fidelity investment option	Ticker		Future Fidelity investment option	Ticker
Vanguard Real Estate Index Admiral	VGSLX	▶	Vanguard Real Estate Index Institutional	VGSNX
Vanguard Short-Term Bond Index Admiral	VBIRX	▶	Lincoln Stable Value	
Vanguard Small-Cap Growth Index Investor	VISGX	▶	Vanguard Explorer Admiral	VEXRX
Vanguard Small-Cap Value Index Investor	VISVX	▶	Victory Integrity Small-Cap Value R6	MVSSX
Vanguard Total International Stock Index Admiral	VTIAX	▶	Vanguard Developed Markets Index Institutional	VTMNX
Vanguard Wellesley® Income Admiral™	VWIAX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Vanguard Wellington™ Admiral™	VWENX	▶	Age-appropriate Vanguard Target-Date Fund – Trust I	Various (see target-date birth chart on page 46)
Vanguard Windsor™ II Admiral™	VWNAX	▶	JPMorgan Equity Income R6	OIEJX
Victory Sophus Emerging Markets Y	RSENX	▶	Vanguard Emerging Markets Stock Index Institutional	VEMIX
Wells Fargo C&B Mid-Cap Value A	CBMAX	▶	MFS® Mid-Cap Value R6	MVCKX
Wells Fargo Common Stock R6	SCSRX	▶	Vanguard Mid-Cap Index Institutional	VMCIX
Wells Fargo Core Plus Bond A	STYAX	▶	Western Asset Core Plus Bond IS	WAPSX
Wells Fargo Discovery R6	WFDRX	▶	Carillon Eagle Mid-Cap Growth R6	HRAUX
Wells Fargo Government Securities Admin	WGSDX	▶	Western Asset Core Plus Bond IS	WAPSX
Wells Fargo Growth Institutional	SGRNX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Wells Fargo High Yield Bond A	EKHAX	▶	Western Asset Core Plus Bond IS	WAPSX
Wells Fargo Large-Cap Growth A	STAFX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Wells Fargo Large-Cap Growth R6	STFFX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Wells Fargo Opportunity Admin	WOFDX	▶	T. Rowe Price Blue Chip Growth I	TBCIX
Wells Fargo Small-Cap Value A	SMVAX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Wells Fargo Small-Cap Value Institutional	WFSVX	▶	Vanguard Small-Cap Index Institutional	VSCIX
Wells Fargo Special Mid-Cap Value A	WFPAX	▶	MFS® Mid-Cap Value R6	MVCKX
Wells Fargo Special Mid-Cap Value R6	WFPRX	▶	MFS® Mid-Cap Value R6	MVCKX

USG has instructed Fidelity to transfer any account balances in any investment option not listed above to the target-date fund that corresponds to the year you turn age 65.

# Target-date birth charts

## For the 403(b) and 457(b) plans

Birth year	Investment option	Ticker
Prior to 1943	Vanguard Target Retirement Income Institutional	VITRX
1943 – 1947	Vanguard Target Retirement 2010 Institutional	VIRTX
1948 – 1952	Vanguard Target Retirement 2015 Institutional	VITVX
1953 – 1957	Vanguard Target Retirement 2020 Institutional	VITWX
1958 – 1962	Vanguard Target Retirement 2025 Institutional	VRIVX
1963 – 1967	Vanguard Target Retirement 2030 Institutional	VTTWX
1968 – 1972	Vanguard Target Retirement 2035 Institutional	VITFX
1973 – 1977	Vanguard Target Retirement 2040 Institutional	VIRSX
1978 – 1982	Vanguard Target Retirement 2045 Institutional	VITLX
1983 – 1987	Vanguard Target Retirement 2050 Institutional	VTRLX
1988 – 1992	Vanguard Target Retirement 2055 Institutional	VIVLX
1993 – 1997	Vanguard Target Retirement 2060 Institutional	VILVX
After 1997	Vanguard Target Retirement 2065 Institutional	VSXFX

