



**FPPA**



# choosing

investments that are right for you

Your FPPA offers a variety of investment options. The question is, how will you know which options best suit your unique financial needs? Here's a simple, three-part strategy to help you make informed choices:

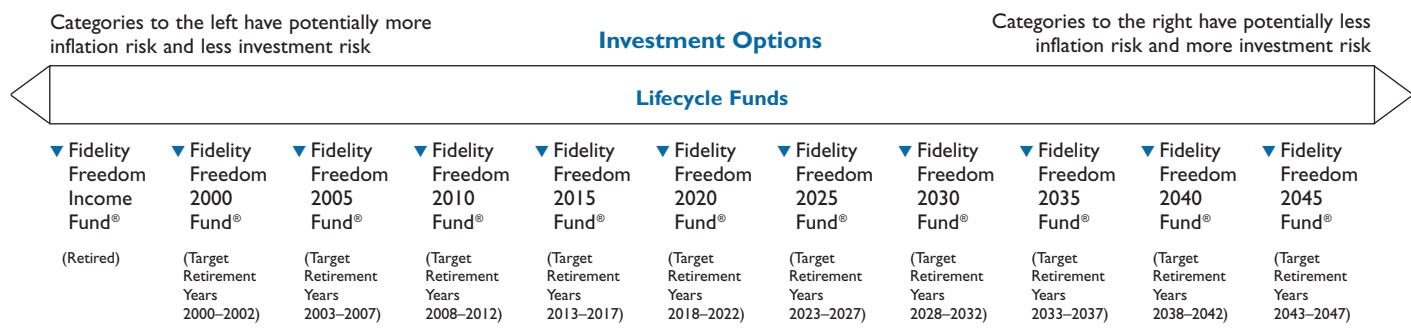
- 1. Review your plan's investment options and how they align with your investment approach.**
- 2. Select your investments.**
- 3. Select your beneficiaries.**



# I. review

## your plan's investment options and how they align with your investment approach

Your plan offers a variety of investment options for you to build your asset allocation strategy. These options represent the three major asset classes (stocks, bonds, and short-term investments). In the pages ahead, you'll find detailed information about all the investment options available to you. Please note that the investment options contained in this brochure are offered through the plan as of the date this brochure is printed, and they are subject to change.



*The lifecycle funds are represented on a separate spectrum because each investment option (except the income fund, if applicable) will gradually adjust its asset allocation to be more conservative as the investment option approaches and moves beyond its target retirement dates. Generally, those investment options with later target retirement dates have greater equity exposure and more risk than those with earlier target retirement dates.*

Categories to the left have potentially more inflation risk and less investment risk

### Investment Options

Categories to the right have potentially less inflation risk and more investment risk

Money Market/ Short-Term	Managed Income/ Stable Value	Bond	Balanced/ Hybrid	Domestic Equity			International/ Global Equity
<ul style="list-style-type: none"> <li>▼ Fidelity Retirement Government Money Market Portfolio</li> </ul>	<ul style="list-style-type: none"> <li>▼ Managed Income Portfolio</li> </ul>	<ul style="list-style-type: none"> <li>▼ Fidelity U.S. Bond Index Fund</li> <li>▼ PIMCO Total Return Fund—Institutional Class</li> </ul>	<ul style="list-style-type: none"> <li>▼ Pax World Balanced Fund—Institutional Class</li> </ul>	<p>LARGE VALUE</p> <ul style="list-style-type: none"> <li>▼ American Beacon Large Cap Value Fund<sup>SM</sup>—Institutional Class</li> </ul> <p>MID VALUE</p> <ul style="list-style-type: none"> <li>▼ Perkins Mid Cap Value Fund—Class I</li> </ul>	<p>LARGE BLEND</p> <ul style="list-style-type: none"> <li>▼ Spartan® Total Market Index Fund—Investor Class</li> <li>▼ Spartan® U.S. Equity Index Fund—Investor Class</li> </ul> <p>SMALL BLEND</p> <ul style="list-style-type: none"> <li>▼ Dreyfus/The Boston Company Small Cap Value Fund</li> </ul>	<p>LARGE GROWTH</p> <ul style="list-style-type: none"> <li>▼ Fidelity Growth Company Fund</li> </ul> <p>MID GROWTH</p> <ul style="list-style-type: none"> <li>▼ Artisan Mid Cap Fund—Investor Class</li> </ul>	<ul style="list-style-type: none"> <li>▼ Fidelity Diversified International Fund</li> </ul>

Last categorization update 9/30/2009.

