

May 2021

**Old Dominion University Announces 3.60es**

## Future Lineup of Investment Options

When the market closes (generally 4 p.m. Eastern time) on **July 1, 2021**, the investment options listed below will represent the investment lineup for the Plans. For your convenience, descriptions of the new investment options being added to the Plans are included in the *New Investment Option Descriptions* section of this letter. The new investment options are included below with an asterisk.

- x American Funds EuroPacific Growth Fund® Class R-4\*
- x Carillon Eagle Mid Cap Growth Fund Class R5\*
- x Fidelity Freedom® Income Fund
- x Fidelity Freedom® 2005 Fund
- x Fidelity Freedom® 2010 Fund
- x Fidelity Freedom® 2015 Fund
- x Fidelity Freedom® 2020 Fund
- x Fidelity Freedom® 2025 Fund
- x Fidelity Freedom® 2030 Fund
- x Fidelity Freedom® 2035 Fund
- x Fidelity Freedom® 2040 Fund
- x Fidelity Freedom® 2045 Fund
- x Fidelity Freedom® 2050 Fund
- x Fidelity Freedom® 2055 Fund
- x Fidelity Freedom® 2060 Fund
- x Fidelity Freedom® 2065 Fund

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- x Fidelity® Contrafund

Fidelity Asset Manager® 30% Ticker: FTANX Gross Expense Ratio: 0.53%	Ⓒ based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity Asset Manager® 40% Ticker: FFANX Gross Expense Ratio: 0.53%	Ⓒ based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity Asset Manager® 50% Ticker: FASMXX Gross Expense Ratio: 0.64%	Ⓒ based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity Asset Manager® 60% Ticker: FSANX Gross Expense Ratio: 0.71%	Ⓒ based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity Asset Manager® 70% Ticker: FASGX Gross Expense Ratio: 0.7%	Ⓒ based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity Asset Manager® 85% Ticker: FAMRX Gross Expense Ratio: 0.72%	Ⓒ based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity® Balanced Fund Ticker: FBALX Gross Expense Ratio: 0.52%	Ⓒ based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity® Blue Chip Growth Fund Ticker: FBGRX Gross Expense Ratio: 0.79%	Fidelity® Contrafund® Ticker: FCNTX Gross Expense Ratio: 0.86%
Fidelity® Blue Chip Value Fund Ticker: FBCVX Gross Expense Ratio: 0.63%	JPMorgan Equity Income Fund Class R4 Ticker: OIEQX Gross Expense Ratio: 0.73%
Fidelity® Canada Fund Ticker: FICDX Gross Expense Ratio: 0.88%	Ⓒ based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity® Capital & Income Fund Ticker: FAGIX Gross Expense Ratio: 0.67%	Fidelity® Total Bond Fund Ticker: FTBFX Gross Expense Ratio: 0.45%
Fidelity® Capital Appreciation Fund Ticker: FDCAX Gross Expense Ratio: 0.82%	Fidelity® Contrafund® Ticker: FCNTX Gross Expense Ratio: 0.86%
Fidelity® China Region Fund Ticker: FHKCX Gross Expense Ratio: 0.93%	Ⓒ based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity® Conservative Income Bond Fund Ticker: FCONX Gross Expense Ratio: 0.40%	Lincoln Stable Value Account Ticker: N/A Gross Expense Information: 0.35%
Fidelity® Convertible Securities Fund Ticker: FCVSX Gross Expense Ratio: 0.63%	Ⓒ based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.

Fidelity® Dividend Growth Fund Ticker: FDGFX Gross Expense Ratio: 0.490%	Ⓢ	Fidelity® 500 Index Fund Ticker: FXAIX Gross Expense Ratio: 0.015%
Fidelity® Emerging Europe, Middle East, Africa (EMEA) Fund Ticker: FEMEX Gross Expense Ratio: 1.35%	Ⓢ	based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity® Emerging Markets Discovery Fund Ticker: FEDDX Gross Expense Ratio: 1.24%	Ⓢ	based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity® Emerging Asia Fund Ticker: FSEAX Gross Expense Ratio: 1.13%	Ⓢ	based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity® Emerging Markets Fund Ticker: FEMKX Gross Expense Ratio: 0.92%	Ⓢ	based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity® Emerging Markets Index Fund Ticker: FPADX Gross Expense Ratio: 0.075%	Ⓢ	based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity® Equity Dividend Income Fund Ticker: FEQTX Gross Expense Ratio: 0.60%	Ⓢ	JPMorgan Equity Income Fund Class R4 Ticker: OIEQX Gross Expense Ratio: 0.73%
Fidelity® Equity-Income Fund Ticker: FEQIX Gross Expense Ratio: 0.60%	Ⓢ	JPMorgan Equity Income Fund Class R4 Ticker: OIEQX Gross Expense Ratio: 0.73%
Fidelity® Europe Fund Ticker: FIEUX Gross Expense Ratio: 1.03%	Ⓢ	based on your Date of Birth. See " <i>Target Date Age Chart</i> " for more details.
Fidelity® Export and Multinational Fund Ticker: FEXPX Gross Expense Ratio: 0.740%	Ⓢ	Fidelity® 500 Index Fund Ticker: FXAIX Gross Expense Ratio: 0.015%
Fidelity® Fund Ticker: FFIDX Gross Expense Ratio: 0.48%	Ⓢ	Fidelity® Contrafund® Ticker: FCNTX Gross Expense Ratio: 0.86%
Fidelity® Floating Rate High Income Fund Ticker: FFRHX Gross Expense Ratio: 0.68%	Ⓢ	Fidelity® Total Bond Fund Ticker: FTBFX Gross Expense Ratio: 0.45%
Fidelity® Focused High Income Fund Ticker: FHIFX Gross Expense Ratio: 0.78%	Ⓢ	Fidelity® Total Bond Fund Ticker: FTBFX Gross Expense Ratio: 0.45%

