Invest in your retirement—and yourself—today, with help from the TSRI TSA Plan and Fidelity.
Dear Scripps Research Institute employee:

Your TSA Plan offers a convenient, tax-advantaged way to save for retirement.

**Benefit from:**

**Matching Contributions.** Your company helps your contributions grow through a generous employer match of up to 50% on the first 6% of pay contributed annually*—it’s like getting "free" money. That’s why it makes good financial sense to take advantage of this great benefit today! Please note, you must be a Cash Balance Retirement Plan participant in order to be eligible to receive an Employer Matching Contribution. Employer matching contributions are subject to the provisions of the plan.

**Tax savings now.** Your pretax contributions are deducted from your pay before income taxes are taken out. This means that you may actually lower the amount of current income taxes withheld each period. It could mean more money in your take-home pay versus saving money in a taxable account.

**Convenience.** Your contributions are automatically deducted regularly from your paycheck.

**Tax-deferred savings opportunities.** You pay no taxes on any earnings until you withdraw them from your account, enabling you to keep more of your money working for you now.

**Investment options.** You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

**Catch-up contributions.** If you make the maximum contribution to your plan account, and you are 50 years of age or older during the calendar year, you can make an additional “catch-up” contribution of $5,500 in 2011.

**Portability.** You can roll over eligible savings from a previous employer into this Plan. You can also take your plan vested account balance with you if you leave TSRI.

To learn more about what your plan offers, see “Frequently asked questions about your plan” later in this guide.

Sincerely,

TSRI

Enroll in your plan and invest in yourself today.
Frequently asked questions about your plan.

Here are answers to questions you may have about the key features, benefits, and rules of your plan.

How do I enroll in the Plan?
Log on to Fidelity NetBenefits® at www.fidelity.com/atwork or call the Fidelity Retirement Benefits Line at 1-800-343-0860 to enroll in the Plan.

What are the IRS contribution limits?
If you are under age 50, the IRS contribution limit for 2011 is $16,500. If you will be at least age 50 during the year, your plan may allow you to defer an additional $5,500 as catch-up contributions.

When is my enrollment effective?
Your enrollment becomes effective once you elect a deferral amount, which initiates deduction of your contributions from your pay. These salary deductions will generally begin with your next pay period after we receive your enrollment information, or as soon as administratively possible.

Does the Company contribute to my account?
If you are eligible for the Cash Balance Retirement Plan, TSRI also helps your retirement savings grow by matching your contributions.

Your Employer will match 50% of each pretax dollar you contribute on the first 6% of pay that you defer to the Plan up to 3%. The Employer Matching Contribution will start after completing one year of eligible service. You must be a Cash Balance Retirement Plan participant in order to be eligible to receive an Employer Matching Contribution.

How much can I contribute?
Through automatic payroll deduction, you may contribute up to 100% of your eligible pay on a pretax basis, up to the annual IRS dollar limits. The IRS contribution limit is $16,500 for 2011.

In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program. You can sign up by logging on to Fidelity NetBenefits® at www.fidelity.com/atwork and click on "Contribution Amount" or by calling the Fidelity Retirement Benefits Line at 1-800-343-0860.

What are my investment options?
There are two levels of investment options to choose from. Level 1, the Core fund lineup, includes 12 Fidelity Freedom Funds®, designed for investors who want a simple yet diversified approach to investing for retirement, plus 23

For illustrative purposes only.
other options, including Fidelity and non-Fidelity funds, to help you create and manage a diversified portfolio. Also, Level 1 includes an annuity, which is a contract issued by an insurance company and purchased by a consumer for long-term investing. There are various fees and expenses associated with annuities, and in certain situations withdrawal penalties may be applicable. An annuity is not a mutual fund. There are two types of annuities, variable and fixed.

Your Plan offers a fixed annuity. A fixed annuity lets you lock in a guaranteed rate of interest for a specific period—normally between three months and one year. As each "guarantee rate period" comes to a close, the insurance company sets a new interest rate for the upcoming period. Interest rates and time periods vary depending on the annuity contract. Guarantees are subject to the claims-paying ability of the insurance company.

