



FPPA



457 Deferred Compensation Plan **enrollment guide**

Setting aside money for your retirement can be one of the most important financial decisions you'll ever make. And your FPPA Plan offers many advantages that other retirement programs don't.

This booklet includes everything you need to get started.





FIRE AND POLICE PENSION ASSOCIATION OF COLORADO

Dear FPPA Member:

Congratulations! You are eligible to participate in the FPPA 457 Deferred Compensation Plan. The Fire and Police Pension Association (FPPA) is excited to offer this opportunity to help you prepare for a more secure retirement.

Although your employer already contributes to a retirement plan on your behalf, the 457 Deferred Compensation Plan offers you the opportunity to save your own pretax money to help boost your retirement savings.

To start contributing, complete the enclosed Deferral Election Form and return it to your FPPA Benefits Department, then contact Fidelity to establish your investment elections and designate your beneficiary. More detailed information is included in the following pages.

FPPA is committed to helping you prepare for a more fulfilling retirement. We hope you take full advantage of the benefits of contributing to the 457 Deferred Compensation Plan. If you have any questions, please call the Benefits Department at FPPA at **1-800-332-3772** or **303-770-3772**.

Sincerely,

FPPA

Why you shouldn't wait another minute to enroll in your 457 Plan



Did you know that many financial experts believe that you'll need at least 85% of your annual income at the time you retire, for each year of your retirement, in order to maintain your current lifestyle? With rising health care costs, inflation, and longevity (the potential of living 20 to 30 years in retirement), most people need to consider saving from their own paycheck to be able to live the retirement lifestyle they've dreamed about. The 457 Deferred Compensation Plan helps you to do just that.

The important thing is to get started in your plan right away. We've made it easy.

So why wait? Let's get started!

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If you need more information, see the:

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I. Easy Enrollment Instructions

Enrolling in the FPPA 457 Deferred Compensation Plan is as easy as A-B-C

Follow these simple steps

- a. Decide how much to contribute and complete a Deferral Election form
- b. Consider your investment elections with Fidelity
- c. Designate your account beneficiary(ies) at Fidelity NetBenefits,[®] www.fidelity.com/atwork.

a. Decide how much to contribute and complete a Deferral Election form

Contributions	
Write your contribution amount here, for future reference.	
You may choose a whole percentage	_____ %
OR	
A flat dollar amount (per payroll)	\$ _____



For more about contribution limits, see page 5.

Once you decide how much to contribute, complete the FPPA Deferral Election form included in this packet and return it to your employer. An account will then be established at Fidelity for you, and your employer will begin deducting contributions from your paycheck.

b. Consider your investment elections with Fidelity

The next thing you need to do is to consider your investment options.

A few days after you return your completed Deferral Election form to your employer, an account will be established for you at Fidelity. In the meantime, familiarize yourself with your investment options (see pages 7–27). You may find it helpful to write down your investment choices below. When your account is established at Fidelity, you will soon receive a packet in the mail to show you how to establish your investment elections.

Investment Option	Fund Code	Percentage of Contribution
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
		Total: 100%



For a description of the investment options available in your plan, or to decide on the investment approach that matches your financial needs and goals, turn to the “Guide to Investment Choices” on pages 7–27.

Consider Wells Fargo Advantage DJ Target Funds.

If you want a simple approach to investing and a well-diversified portfolio on your own, you might consider Wells Fargo Advantage DJ Target Funds (Target funds). Target funds offer a blend of stocks, bonds, and short-term investments within a single fund. Each Target fund's asset allocation is based on the number of years until the fund's target retirement date. These funds are subject to the volatility of the financial markets in the U.S. and abroad, and may be subject to the additional risks associated with investing in high-yield, small-cap, and foreign securities. All you need to do is choose the Target fund with the date closest to your retirement date. Go to pages 11–16 in the *Guide to Investment Choices* for more information on these funds.

Please note: If you do not select investment options, your contributions will be invested in the Wells Fargo Advantage DJ Target Fund with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 55, at the direction of the Plan Sponsor.

The chart below illustrates the plan-assigned fund FPPA believes will best fit your diversification needs should you not select an investment option.

Date of Birth	Fund Name	Target Retirement Years
1952 or before	Wells Fargo Advantage DJ Target Today Fund	Retired
1953 to 1957	Wells Fargo Advantage DJ Target 2010 Fund	2008–2012
1958 to 1962	Wells Fargo Advantage DJ Target 2015 Fund	2013–2017
1963 to 1967	Wells Fargo Advantage DJ Target 2020 Fund	2018–2022
1968 to 1972	Wells Fargo Advantage DJ Target 2025 Fund	2023–2027
1973 to 1977	Wells Fargo Advantage DJ Target 2030 Fund	2028–2032
1978 to 1982	Wells Fargo Advantage DJ Target 2035 Fund	2033–2037
1983 to 1987	Wells Fargo Advantage DJ Target 2040 Fund	2038–2042
1988 to present	Wells Fargo Advantage DJ Target 2045 Fund	2043–2047

c. Select the beneficiaries for your account

Once you have established your account with Fidelity, you will need to select your beneficiaries. If you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider your beneficiary designations. Fidelity's Online Beneficiaries Service, available through Fidelity NetBenefits,[®] offers a straightforward, convenient process that takes just minutes. Simply log on to NetBenefits[®] at www.fidelity.com/atwork and click on “Beneficiaries” in the About You section of Your Profile. If you do not have access to the Internet or prefer to complete your beneficiary information by paper form, please call 1-800-343-0860. You will not be able to view your current beneficiary elections online until you have updated them through the Online Beneficiary Service.

Please note that this service allows you to change the beneficiary on your accounts with Fidelity, and you must contact FPPA directly to change your beneficiary for any of your FPPA-related benefits.

CONGRATULATIONS!

You have taken the first step toward planning for your future. Don't forget to establish your investment elections and beneficiary designation when you receive information from Fidelity confirming your enrollment.

Access your account

You can access your account virtually any time, anywhere, 24 hours a day. And it's easy! FPPA and Fidelity offer several convenient ways to access account information, initiate transactions, and get the ongoing support you need.

Online access

Online account access at www.fidelity.com/atwork

With the Fidelity NetBenefits® online account management website, you can view your account balances, request exchanges between investment options, change the way your money is invested in the future, and access fund information. NetBenefits® also includes educational information and planning tools.

Telephone access

Phone service at 1-800-343-0860

Fidelity's knowledgeable Retirement Services Representatives know the specifics of the 457 Plan and are ready to assist you. Call them for information about your investment options, for help finding an investment strategy that's right for you, or simply for answers about your plan. You can reach a Fidelity Retirement Services Representative at **1-800-343-0860**, Monday through Friday, from 6 a.m. to 10 p.m. Mountain time. Employees with a hearing or speech impairment can access our Retirement Services Representatives at 1-800-259-9743.

2. Plan Features

Take a look at your plan's key features and see how FPPA and Fidelity can help you benefit from your plan now and in the long run. Spend some time reviewing information about:

- a. Eligibility rules
- b. Contribution limits
- c. Age 50 catch-up contributions
- d. Special catch-up contributions
- e. Your vesting schedule
- f. Rollover provisions
- g. Withdrawals
- h. Transfers to purchase service credit

a. Eligibility rules

You may begin participating in the 457 Plan on the first day of the month following your hire date.

b. Contribution limits

Under plan rules, you may contribute up to 100% of your yearly pay, subject to the IRS annual limit, as shown below.

IRS annual contribution limits	
2011	\$16,500

c. Age 50 catch-up contributions

If you'll be age 50 or older during this calendar year and are making the maximum plan or IRS pretax contribution, you may make an additional "catch-up" contribution each pay period. The annual catch-up limit is \$5,500 in 2011.

d. Special catch-up contributions

When you are within three years of normal retirement age (55) and if you have under-contributed to the 457 plan in the past, you may contribute up to double the maximum IRS limit shown in the chart above. This may not be used in addition to the Age 50 Catch-up.



To help you make the most of your plan without exceeding the limits allowed by the IRS, go to www.fidelity.com/atwork to use Fidelity's interactive Contribution Calculator or call **1-800-343-0860** to request a printed worksheet. The Contribution Calculator can be found in the list of Retirement Calculators under Tools & Learning on the home page.

e. Your vesting schedule

Vesting indicates the amount of your account balance to which you are currently entitled under the plan's rules. You are immediately 100% vested in the money you invest in your 457 Plan account and any returns you earn on it.

f. Rollover provisions

The 457 Plan accepts rollovers from other eligible workplace savings plans.