Fidelity® Global High Income Fund  
Ticker: FGHNX

<p>Fidelity® International Real Estate Fund  Ticker: FIREX  Gross Expense Ratio: 1%</p>	<p>based on your Date of Birth. See "<i>Target Date Age Chart</i>" for more details.</p>
<p>Fidelity® International Small Cap Opportunities Fund  Ticker: FSCOX  Gross Expense Ratio: 1.28%</p>	<p>based on your Date of Birth. See "<i>Target Date Age Chart</i>" for more details.</p>

Fidelity® International Small Cap Fund

Fidelity® Low-Priced Stock Fund Ticker: FLPSX Gross Expense Ratio: 0.78%	©	MFS Mid Cap Value Fund Class R4 Ticker: MVCJX Gross Expense Ratio: 0.82%
Fidelity® Long-Term Treasury Bond Index Fund Ticker: FNBGX Gross Expense Ratio: 0.030%	©	Fidelity® U.S. Bond Index Fund Ticker: FXNAX Gross Expense Ratio: 0.025%
Fidelity® Limited Term Bond Fund Ticker: FJRLX Gross Expense Ratio: 0.45%	©	Lincoln Stable Value Account Ticker: N/A Gross Expense Information: 0.35%
Fidelity® Limited Term Government Fund Ticker: FFXSX Gross Expense Ratio: 0.45%	©	Lincoln Stable Value Account Ticker: N/A Gross Expense Information: 0.35%
Fidelity® Magellan® Fund Ticker: FMAGX Gross Expense Ratio: 0.770%	©	Fidelity® Contrafund® Ticker: FCNTX Gross Expense Ratio: 0.860%
Fidelity® Mega Cap Stock Fund Ticker: FGRTX Gross Expense Ratio: 0.650%	©	Fidelity® 500 Index Fund Ticker: FXAIX Gross Expense Ratio: 0.015%
Fidelity® Mid Cap Enhanced Index Fund Ticker: FMEIX Gross Expense Ratio: 0.59%	©	MFS Mid Cap Value Fund Class R4 Ticker: MVCJX Gross Expense Ratio: 0.82%
Fidelity® Mid Cap Growth Index Fund Ticker: FMDGX		

<p>Fidelity® Overseas Fund  Ticker: FOSFX  Gross Expense Ratio: 1.04%</p>	<p>Ⓢ</p>	<p>American Funds EuroPacific Growth Fund® Class R-4  Ticker: REREX  Gross Expense Ratio: 0.81%</p>
<p>Fidelity® Pacific Basin Fund  Ticker: FPBFX  Gross Expense Ratio: 1.11%</p>	<p>Ⓢ</p>	<p>based on your Date of Birth. See "<i>Target Date Age Chart</i>" for more details.</p>
<p>Fidelity® Puritan® Fund  Ticker: FPURX  Gs01.08 re W n BT 0 scn -0.08 re W</p>		