Level 2 features Fidelity BrokerageLink®, a self-directed brokerage option that enables individuals who are very comfortable building their own portfolio to invest in a wider variety of mutual funds through your TSA Retirement Plan. A self-directed brokerage account entails greater risk and is not appropriate for everyone. Additional fees may apply to a BrokerageLink account. Please see the BrokerageLink fact sheet for a more detailed description of BrokerageLink and its associated risks before deciding to invest in BrokerageLink. Keep in mind, the investment options available in the BrokerageLink account are not part of The Scripps Research Institute Core Menu of funds and are not monitored by TSRI.

Lifecycle funds are designed for investors expecting to retire around the year indicated in each fund’s name. The investment risks of each lifecycle fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including 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.

What "catch-up" contribution can I make?
If you have reached age 50 or will reach 50 during the calendar year January 1 - December 31 and are making the maximum plan or IRS pretax contribution, you may make an additional "catch-up" contribution each pay period. The maximum annual catchup contribution is $5,500. Going forward, catch-up contribution limits will be subject to cost of living adjustments (COLAs) in $500 increments.

You make catch-up contributions through payroll deduction, the same way you make regular contributions.

If you have 15 years or more of work experience and have contributed less than $5,000 a year, on average, to your retirement savings plan, you may be able to make additional "catch-up" contributions to your plan, allowing you to contribute up to a maximum of $3,000 per year, up to a maximum lifetime benefit of $15,000.

What happens if I do not select an investment mix?
Contributions will default to the Plan’s default fund, a Fidelity Freedom Fund which has a target retirement date closest to the year you might retire, based on your date of birth and assuming a retirement age of 65. A default fund is the fund the Plan has told Fidelity to direct investments to if a participant has not actively selected a fund or funds. Please see page 5 for more information.

When am I vested?
You are always 100% vested in your own contributions to the TSRI TSA Plan. In addition, your TSRI matching contributions become fully vested upon completing 3 years of eligible service in which you work at least 1,000 hours in each calendar year in an eligible position.
Can I take a loan from my account?
Although your plan account is intended for the future, you may borrow from your account for any reason. Generally, the TSRI TSA Plan allows you to borrow up to 50% of your vested account balance, excluding any employer matching contributions made on your behalf. You may have one loan outstanding at a time. The cost to initiate a loan is $35.00, and there is a quarterly maintenance fee of $3.75. The initiation and maintenance fees will be deducted directly from your individual plan account. If you fail to repay your loan (based on the original terms of the loan), it will be considered in "default" and treated as a distribution, making it subject to income tax and possibly to a 10% early withdrawal penalty. Defaulted loans may also impact your eligibility to request additional loans. Be sure you understand the Plan guidelines and impact of taking a loan before you initiate a loan from your plan account.

To learn more about or request a loan, log on to www.fidelity.com/atwork or call the Fidelity Retirement Benefits Line at 1-800-343-0860.

Can I make withdrawals from my account?
Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, become permanently disabled, or have severe financial hardship as defined by your Plan. Keep in mind that withdrawals are subject to income taxes and possibly early withdrawal penalties.

The taxable portion of your withdrawal that is eligible for rollover into an individual retirement account (IRA) or another employer’s retirement plan is subject to 20% mandatory federal income tax withholding, unless it is rolled directly over to an IRA or another employer plan. (You may owe more or less when you file your income taxes.) If you are under age 59½, the taxable portion of your withdrawal is also subject to a 10% early withdrawal penalty, unless you qualify for an exception to this rule. To learn more about and/or to request a withdrawal, log on to Fidelity NetBenefits® at www.fidelity.com/atwork or call the Fidelity Retirement Benefits Line at 1-800-343-0860.

Can I move money from another retirement plan into my account in the TSRI TSA Plan?
You are permitted to roll over eligible pretax contributions from another 401(k), 401(a), 403(b) or 457(b) plan account or eligible pretax contributions from conduit individual retirement accounts (IRAs). A conduit IRA is one that contains only money rolled over from an employer-sponsored retirement plan that has not been mixed with regular IRA contributions. Call the Fidelity Retirement Benefits Line at 1-800-343-0860 or log on to Fidelity NetBenefits® at www.fidelity.com/atwork for details. You should consult your tax adviser and carefully consider the impact of making a rollover contribution to your employer’s plan because it could affect your eligibility for future special tax treatments.

How do I access my account?
You can access your account online through Fidelity NetBenefits® at www.fidelity.com/atwork or call the Fidelity Retirement Benefits Line at 1-800-343-0860 to speak with a representative.