If you have other workplace savings plan accounts, or if you have IRAs, you may be able to transfer your balances directly into your 457 Plan account. Consolidating your accounts can make your savings easier to manage—while retaining all the current tax advantages you enjoy. In addition, consolidating your retirement assets into a single account offers streamlined account management. Fewer statements, account updates, and forms mean less time and less effort on your part—and more time for other things. Keep in mind that fees may apply when closing and consolidating accounts.

Of course, you should consult your tax advisor and carefully consider the impact of making a rollover contribution to your FPPA plan, because it could affect your eligibility for future special tax treatments.

g. Withdrawals

Withdrawals from your account are allowed under any of the following conditions:

- You separate from service
- You become disabled
- You incur an unforeseen emergency
- You attain age 70½
- You die (payment is made to your beneficiary)

You may request an unforeseeable emergency withdrawal for you or your dependents to cover expenses associated with a sudden and unexpected illness or accident, a casualty property loss, imminent foreclosure of or eviction from your primary residence, the need to pay for medical expenses (including nonrefundable deductibles and prescription medicine), the need to pay funeral expenses for a family member, or other similar extraordinary or unforeseeable circumstances arising from events beyond your control. Requests for emergency hardship withdrawals must be submitted to and approved by the Retirement Committee at your local employer.

h. Transfers to purchase service credit

You may use eligible 457 Plan contributions to purchase service credit in a defined benefit plan. Certain limitations apply. Please contact FPPA at 1-800-332-3772 for more information.

3. Guide to Investment Choices

In selecting investments for your 457 Plan account, it's important to make choices that are right for you. Your comfort with market fluctuation and risk, the number of years until you retire, and your larger financial picture all affect your choices. But you don't need to feel overwhelmed, because Fidelity offers you the resources and tools that can help you make smart investment decisions.

In fact, we've developed a simple, three-step strategy for choosing your investments:

- a. Determine your asset allocation strategy.
- b. Understand the different investment options available.
- c. Decide on your investment approach.

The One-step Strategy

Wells Fargo Advantage DJ Target Funds provide an asset allocation strategy geared to your expected retirement date—and professionally chosen and managed investment options. To learn more about these funds, turn to page 11.

a. Determine your asset allocation strategy

There are three major categories of investments (or asset classes) available to you in the plan. They, like investors, fall along a range from conservative to aggressive:

Stocks are the most aggressive. Although past investment results do not guarantee future results, this investment type has historically provided the highest long-term returns and the greatest risk. Stock investments include large (large cap), medium-size (mid-cap), and small (small cap) U.S. companies, as well as foreign companies. However, each of these types of stock investments has its own level of risk—for example, small cap tends to be more risky than large cap.

Bonds are in the middle. Generally less risky than stocks, this investment type typically offers moderate returns and risk compared with stocks.

Short-term investments are the most conservative. Also known as “cash” investments, this investment type involves the least amount of risk, but also provides the lowest potential returns. Past performance is no guarantee of future results.

The way you combine these investment categories is called your asset allocation strategy. *What may be a good strategy for you?*

Are you a conservative investor? An aggressive investor? Somewhere in between? The answer is a function of three things. The first is the length of time you have to invest—in this case, the number of years until you expect to retire. The second is your comfort with risk. The third is your financial situation. If your time horizon is long, your risk tolerance is high, and your financial situation stable, you may be an aggressive investor. On the other hand, if you'll need your money soon, are uncomfortable with risk, and your financial situation is somewhat uncertain, you may need a more conservative approach. Many investors may be somewhere in between, taking a growth or balanced approach.



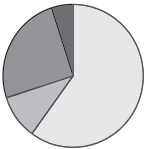
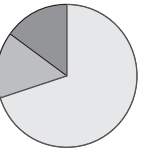
For more information about building an asset allocation strategy that's right for you, log on to NetBenefits® at www.fidelity.com/atwork and complete the Portfolio Review tool available in the Tools & Learning section, or call a Fidelity representative for guidance.



Guidance provided by Fidelity is educational in nature, is not individualized, and is not intended to serve as the primary or sole basis for your investment or tax-planning decisions.

Which fit is right for you?

← CONSERVATIVE → AGGRESSIVE →

Conservative Mix	Balanced Mix	Growth Mix	Aggressive Growth Mix
 <p> <ul style="list-style-type: none"> 20% domestic stocks 50% bonds 30% short-term investments </p> <p>May be appropriate if you prefer steadier performance over time, with some opportunity for growth.</p>	 <p> <ul style="list-style-type: none"> 45% domestic stocks 5% foreign stocks 40% bonds 10% short-term investments </p> <p>May be appropriate if you want some opportunity for growth, and can tolerate some up-and-down movement in your portfolio's value.</p>	 <p> <ul style="list-style-type: none"> 60% domestic stocks 10% foreign stocks 25% bonds 5% short-term investments </p> <p>May be appropriate if you have a preference for growth, and can tolerate significant up-and-down movement in your portfolio's value.</p>	 <p> <ul style="list-style-type: none"> 70% domestic stocks 15% foreign stocks 15% bonds </p> <p>May be appropriate if you have a strong preference for growth, and can tolerate wide, and sometimes sudden, up-and-down movement in your portfolio's value.</p>

The purpose of the sample investment mixes is to show how mixes may be created with different risk and return characteristics to help meet a participant's goals. You should choose your own investments based on your particular objectives and situation. Remember, you may change how your account is invested. Be sure to review your decisions periodically to make sure they are still consistent with your goals. You should also consider any investments you have outside the plan when making your investment choices.

The investment options offered through the plan were chosen by the plan sponsor. The sample mixes illustrate some of the many combinations that could be created and should not be considered investment advice.

The mixes were developed by Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company, based on the needs of a typical retirement plan participant.

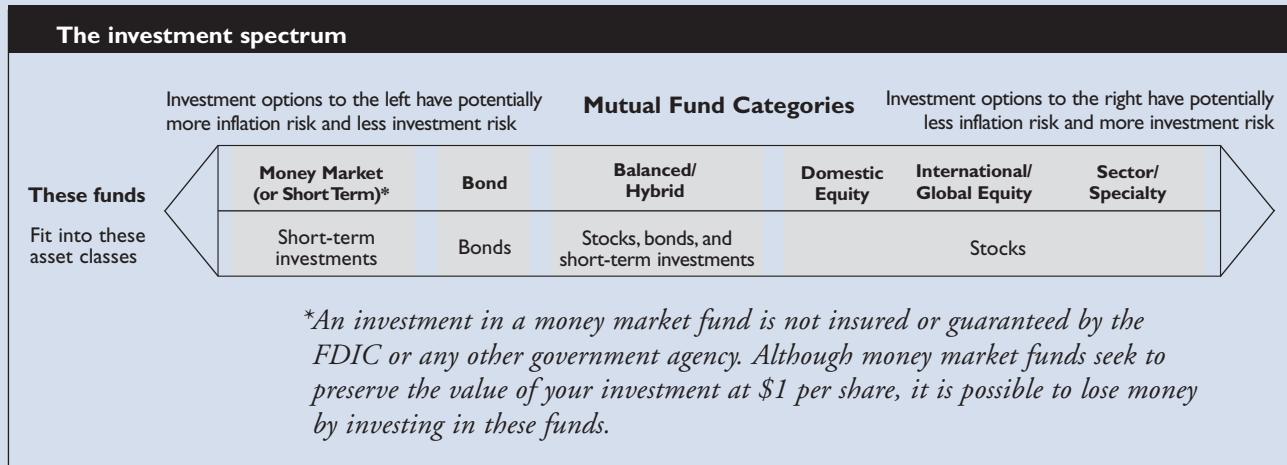
b. Understand the different investment options available

Before you can choose specific investments to fill out your asset allocation strategy, it's important to understand the differences in the investment options available to you. With your 457 Plan, you're not investing directly in stocks, bonds, and short-term investments. Your 457 Plan offers mutual funds.

Mutual Funds: Investing in mutual funds means that you pool your money with thousands of other investors who have similar investment goals. Essentially, a professional money manager invests the money in stocks, bonds, short-term investments, or any combination of these, and each mutual fund is managed with a goal of achieving certain objectives—including a certain balance of risk and potential return.

b. Understand the different investment options available,
continued

As you read on, you'll come across two important references, the investment spectrum and Morningstar categories, to help you distinguish between the different investment options in your plan, and identify which may be right for you.



