Short-term Trading Fees

Short-term trading fees apply in some cases, as frontloads to the particular chart indicated. These fees are paid directly to the mutual funds, not to Fidelity Investments. They are assessed to help protect long-term investors and fund performance from the effects of short-term trading. No investor can hurt fund performance by increasing trading costs and may cause the portfolio manager of the fund to maintain excessive cash. As a result, the portfolio manager may decide to sell investments in order to avoid the short-term trading fee according to the fund’s objective. Short-term trading fees will not be assessed to participant accounts for funds mapped in-kind to BrokerageLink on May 7, 2010.

1. You have the option to elect a special one-time balance transfer (with no transaction costs, no initial minimum balance and no minimum transfer amount requirement) of existing balances in the discontinued funds as a “Transfer In-Kind” to BrokerageLink. A transfer in-kind means your holdings will be bought and sold in your holdings will simply transfer to your BrokerageLink account. This one-time balance transfer in-kind to BrokerageLink will commence on May 5, 2010. Any interest earnings or dividends distributed to participants’ accounts in connection with this transfer will be paid to the participant on or around May 10, 2010.

2. You will have the option to elect a special one-time balance transfer of existing balances in the discontinued funds as a “Transfer In-Kind” to BrokerageLink. This one-time balance transfer in-kind to BrokerageLink will commence on May 5, 2010. Any interest earnings or dividends distributed to participants’ accounts in connection with this transfer will be paid to the participant on or around May 10, 2010.

A completed Fidelity BrokerageLink Participant Acknowledgement form must be received in good order at Fidelity within 30 days of May 5, 2010. After this date, you can contact Fidelity to direct your future contributions and investment allocations to BrokerageLink. Call Fidelity at (800) 543-0860 for more about the Fidelity BrokerageLink option or to obtain a BrokerageLink Kit. Once your BrokerageLink account is set up, your balances will transfer in-kind to BrokerageLink on May 5, 2010. After this date, you can contact Fidelity to direct your future contributions and investment allocations to BrokerageLink. Call Fidelity at (800) 543-0860 for more about the Fidelity BrokerageLink option or to obtain a BrokerageLink Kit.
Mapping of Current Investment Options to Core Investment Menu

As of the market close (generally 3 p.m. Central Time) on May 5, 2010, certain investment options in the following chart no longer will be available. New investments (new contributions or exchanges-in) under the DePaul University 403(b) Retirement Plan will not be permitted to these funds. All future contributions and existing balances in the Current Investment Options column will be mapped to the New Core Investment Menu columns, as shown below.

Where two options appear in the New Core Investment Menu columns, future contributions and balances will be transferred 100% to one and 50% to the other. An exchange of accounts will appear as an exchange on your account history and quarterly statement. You may receive a prospectus as a result of this transaction.

Are you comfortable with the way your future existing balances will be directed? YES NO

Actions to Consider

Contact Fidelity any time before 3 p.m. Central Time on May 5, 2010, and request a copy of the DePaul Client Information Kit.

- Online: log on to Fidelity NetBenefits® at www.fidelity.com and request the kit.
- Phone: call Fidelity at (800) 343-0860, Monday through Friday (excluding holidays), to speak with a Service Center Representative.

If you wish to continue your investments in the discontinued investment options, please contact Fidelity at (800) 343-0860 for a BrokerageLink kit and follow the Brokeragelink instructions as soon after April 8, 2010.

Fidelity Asset Manager® 20% Fidelity Asset Manager® 40% Fidelity Asset Manager® 60% Fidelity Asset Manager® 80% Fidelity Asset Manager® 70% Fidelity Asset Manager® 50% Fidelity Asset Manager® 40% Fidelity Asset Manager® 30% Fidelity Asset Manager® 20%

Manning & Napier Fund, Inc. Pro-Bond® Moderate Term Series—Class S Shares

Fidelity Blue Chip Growth Fund

Loomis Sayles Value Fund—Class A

Fidelity Canada Fund

Fidelity Total International Equity Fund

Fidelity Asset Manager® 20%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 60%

Fidelity Asset Manager® 80%

Fidelity Asset Manager® 70%

Fidelity Asset Manager® 50%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 30%

Fidelity Asset Manager® 20%

van Kampen small Cap value Fund—Class A

van Kampen small Cap value Fund—Series–Class S Shares

van Kampen small Cap value Fund—Class A

Fidelity Asset Manager® 20%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 60%

Fidelity Asset Manager® 80%

Fidelity Asset Manager® 70%

Fidelity Asset Manager® 50%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 30%

Fidelity Asset Manager® 20%

Fidelity Canada Fund

Fidelity Total International Equity Fund

Fidelity Asset Manager® 20%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 60%