*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 mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.*

### Getting started is quick and easy

Call toll free 1-866-811-6041 to receive a Service Information kit. After reviewing this important information, complete a brief Investor Profile Questionnaire over the phone with a Fidelity Representative. In the same phone call, you can sign up for the service. It's that easy!

**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](http://www.fidelity.com) for a free prospectus. Read it carefully before you invest.**

## Investment Option Descriptions

### Fidelity Freedom Income Fund®

**Fund code:** 00369

**Category:** Lifecycle Funds

**What it is:** An asset allocation mutual fund.

**Goal:** The fund is designed for those investors already in retirement. The fund seeks to provide high current income and, as a secondary objective, some capital appreciation. Additionally, it seeks to maintain a stable asset allocation from year to year.

**What it invests in:** Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. The funds' manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment-grade and/or high-yield fixed-income securities and short-term investments. Fidelity Freedom Income Fund invests approximately 40% in bond funds, 40% in mutual funds with short-term investments goals, and 20% in domestic equity funds. The fund is subject to the volatility of the financial markets, including that of equity and fixed-income investments. Fixed-income investments entail 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 the fund's target retirement date.

### Fidelity Freedom 2000 Fund®

**Fund code:** 00370

**Category:** Lifecycle Funds

**What it is:** An asset allocation mutual fund.

**Goal:** The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**What it invests in:** Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10–15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2000 Fund invests approximately 22% in domestic equity funds, 38% in bond funds, and 40% in short-term investment mutual funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus, and annual and semi-annual reports. The fund's manager selects underlying

funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment-grade and/or high-yield fixed-income securities and short-term investments. The investment risk of this fund changes over time as its asset allocation changes. The fund is 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 fund's target date.

### Fidelity Freedom 2005 Fund®

**Fund code:** 01312

**Category:** Lifecycle Funds

**What it is:** An asset allocation mutual fund.

**Goal:** The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**What it invests in:** Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10–15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2005 Fund invests approximately 38% in domestic equity funds, 8% in international equity funds, 38% in bond funds, and 17% in short-term investment mutual funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus, and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment-grade and/or high-yield fixed-income securities and short-term investments. The investment risk of this fund changes over time as its asset allocation changes. The fund is 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 fund's target date.

### **Fidelity Freedom 2010 Fund®**

**Fund code:** 00371

**Category:** Lifecycle Funds

**What it is:** An asset allocation mutual fund.

**Goal:** The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**What it invests in:** Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10–15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2010 Fund invests approximately 40% in domestic equity funds, 10% in international equity funds, 40% in bond funds, and 11% in short-term investment mutual funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus, and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment-grade and/or high-yield fixed-income securities and short-term investments. The investment risk of this fund changes over time as its asset allocation changes. The fund is 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 fund's target date.

### **Fidelity Freedom 2015 Fund®**

**Fund code:** 01313

**Category:** Lifecycle Funds

**What it is:** An asset allocation mutual fund.

**Goal:** The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**What it invests in:** Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10–15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2015 Fund invests approximately 42% in domestic equity funds, 10% in international equity funds, 39% in bond funds, and 9% in short-term investment mutual funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus, and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment-grade and/or high-yield fixed-income securities and short-term investments. The investment risk of this fund changes over time as its asset allocation changes. The fund is 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 fund's target date.

### **Fidelity Freedom 2020 Fund®**

**Fund code:** 00372

**Category:** Lifecycle Funds

**What it is:** An asset allocation mutual fund.

**Goal:** The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**What it invests in:** Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10–15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2020 Fund invests approximately 51% in domestic equity funds, 13% in international equity funds, 34% in bond funds, and 2% in short-term investment mutual funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus, and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment-grade and/or high-yield fixed-income securities and short-term investments. The investment risk of this fund changes over time as its asset allocation changes. The fund is 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 fund's target date.

### **Fidelity Freedom 2025 Fund®**

**Fund code:** 01314

**Category:** Lifecycle Funds

**What it is:** An asset allocation mutual fund.

**Goal:** The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**What it invests in:** Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10–15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2025 Fund invests approximately 56% in domestic equity funds, 14% in international equity funds, and 31% in bond funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus, and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment-grade and/or high-yield fixed-income securities and short-term investments. The investment risk of this fund changes over time as its asset allocation changes. The fund is 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 fund's target date.

### **Fidelity Freedom 2030 Fund®**

**Fund code:** 00373

**Category:** Lifecycle Funds

**What it is:** An asset allocation mutual fund.

**Goal:** The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**What it invests in:** Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10–15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2030 Fund invests approximately 62% in domestic equity funds, 16% in international equity funds, and 23% in bond funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus, and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment-grade and/or high-yield fixed-income securities and short-term investments. The investment risk of this fund changes over time as its asset allocation changes. The fund is 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 fund's target date.