Tools to help you compare investments:
The risk/return spectrum and Morningstar categories

This spectrum, with the exception of the Domestic Equity category, 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 may change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of December 31, 2010. 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 may 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 investment spectrums are helpful graphics that show the investment options available in your plan, ranked by potential risk and reward. Below the spectrum categories you will find the asset classes into which each type of fund tends to fall. In general, short-term (or money market) investments and bonds are positioned to the "more inflation risk and less investment risk" end of the spectrum. On the other hand, stocks occupy a wide range, from moderately risky to quite risky. Your workplace savings plan can help you find a balance of risk and potential return you can feel comfortable with.

Morningstar categories

			Value	Blend	Growth				Value	Blend	Growth
Large	Large Value	Large Blend	Large Growth	● Current ■ Historical	Large	Large Value	Large Blend	Large Growth			
	Mid Value	Mid Blend	Mid Growth			Mid	Mid Value	Mid Blend	Mid Growth		
	Small Value	Small Blend	Small Growth				Small	Small Value	Small Blend	Small Growth	

To help show the difference between mutual funds that invest in U.S. stocks (or, domestic equity funds), global investment research firm Morningstar developed the Morningstar Categories. As the sample StyleMapsSM above show, the Morningstar Categories provide a two-way look at the types of companies a fund holds, and has historically held, in its portfolio. “Large,” “Mid,” and “Small” represent the size of the companies as measured by the total value of all their shares—their **market capitalization**. “Value,” “Blend,” and “Growth” indicate the **earnings and growth potential** of the companies held by the fund. These categories can make it easier to identify investment options with similar risk/reward profiles, and are important to use in building a diversified portfolio.

StyleMap[®] depictions of mutual fund characteristics are produced using data and calculations provided by Morningstar, Inc. StyleMaps estimate characteristics of a fund’s equity holdings over two dimensions: market capitalization and valuation. The percentage of fund assets represented by these holdings is indicated beside each StyleMap. Current StyleMap characteristics are calculated each time Morningstar receives updated portfolio holdings from a fund and are denoted with a dot. Historical StyleMap characteristics are calculated for the shorter of either the past three years or the life of the fund, and are represented by the shading of the box(es) previously occupied by the dot. StyleMap characteristics represent an approximate profile of the fund’s equity holdings (e.g., domestic stocks, foreign stocks, and American Depository Receipts), are based on historical data, and are not predictive of the fund’s future investments. Although the data are gathered from reliable sources, accuracy and completeness cannot be guaranteed.

c. Decide on your investment approach

Now that you understand the importance of an asset allocation strategy and know how to evaluate the differences between investment options, it’s time to decide which investment approach and investment options will work for you. In the pages that follow, you’ll find detailed information about all the investment options available to you.

To make your selections easier, we’ve provided three methods for choosing your plan investments. Each method is designed for people with a specific level of investment knowledge or interest. Start by choosing the method that best fits your investing style.

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges, and expenses. For this and other information, call Fidelity at 1-800-343-0860 or visit www.fidelity.com for a free mutual fund prospectus or, if available, a summary prospectus. Read it carefully before you invest.

c. Decide on your investment approach,
continued

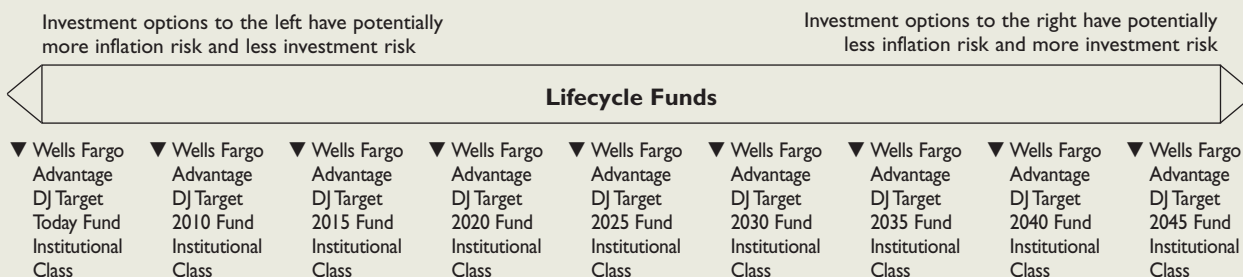
Method 1: Choose a Lifecycle Portfolio

You may want to consider this method if you want to diversify among stocks, bonds, and short-term investments, but are:

- Just starting out and have little to no investment knowledge but know how saving early can have a positive impact on your retirement.
- Concerned about managing a sizeable portfolio amid market ups and downs, and you like the idea of having a diversified, professionally managed portfolio.

Lifecycle Funds—Wells Fargo Advantage DJ Target Funds are designed for investors who want a simple yet diversified approach to investing for retirement. You choose your retirement year and the fund that corresponds to that retirement year. Target funds are professionally managed funds that will gradually adopt a more conservative asset allocation as they approach their target retirement date. In other words, the mix of investments included in your Target fund automatically becomes more conservative as the fund’s target date approaches. These funds are subject to the volatility of the financial markets in the United States and abroad, and may be subject to the additional risks associated with investing in high-yield, small-cap, and foreign securities.

Hint on choosing a Target fund: Funds are named to correspond to projected retirement years. For example, if you expect to retire in 2030, you might consider Wells Fargo Advantage DJ Target 2030 Fund.



Target date investments are represented on a separate spectrum because they are generally designed for investors expecting to retire around the year indicated in each investment’s name. The investments are managed to gradually become more conservative over time. The investment risk of each target date investment changes over time as its asset allocation changes. The investments are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after the investments’ target dates.

Wells Fargo Advantage DJ Target Today Fund Institutional Class

VRS code: 85856

Ticker: WOTDX

Objective: An Asset Allocation mutual fund; the Morningstar Category is Retirement Income.

Strategy: The investment seeks to approximate, before fees and expenses, the total return of the Dow Jones Target Today Index.SM The fund invests at least 80% of total assets in equity, fixed income and money market securities designed to approximate the holdings and weightings of the securities in the appropriate Dow Jones Target Date Index. It is a gateway fund that invests in various master portfolios which in turn invest in a combination of equity, fixed income and money market securities using an asset allocation strategy designed to replicate, before fees and expenses, the total return of a Dow Jones Target Date Index that has the same target year as the fund.

Risk: The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments carry issuer default and credit risk, inflation risk, and interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Principal invested is not guaranteed at any time, including at or after retirement. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking an investment option intended for people in retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option and looking primarily for the potential for income and, secondarily, for share-price appreciation.

A mutual fund registered under Wells Fargo Funds Trust, and managed by Wells Fargo Funds Management LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of indexes designed as benchmarks for multi-asset class portfolios with market risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments.

Wells Fargo Advantage DJ Target 2010 Fund Institutional Class

VRS code: 85857

Ticker: WFOAX

Objective: An Asset Allocation mutual fund; the Morningstar Category is Target Date 2000–2010.

Strategy: The investment seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2010 Index. The fund invests at least 80% of total assets in equity, fixed income and money market securities designed to approximate the holdings and weightings of the securities in the appropriate Dow Jones Target Date Index. It is a gateway fund that invests in various master portfolios which in turn invest in a combination of equity, fixed income and money market securities using an asset allocation strategy designed to replicate, before fees and expenses, the total return of a Dow Jones Target Date Index that has the same target year as the fund.

Risk: Target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking an investment option intended for people in or very near retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

A mutual fund registered under Wells Fargo Funds Trust, and managed by Wells Fargo Funds Management LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of indexes designed as benchmarks for multi-asset class portfolios with market risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments.

Wells Fargo Advantage DJ Target 2015 Fund Institutional Class

VRS code: 76927

Ticker: WFSCX

Objective: An Asset Allocation mutual fund; the Morningstar Category is Target Date 2011–2015.

Strategy: The investment seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2015 Index. The fund invests at least 80% of total assets in equity, fixed income and money market securities designed to approximate the holdings and weightings of the securities in the appropriate Dow Jones Target Date Index. It is a gateway fund that invests in various master portfolios which in turn invest in a combination of equity, fixed income and money market securities using an asset allocation strategy designed to replicate, before fees and expenses, the total return of a Dow Jones Target Date Index that has the same target year as the fund.

