

Monthly Plan Performance Update

GONZAGA UNIVERSITY - GONZAGA UNIV (64999)

Understanding investment performance: As you review this update, please remember that the performance data stated represents past performance, which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance stated. To learn more or to obtain the most recent month-end performance, call Fidelity or visit NetBenefits.com.

Name	Cumulative Total Returns				Average Annual Total Returns				
	As of	1 mo	3 mo	YTD	As of	1 yr	3 yr	5 yr	10 yr
DOW JONES 30 INDUSTRIAL AVERAGE	10/31/2009	0.14	6.65	13.65	10/31/2009	7.71	-4.41	1.95	1.25
NASDAQ COMPOSITE INDEX	10/31/2009	-3.61	3.58	30.70	10/31/2009	20.09	-3.91	1.54	-3.08
LEHMAN BROTHERS AGGREGATE BOND INDEX	10/31/2009	0.49	2.60	6.24	10/31/2009	13.79	6.35	5.05	6.31
RUSSELL 2000 INDEX	10/31/2009	-6.79	1.41	14.12	10/31/2009	6.46	-8.51	0.59	4.11
STANDARD & POOR'S 500™ INDEX	10/31/2009	-1.86	5.48	17.05	10/31/2009	9.80	-7.02	0.33	-0.95

Investment Name	Cumulative Total Returns				Average Annual Total Returns					Life	Fees		Inception Date
	As of	1 mo	3 mo	YTD	As of	1 yr	3 yr	5 yr	10 yr		Short-Term Trading Fee	Expense Ratio †	
Stock Investments													
Large Cap													
FID CONTRAFUND	10/31/2009	-1.16	6.19	18.98	09/30/2009	-4.22	-1.20	5.07	4.11	12.14	—	0.95% on 02/28/2009	05/17/1967
FID DISCIPLINED EQTY	10/31/2009	-2.95	4.78	13.27	09/30/2009	-10.51	-6.06	1.55	0.77	9.72	—	0.87% on 02/24/2009	12/28/1988
FID EQUITY INCOME	10/31/2009	-2.81	6.67	21.49	09/30/2009	-4.24	-7.37	0.46	1.85	11.50	—	0.71% on 04/01/2009	05/16/1966
FID GROWTH COMPANY	10/31/2009	-4.11	4.08	26.14	09/30/2009	0.70	0.37	5.65	2.15	12.38	—	0.97% on 03/25/2009	01/17/1983
FID OTC PORTFOLIO	10/31/2009	-5.28	3.23	41.87	09/30/2009	13.59	3.28	6.91	1.08	12.45	—	1.13% on 10/09/2009	12/31/1984
FIDELITY MAGELLAN	10/31/2009	-5.43	1.75	28.26	09/30/2009	-1.10	-5.03	0.13	-1.21	16.72	—	0.71% on 05/30/2009	05/02/1963
NB SOCIALLY RESP TR	10/31/2009	-3.38	3.30	19.67	09/30/2009	-9.17	-4.51	2.01	2.88	4.94	—	1.09% on 10/15/2009	03/03/1997
SPARTAN US EQ INDEX	10/31/2009	-1.89	5.44	17.09	09/30/2009	-6.86	-5.46	0.98	-0.24	8.95	—	0.10% on 04/29/2009	02/17/1988
Mid-Cap													
ARTISAN MID CAP VAL	10/31/2009	-2.55	5.66	26.70	09/30/2009	0.21	1.04	7.00	—	9.94	—	1.21% on 10/01/2009	03/28/2001
BARON ASSET FUND	10/31/2009	-2.91	4.85	20.70	09/30/2009	-9.88	-4.49	4.00	3.37	10.54	—	1.33% on 06/05/2009	06/12/1987
SPTN EXTND MKT INDEX	10/31/2009	-5.45	3.74	23.11	09/30/2009	4.10	-2.71	4.01	3.74	4.38	.75 % / 90days	0.10% on 04/29/2009	11/05/1997