What are my rights with respect to mutual fund pass-through voting?
As a Plan participant, you have the ability to exercise voting, tender, and other similar rights for mutual funds in which you are invested through the Plan. Materials related to the exercise of these rights will be sent at the time of any proxy meeting, tender offer or rights relating to the particular mutual funds held your account.
How do I obtain additional investment option and account information?

Your Employer has appointed Fidelity to provide additional information on the investment options available through the Plan. Also, a statement of your account may be requested by phone at 1-800-343-0860 or reviewed online at Fidelity NetBenefits®.
Investment Options

A comprehensive list of investment options for the TSRI TSA Plan. For up-to-date performance information and other fund specifics, go to www.fidelity.com/atwork.

Lifecycle Funds

Placement of investment options within each risk spectrum is only in relation to the investment options within that specific spectrum. Placement does not reflect risk relative to the investment options shown in the other risk spectrums.

For each risk spectrum below, investment options to the left have potentially more inflation risk and less investment risk. For each risk spectrum below, investment options to the right have potentially less inflation risk and more investment risk.

Risk Spectrum for Lifecycle

- Fidelity Freedom Income Fund®
- Fidelity Freedom 2000 Fund®
- Fidelity Freedom 2005 Fund®
- Fidelity Freedom 2010 Fund®
- Fidelity Freedom 2015 Fund®
- Fidelity Freedom 2020 Fund®
- Fidelity Freedom 2025 Fund®
- Fidelity Freedom 2030 Fund®
- Fidelity Freedom 2035 Fund®
- Fidelity Freedom 2040 Fund®
- Fidelity Freedom 2045 Fund®
- Fidelity Freedom 2050 Fund®

Target date investments are represented on a separate spectrum because they are generally designed for investors expecting to retire around the year indicated in each investment’s name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including 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.

<table>
<thead>
<tr>
<th>Your Birth Date*</th>
<th>Fund Name</th>
<th>Target Retirement Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1933</td>
<td>Fidelity Freedom Income Fund®</td>
<td>Retired before 1998</td>
</tr>
<tr>
<td>January 1, 1943 - December 31, 1947</td>
<td>Fidelity Freedom 2010 Fund®</td>
<td>Target Years 2008 - 2012</td>
</tr>
<tr>
<td>January 1, 1953 - December 31, 1957</td>
<td>Fidelity Freedom 2020 Fund®</td>
<td>Target Years 2018 - 2022</td>
</tr>
<tr>
<td>January 1, 1958 - December 31, 1962</td>
<td>Fidelity Freedom 2025 Fund®</td>
<td>Target Years 2023 - 2027</td>
</tr>
<tr>
<td>January 1, 1963 - December 31, 1967</td>
<td>Fidelity Freedom 2030 Fund®</td>
<td>Target Years 2028 - 2032</td>
</tr>
<tr>
<td>January 1, 1968 - December 31, 1972</td>
<td>Fidelity Freedom 2035 Fund®</td>
<td>Target Years 2033 - 2037</td>
</tr>
<tr>
<td>January 1, 1973 - December 31, 1977</td>
<td>Fidelity Freedom 2040 Fund®</td>
<td>Target Years 2038 - 2042</td>
</tr>
<tr>
<td>January 1, 1978 - December 31, 1982</td>
<td>Fidelity Freedom 2045 Fund®</td>
<td>Target Years 2043 - 2047</td>
</tr>
<tr>
<td>January 1, 1983 and later*</td>
<td>Fidelity Freedom 2050 Fund®</td>
<td>Target Years 2048 and beyond</td>
</tr>
</tbody>
</table>

*Dates selected by Plan Sponsor
Core Investment Options

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

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

### CONSERVATIVE

#### SHORT-TERM INVESTMENT
- **Fidelity® Money Market Trust Retirement Money Market Portfolio**
- **Principal Fixed Account**
- **Diversified**
  - PIMCO Total Return Fund Administrative Class
  - Spartan® U.S. Bond Index Fund - Investor Class
- **Inflation-Protected**
  - Fidelity® Inflation-Protected Bond Fund
- **High Yield**
  - Goldman Sachs High Yield Fund Class A
- **International/Global**
  - PIMCO Foreign Bond (Unhedged) Fund Institutional Class

#### BOND
- **Balanced/Hybrid**
  - BlackRock Global Allocation Fund Institutional Shares
  - PIMCO All Asset Fund Institutional Class
- **Large Value**
  - American Century Investments Equity Income Fund Investor Class
  - Mid Value
    - Goldman Sachs Mid Cap Value Fund Institutional
  - Small Value
    - American Century Investments Small Cap Value Fund Investor Class