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking an investment option intended for people in or very near retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

A mutual fund registered under Wells Fargo Funds Trust, and managed by Wells Fargo Funds Management LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of indexes designed as benchmarks for multi-asset class portfolios with market risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments.

Wells Fargo Advantage DJ Target 2020 Fund Institutional Class

VRS code: 85858

Ticker: WFOBX

Objective: An Asset Allocation mutual fund; the Morningstar Category is Target Date 2016–2020.

Strategy: The investment seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2020 Index. The fund invests at least 80% of total assets in equity, fixed income and money market securities designed to approximate the holdings and weightings of the securities in the appropriate Dow Jones Target Date Index. It is a gateway fund that invests in various master portfolios which in turn invest in a combination of equity, fixed income and money market securities using an asset allocation strategy designed to replicate, before fees and expenses, the total return of a Dow Jones Target Date Index that has the same target year as the fund.

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

A mutual fund registered under Wells Fargo Funds Trust, and managed by Wells Fargo Funds Management LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of indexes designed as benchmarks for multi-asset class portfolios with market risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments.

Wells Fargo Advantage DJ Target 2025 Fund Institutional Class

VRS code: 76928

Ticker: WFTYX

Objective: An Asset Allocation mutual fund; the Morningstar Category is Target Date 2021–2025.

Strategy: The investment seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2025 Index. The fund invests at least 80% of total assets in equity, fixed income and money market securities designed to approximate the holdings and weightings of the securities in the appropriate Dow Jones Target Date Index. It is a gateway fund that invests in various master portfolios which in turn invest in a combination of equity, fixed income and money market securities using an asset allocation strategy designed to replicate, before fees and expenses, the total return of a Dow Jones Target Date Index that has the same target year as the fund.

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

A mutual fund registered under Wells Fargo Funds Trust, and managed by Wells Fargo Funds Management LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of indexes designed as benchmarks for multi-asset class portfolios with market risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments.

Wells Fargo Advantage DJ Target 2030 Fund Institutional Class

VRS code: 85859

Ticker: WFOOX

Objective: An Asset Allocation mutual fund; the Morningstar Category is Target Date 2026–2030.

Strategy: The investment seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2030 Index. The fund invests at least 80% of total assets in equity, fixed income and money market securities designed to approximate the holdings and weightings of the securities in the appropriate Dow Jones Target Date Index. It is a gateway fund that invests in various master portfolios which in turn invest in a combination of equity, fixed income and money market securities using an asset allocation strategy designed to replicate, before fees and expenses, the total return of a Dow Jones Target Date Index that has the same target year as the fund.

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

A mutual fund registered under Wells Fargo Funds Trust, and managed by Wells Fargo Funds Management LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of indexes designed as benchmarks for multi-asset class portfolios with market risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments.

Wells Fargo Advantage DJ Target 2035 Fund Institutional Class

VRS code: 76929

Ticker: WFQRX

Objective: An Asset Allocation mutual fund; the Morningstar Category is Target Date 2031–2035.

Strategy: The investment seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2035 Index. The fund invests at least 80% of total assets in equity, fixed income and money market securities designed to approximate the holdings and weightings of the securities in the appropriate Dow Jones Target Date Index. It is a gateway fund that invests in various master portfolios which in turn invest in a combination of equity, fixed income and money market securities using an asset allocation strategy designed to replicate, before fees and expenses, the total return of a Dow Jones Target Date Index that has the same target year as the fund.

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

A mutual fund registered under Wells Fargo Funds Trust, and managed by Wells Fargo Funds Management LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of indexes designed as benchmarks for multi-asset class portfolios with market risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments.

Wells Fargo Advantage DJ Target 2040 Fund Institutional Class

VRS code: 85860

Ticker: WFOSX

Objective: An Asset Allocation mutual fund; the Morningstar Category is Target Date 2036–2040.

Strategy: The investment seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2040 Index. The fund invests at least 80% of total assets in equity, fixed income and money market securities designed to approximate the holdings and weightings of the securities in the appropriate Dow Jones Target Date Index. It is a gateway fund that invests in various master portfolios which in turn invest in a combination of equity, fixed income and money market securities using an asset allocation strategy designed to replicate, before fees and expenses, the total return of a Dow Jones Target Date Index that has the same target year as the fund.

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

A mutual fund registered under Wells Fargo Funds Trust, and managed by Wells Fargo Funds Management LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of indexes designed as benchmarks for multi-asset class portfolios with market risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments.

Wells Fargo Advantage DJ Target 2045 Fund Institutional Class

VRS code: 76930

Ticker: WFQPX

Objective: An Asset Allocation mutual fund; the Morningstar Category is Target Date 2041–2045.

Strategy: The investment seeks to approximate, before fees and expenses, the total return of the Dow Jones Target 2045 Index.SM The fund invests at least 80% of total assets in equity, fixed income and money market securities designed to approximate the holdings and weightings of the securities in the appropriate Dow Jones Target Date Index. It is a gateway fund that invests in various master portfolios which in turn invest in a combination of equity, fixed income and money market securities using an asset allocation strategy designed to replicate, before fees and expenses, the total return of a Dow Jones Target Date Index that has the same target year as the fund.

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

A mutual fund registered under Wells Fargo Funds Trust, and managed by Wells Fargo Funds Management LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The Dow Jones Target Date Indexes (each an "Index" or collectively the "Indexes") are a series of indexes designed as benchmarks for multi-asset class portfolios with market risk profiles that become more conservative over time. The Index weightings among the major asset classes are adjusted monthly based on a published set of Index rules. The Indexes with longer time horizons have higher allocations to equity securities, while the Indexes with shorter time horizons replace some of their stock allocations with allocations to fixed income securities and money market instruments.

Your investment choices

Method 1: Choose a Lifecycle Portfolio	
Your Wells Fargo Advantage DJ Target Fund selection:	
_____	_____ : 100%
Name	Code

c. Decide on your investment approach, continued

Method 2: Design a Portfolio with Core Investment Options

You may want to consider these options if you are comfortable diversifying your investments on your own. This approach allows you to determine and manage the mix of investments in your plan account. Twenty core investment options cover the major categories of stocks, bonds, and short-term investments, to help you create and manage a diversified portfolio.

Investment options to the left have potentially more inflation risk and less investment risk		Core Investment Options				Investment options to the right have potentially less inflation risk and more investment risk	
Money Market (or Short Term)	Managed Income/Stable Value	Bond	Balanced/Hybrid	Domestic Equity	Domestic Equity	International/Global Equity	
<ul style="list-style-type: none"> ▼ Fidelity® Money Market Trust Retirement Government Money Market Portfolio 	<ul style="list-style-type: none"> ▼ Wells Fargo Stable Return Portfolio Class C— Class C 	<ul style="list-style-type: none"> ▼ Metropolitan West High Yield Bond Fund Class Institutional ▼ PIMCO Total Return Fund— Institutional Class ▼ Vanguard Total Bond Market Index Fund Signal Shares 	<ul style="list-style-type: none"> ▼ DWS Alternative Asset Allocation Plus Fund Class S ▼ Pax World Balanced Fund— Institutional Class 	<ul style="list-style-type: none"> LARGE VALUE ▼ American Beacon Large Cap Value Fund Institutional Class MID VALUE ▼ Perkins Mid Cap Value Fund Class I 	<ul style="list-style-type: none"> LARGE BLEND ▼ Vanguard Total Stock Market Index Fund Institutional Shares SMALL BLEND ▼ Dreyfus/ The Boston Company Small Cap Value Fund Class I ▼ Gabelli Small Cap Growth Fund Class I 	<ul style="list-style-type: none"> LARGE GROWTH ▼ Fidelity Growth® Company Fund— Class K MID GROWTH ▼ Artisan Mid Cap Fund Investor Class 	<ul style="list-style-type: none"> ▼ American Funds New Perspective Fund Class R6 ▼ Franklin International Small Cap Growth Fund Class Advisor ▼ Harbor International Fund Institutional Class ▼ Oppenheimer Developing Markets Fund Class Y ▼ Templeton Global Bond Fund Advisor Class ▼ Vanguard Total International Stock Index Fund Signal Shares

Last categorization update December 31, 2010.