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Small Cap													
ALLN2 NFJ SMCVAL AD	10/31/2009	-2.69	5.64	14.07	09/30/2009	-7.41	-0.14	6.19	10.79	11.04	--	1.07% on 04/20/2009	11/01/1995
NORTHERN SM CAP VAL	10/31/2009	-5.86	2.00	6.84	09/30/2009	-11.24	-5.10	3.11	7.80	8.83	--	1.38% on 07/31/2009	03/31/1994
ROYCE VALUE PLUS SER	10/31/2009	-6.97	1.30	27.55	09/30/2009	-2.63	-2.69	4.96	--	12.68	--	1.48% on 05/01/2009	06/14/2001
International													
AF EUROPAC GRTH R4	10/31/2009	-2.08	6.42	31.79	09/30/2009	8.59	1.11	9.77	--	9.39	--	0.85% on 10/05/2009	06/07/2002
DWS GLOBAL OPPTS S	10/31/2009	-3.40	6.49	38.32	09/30/2009	2.80	-4.26	6.14	5.41	9.03	2 % / 15days	1.30% on 03/01/2009	09/10/1991
FID EUROPE	10/31/2009	-2.36	6.18	25.20	09/30/2009	3.57	-2.65	8.04	4.95	9.44	1 % / 30days	1.00% on 02/24/2009	10/01/1986
FID OVERSEAS	10/31/2009	-3.80	3.72	20.14	09/30/2009	-2.43	-3.93	5.64	2.16	10.87	1 % / 30days	1.13% on 02/24/2009	12/04/1984
FID PACIFIC BASIN	10/31/2009	-2.31	5.07	49.70	09/30/2009	16.33	-1.70	8.33	3.10	5.84	1.5 % / 90days	1.22% on 02/24/2009	10/01/1986

Blended Investments*

Specialty

FID ASSET MGR 50%	10/31/2009	-1.14	5.09	24.98	09/30/2009	7.78	0.34	3.08	3.22	8.23	--	0.71% on 12/17/2008	12/28/1988
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Others

FID ASSET MGR 20%	10/31/2009	-0.01	4.01	17.00	09/30/2009	7.90	2.52	4.60	4.70	6.52	--	0.56% on 12/17/2008	10/01/1992
FID ASSET MGR 70%	10/31/2009	-1.93	5.38	27.56	09/30/2009	5.59	-1.55	2.22	1.45	7.28	--	0.79% on 12/17/2008	12/30/1991
FID ASSET MGR 85%	10/31/2009	-2.49	5.49	28.94	09/30/2009	4.54	-2.38	3.16	2.64	2.85	--	0.88% on 12/17/2008	09/24/1999
FID BALANCED	10/31/2009	-1.69	4.74	21.23	09/30/2009	3.73	-0.97	4.36	5.13	8.98	--	0.68% on 10/30/2009	11/06/1986
FID CONVERTIBLE SEC	10/31/2009	-2.53	6.83	52.59	09/30/2009	12.45	0.90	4.66	7.03	10.94	--	0.78% on 03/25/2009	01/05/1987
FID FREEDOM 2000	10/31/2009	-0.35	3.75	13.39	09/30/2009	4.51	2.00	3.35	3.70	5.63	--	0.49% on 05/30/2009	10/17/1996
FID FREEDOM 2005	10/31/2009	-1.20	4.56	18.20	09/30/2009	3.42	0.42	3.34	--	3.61	--	0.63% on 05/30/2009	11/06/2003
FID FREEDOM 2010	10/31/2009	-1.37	4.69	19.10	09/30/2009	3.67	0.42	3.46	3.58	6.31	--	0.64% on 05/30/2009	10/17/1996
FID FREEDOM 2015	10/31/2009	-1.45	4.83	19.70	09/30/2009	3.24	0.06	3.81	--	4.10	--	0.67% on 05/30/2009	11/06/2003
FID FREEDOM 2020	10/31/2009	-1.85	5.19	21.68	09/30/2009	1.48	-1.14	3.51	2.92	6.21	--	0.72% on 05/30/2009	10/17/1996
FID FREEDOM 2025	10/31/2009	-2.05	5.25	22.30	09/30/2009	0.93	-1.58	3.45	--	3.85	--	0.74% on 05/30/2009	11/06/2003
FID FREEDOM 2030	10/31/2009	-2.38	5.23	22.11	09/30/2009	-1.24	-2.78	2.98	2.13	5.69	--	0.76% on 05/30/2009	10/17/1996
FID FREEDOM 2035	10/31/2009	-2.49	5.38	22.41	09/30/2009	-1.65	-3.10	2.89	--	3.46	--	0.78% on 05/30/2009	11/06/2003
FID FREEDOM 2040	10/31/2009	-2.71	5.40	22.61	09/30/2009	-2.25	-3.43	2.85	--	-0.76	--	0.79% on 05/30/2009	09/06/2000
FID FREEDOM 2045	10/31/2009	-2.66	5.36	22.77	09/30/2009	-2.29	-3.46	--	--	-2.60	--	0.80% on 05/30/2009	06/01/2006
FID FREEDOM 2050	10/31/2009	-2.82	5.45	23.03	09/30/2009	-3.03	-4.01	--	--	-3.12	--	0.82% on 05/30/2009	06/01/2006
FID FREEDOM INCOME	10/31/2009	-0.19	3.70	13.24	09/30/2009	5.25	2.33	3.39	3.83	4.96	--	0.48% on 05/30/2009	10/17/1996