#### STOCKS AND BONDS
- **Large Blend**
  - Fidelity® Low-Priced Stock Fund

### AGGRESSIVE

#### SHORT-TERM INVESTMENT
- **Diversified**
  - American Funds Growth Fund of America Class R4
  - Fidelity® Contrafund®
  - Fidelity® Growth Company Fund - Class K
  - Mid Growth
    - Prudential Jennison Mid Cap Growth Fund Class A
  - Small Growth
    - Baron Small Cap Fund

#### BOND
- **Large Growth**
  - American Funds EuroPacific Growth Fund Class R4
  - Fidelity® Diversified International Fund - Class K
  - Fidelity® International Small Cap Fund

### STOCKS

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity’s analysis of the characteristics of the general investment categories of the investment options and not on the actual security holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options’ Morningstar categories as of 05/31/2011. 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 decision. The spectrum does not represent actual or implied performance.
Fidelity BrokerageLink® combines the convenience of your workplace retirement plan with the additional flexibility of a brokerage account. It gives you expanded investment choices and the opportunity to more actively manage your retirement contributions. A self-directed brokerage account is not for everyone. If you are an investor who is willing to take on the potential for more risk and you are prepared to assume the responsibility of more closely monitoring this portion of your portfolio, it could be appropriate for you. However, if you do not feel comfortable actively managing a portfolio beyond those offered through your plan’s standard investment options, then a self-directed brokerage account may not be appropriate for you. Additional fees apply to a brokerage account; please refer to the fact sheet and commission schedule for a complete listing of brokerage fees. Remember, it is always your responsibility to ensure that the options you select are consistent with your particular situation, including your goals, time horizon, and risk tolerance.
Investment Options

Before investing in any investment option, 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/atwork for a free mutual fund or variable annuity prospectus or, if available, a summary prospectus. For information on fixed annuities, contact Fidelity to request a fact sheet. Read them carefully before you invest.

American Century Investments Equity Growth Fund Investor Class

VRS Code: 91403

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

Fund Strategy: The investment seeks long-term capital growth. The fund invests at least 80% of the fund’s assets in equity securities. It invests primarily in large capitalization, publicly-traded U.S. companies. The fund considers large capitalization companies to be those with a market capitalization greater than $2 billion.

Fund 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.

Fund short term trading fees: None

Footnotes:
• A mutual fund registered under AMERICAN CENTURY QUANTITATIVE EQ FDS INC, and managed by American Century Inv Mgt, 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.

American Century Investments Equity Income Fund Investor Class

VRS Code: 91402

Fund Objective: An Equity-Income mutual fund; the Morningstar Category is Large Value.

Fund Strategy: The investment seeks current income; capital appreciation is a secondary consideration. The fund invests in equity securities with a favorable income-paying history that have prospects for income payments to continue or increase. It invests at least 80% of its assets in equity securities at all times regardless of the movement of stock prices generally and at least 85% of its assets in income-paying securities. The fund also invests in equity securities of companies that the advisor believes are undervalued and have the potential for an increase in price.

Fund 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.

Fund short term trading fees: None

Footnotes:
• A mutual fund registered under American Century Capital Portfolios Inc, and managed by American Century Inv Mgt, 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 S&P 500® 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.
American Century Investments Small Cap Value Fund Investor Class

**VRS Code:** 47242

**Fund Objective:** A Small Company mutual fund; the Morningstar Category is Small Value.

**Fund Strategy:** The investment seeks long-term capital growth; income is a secondary consideration. The fund invests at least 80% of its assets in small-cap companies. Equity securities include common stock, preferred stock, and equity-equivalent securities, such as convertible securities, stock futures contracts or stock index futures contracts. The portfolio managers consider small cap companies to include those with a market capitalization no larger than that of the largest company in the S&P Small Cap 600 Index or the Russell 2000 Index.

**Fund Risk:** 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. 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.

**Fund short term trading fees:** None

**Footnotes:**
- A mutual fund registered under American Century Capital Portfolios Inc., and managed by American Century Inv Mgt. 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 S&P Small Cap 600® 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 a market capitalization-weighted index of 600 small-capitalization stocks.
- The Russell 2000® Index is an unmanaged market capitalization-weighted index of 2,000 small company stocks of U.S. domiciled companies.