This spectrum, with the exception of the Domestic Equity category, 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 the date indicated. 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 investment options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

American Beacon Large Cap Value Fund Class Institutional**VRS code:** 48148**Ticker:** AADEX**Objective:** A Growth and Income mutual fund; the Morningstar Category is Large Value.**Strategy:** The investment seeks long-term capital appreciation and current income. The fund normally invests at least 80% of assets in equity securities of large market capitalization U.S. companies. These companies generally have market capitalizations similar to the market capitalization of the companies in the Russell 1000 Index at the time of investment. The investments may include common stocks, preferred stocks, securities convertible into U.S. common stocks, U.S. dollar-denominated ADRs, and U.S. dollar-denominated foreign stocks traded on U.S. exchanges.**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. Please consult the prospectus for additional risk information specific to this fund.**Short-term Redemption Fee Note:** None**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is comfortable with the volatility of large-cap stocks and value-style investments.

A mutual fund registered under American Beacon Funds, and managed by American Beacon Advisors, Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The Russell 1000® Index is an unmanaged market capitalization-weighted index measuring the performance of the 1,000 largest companies in the Russell 3000® Index and is an appropriate index for broad-based large-cap funds.

American Funds New Perspective Fund Class R6**VRS code:** 85010**Ticker:** RNPGX**Objective:** A World Stock mutual fund; the Morningstar Category is World Stock.**Strategy:** The investment seeks capital appreciation and income. The fund normally invests in stocks of companies located around the world to take advantage of investment opportunities generated by changes in international trade patterns and economic and political relationships. In pursuing its primary investment objective, it invests primarily in common stocks that the investment adviser believes have the potential for growth. In pursuing its secondary objective, the fund invests in common stocks of companies with the potential to pay dividends in the future.**Risk:** Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Please consult the prospectus for additional risk information specific to this fund.**Short-term Redemption Fee Note:** None**Who may want to invest:**

- Someone who is seeking an investment that invests in both domestic and international markets.
- Someone who is willing to accept the volatility of the markets and the generally higher degree of risk associated with international investments.

A mutual fund registered under New Perspective Fund Inc, and managed by Capital Research and Management Company. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Artisan Mid Cap Fund Class Investor

VRS code: 22185

Ticker: ARTMX

Objective: A Growth mutual fund; the Morningstar Category is Mid-Cap Growth.

Strategy: The investment seeks maximum long-term capital growth. The fund invests primarily in U.S. companies and invests no less than 80% in the common stocks of medium-sized companies with market caps greater than the market cap of the smallest company and less than three times the weighted average market cap of companies in the Russell Midcap® Index. The maximum investment in any single industry is 25% of the fund's net assets and no more than 5% of net assets may be invested in the securities of a single issuer. The fund tries to maintain a cash position of no more than 5% of assets.

Risk: Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. The securities of smaller, less well-known companies can be more volatile than those of larger companies. 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. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

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

A mutual fund registered under Artisan Funds Inc, and managed by Artisan Partners Limited Partnership. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The Russell Midcap® Index is an unmanaged market capitalization-weighted index of 800 medium-capitalization stocks. The stocks are also members of the Russell 1000® Index.

DWS Alternative Asset Allocation Plus Fund Class S

VRS code: 85873

Ticker: AAASX

Objective: A Growth mutual fund; the Morningstar Category is World Allocation.

Strategy: The investment seeks capital appreciation. The fund invests in alternative (or non-traditional) asset categories and investment strategies. It invests assets in a combination of other DWS funds (the "underlying funds"), certain other securities and derivative instruments. The fund may also invest in securities of exchange-traded funds when the desired economic exposure to a particular asset category or investment strategy is not available through a DWS fund. It is non-diversified. Risk: Foreign securities are subject to interest-rate, currency exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. 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. In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking to invest in a fund that invests in both domestic and international stocks and bonds.
- Someone who is seeking the potential both for income and for long-term share-price appreciation and who is willing to accept the potentially greater volatility of the foreign bond and stock markets.

A mutual fund registered under DWS Equity Trust, and managed by Deutsche Inv Mgmt Americas Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Dreyfus/The Boston Company Small Cap Value Fund Class I

VRS code: 48195

Ticker: STSVX

Objective: A Small Company mutual fund; the Morningstar Category is Small Blend.

Strategy: The investment seeks long-term capital appreciation. The fund invests, under normal circumstances, at least 80% of net assets in equity securities of small cap U.S. companies. It focuses on companies with total market capitalizations equal to or less than the total market capitalization of the largest company included in the Russell 2000 Value Index. The portfolio managers use fundamental research and qualitative analysis to select stocks among the portfolio candidates.

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. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- 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.

A mutual fund registered under Dreyfus Investment Funds, and managed by Dreyfus Corp. This description is only intended to provide a brief overview of the 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.

Fidelity® Growth Company Fund—Class K

VRS code: 02090

Ticker: FGCKX

Objective: Seeks capital appreciation.

Strategy: Normally invests primarily in common stocks of domestic and foreign issuers that Fidelity Management & Research Company (FMR) believes offer the potential for above-average growth. Growth may be measured by factors such as earnings or revenue. Uses fundamental analysis of each issuer's financial condition and industry position and market and economic conditions to select investments.

Risk: The value of the fund's domestic and foreign investments will vary from day to day in response to many factors, such as adverse issuer, political, regulatory, market, or economic developments. Stock values fluctuate in response to the activities of individual companies, and general market and economic conditions. You may have a gain or loss when you sell your shares. Foreign investments involve greater risks than those of U.S. investments. "Growth" stocks can perform differently from the market as a whole and other types of stocks and can be more volatile than other types of stocks.

Short-term Redemption Fee Note: None

Who may want to invest:

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

A mutual fund registered under Fidelity Mt. Vernon Street Trust, and managed by Fidelity Management & Research Company ("FMR"). This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

On May 9, 2008, an initial offering of the retirement (K) class took place. Returns and expenses prior to that date are those of the non-K, non-advisor class. Had K class expenses been reflected in the returns shown, total returns would have been higher.

Fidelity® Money Market Trust Retirement Government Money Market Portfolio

VRS code: 00631

Ticker: FGMXX

Objective: Seeks as high a level of current income as is consistent with the security of principal and liquidity.

Strategy: Normally investing at least 80% of assets in U.S. Government securities and repurchase agreements for those securities. Potentially entering into reverse repurchase agreements.

Risk: Interest rate increases can cause the price of money market securities to decrease. *An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.*

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who has a low tolerance for investment risk and who wishes to keep the value of his or her investment relatively stable.
- Someone who is seeking to complement his or her bond and stock fund holdings in order to reach a particular asset allocation.

A mutual fund registered under Fidelity Money Market Trust, and managed by Fidelity Management & Research Company ("FMR"). This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Franklin International Small Cap Growth Fund Class Advisor

VRS code: 76309

Ticker: FKSCX

Objective: A Foreign Stock mutual fund; the Morningstar Category is Foreign Small/Mid Growth.

Strategy: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of net assets in a diversified portfolio of marketable equity and equity-related securities of smaller international companies. Smaller international companies are companies with market capitalizations not exceeding (i) \$5 billion or the equivalent in local currencies or (ii) the highest market capitalization in the Morgan Stanley Capital International EAFE Small Cap Index. It invests predominantly in securities listed or traded on recognized international markets in developed countries included in the MSCI EAFE Small Cap Index.

Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic, or other developments. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking to complement a portfolio of domestic investments with international investments in smaller companies, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated both with investing overseas and with investing in smaller companies.

A mutual fund registered under Franklin Global Trust, and managed by Franklin Advisers, Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Morgan Stanley Capital International Europe, Australasia, Far East Small Cap Index is a market capitalization-weighted index of equity securities of companies domiciled in various countries. The Index is designed to represent the performance of smaller capitalization companies in developed stock markets outside the United States and Canada and excludes certain market segments unavailable to U.S.-based investors.

Gabelli Small Cap Growth Fund Class I

VRS code: 85702

Ticker: GACIX

Objective: A Small Company mutual fund; the Morningstar Category is Small Blend.

Strategy: The investment seeks to provide a high level of capital appreciation. The fund normally invests at least 80% of net assets in equity securities of companies. It invests primarily in the common stocks of companies which the fund's adviser believes are likely to have rapid growth in revenues and above-average rates of earning growth.

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. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: This fund has a Short-term Redemption Fee of 2.00% for shares held less than 7 days.

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- 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.

A mutual fund registered under Gabelli Equity Series Funds Inc, and managed by Gabelli Funds LLC (New York). This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Harbor International Fund Institutional Class

VRS code: 94357

Ticker: HAINX

Objective: A Foreign Stock mutual fund; the Morningstar Category is Foreign Large Blend.