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Income													
FID GINNIE MAE	10/31/2009	0.71	2.23	7.00	09/30/2009	10.21	7.25	5.57	6.00	7.19	—	0.45% on 10/23/2009	11/08/1985
FID INTERMED BOND	10/31/2009	1.13	4.55	16.93	09/30/2009	12.59	4.58	3.84	5.46	8.07	—	0.45% on 10/30/2009	05/23/1975
FID SHORT TERM BOND	10/31/2009	0.69	2.63	6.94	09/30/2009	3.71	1.72	2.19	3.88	5.26	—	0.45% on 10/30/2009	09/15/1986
FIDELITY INVST GR BD	10/31/2009	1.18	4.72	15.45	09/30/2009	10.21	3.27	3.43	5.35	7.45	—	0.46% on 10/30/2009	08/06/1971
FIDELITY US BD INDEX	10/31/2009	0.48	2.44	6.78	09/30/2009	10.02	5.52	4.60	6.05	7.13	—	0.38% on 10/30/2009	03/08/1990

Short-Term Investments

Others

FID MONEY MARKET	10/31/2009	0.01	0.06	0.61	09/30/2009	1.25	3.28	3.33	3.13	4.41	—	0.44% on 06/29/2009	01/23/1989
FID SEL MONEY MARKET	10/31/2009	0.02	0.09	0.64	09/30/2009	1.26	3.33	3.37	3.14	4.59	—	0.33% on 04/29/2009	08/30/1985
FID US GOVT MMKT	10/31/2009	0	0.01	0.31	09/30/2009	0.69	2.92	3.09	2.98	4.00	—	0.45% on 06/29/2009	02/05/1990
FID US TREASURY MM	10/31/2009	0	0	0.04	09/30/2009	0.18	2.36	2.66	2.67	4.10	—	0.45% on 06/29/2009	01/05/1988
FIDELITY CASH RESRVE	10/31/2009	0.02	0.07	0.59	09/30/2009	1.19	3.25	3.31	3.13	6.11	—	0.39% on 03/25/2009	05/10/1979
FIDELITY RET GOVT MM	10/31/2009	0	0.01	0.28	09/30/2009	0.68	2.94	3.11	3.00	4.26	—	0.44% on 10/30/2009	12/16/1988
FIDELITY RETIRE MMKT	10/31/2009	0.01	0.06	0.60	09/30/2009	1.27	3.30	3.35	3.15	4.38	—	0.45% on 10/30/2009	12/02/1988
FIDELITY US GOVT RES	10/31/2009	0	0.03	0.36	09/30/2009	0.78	3.01	3.17	3.05	5.21	—	0.34% on 03/25/2009	11/03/1981

Bond Investments

Stable Value

ING STABLE VALUE
ACCOUNT* (FA)

Rate : 3.88% from 10/01/2009 - 09/30/2010

expense ratio of the fund plus a weighted average of the total operating expense ratios of the underlying Fidelity funds in which it was invested. This ratio may be higher or lower depending on the allocation of the fund's assets among the underlying Fidelity funds and the actual expenses of the underlying Fidelity funds.

