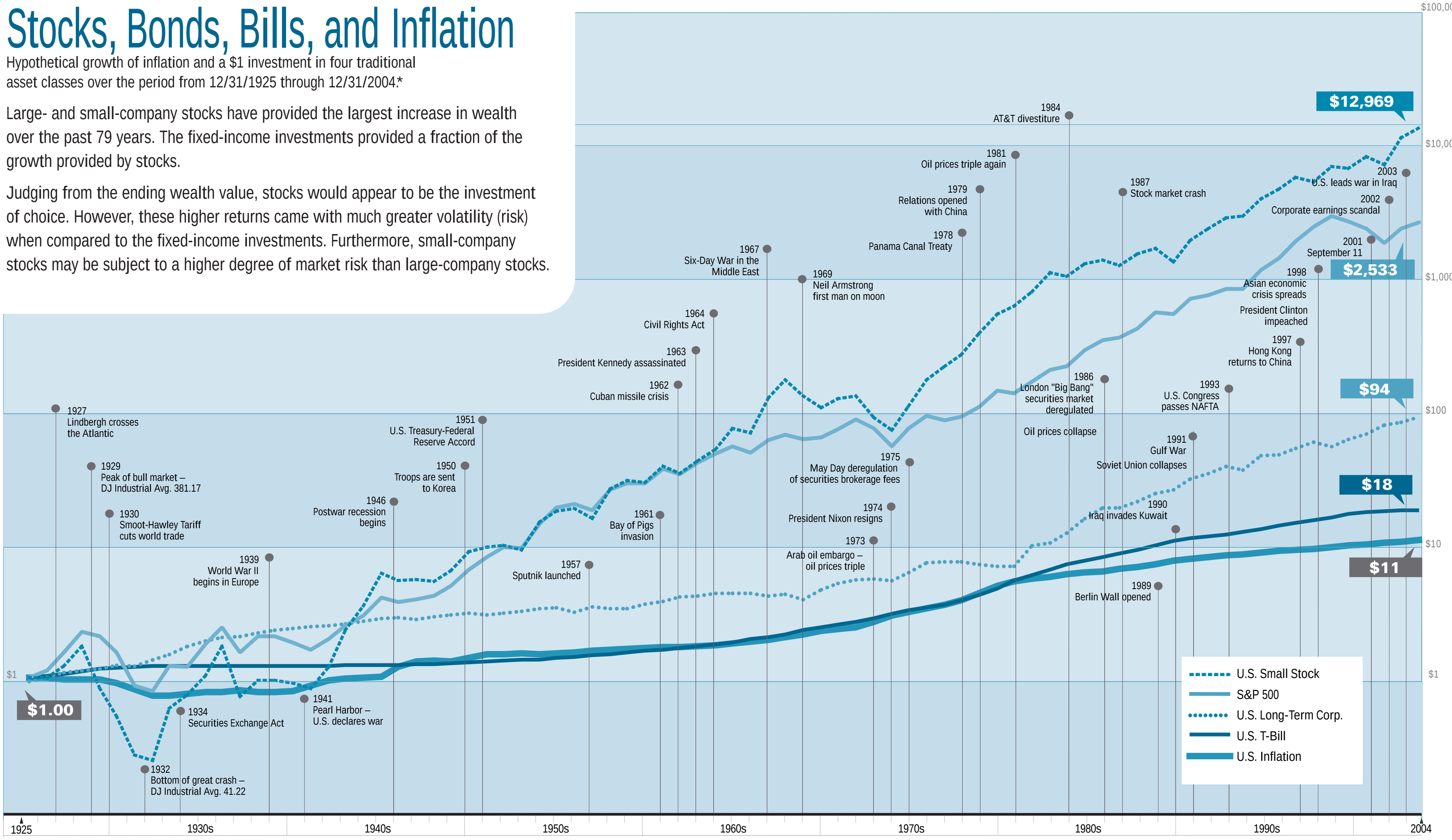
INSIGHT FOR INVESTORS

Stocks, Bonds, Bills, and Inflation

Hypothetical growth of inflation and a $1 investment in four traditional asset classes over the period from 12/31/1925 through 12/31/2004.*

Large- and small-company stocks have provided the largest increase in wealth over the past 79 years. The fixed-income investments provided a fraction of the growth provided by stocks.

Judging from the ending wealth value, stocks would appear to be the investment of choice. However, these higher returns came with much greater volatility (risk) when compared to the fixed-income investments. Furthermore, small-company stocks may be subject to a higher degree of market risk than large-company stocks.



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Please see reverse side for index definitions.
Past performance is no guarantee of future results. You cannot invest directly in an index.

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* Four traditional asset classes referenced on reverse side include U.S. Small Stock, S&P 500, U.S. Long-Term Corp., and U.S. T-Bill.

There is, of course, no direct correlation between a hypothetical investment and anticipated performance. This chart does not represent performance figures for any fund.

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The S&P 500® Index, an unmanaged market capitalization-weighted index of 500 common stocks, is a registered service mark of the McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Corporation and its affiliates.

Note: The data assumes reinvestment of all income and does not account for taxes or transaction costs. The average return represents a compound annual return. Government bonds and Treasury bills are guaranteed by the full faith and credit of the United States government as to the timely payment of principal and interest. Stocks are not guaranteed. Small-company stocks are more volatile than large-company stocks, are subject to significant price fluctuations and business risks, and are thinly traded. Underlying data is from EnCorr Analyzer, Ibbotson Associates, Chicago. All rights reserved. Used with permission.

Small-company stocks are represented by the fifth capitalization quintile of stocks on the NYSE for 1926–1981 and the performance of the Dimensional Fund Advisors (DFA) Small Company Fund thereafter. Large-company stocks are represented by the Standard & Poor's 500, which is an unmanaged group of securities and is considered to be representative of the stock market in general. Bonds are represented by the Salomon Smith Barney Long-Term High-Grade Corporate Bond Total Return Index; bills by the 30-day U.S. Treasury bill; inflation by the Consumer Price Index.

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