Strategy: The investment seeks long-term total return, principally from growth of capital. The fund invests primarily (no less than 65% of total assets) in common and preferred stocks of foreign companies that have market capitalizations in excess of \$1 billion, including those located in emerging market countries. It invests in a minimum of 10 countries throughout the world. The fund focuses on companies located in Europe, the Pacific Basin and emerging industrialized countries whose economies and political regimes appear more stable.

Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. 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. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: This fund has a Short-term Redemption Fee of 2% for shares held less than 60 days.

Who may want to invest:

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

A mutual fund registered under Harbor Funds, and managed by Harbor Capital Advisors Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Metropolitan West High Yield Bond Fund Class Institutional**VRS code:** 77752**Ticker:** MWHIX**Objective:** A Corporate Bond - High Yield mutual fund; the Morningstar Category is High Yield Bond.**Strategy:** The investment seeks to maximize long-term total return consistent with preservation of capital. The fund normally invests at least 80% of net assets in high yield fixed income securities which are rated below investment grade or are unrated and determined by the Adviser to be of similar quality. The remainder of the fund's net assets may be invested in investment grade securities rated by one of the nationally recognized statistical rating organizations or of comparable quality in the opinion of the Adviser. The portfolio duration is two to eight years and the dollar-weighted average maturity ranges from two to fifteen years. It is non-diversified.**Risk:** The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Please consult the prospectus for additional risk information specific to this fund.**Short-term Redemption Fee Note:** N/A**Who may want to invest:**

- Someone interested in a bond fund that provides the potential for both current income and share-price appreciation.
- Someone who is seeking to complement his or her core bond holdings with a bond investment that seeks higher returns from riskier bonds, and who can tolerate higher risk.

A mutual fund registered under Metropolitan West Funds, and managed by Metropolitan West Asset Management LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Oppenheimer Developing Markets Fund Class Y**VRS code:** 40666**Ticker:** ODVYX**Objective:** A Diversified Emerging Markets mutual fund; the Morningstar Category is Diversified Emerging Mkts.**Strategy:** The investment aggressively seeks capital appreciation. The fund normally invests at least 80% of assets, plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in at least three developing markets. It may at times invest up to 100% of its total assets in foreign securities. The fund emphasizes investments in growth companies which can be in any market capitalization range.**Risk:** Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic, or other developments. Please consult the prospectus for additional risk information specific to this fund.**Short-term Redemption Fee Note:** None**Who may want to invest:**

- Someone who is willing to accept the higher degree of risk associated with investing in emerging markets.
- Someone who is seeking to complement a portfolio of domestic investments and/or international investments in developed countries with investments in developing countries, which can behave differently.

A mutual fund registered under Oppenheimer Developing Markets Fund, and managed by Oppenheimer Funds, Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

PIMCO Total Return Fund Institutional Class

VRS code: 99622

Ticker: PTTRX

Objective: A Corporate Bond - General mutual fund; the Morningstar Category is Intermediate-Term Bond.

Strategy: The investment seeks maximum total return. The fund normally invests at least 65% of assets in a diversified portfolio of fixed-income instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of total assets in high-yield securities (junk bonds). The fund may invest in derivative instruments, such as options, futures contracts or swap agreements, or in mortgage- or asset-backed securities.

Risk: In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- Someone who is seeking to diversify an equity portfolio with a more conservative investment option.

A mutual fund registered under PIMCO Funds, and managed by Pacific Investment Management Co LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Pax World Balanced Fund Class Institutional

VRS code: 18990

Ticker: PAXIX

Objective: A Balanced mutual fund; the Morningstar Category is Aggressive Allocation.

Strategy: The investment seeks income and conservation of principal, and long-term growth of capital is the secondary objective. The fund follows a Sustainable Investing approach, combining rigorous financial analysis with equally rigorous Environmental, Social, and Governance (ESG) analysis in order to identify investments. It normally invests approximately 60% of assets in equities and 40% of assets in debt securities. It may invest up to 45% of assets in securities of non-U.S. issuers, including emerging market investments and American Depositary Receipts ("ADRs"), but may invest no more than 25% of assets in securities of non-U.S. issuers other than ADRs.

Risk: 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. In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking to invest in a fund that invests in both stocks and bonds.
- Someone who is seeking the potential both for income and for long-term share-price appreciation and who is willing to accept the volatility of the bond and stock markets.

A mutual fund registered under Pax World Funds Series Trust I, and managed by Pax World Management LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Perkins Mid Cap Value Fund Class I

VRS code: 85101

Ticker: JMVAX

Objective: A Growth mutual fund; the Morningstar Category is Mid-Cap Value.

Strategy: The investment seeks capital appreciation. The fund primarily invests in the common stocks of mid-sized companies whose stock prices the portfolio managers believe are undervalued. It normally invests at least 80% of assets in equity securities of companies whose market capitalization falls, at the time of purchase, within the 12-month average of the capitalization range of the Russell Midcap Value Index. The fund may invest in foreign equity and debt securities, which may include investments in emerging markets. It can also invest assets in derivatives.

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. The securities of smaller, less well-known companies can be more volatile than those of larger companies. 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. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is comfortable with value-style investments and the potentially greater volatility of investments in smaller companies.

A mutual fund registered under Janus Investment Fund, and managed by Janus Capital Management LLC. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

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

Templeton Global Bond Fund Advisor Class

VRS code: 44563

Ticker: TGBAX

Objective: A Worldwide Bond mutual fund; the Morningstar Category is World Bond.

Strategy: The investment seeks current income with capital appreciation and growth of income. The fund normally invests at least 80% of net assets in bonds, including debt securities of any maturity, such as bonds, notes, bills, and debentures. It may invest up to 25% of total assets in bonds that are rated below investment grade. The fund also may invest a significant portion of assets in emerging markets. It is non-diversified.

Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- Someone who is seeking to complement his or her core bond holdings with international bond investments and who can tolerate the greater risks associated with foreign investments.

A mutual fund registered under Templeton Income Trust, and managed by Franklin Advisers, Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Vanguard Total Bond Market Index Fund Signal Shares

VRS code: 42911

Ticker: VBTSX

Objective: An Income mutual fund; the Morningstar Category is Intermediate-Term Bond.

Strategy: The investment seeks to track the performance of a broad, market-weighted bond index. The fund employs a “passive management,” or indexing investment approach designed to track the performance of the Barclays Capital U.S. Aggregate Float Adjusted Index. It invests by sampling the index. It invests at least 80% of assets in bonds held in the index. The fund maintains a dollar-weighted average maturity consistent with that of the index, ranging between 5 and 10 years.

Risk: In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- Someone who is seeking to diversify an equity portfolio with a more conservative investment option.

A mutual fund registered under Vanguard Bond Index Funds, and managed by Vanguard Group, Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The Barclays Capital U.S. Aggregate Float Adjusted Index measures the total universe of public, investment-grade, taxable, fixed income securities in the United States—including government, corporate, and international dollar-denominated bonds, as well as mortgage-backed and asset-backed securities—all with maturities of more than one year.

Vanguard Total International Stock Index Fund Signal Shares

VRS code: 77799

Ticker: VTSGX

Objective: A Foreign Stock mutual fund; the Morningstar Category is Foreign Large Blend.

Strategy: The investment seeks to track the performance of a benchmark index that measures the investment return of stocks issued by companies located in developed and emerging markets, excluding the United States. The fund employs a “passive management”—or indexing—investment approach designed to track the performance of the MSCI® All Country World ex USA Investable Market Index, an index designed to measure equity market performance in developed and emerging markets, excluding the United States. The index includes more than 6,000 stocks of companies located in 44 countries.

Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. 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. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: N/A

Who may want to invest:

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

A mutual fund registered under Vanguard Star Funds, and managed by Vanguard Group, Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Vanguard Total Stock Market Index Fund Institutional Shares

VRS code: 92666

Ticker: VITSX

Objective: A Growth mutual fund; the Morningstar Category is Large Blend.

Strategy: The investment seeks to track the performance of a benchmark index that measures the investment return of the overall stock market. The fund employs a passive management strategy designed to track the performance of the MSCI US Broad Market Index, which consists of all the U.S. common stocks traded regularly on the New York Stock Exchange and the Nasdaq over-the-counter market. It typically holds 1,200–1,300 of the stocks in its target index.