### **Fidelity Freedom 2035 Fund®**

**Fund code:** 01315

**Category:** Lifecycle Funds

**What it is:** An asset allocation mutual fund.

**Goal:** The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**What it invests in:** Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10–15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2035 Fund invests approximately 66% in domestic equity funds, 17% in international equity funds, and 18% in bond funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus, and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment-grade and/or high-yield fixed-income securities and short-term investments. The investment risks of this fund changes over time as its asset allocation changes. The fund is 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 fund's target date.

## **Fidelity Freedom 2040 Fund®**

**Fund code:** 00718

**Category:** Lifecycle Funds

**What it is:** An asset allocation mutual fund.

**Goal:** The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**What it invests in:** Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10–15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2040 Fund invests approximately 67% in domestic equity funds, 17% in international equity funds, and 16% in bond funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus, and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment-grade and/or high-yield fixed-income securities and short-term investments. The investment risks of this fund changes over time as its asset allocation changes. The fund is 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 fund's target date.

## **Fidelity Freedom 2045 Fund®**

**Fund code:** 01617

**Category:** Lifecycle Funds

**What it is:** An asset allocation mutual fund.

**Goal:** The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

**What it invests in:** Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10–15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2045 Fund invests approximately 68% in domestic equity funds, 17% in international equity funds, and 15% in bond funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus, and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment-grade and/or high-yield fixed-income securities and short-term investments. The investment risk of this fund changes over time as its asset allocation changes. The fund is 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 fund's target date.

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

*The percentages represent anticipated target asset allocation at September 30, 2009.*

*Total allocations may sometimes be over or under 100% due to rounding.*

*The investment risk of each Fidelity Freedom Fund changes over time as its asset allocation changes. The funds 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 fund's target dates.*

## **Fidelity Retirement Government Money Market Portfolio**

**Fund code:** 00631

**Category:** Money Market (or Short Term)

**What it is:** A money market mutual fund.

**Goal:** Seeks to provide as high a level of current income as is consistent with the preservation of principal and liquidity.

**What it invests in:** Primarily invests at least 80% of its assets in U.S. Government securities and repurchase agreements for those securities. The fund may also enter into reverse repurchase agreements. Fidelity Management & Research Company (FMR) complies with industry-standard requirements for money market funds regarding quality, maturity, and diversification of the fund's investments. *An investment in this portfolio is not guaranteed or insured by the FDIC or any other government agency. Although this money market fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in this fund.* Yield will vary.

## **Managed Income Portfolio**

**Fund code:** 00632

**Category:** Managed Income (or Stable Value)

**What it is:** A stable value fund (not a mutual fund). It is a commingled pool of the Fidelity Group Trust for Employee Benefit Plans and is managed by Fidelity Management Trust Company (FMTC).

**Goal:** Seeks to preserve your principal investment while earning interest income. MIP will try to maintain a stable \$1 unit price, but it cannot guarantee that it will be able to do so. The yield of MIP will fluctuate.

**What it invests in:** MIP invests in investment contracts (wrap contracts) issued by insurance companies and other financial institutions, fixed income securities, and money market funds to provide daily liquidity. Investment contracts are designed to permit the use of book value accounting to maintain a constant \$1 unit price and to provide for the payment of participant-directed withdrawals and exchanges at book value (principal and interest accrued to date) during the term of the investment contracts. However, withdrawals prompted by certain events (e.g., termination of MIP, changes in laws or regulations) may be paid at market value, which may be less than book value. Wrap contracts are purchased in conjunction with an investment by MIP in fixed income securities, which may include, but are not limited to, U.S. Treasury and agency bonds, corporate bonds, mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, and bond funds. MIP may also invest in futures contracts, option contracts, and swap agreements. FMTC, as investment manager and trustee of the Fidelity Group Trust for Employee Benefit Plans, has claimed an exemption from registration under the Commodity Exchange Act and is not subject to registration or regulation under the Act. There is no immediate recognition of investment gains and losses on the fixed income securities. Instead, gains and losses are recognized over time

by adjusting the interest rate credited to MIP under the wrap contracts. All investment contracts and fixed income securities purchased for MIP must satisfy FMTC's credit quality standards. The investment contract and fixed income security commitments are backed solely by the financial resources of the issuer. Although MIP seeks to maintain a stable \$1 unit price, it is possible to lose money by investing in MIP. MIP's yield will fluctuate.