Fidelity® Select Retailing Portfolio Ticker: FSRPX Gross Expense Ratio: 0.74%	based on your Date of Birth. See "Target Date Age Chart" for more details.
Fidelity® Select Semiconductors Portfolio Ticker: FSELX Gross Expense Ratio: 0.72%	based on your Date of Birth. See "Target Date Age Chart" for more details.
Fidelity® Select Software and IT Services Portfolio Ticker: FSCSX Gross Expense Ratio: 0.71%	based on your Date of Birth. See "Target Date Age Chart" for more details.
Fidelity® Select Technology Portfolio Ticker: FSPTX Gross Expense Ratio: 0.71%	based on your Date of Birth. See "Target Date Age Chart" for more details.
Fidelity® Select Telecommunications Portfolio Ticker: FSTCX Gross Expense Ratio: 0.83%	based on your Date of Birth. See "Target Date Age Chart" for more details.
Fidelity® Select Transportation Portfolio Ticker: FSRFX Gross Expense Ratio: 0.79%	based on your Date of Birth. See "Target Date Age Chart" for more details.
Fidelity® Select Utilities Portfolio Ticker: FSUTX Gross Expense Ratio: 0.75%	based on your Date of Birth. See "Target Date Age Chart" for more details.
Fidelity® Select Wireless Portfolio Ticker: FWRLX Gross Expense Ratio: 0.81%	based on your Date of Birth. See "Target Date Age Chart" for more details.
Fidelity® Short Duration High Income Fund Ticker: FSAHX Gross Expense Ratio: 0.86%	Fidelity® Total Bond Fund Ticker: FTBFX Gross Expense Ratio: 0.45%



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Fidelity® Short-Term Treasury Bond Index Fund  
Ticker: FUMBX  
Gross Expense Ratio: 0.03%

Fidelity® Stock Selector All Cap Fund  
Ticker: FDSSX  
Gross Expense Ratio: 0.630%

Lincoln Stable Value Account  
Ticker: N/A  
Gross Expense Information: 0.35%

Fidelity® Contrafund® • eCE` "gF...8



Date of Birth	Fund Name	Retirement Date Range	Gross Expense Ratio
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To learn more about the Roth contribution option, you may watch a brief video at the below link:

Roth vs Traditional pre-tax contributions webinar: <http://www.brainshark.com/fidelityemg/roth>.

You may also learn more about the Roth 403(b) contribution option by logging onto Fidelity NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com) or calling the Fidelity Retirement Service Center at 800-343-0860, Monday through Friday, between 8:30 a.m. and 8 p.m. Eastern Time.

### Go Paperless

Tired of mailbox clutter? You can significantly reduce paper mail by providing us your email address and updating your mail preferences to electronic delivery.

Log on to Fidelity NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com) and go to *Profile*.

### New Investment Option Descriptions

#### **American Funds EuroPacific Growth Fund® Class R-4**

**Ticker:** RREX

**Gross Expense Ratio:** 0.81% as of 06/01/2020

**Objective:** The investment seeks long-term growth of capital.

**Strategy:** The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally will invest at least 80% of its net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in emerging markets.

**Risk:**

Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term redemption fee:** None

**Who may want to invest:**

- x Someone who is seeking the potential for long-term share-price appreciation.
- x Someone who is willing to accept the generally greater price volatility associated both with growth-oriented stocks and with smaller companies.

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/28/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 08/20/1998, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

### **Goldman Sachs Small Cap Value Fund Investor Class**

**Ticker:** GSQTX

**Gross Expense Ratio:** 1.11% as of 12/29/2020

**Objective:** The investment seeks long-term capital appreciation.

**Strategy:** The fund normally invests at least 80% of its net assets plus any borrowings for investment purposes (measured at the time of purchase) ("net assets") in a diversified portfolio of equity investments in small-cap issuers with public stock market capitalizations within the range of the market capitalization of companies constituting the Russell 2000® Value Index at the time of investment. Although it will invest primarily in publicly traded U.S. securities, including real estate investment trusts, it may also invest in foreign securities.

**Risk:** The securities of smaller, less well-known companies can be more volatile than those of larger companies. Value and growth stocks can perform differently from other types of stocks. Growth stocks can be more volatile. Value stocks can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term redemption fee:** None

**Who may want to invest:**

- x Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- x Someone who is seeking both growth- and value-style investments and who is willing to accept the generally greater volatility of investments in smaller companies.

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The Russell 2000® Value Index is an unmanaged market capitalization-weighted index of value-oriented stocks of U.S. domiciled companies that are included in the Russell 2000 Index. Value-oriented stocks tend to have lower price-to-book ratios and lower forecasted growth values.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/30/2007. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 10/22/1992, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

### **JPMorgan Equity Income Fund Class R4**

**Ticker:** OIEQX

**Gross Expense Ratio:** 0.73% as of 11/01/2020

**Objective:** The investment seeks capital appreciation and current income.

**Strategy:** Under normal circumstances, at least 80% of the fund's assets will be invested in the equity securities of corporations that regularly pay dividends, including common stocks and debt securities and preferred stock convertible to common stock. "Assets" means net assets, plus the amount of borrowings for investment purposes. Although the fund invests primarily in securities of large cap companies, it may invest in equity investments of companies across all market capitalizations.

**Risk:** Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if





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For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses W (total)--3.8 (es)-3.7 bef (funohati)-3.6 (wai)-7.9 (v)0.7 (W