† Expense Ratio is the total annual fund operating expense ratio from the fund's most recent prospectus. Please note that for the non-Fidelity fund-of-funds listed, the ratio shown may solely reflect the total operating expense ratio of the fund, or may be a combined ratio reflecting both the total operating expense ratio of the fund and the total operating expense ratios of the underlying funds in which it was invested. Please consult the fund's prospectus for more detail on a particular fund's expense ratio.

Total returns are historical and include change in share value and reinvestment of dividends and capital gains, if any. Cumulative total returns are reported as of the period indicated. Life of Fund figures are reported as of the inception date to the period indicated. These figures do not include the effect of sales charges, if any, as these charges are waived for contributions made through your company's employee benefit plans. If sales charges were included, returns would have been lower.

The management company may be temporarily reimbursing a portion of the fund's expenses. Absent such reimbursement, returns and yields would have been lower. A fund's expense limitation may be terminated at any time. Please see the prospectus for further information.

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A money market fund's current yield reflects the current earnings of the fund while the total return refers to a specific past holding period.

Performance of an index is not illustrative of any particular investment and an investment cannot be made directly in an index.

The NASDAQ Composite[®] Index is an unmanaged market capitalization-weighted index of the National Market System which includes over 5,000 stocks traded only over-the-counter and not on an exchange.

The Dow Jones Industrial Average (DJIA) is an unmanaged price-weighted index and is the most widely used indicator of how the country's industrial leaders are performing. Also known as "the Dow," this is a formula based on the stock prices of 30 major companies chosen from sectors of the economy most representative of our country's economic condition.

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The Lehman Brothers Aggregate Bond Index is an unmanaged market value-weighted index for investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities with maturities of at least one year.

Prior to 10/1/2006, Fidelity Select IT Services, Select Consumer Discretionary, Select Industrials, Select Communications Equipment, Select Consumer Staples, Select Materials and Select Utilities Growth Portfolios operated under certain different investment policies, and compared their performance to different benchmarks. The fund's historical performance may not represent its current investment policies. Fidelity Select IT Services Portfolio was formerly known as Select Business Services and Outsourcing Portfolio. Fidelity Select Consumer Discretionary Portfolio was formerly known as Select Consumer Industries Portfolio. Fidelity Select Industrials Portfolio was formerly known as Select Cyclical Industries Portfolio. Fidelity Select Communications Equipment Portfolio was formerly known as Select Developing Communications Portfolio. Fidelity Select Consumer Staples Portfolio was formerly known as Select Food & Agriculture Portfolio. Fidelity Select Materials Portfolio was formerly known as Select Industrial Materials Portfolio. Fidelity Asset Manager 50% was formerly known as Fidelity Asset Manager. Fidelity Asset Manager 85% was formerly known as Fidelity Asset Manager: Aggressive. Fidelity Asset Manager 70% was formerly known as Fidelity Asset Manager: Growth. Fidelity Asset Manager 20% was formerly known as Fidelity Asset Manager: Income.

Because of their narrow focus, sector funds may be more volatile than funds that diversify across many sectors.

Investments in mortgage securities are subject to prepayment risk, which can limit the potential for gain during a declining interest rate environment and increase the potential for loss in a rising interest rate environment.

Lower-quality debt securities involve greater risk of default and/or price changes due to changes in the credit quality of the issuer.

Investments in smaller companies may involve greater risks than those of larger, more well-known companies.

Foreign investments, especially those in emerging markets involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuations.

Strategic Advisers, Inc., a subsidiary of FMR LLC, manages the Fidelity Freedom Funds.

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