*An investment in MIP is not insured or guaranteed by FMTC, the plan sponsor, the FDIC, or any other government agency.*

## **Fidelity U.S. Bond Index Fund**

**Fund code:** 00651

**Category:** Bond

**What it is:** An income mutual fund.

**Goal:** Seeks to provide investment results that correspond to the total return of the bonds in the Barclays Capital U.S. Aggregate Bond Index.

**What it invests in:** Primarily invests at least 80% of its assets in bonds included in the Barclays Capital U.S. Aggregate Bond Index. In general, bond prices rise when interest rates fall, and vice versa. This effect is usually more pronounced for longer-term securities. Share price and return will vary.

*The Barclays Capital U.S. Aggregate Bond Index is an unmanaged market value-weighted index of investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities, with maturities of one year or more.*

## **PIMCO Total Return Fund—Institutional Class**

**Fund code:** 99622

**Category:** Bond

**What it is:** A bond mutual fund.

**Goal:** Seeks to provide maximum total return, consistent with preservation of capital and prudent investment management.

**What it invests in:** All types of bonds, including U.S. government, corporate, mortgage, and foreign. While the fund maintains an average portfolio duration of three to six years (approximately equal to an average maturity of five to 12 years), investments may also include short- and long-maturity bonds. Duration estimates how much a bond's price fluctuates with changes in comparable interest rates. Other factors can also influence a bond fund's performance and share price. In general, the bond market is volatile; bond prices rise when interest rates fall, and vice versa. This effect is usually more pronounced for longer-term securities. Share price, yield, and return will vary.

*Managed by Pacific Investment Management Company, which provided the description for this fund.*

### **Pax World Balanced Fund—Institutional Class**

**Fund code:** 18990

**Category:** Balanced/Hybrid

**What it is:** A balanced mutual fund.

**Goal:** The Fund's primary investment objective is to seek income and conservation of principal. As a secondary investment objective, the Fund seeks long-term growth of capital.

**What it invests in:** The Fund expects to invest approximately 60% of its assets in equity securities (such as common stocks, preferred stocks, and securities convertible into common or preferred stocks) and 40% of its assets in debt securities (including but not limited to debt securities convertible into equity securities). The Fund may invest up to 45% of its assets in securities of non-U.S. issuers, including American Depositary Receipts ("ADRs"), and no more than 25% of its assets in securities of non-U.S. issuers other than ADRs. The Fund's investments in securities of non-U.S. issuers may include investments in emerging markets. Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation. Share price, yield, and return will vary.

*Managed by Pax World Management Corp., which provided the description for this fund.*

### **American Beacon Large Cap Value Fund<sup>SM</sup>—Institutional Class**

**Fund code:** 48148

**Category:** Domestic Equity—Large Value

**What it is:** A domestic equity mutual fund.

**Goal:** Seeks to provide long-term capital appreciation and current income.

**What it invests in:** Primarily invests at least 80% of the Fund's net assets in equity securities of large market capitalization U.S. Companies. These companies will generally have market capitalizations similar to market capitalizations of the companies in the Russell 1000<sup>®</sup> Index at the time of investment. The Fund will seek to identify securities that the sub-advisers believe to be undervalued. Securities will be selected that are believed to have above-average earnings growth potential and are also selling at a discount to the market. Share price and return will vary.

*Managed by American Beacon Advisors, Inc., which provided the description for this Fund.*

*The Manager currently allocates the fund's assets among four investment advisers: Barrow, Hanley, Mewbinney & Strauss, Inc., Brandywine Asset Management, LLC, Hotchkis and Wiley Capital Management, LLC and Metropolitan West Capital Management, LLC.*

*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.*

### **Spartan<sup>®</sup> Total Market Index Fund—Investor Class**

**Fund code:** 00397

**Category:** Domestic Equity—Large Blend

**What it is:** An index mutual fund.

**Goal:** Seeks to provide investment results that correspond to the total returns of a broad range of U.S. stocks.

**What it invests in:** Normally invests at least 80% of its assets in common stocks included in the Wilshire 5000 Total Market Index, which represents the performance of a broad range of U.S. stocks. If you sell any of your shares after holding them for less than 90 days, the fund will deduct a short-term trading fee from your account equal to 0.50% of the value of the shares sold. Share price and return will vary.