Fidelity Asset Manager® 80%

Fidelity Asset Manager® 70%

Fidelity Asset Manager® 50%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 30%

Fidelity Asset Manager® 20%

Manning & Napier Fund, Inc. Pro-Bond® Moderate Term Series—Class S Shares

Fidelity Blue Chip Growth Fund

Loomis Sayles Value Fund—Class A

Fidelity Canada Fund

Fidelity Total Return Fund—Administrative Class

Fidelity Capital Appreciation Fund

Fidelity Cash Reserves

Fidelity China Regions Fund

Fidelity CorporateBond™

Fidelity Asset Manager® 20%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 60%

Fidelity Asset Manager® 80%

Fidelity Asset Manager® 70%

Fidelity Asset Manager® 50%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 30%

Fidelity Asset Manager® 20%

Fidelity Canada Fund

Fidelity Total International Equity Fund

Fidelity Asset Manager® 20%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 60%

Fidelity Asset Manager® 80%

Fidelity Asset Manager® 70%

Fidelity Asset Manager® 50%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 30%

Fidelity Asset Manager® 20%

Manning & Napier Fund, Inc. Pro-Bond® Moderate Term Series—Class S Shares

Fidelity Blue Chip Growth Fund

Loomis Sayles Value Fund—Class A

Fidelity Canada Fund

Fidelity Total Return Fund—Administrative Class

Fidelity Capital Appreciation Fund

Fidelity Cash Reserves

Fidelity China Regions Fund

Fidelity CorporateBond™

Fidelity Asset Manager® 20%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 60%

Fidelity Asset Manager® 80%

Fidelity Asset Manager® 70%

Fidelity Asset Manager® 50%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 30%

Fidelity Asset Manager® 20%

Fidelity Canada Fund

Fidelity Total International Equity Fund

Fidelity Asset Manager® 20%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 60%

Fidelity Asset Manager® 80%

Fidelity Asset Manager® 70%

Fidelity Asset Manager® 50%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 30%

Fidelity Asset Manager® 20%

Manning & Napier Fund, Inc. Pro-Bond® Moderate Term Series—Class S Shares

Fidelity Blue Chip Growth Fund

Loomis Sayles Value Fund—Class A

Fidelity Canada Fund

Fidelity Total Return Fund—Administrative Class

Fidelity Capital Appreciation Fund

Fidelity Cash Reserves

Fidelity China Regions Fund

Fidelity CorporateBond™

Fidelity Asset Manager® 20%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 60%

Fidelity Asset Manager® 80%

Fidelity Asset Manager® 70%

Fidelity Asset Manager® 50%

Fidelity Asset Manager® 40%

Fidelity Asset Manager® 30%

Fidelity Asset Manager® 20%
**Fidelity Mapping Details**

This brochure shows how future contributions and balances to the Fidelity investments will map to the Defend core investment menu as of market close (generally 5 p.m. Central Time) on May 5, 2010, and how you can elect to make these changes on the following pages and take action, if needed.

**Mapping of Current Investment Options to Core Investment Menu**

Seed the market close (generally 5 p.m. Central Time) on May 5, 2010, and contact Fidelity for a BrokerageLink Kit and follow the BrokerageLink instructions as soon as possible.

**Actions to Consider**

- **Are you comfortable with the future risk level of your existing balances?**
  - **YES** No action is required
  - **NO** Contact Fidelity any time before 3 p.m. Central Time on May 5, 2010, and request a BrokerageLink Kit.
  - **Other** log in to Fidelity National® at www.fidelity.com for more information.

**BrokerageLink Instructions**

Once your BrokerageLink account is set up, your balances will transfer in-kind to BrokerageLink on May 5, 2010, and contact Fidelity at (800) 343-0860 for a BrokerageLink Kit and follow the BrokerageLink instructions as soon as possible.

**BrokerageLink Options**

- **Yes** Continue your investments in the discontinued investment options and do not feel comfortable actively managing a portfolio beyond those offered in your plan.
- **No** Consider making the changes from your account history and quarterly statement. You may receive a prospectus as a result of this transaction.

**NEW CORE INVESTMENT MENU**

- **Fidelity Asset manager® 50% Small Cap Independence Fund**
- **Fidelity Asset manager® 40% Small Cap Independence Fund**
- **Fidelity Asset manager® 30% Small Cap Independence Fund**
- **Fidelity Asset manager® 20% Small Cap Independence Fund**
- **Fidelity Asset manager® 10% Small Cap Independence Fund**
- **Fidelity Cash reserves**
- **Fidelity u.s. Government reserves**