Risk: 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. Please consult the prospectus for additional risk information specific to this fund.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the volatility associated with investing in the stock market.

A mutual fund registered under Vanguard Index Funds, and managed by Vanguard Group, Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The MSCI US Broad Market Index represents approximately 99.5% of the capitalization of the U.S. equity market. It is the aggregation of the MSCI US Investable Market 2500 and the Micro Cap Indices. The MSCI US Broad Market Index represents a greater proportion of the U.S. equity market cap than the most commonly used broad market indices.

You are not permitted to make a direct exchange from Wells Fargo Stable Return Fund to Fidelity® Money Market Trust Retirement Government Money Market Portfolio (considered "competing" funds). Before exchanging from Wells Fargo Stable Return Fund, you must first exchange to a "noncompeting" fund for 90 days. While these requirements may seem restrictive, they are typically imposed by issuers such as insurance companies, banks, or other approved financial institutions, as a condition for issuing investment contracts to retirement plans.

Wells Fargo Stable Return Portfolio Class C—Class C

VRS code: 85143

Ticker: N/A

What it is: A stable value investment option (not a mutual fund).

Goal: The stable value portfolio seeks stability of principal and consistency of returns with minimal volatility.

What it invests in: The stable value portfolio invests in financial instruments issued by highly rated companies. These include guaranteed investment contracts (GICs), security backed contracts (synthetic GICs), separate account GICs, and cash equivalents. The contracts may include investments in, but not limited to, U.S. Treasury and agency bonds, corporate bonds, mortgage-backed securities, asset-backed securities, and bond funds. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Unit price, yield and return will vary.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone seeking income without the price fluctuation of stock or bond funds.

The Wells Fargo Stable Return Portfolio is a collective trust fund organized under regulations issued by the Office of the Controller of the Currency. The fund is not insured by the FDIC, Federal Reserve Bank, nor guaranteed by Wells Fargo Bank N.A. or the plan sponsor. The fund description was provided by Wells Fargo.

The Wells Fargo Stable Return Portfolio is managed by Galliard Capital Management, a registered investment advisor and subsidiary of Wells Fargo Bank N.A.

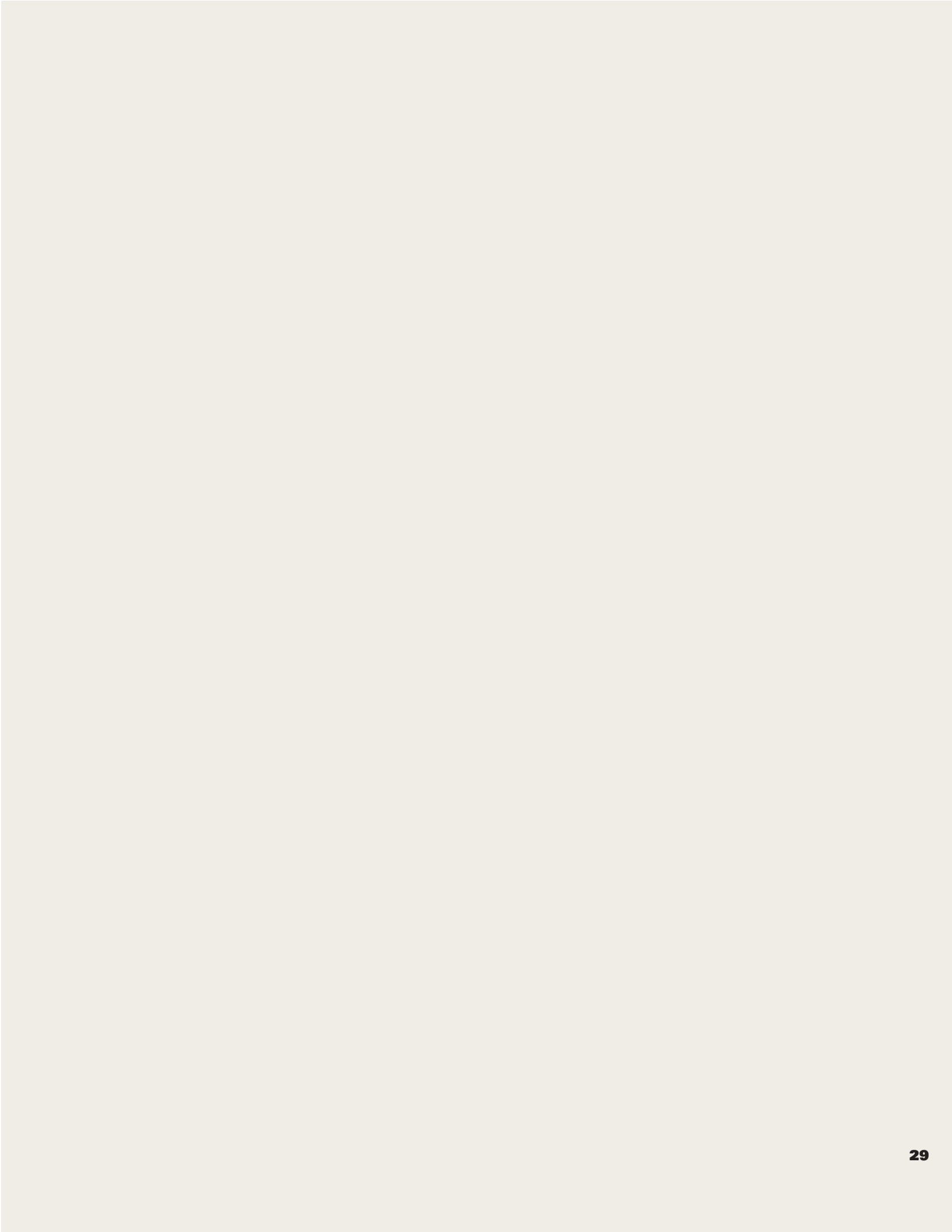
Method 2: Design a Portfolio with Core Investment Options	
Your asset allocation strategy (list percentages from page 2)	Your investment options (list percentages, names, and codes)
_____ % Stocks	_____ % _____
	_____ % _____
	_____ % _____
_____ % Bonds	_____ % _____
	_____ % _____
	_____ % _____
_____ % Short-term Investments	_____ % _____
	_____ % _____
	_____ % _____
100% Total	100% Total

Method 3: Utilize Fidelity® Portfolio Advisory Service at Work.

The plan also offers Fidelity® Portfolio Advisory Service at Work, a managed account service that lets you delegate the day-to-day management of your workplace savings plan account to professional investment managers. Fidelity’s experienced professionals evaluate the investment options available in your plan and identify a model portfolio of investments appropriate for an investor like you. The service then invests your account to align with this model portfolio and provides ongoing management of your account to address changes in the markets, your plan’s investment lineup, and changes in your personal or financial situation. With a managed account, you can take advantage of Fidelity’s resources and experience to help ensure that:

- Your investments are managed through the ups and downs of the market.
- You’re keeping your accounts aligned with your goals through annual reviews and check-ins.
- Your account is actively managed to create an opportunity for long-term gains while managing the risk associated with investing.

To see if Fidelity® Portfolio Advisory Service at Work is right for you, log on to NetBenefits® at <https://netbenefits.fidelity.com/pas> where you can easily enroll in the Service and learn more. Fidelity Portfolio Advisory Service at Work is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. **This service provides discretionary money management for a fee.** Please note that performance of the model portfolios depends on the performance of the underlying investment options. These investments are subject to the volatility of the financial markets in the U.S. and abroad, and may be subject to additional risks with investing in high-yield, small-cap, and foreign securities.



Important Form

With this guide, you'll find what you need to enroll in your 457 Plan—one of the best opportunities to save for retirement.

It's easy to start right now. Just complete the enclosed form:

Deferral Election Form

This form is your key to getting started today. Please complete and return this form to your employer.

Next Steps

When your account is established at Fidelity, you will receive a packet in the mail to help you establish your investment elections and beneficiary designation. Be sure to follow through with these steps to complete your enrollment in the plan.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 2 p.m. Mountain time, or on weekends or holidays, will receive the next available closing prices.

