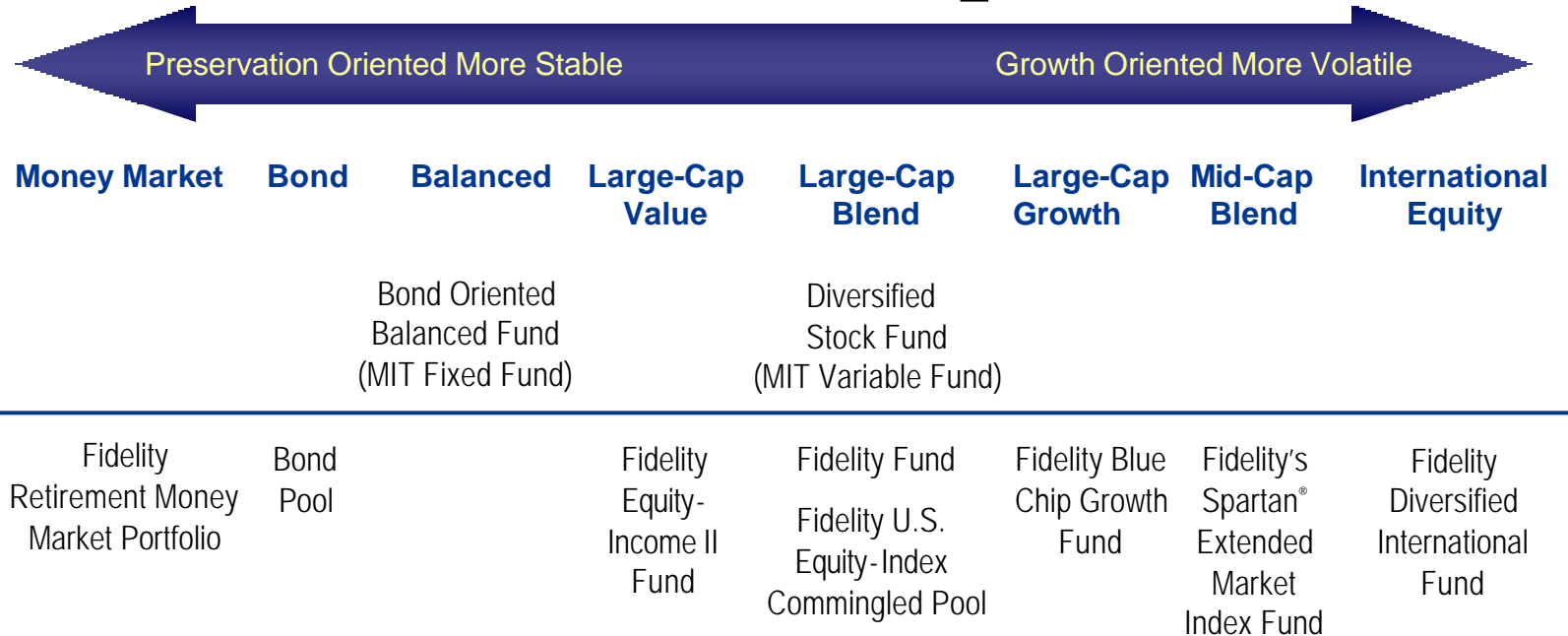


MIT Investment Options



This spectrum is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of 9/30/01. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years, and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category, and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decision. The spectrum does not represent actual or implied performance.

*The MIT Supplemental 401(k) Plan Oversight Committee has designated the name of this group of investments.

MIT Investment Window

Additional mutual funds and other options offered by Fidelity Investments and other investment companies.