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American Funds EuroPacific Growth Fund Class R4

**VRS Code:** 45638

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

**Fund Strategy:** The investment seeks to provide long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. It normally invests at least 80% of net assets in securities of issuers in Europe and the Pacific Basin. The fund may invest a portion of its assets in common stocks and other securities of companies in countries with developing economies and/or markets and may also hold cash, money market instruments and fixed-income securities.

**Fund 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.

**Fund short term trading fees:** None

**Footnotes:**
- A mutual fund registered under Europacific Growth Fund, 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.

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American Funds Growth Fund of America Class R4

**VRS Code:** 45345

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

**Fund Strategy:** The investment seeks capital growth by investing in common stocks. The fund invests primarily in common stocks and seeks to invest in companies that appear to offer superior opportunities for growth of capital. It may invest a portion of its assets in securities of issuers domiciled outside the U.S. The fund may also hold cash or money market instruments.

**Fund Risk:** Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. 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.

**Fund short term trading fees:** None
Fidelity BrokerageLink®

VRS Code: 99266

What it is: A brokerage account within your retirement plan that offers the opportunity to choose investments from a range of Fidelity and non-Fidelity mutual funds. This account is neither a mutual fund nor is it managed by any of the Fidelity Investments group of companies. Brokerage services are provided through Fidelity Brokerage Services LLC, a member of the New York Stock Exchange and Securities Investor Protection Corporation.

Goal: To provide a broad range of mutual funds that allow you expanded choices in managing your retirement savings more actively.

Footnotes:

● A mutual fund registered under Growth Fund of America 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.

Baron Small Cap Fund

VRS Code: 45596

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

Fund Strategy: The investment seeks capital appreciation. The fund invests 80% of net assets in equity securities in the form of common stock of small-sized growth companies with market capitalizations of less than $2.5 billion at the time of purchase selected for their capital appreciation potential. It seeks to purchase securities that BAMCO, Inc. (“BAMCO” or “the Adviser”) expects could increase in value 50% within two years.

Fund Risk: The securities of smaller, less well-known companies can be more volatile than those of larger companies. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. 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.

Fund short term trading fees: None

Footnotes:

● A mutual fund registered under Baron Investment Funds Trust, and managed by BAMCO 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.

BlackRock Global Allocation Fund Institutional Shares

VRS Code: 99084

Fund Objective: A Multi-Asset Global mutual fund; the Morningstar Category is World Allocation.

Fund Strategy: The investment seeks to provide high total investment return. The fund invests in domestic and foreign equities, debt securities, and money market instruments, the combination of which can be varied based on market and economic conditions. It may invest up to 35% of total assets in below investment grade debt securities (junk bonds). The fund may also invest in Real Estate Investment Trusts (REITs).

Fund 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.

Fund short term trading fees: None

Footnotes:

● A mutual fund registered under Blackrock Global Allocation Fund, Inc., and managed by BlackRock Advisors 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.

Fidelity BrokerageLink®

VRS Code: 99266

What it is: A brokerage account within your retirement plan that offers the opportunity to choose investments from a range of Fidelity and non-Fidelity mutual funds. This account is neither a mutual fund nor is it managed by any of the Fidelity Investments group of companies. Brokerage services are provided through Fidelity Brokerage Services LLC, a member of the New York Stock Exchange and Securities Investor Protection Corporation.

Goal: To provide a broad range of mutual funds that allow you expanded choices in managing your retirement savings more actively.
What it invests in: You alone decide how to invest the assets in your Fidelity BrokerageLink account. You can invest in a vast array of mutual funds from either Fidelity, or from Fidelity and other mutual fund companies through BrokerageLink. There are additional fees for investing in a BrokerageLink account. See your plan's fact sheet for details.

Who may want to invest:
- Someone who is comfortable with evaluating and researching a broad universe of mutual funds, and who wants to invest part of his or her retirement savings in mutual funds through a brokerage account.
- Someone who wants the highest degree of variety in selecting mutual funds investments for his or her retirement savings, and who is familiar with how a brokerage account operates.

Fidelity Freedom 2000 Fund®
VRS Code: 00370

Fund Objective: 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.

Fund Strategy: Investing in a combination of underlying Fidelity equity, fixed-income, and short-term funds using a moderate asset allocation strategy designed for investors expected to have retired around the year 2000. Allocating assets among underlying Fidelity funds according to an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2000). Ultimately, the fund will merge with Freedom Income Fund.