*The Wilshire 5000 Total Market Index (Wilshire 5000) is an unmanaged, market capitalization-weighted index of approximately 7,000 U.S. equity securities and includes reinvestment of dividends.*

### **Spartan<sup>®</sup> U.S. Equity Index Fund—Investor Class**

**Fund code:** 00650

**Category:** Domestic Equity—Large Blend

**What it is:** An index mutual fund.

**Goal:** Seeks to provide investment results that correspond to the total return (i.e., the combination of capital changes and income) performance of common stocks publicly traded in the United States.

**What it invests in:** Normally invests at least 80% of its assets in common stocks included in the S&P 500<sup>®</sup> Index, which broadly represents the performance of common stocks publicly traded in the United States. Share price and return will vary.

*The S&P 500<sup>®</sup> Index is a registered service mark of The McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Corporation and its affiliates. It is an unmanaged index of the common stock prices of 500 widely held U.S. stocks that includes the reinvestment of dividends.*

### **Fidelity Growth Company Fund**

**Fund code:** 00025

**Category:** Domestic Equity—Large Growth

**What it is:** A growth mutual fund.

**Goal:** Seeks to provide capital appreciation.

**What it invests in:** Primarily invests in common stocks. The fund invests in companies that the manager believes have above-average growth potential. The fund may invest in securities of domestic and foreign issuers. Share price and return will vary.

### **Perkins Mid Cap Value Fund—Class I**

**Fund code:** 85101

**Category:** Domestic Equities—Mid Value

**What it is:** A domestic equities mutual fund.

**Goal:** Seeks to provide capital appreciation.

**What it invests in:** Primarily invests in common stocks selected for their capital appreciation potential. In pursuing that goal, the Fund primarily invests in the common stocks of mid-sized companies whose stock prices are believed to be undervalued. The Fund invests, under normal circumstances, at least 80% of its assets in equity securities of mid-sized 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. This average is updated monthly. The market capitalizations within the index will vary, but as of September 30, 2008 they ranged from approximately \$1.6 billion to \$16.7 billion. Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Share price and return will vary.

*Managed by Janus Capital, who provided the description for this 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.*

### **Artisan Mid Cap Fund—Investor Class**

**Fund code:** 22185

**Category:** Domestic Equity—Mid Growth

**What it is:** A domestic equity mutual fund.

**Goal:** Seeks maximum long-term capital growth.

**What it invests in:** Primarily invests in a diversified portfolio of stocks of mid-sized U.S. companies that the investment manager identifies as well positioned for long-term growth, reasonably priced by the market and at an early stage in their profit cycle. Artisan Mid Cap Fund seeks companies that the manager believes hold an established franchise and that demonstrate strong growth characteristics. Under normal market conditions, the fund invests at least 80% of its net assets in the common stocks of medium-sized companies, and the fund defines a medium-sized company as one with a market capitalization larger than the smallest company in the Russell Midcap® Index and no higher than three times the weighted average market capitalization of companies in the index. The fund generally maintains median and weighted average market capitalizations of less than \$10 billion. Investments in mid-sized companies may involve greater risks than those in larger, better-known companies, but may be less volatile than investments in smaller companies. Share price and return will vary.

*Managed by Artisan Partners Limited Partnership, which provided the description for this 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.*

### **Dreyfus/The Boston Company Small Cap Value Fund**

**Fund code:** 48195

**Category:** Domestic Equities—Small Blend

**What it is:** A domestic equity mutual fund.

**Goal:** Seeks to provide long-term growth of capital.

**What it invests in:** Primarily invests at least 80% of net assets in equity securities of small cap U.S. companies. The fund focuses on companies with total market capitalizations within the range of capitalizations of the companies in the Russell 2000 Index. The fund will seek to invest in companies which the adviser believes are trading at prices below their intrinsic value. Investments in smaller companies may involve greater risks than those in larger, more well known companies. Share price and return will vary.

*Managed by The Boston Company Asset Management LLC, which provided the description for this fund.*

*The Russell 2000 Index is an unmanaged market capitalization-weighted index of 2,000 small company stocks.*

### **Fidelity Diversified International Fund**

**Fund code:** 00325

**Category:** International/Global

**What it is:** A growth mutual fund that invests internationally.

**Goal:** Seeks to provide capital growth.

**What it invests in:** Primarily invests in common stocks of foreign companies. Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation. If you sell any of your shares after holding them for less than 30 days, the fund will deduct a short-term trading fee from your account equal to 1% of the value of the shares sold. Share price and return will vary.