## For the ORP

Birth year	Investment option	Ticker
Prior to 1943	Vanguard Target Retirement Income Trust I	N/A
1943 – 1947	Vanguard Target Retirement 2010 Trust I	N/A
1948 – 1952	Vanguard Target Retirement 2015 Trust I	N/A
1953 – 1957	Vanguard Target Retirement 2020 Trust I	N/A
1958 – 1962	Vanguard Target Retirement 2025 Trust I	N/A
1963 – 1967	Vanguard Target Retirement 2030 Trust I	N/A
1968 – 1972	Vanguard Target Retirement 2035 Trust I	N/A
1973 – 1977	Vanguard Target Retirement 2040 Trust I	N/A
1978 – 1982	Vanguard Target Retirement 2045 Trust I	N/A
1983 – 1987	Vanguard Target Retirement 2050 Trust I	N/A
1988 – 1992	Vanguard Target Retirement 2055 Trust I	N/A
1993 – 1997	Vanguard Target Retirement 2060 Trust I	N/A
After 1997	Vanguard Target Retirement 2065 Trust I	N/A

# You have choices for your investments

Although USG is directing future contributions and current assets, you do have the flexibility to change how your account is invested. You can choose to:

## Option 1: Take no action

If you make no changes to your investments, USG will automatically direct your future contributions and transfer your existing assets according to the transfer charts on the previous pages.

## Option 2: Select new investments before or after the new lineup is available

- Select new investments before April 30, 2019, to ensure your future contributions and existing assets automatically transfer to investments you select. **Please note: choosing your own investments is an optional step and is not required by USG.**
- Make changes any time after plan enhancements take effect for future contributions and existing assets.

Review the investment transfer charts in this guide to see how your future contributions and current assets will be automatically invested.

Do you want to make changes?

No	Yes	
<i>No further action required.</i>	To make changes <b>before April 30:</b>	To make changes <b>on or after May 1:</b>
<p><b>Beginning with the April 30, 2019 monthly payroll:</b> Your future contributions are invested in, and your balances are transferred to, the options listed in the <i>Future Fidelity investment</i> option column.</p>	<p><b>Step 1:</b> Review and choose options for both future contributions and current assets from the <i>Future Fidelity investment option</i> column.</p> <p><b>Step 2:</b> Log in to your account at <a href="https://netbenefits.com/atwork">netbenefits.com/atwork</a> and choose the corresponding investment from the <i>Current Fidelity investment option</i> column. Please see the example on the next page.</p> <p><b>Beginning with the April 30, 2019 monthly payroll:</b> Your future contributions will be invested in the new lineup based on your selected options.</p> <p><b>On May 1:</b> Your current assets transfer to the new lineup based on your selected options.</p> <p>Any changes that you choose to make to your investments in the <i>Current Fidelity investment option</i> column prior to the conversion to the new fund lineup will remain in effect until the funds are either eliminated or mapped to the new fund lineup in early May. At that time, the <i>Current Fidelity investment options</i> will no longer be available and all future contributions will continue to be invested according to your elections and the mapping strategies in effect at that time.</p>	<p>Log in to your account at <a href="https://netbenefits.com/atwork">netbenefits.com/atwork</a> and choose options from the new investment lineup for your future contributions.</p> <p><b>After you choose your new investment options:</b></p> <ul style="list-style-type: none"> <li>• Your future contributions will be directed to your selected investment options.</li> <li>• Your current assets will be transferred to your selected options.</li> </ul>

*continued*

# You have choices for your investments *continued*

## Example

The following example illustrates how to choose new investments before the new lineup is active.

- Your existing mutual fund assets in the USG 403(b) Plan are invested in the current Fund A.
- Fund A will transfer to Fund X after May 1, according to the Fidelity 403(b) investment transfer charts on pages 7-45.
- After reviewing the investment transfer charts, you prefer to have your shares in Fund A invested in Fund Y, the replacement option for Fund B.

To ensure you're invested in Fund Y once the automatic transfer occurs, you would transfer your shares in Fund A to Fund B before the transfer takes place. On May 1, your balances formerly in Fund A and Fund B would be invested in Fund Y.

Current investment option		Future investment option
Fund A	▶	Fund X
Fund B	▶	Fund Y

Note: This example shows how to choose investments before the new lineup is active and the automatic transfer of assets occurs. You are not required to make changes at this time.

## You can get help

For help understanding your options and how they fit in your financial plan, call Fidelity at **800-642-7131** to set up a one-on-one meeting with a Fidelity Retirement Planner. You may also attend an onsite workshop or webinar. See the full schedule at [education-session.usg.edu](http://education-session.usg.edu).

Be sure to bring your financial account statements (including statements for retirement investments outside of the USG retirement plans) and your most recent Social Security statement, if available.



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