



FPPA



choosing

investments that are right for you

Your FPPA plans offer 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:

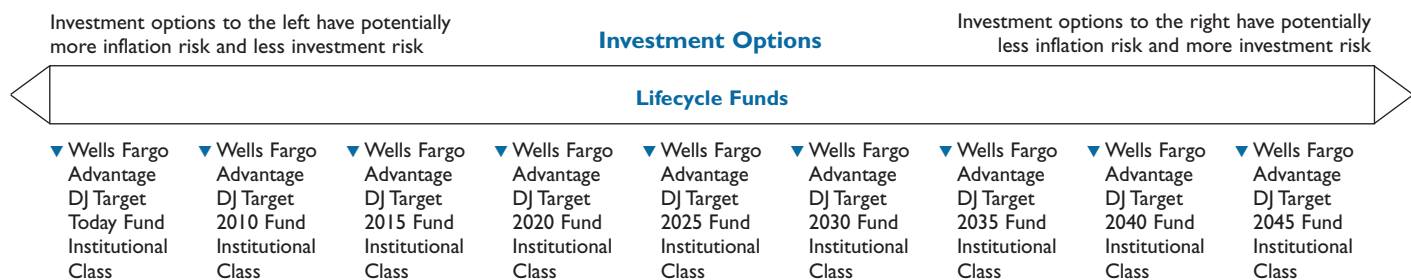
- 1. Review your plan's investment options and how they align with your investment approach.**
- 2. Select your investments.**
- 3. Select your beneficiaries.**



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.



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, commodity-linked, and foreign securities. Principal invested is not guaranteed at any time, including at or after the investments' target dates.

Investment options to the left have potentially more inflation risk and less investment risk

Investment Options

Investment options 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"> ▼ Fidelity® Money Market Trust Retirement Government Money Market Portfolio 	<ul style="list-style-type: none"> ▼ Wells Fargo Stable Return Portfolio 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 	<p>LARGE VALUE</p> <ul style="list-style-type: none"> ▼ American Beacon Large Cap Value Fund—Institutional Class <p>MID VALUE</p> <ul style="list-style-type: none"> ▼ Perkins Mid Cap Value Fund—Class I 	<p>LARGE BLEND</p> <ul style="list-style-type: none"> ▼ Vanguard Total Stock Market Index Fund Institutional Shares <p>SMALL BLEND</p> <ul style="list-style-type: none"> ▼ Dreyfus/The Boston Company Small Cap Value Fund—Class I ▼ Gabelli Small Cap Growth Fund Class I 	<p>LARGE GROWTH</p> <ul style="list-style-type: none"> ▼ Fidelity Growth® Company Fund—Class K <p>MID GROWTH</p> <ul style="list-style-type: none"> ▼ 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 12/31/2010.

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 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 for a free prospectus or, if available, a summary prospectus. Read it carefully before you invest.

Investment Option Descriptions

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 that 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 that 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 that 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.

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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 that 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.

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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 that 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 that 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 that 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 that 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 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 that 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.

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.

Wells Fargo Stable Return Portfolio—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..

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

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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, 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 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 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,[®] 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 you 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.

Need help?
We've got answers.
Call 1-800-343-0860
or visit
www.fidelity.com/atwork

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.



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