*You are not permitted to make a direct exchange from Managed Income Portfolio to Fidelity Retirement Government Money Market Portfolio (considered “competing” funds). Before exchanging from Managed Income Portfolio, 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.*

## Characteristics of the Investment Options

### Asset Allocation/Lifecycle

Asset allocation funds seek to provide a return to their investors through the active allocation of assets among stocks, bonds, and short-term instruments. These are designed for investors who do not wish to go through the exercise of picking several funds from the three asset classes themselves, but still wish to diversify among stocks, bonds, and short-term investments. Some asset allocation funds maintain a neutral mix or a range of allocations for each asset class and may shift the assets in response to market conditions. Others, such as Lifecycle funds, may gradually shift their asset allocations to become less concentrated in equities and more concentrated in fixed-income or short-term investments as the investor's need for the money grows closer. Funds that invest more of their assets in bonds or short-term securities should have less volatility, and potentially lower returns over time, than funds that invest greater portions of their assets in stocks. Diversification does not ensure a profit or guarantee against loss.

### Money Market/Short-Term

Money market funds seek to provide high stability of principal while seeking a moderate level of current income. They typically invest in highly liquid, low-risk, short-term debt securities of agencies of the U.S. government, banks, and corporations. Primarily utilizing short-term investments, money market mutual funds seek to maintain a constant share price, although the yield may fluctuate. Because the price of each share tends to stay at \$1, investors often use them to temporarily hold money to be invested later.

*An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in these funds.*

### Managed Income/Stable Value

A managed income or stable value fund is a type of fixed-income investment option typically available to participants in defined contribution plans. The primary objective of this type of fund is to preserve principal invested while providing a competitive level of income over time. The fund pursues these objectives by investing in short- and medium-term debt instruments such as U.S. Treasury bonds, corporate bonds, mortgage-backed securities, asset-backed securities, and other debt securities, and by using insurance company or bank wrap agreements, which serve to aid in maintaining the stable unit price. This unit price is not guaranteed, however, and the yield of this type of investment will fluctuate over time dependant on market conditions. Because a managed income or stable value fund will typically invest in longer-term investments than would a money market fund, they may potentially offer higher long-term returns. These investment options are not SEC-registered mutual funds.

### Bond

Bond funds seek to provide a level of current income by investing primarily in debt securities. Bond funds are typically made up of individual bonds within a specified range of maturity, credit quality, and type of issuer. Bond funds may invest in government bonds, corporate bonds, mortgage and asset-backed securities, and other debt instruments, or a combination of these. In general, the bond market is volatile and bond funds entail interest rate risk (as interest rates rise, bond prices usually fall, and vice versa). This effect is usually more pronounced for longer-term securities. Bond funds also entail the risk of issuer default, issuer credit risk, and inflation risk. Some bond funds hold foreign debt securities or securities which may involve more risk than other similar investments based on ratings assigned by organizations such as Moody's and Standard & Poor's. Most bond funds pay regular income; however, the amount of each payment varies with market conditions and changes in fund holdings as does the fund's value per unit. A bond fund may not provide the amount of income originally anticipated, especially during periods of extreme market fluctuations; however, its share price may/tends to fluctuate less than that of a stock fund.

### Balanced/Hybrid

Balanced or hybrid funds typically maintain a mixed portfolio of bonds, preferred stocks, common stocks, and money market instruments. Balanced/Hybrid funds provide investors with a more conservative investment approach than a pure stock fund and a more aggressive approach than a pure bond fund. These funds tend to focus on providing a level of current income to their investors while providing the opportunity for capital appreciation via the stock components of the portfolio. By investing in a combination of stocks and bonds, investors can benefit from the long-term growth potential of stocks, as well as the lower level of volatility associated with bonds.

### Growth

Growth funds pursue capital appreciation by investing primarily in equity securities. Current income, if considered at all, is a secondary concern. Growth funds typically seek to provide capital appreciation over the long-term and try to profit from increases in the prices of stock they hold rather than from income provided by dividends. Some growth funds are broad-based, meaning that they have a wide range of stocks and sectors in which they can invest, others have a narrower focus, such as a small-cap or specific industry-focused fund. Growth funds are usually more volatile than more conservative bond or money market funds, and may react dramatically to changes in market conditions and other company, political, and economic news. Funds with a narrower focus are potentially more volatile than funds that are diversified among industries or sectors. Investments in smaller companies may involve greater risk than those of larger, more well-known companies.

### Growth & Income

Growth and income funds seek to provide a combination of current income and capital appreciation. These funds normally invest a majority of their assets in stocks or other equity securities for long-term growth with a focus on those that are expected to provide regular dividend income. Some growth and income funds are weighted more heavily toward growth, others toward income, although typically growth of capital and current income are near-equal objectives for many of these funds. Investments are typically selected for both appreciation potential and dividend-paying ability. These types of investments tend to be less volatile than more aggressive, pure equity funds, and may therefore offer more conservative returns. Some growth and income funds may also invest in debt securities to provide additional income, including potentially investing in lower quality debt securities.