Fund Risk: 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, commodity-linked, and foreign securities. Principal invested is not guaranteed at any time, including at or after the funds’ target dates.

Fund short term trading fees: None

Footnotes:
- A mutual fund registered under Fidelity Aberdeen Street Trust, and managed by Strategic 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.

Fidelity Freedom 2005 Fund®
VRS Code: 01312

Fund Objective: 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.

Fund Strategy: Investing in a combination of underlying Fidelity equity, fixed-income, and short-term funds using a moderate asset allocation strategy designed for investors expected to have retired around the year 2005. Allocating assets among underlying Fidelity funds according to an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2005). Ultimately, the fund will merge with Freedom Income Fund.

Fund Risk: 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, commodity-linked, and foreign securities. Principal invested is not guaranteed at any time, including at or after the funds’ target dates.

Fund short term trading fees: None

Footnotes:
- A mutual fund registered under Fidelity Aberdeen Street Trust, and managed by Strategic Advisers, Inc. This description is intended to provide only a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.
Fidelity Freedom 2010 Fund®
VRS Code: 00371

Fund Objective: 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.

Fund Strategy: Investing in a combination of underlying Fidelity equity, fixed-income, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2010. Allocating assets among underlying Fidelity funds according to an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2010). Ultimately, the fund will merge with Freedom Income Fund.

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

Fund short term trading fees: None

Footnotes:
● A mutual fund registered under Fidelity Aberdeen Street Trust, and managed by Strategic 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.

Fidelity Freedom 2015 Fund®
VRS Code: 01313

Fund Objective: 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.

Fund Strategy: Investing in a combination of underlying Fidelity equity, fixed-income, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2015. Allocating assets among underlying Fidelity funds according to an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2015). Ultimately, the fund will merge with Freedom Income Fund.

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

Fund short term trading fees: None

Footnotes:
● A mutual fund registered under Fidelity Aberdeen Street Trust, and managed by Strategic 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.

Fidelity Freedom 2020 Fund®
VRS Code: 00372

Fund Objective: 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.

Fund Strategy: Investing in a combination of underlying Fidelity equity, fixed-income, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2020. Allocating assets among underlying Fidelity funds according to an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2020). Ultimately, the fund will merge with Freedom Income Fund.

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

Fund short term trading fees: None
Fidelity Freedom 2025 Fund®
VRS Code: 01314
Fund Objective: 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.
Fund Strategy: Investing in a combination of underlying Fidelity equity, fixed-income, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2025. Allocating assets among underlying Fidelity funds according to an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2025). Ultimately, the fund will merge with Freedom Income Fund.

Fund Risk: 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, commodity-linked, and foreign securities. Principal invested is not guaranteed at any time, including at or after the funds’ target dates.

Footnotes:
● A mutual fund registered under Fidelity Aberdeen Street Trust, and managed by Strategic 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.

Fidelity Freedom 2030 Fund®
VRS Code: 00373
Fund Objective: 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.
Fund Strategy: Investing in a combination of underlying Fidelity equity, fixed-income, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2030. Allocating assets among underlying Fidelity funds according to an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2030). Ultimately, the fund will merge with Freedom Income Fund.

Fund Risk: 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, commodity-linked, and foreign securities. Principal invested is not guaranteed at any time, including at or after the funds’ target dates.

Footnotes:
● A mutual fund registered under Fidelity Aberdeen Street Trust, and managed by Strategic 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.

Fidelity Freedom 2035 Fund®
VRS Code: 01315
Fund Objective: 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.
Fund Strategy: Investing in a combination of underlying Fidelity equity, fixed-income, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2035. Allocating assets among underlying Fidelity funds according to an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2035). Ultimately, the fund will merge with Freedom Income Fund.
Fidelity Freedom 2040 Fund®
VRS Code: 00718
Fund Objective: 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.
Fund Strategy: Investing in a combination of underlying Fidelity equity, fixed-income, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2040. Allocating assets among underlying Fidelity funds according to an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2040). Ultimately, the fund will merge with Freedom Income Fund.
Fund Risk: 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, commodity-linked, and foreign securities. Principal invested is not guaranteed at any time, including at or after the funds’ target dates.
Fund short term trading fees: None
Footnotes:
• A mutual fund registered under Fidelity Aberdeen Street Trust, and managed by Strategic 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.

