

# SECURITIES AND EXCHANGE COMMISSION

## FORM 497

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#### VARIABLE INSURANCE PRODUCTS FUND

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VARIABLE INSURANCE PRODUCTS FUND:

MONEY MARKET PORTFOLIO AND  
HIGH INCOME PORTFOLIO  
SUPPLEMENT TO THE PROSPECTUS  
DATED APRIL 30, 1993

On December 15, 1993, shareholders of Money Market Portfolio and High Income Portfolio approved modifications to each Portfolio's respective management contract. The following amends the management fee discussion for each Portfolio found in the section entitled Management, Distribution and Service Fees:

MONEY MARKET PORTFOLIO'S management fee is calculated as follows: (a) the sum of a group fee rate and an individual fund fee rate of .03%, and (b) the addition of an income component of 6% of the Portfolio's gross income in excess of a 5% annual yield. The result is multiplied by the Portfolio's average net assets. The group fee rate, which is based on the average net assets of all of the mutual funds advised by FMR, cannot rise above .37%, and it drops as total assets under management increase. The income component cannot rise above .24%.

HIGH INCOME PORTFOLIO'S individual fund fee rate is 0.45%.

N.VIP-94-1 January 3, 1994