### Domestic Equity

Growth mutual funds seek to provide capital appreciation over the long-term. These funds normally invest primarily in common stocks. These funds try to make money from increases in the prices of stock they hold rather than from dividends. However, over time these funds have the potential to offer higher returns. Some growth funds are broad-based, meaning that they have a wide range of stocks and industries in which they can invest. Others have a narrower focus—for example, they may invest in a particular type of stock, such as small-cap or cyclical stocks, or use a specialized approach to stock selection, such as investing only in stocks that are currently underpriced. Growth funds are more volatile than more conservative income or money market funds and generally reflect changes in market conditions and other company, political, and economic news. Funds with a narrow focus are potentially more volatile than funds that are diversified among many industries or sectors. Investments in smaller companies may involve greater risk than those of larger, more well-known companies.

*See below for small, mid-, and large-cap descriptions.*

## Characteristics of the Investment Options

### International/Global Equity

International funds invest assets in securities whose primary trading markets are outside the United States, while global equity funds typically invest in securities within the domestic U.S. market as well as worldwide. Some of these funds diversify their investments across a broad range of markets and securities, while others may target a particular country or region or a particular sector, such as technology stocks. Targeted funds are generally more volatile than broadly diversified funds. Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation.

### Specialty

Specialty funds typically invest entirely, or predominantly, in a single sector or industry within the overall market. Sector funds tend to be riskier and more volatile than the broad market because they are less diversified. The risk level of a sector fund is typically directly related to the risk level of the specific underlying sector. Some investors choose sector funds when they believe that a specific sector will outperform the overall market, while others choose sector funds to complement other holdings in a portfolio. Some common sector funds include financial services funds, gold and precious metals funds, health care funds, and real estate funds, but sector funds exist for just about every sector.

### Company Stock

One option widely available within defined contribution plans is the ability to invest in the company stock of your employer. Over-concentration in any individual stock may be especially risky when those shares are your employer's because both your current income and a significant portion of your long-term savings may ride on the fate of one company.

### Domestic Equity—Morningstar Category Descriptions

#### Large Value

These funds invest primarily in large U.S. stocks that are value-oriented. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large-cap. Value is defined based on a strong value style (low price ratios and high dividend yields) and a weak growth style (low growth rates for earnings, sales, book value, and cash flow). The share price of a stock fund will fluctuate in response to the activities of individual companies within the fund, as well as to general market and economic conditions. Large capitalization companies may have less growth potential than smaller companies and may be able to react less quickly to changes in the marketplace, although they generally offer less volatility than smaller companies.

#### Large Blend

These funds invest in a variety of large U.S. stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large-cap. The blend style is assigned to funds where neither growth nor value characteristics predominate. The share price of a stock fund will fluctuate in response to the activities of individual companies within the fund, as well as to general market and economic conditions. Large capitalization companies may have less growth potential than smaller companies and may be able to react less quickly to changes in the marketplace, although they generally offer less volatility than smaller companies.

#### Large Growth

These funds invest primarily in large U.S. stocks that are growth-oriented. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large-cap. Growth is defined based on a strong growth style (high growth rates for earnings, sales, book value, and cash flow) and a weak value style (high price ratios and low dividend yields). The share price of a stock fund will fluctuate in response to the activities of individual companies within the fund, as well as to general market and economic conditions. Large capitalization companies may have less growth potential than smaller companies and may be able to react less quickly to changes in the marketplace, although they generally offer less volatility than smaller companies.

#### Mid Value

These funds invest primarily in mid-cap U.S. stocks that are value-oriented. Stocks that fall between 70% and 90% of the capitalization of the U.S. equity market are defined as mid-cap. Value is defined based on a strong value style (low price ratios and high dividend yields) and a weak growth style (low growth rates for earnings, sales, book value, and cash flow). The share price for this type of fund may be volatile, as investments in mid-sized companies may involve greater risk than those in larger, more well-known companies, but may be less volatile than investments in smaller companies.

#### Mid Blend

These funds invest in a variety of mid-cap U.S. stocks. Stocks that fall between 70% and 90% of the capitalization of the U.S. equity market are defined as mid-cap. The blend style is assigned to funds where neither growth nor value characteristics predominate. The share price for this type of fund may be volatile, as investments in mid-sized companies may involve greater risk than those in larger, more well-known companies, but may be less volatile than investments in smaller companies.