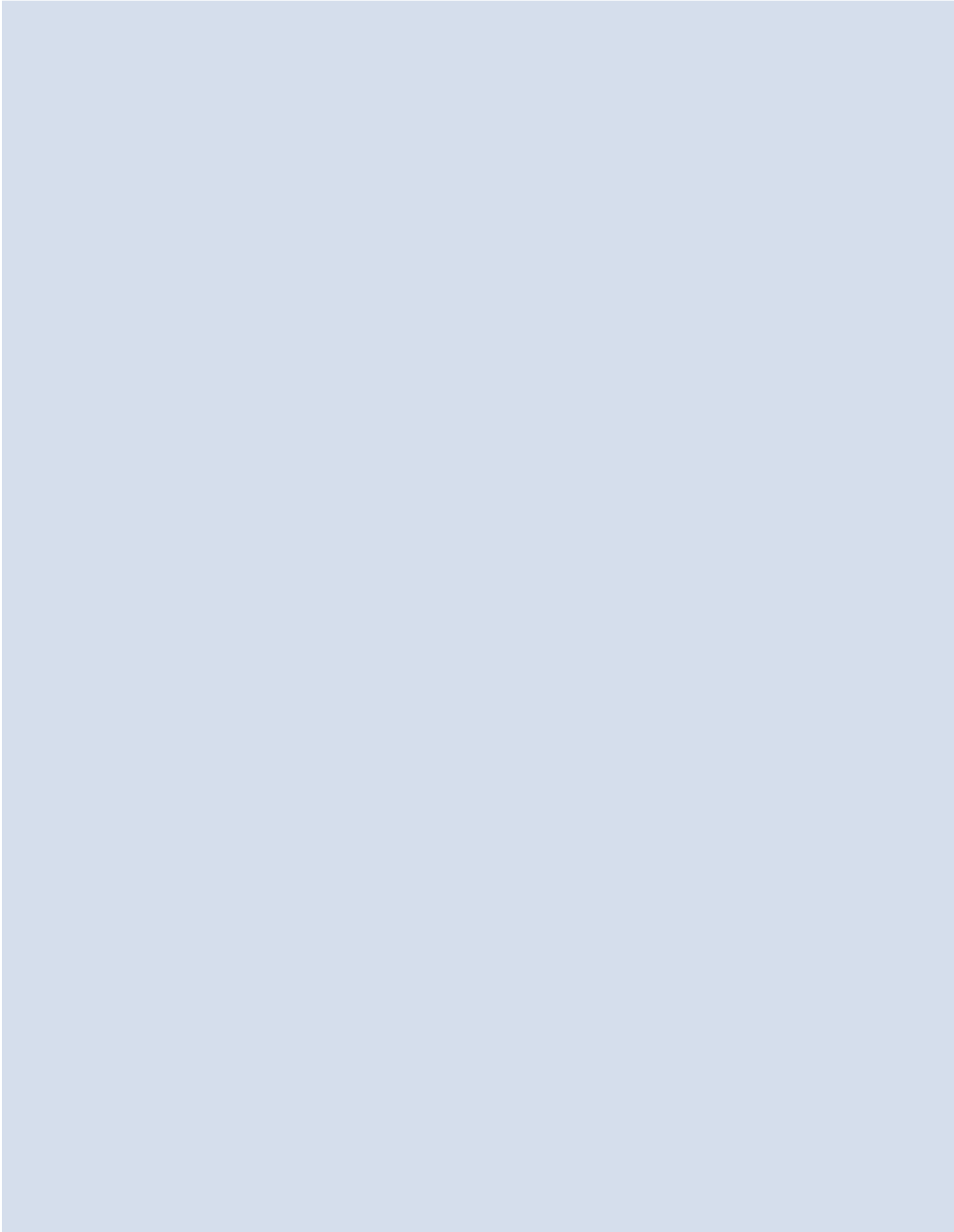
Portfolio Review is an educational tool.

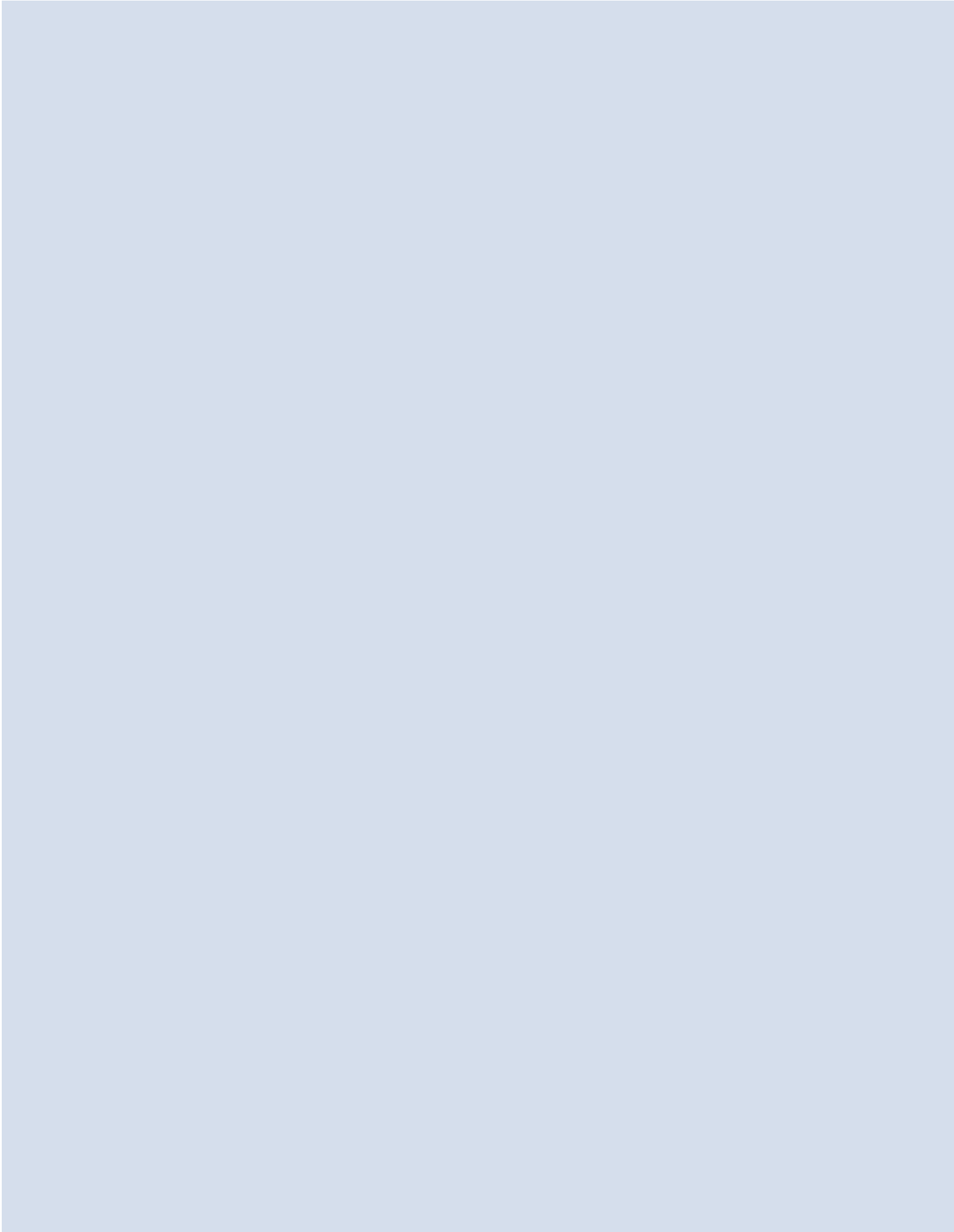
The investment options available through the plan reserve the right to modify or withdraw the exchange privilege.

This document provides only a summary of the main features of the FPPA 457 Deferred Compensation Plan, and the plan document will govern in the event of any discrepancies.

Any assets distributed from your governmental 457(b) plan will be taxed as ordinary income in the year withdrawn; if you are under age 59½ at the time of the distribution, a 10% early withdrawal penalty may apply to any amounts that were rolled into the plan from an IRA or a plan other than another governmental 457(b) plan. If the distribution is eligible to be rolled over, but is not directly rolled over to an eligible plan or IRA, 20% mandatory withholding of federal income tax applies. Federal income tax will not be withheld if an eligible plan-to-plan transfer is made to another employer's 457(b) plan that accepts the transfer. Be sure you understand the federal and state tax consequences of any distribution before you initiate one. You may want to consult your tax advisor about your situation.

It is your responsibility to select and monitor your investments to make sure they continue to reflect your financial situation, risk tolerance, and time horizon. Most investment professionals suggest that you reexamine your investment strategy at least annually or when your situation changes. In addition, you may want to consult an investment advisor regarding your specific situation.





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