#### Mid Growth

These funds invest primarily in mid-cap U.S. stocks that are growth-oriented. Stocks that fall between 70% and 90% of the capitalization of the U.S. equity market are defined as mid-cap. Growth is defined based on a strong growth style (high growth rates for earnings, sales, book value, and cash flow) and a weak value style (high price ratios and low dividend yields). The share price for this type of fund may be volatile, as investments in mid-sized companies may involve greater risk than those in larger, more well-known companies, but may be less volatile than investments in smaller companies.

#### Small Value

These funds invest primarily in small U.S. stocks that are value oriented. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small-cap. Value is defined based on a strong value style (low price ratios and high dividend yields) and a weak growth style (low growth rates for earnings, sales, book value, and cash flow). The share price of a stock fund will fluctuate in response to the activities of individual companies within the fund, as well as to general market and economic conditions. The securities of small, less well-known companies may be more volatile than those of larger companies, although they may potentially offer higher long-term returns.

#### Small Blend

These funds invest in a variety of small U.S. stocks. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small-cap. The blend style is assigned to funds where neither growth nor value characteristics predominate. The share price of a stock fund will fluctuate in response to the activities of individual companies within the fund, as well as to general market and economic conditions. The securities of small, less well-known companies may be more volatile than those of larger companies, although they may potentially offer higher long-term returns.

#### Small Growth

These funds invest primarily in small U.S. stocks that are growth oriented. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small-cap. Growth is defined based on a strong growth style (high growth rates for earnings, sales, book value, and cash flow) and a weak value style (high price ratios and low dividend yields). The share price of a stock fund will fluctuate in response to the activities of individual companies within the fund, as well as to general market and economic conditions. The securities of small, less well-known companies may be more volatile than those of larger companies, although they may potentially offer higher long-term returns.

## 2. **select** your investments

After you have reviewed your investment choices, choose the options that best meet your investment objectives and strategies. Follow the instructions on “How to Enroll” provided by your workplace savings plan. When you contact Fidelity to choose your investment options, be sure to use the investment option codes listed in this brochure that correspond to the options you want to invest in.

### **Additional Help**

**Need additional help determining your investment strategy?** Mutual fund prospectuses and annual and semiannual reports are available if you're looking for investment objectives and strategies, fees and expenses, holdings, historical performance, and benchmark indexes. Annual and semiannual reports issued by investment options contain important information about an investment option's investment objective, historical performance, and expenses, as well as the portfolio manager's investment outlook. You have the option of reviewing reports for the Fidelity and non-Fidelity investment options you own at [www.fidelity.com/atwork](http://www.fidelity.com/atwork), or you can receive paper copies by mail. If you don't already receive paper copies and would like to, or to request an individual report or prospectus, please call a Fidelity Retirement Services Representative at **1-800-343-0860**.

Visit Fidelity's Web site at [www.fidelity.com/atwork](http://www.fidelity.com/atwork) to utilize Fidelity's interactive planning tools and calculators, or visit the Fidelity e-Learning® section for self-paced interactive workshops to help you make the most of your retirement plan.

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.

### **Changing Investments**

You may request exchanges between investment options any business day as determined by the New York Stock Exchange. Request exchanges in your account on NetBenefits® at [www.fidelity.com/atwork](http://www.fidelity.com/atwork) or by calling a Fidelity Retirement Services Representative at **1-800-343-0860**, Monday through Friday, from 6 a.m. to 10 p.m. Mountain time. TTY service for the hearing impaired can be accessed at 1-800-259-9743, Monday through Friday, from 6 a.m. to 10 p.m. Mountain time.

### **Questions?**

If you need more assistance, a Fidelity Retirement Services Representative can help. Call **1-800-343-0860**, Monday through Friday, from 6 a.m. to 10 p.m. Mountain time. TTY service for the hearing impaired can be accessed at 1-800-259-9743, Monday through Friday, from 6 a.m. to 10 p.m. Mountain time.

### 3. **select** your beneficiaries

Once you have established your account with Fidelity and if you have not already selected your beneficiaries, or 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,<sup>®</sup> offers a straightforward, convenient process that takes just minutes. Simply log on to NetBenefits<sup>®</sup> at [www.fidelity.com/atwork](http://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 your beneficiary on your accounts with Fidelity, and you must contact FPPA directly to change your beneficiary for any of your FPPA-related benefits.

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**or visit**  
**[www.fidelity.com/atwork](http://www.fidelity.com/atwork)**

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*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.*

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

*Fidelity Management & Research Company manages Fidelity mutual funds.*



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