Fidelity Freedom 2045 Fund®
VRS Code: 01617
Fund Objective: 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.
Fund Strategy: Investing in a combination of underlying Fidelity equity, fixed-income, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2045. Allocating assets among underlying Fidelity funds according to an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2045). Ultimately, the fund will merge with Freedom Income Fund.
Fund Risk: 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, commodity-linked, and foreign securities. Principal invested is not guaranteed at any time, including at or after the funds’ target dates.
Fund short term trading fees: None
Footnotes:
• A mutual fund registered under Fidelity Aberdeen Street Trust, and managed by Strategic 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.
Fidelity Freedom 2050 Fund®
VRS Code: 01618
Fund Objective: 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.
Fund Strategy: Investing in a combination of underlying Fidelity equity, fixed-income, and short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2050. Allocating assets among underlying Fidelity funds according to an asset allocation strategy that becomes increasingly conservative until it reaches approximately 15% in domestic equity funds, 5% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2050). Ultimately, the fund will merge with Freedom Income Fund
Fund Risk: 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, commodity-linked, and foreign securities. Principal invested is not guaranteed at any time, including at or after the funds’ target dates.
Fund short term trading fees: None
Footnotes:
● A mutual fund registered under Fidelity Aberdeen Street Trust, and managed by Strategic 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.

Fidelity Freedom Income Fund®
VRS Code: 00369
Fund Objective: Seeks high total current income and, as a secondary objective, capital appreciation.
Fund Strategy: Investing in a combination of underlying Fidelity equity, fixed-income, and short-term funds using a moderate asset allocation strategy designed for investors already in retirement. Allocating assets among underlying Fidelity funds according to a stable asset allocation strategy of approximately 14.6% in domestic equity funds, 5.4% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds.
Fund Risk: 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 retirement.
Fund short term trading fees: None
Footnotes:
● A mutual fund registered under Fidelity Aberdeen Street Trust, and managed by Strategic 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.

Fidelity® Contrafund®
VRS Code: 00022
Fund Objective: Seeks capital appreciation.
Fund Strategy: Investing in securities of companies whose value FMR believes is not fully recognized by the public. Investing in either ‘growth’ stocks or ‘value’ stocks or both. Normally investing primarily in common stocks.
Fund Risk: The value of the fund’s domestic and foreign investments will vary from day to day in response to many factors. Stock values fluctuate in response to the activities of individual companies, and general market and economic conditions. Investments in foreign securities involve greater risk than U.S. investments. You may have a gain or loss when you sell your shares.
Fund short term trading fees: None
Footnotes:
● A mutual fund registered under Fidelity Contrafund, 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.
Fidelity® Diversified International Fund - Class K  
VRS Code: 02082  
Fund Objective: Seeks capital growth.  
Fund Risk: Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets.  
Fund short term trading fees: This fund has a Short-term Redemption Fee of 1.00% for shares held less than 30 days.  
Footnotes:  
- A mutual fund registered under Fidelity Investment 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® Growth Company Fund - Class K  
VRS Code: 02090  
Fund Objective: Seeks capital appreciation.  
Fund 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.  
Fund 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.  
Fund short term trading fees: None  
Footnotes:  
- 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® Inflation-Protected Bond Fund  
VRS Code: 00794  
Fund Objective: Seeks a total return that exceeds the rate of inflation over the long term.  
Fund Strategy: Normally investing at least 80% of assets in inflation-protected debt securities of all types. Normally investing primarily in U.S. dollar-denominated inflation-protected debt securities. Engaging in transactions that have a leveraging effect on the fund.  
Fund Risk: Bond funds entail interest rate risk (as interest rates rise bond prices usually fall), the risk of issuer default, issuer credit risk and inflation risk. Increases in real interest rates can cause the price of inflation-protected debt securities to decrease. Leverage can increase market exposure and magnify investment risk.  
Fund short term trading fees: None  
Footnotes:  
- A mutual fund registered under Fidelity Fixed-Income 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.
Fidelity® International Small Cap Fund

VRS Code: 00818

Fund Objective: Seeks capital appreciation.

Fund Strategy: Normally investing primarily in non-U.S. securities, including securities of issuers located in emerging markets. Normally investing at least 80% of assets in securities of companies with small market capitalizations (companies with market capitalizations of $5 billion or less). Normally investing primarily in common stocks.

Fund Risk: Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. The securities of smaller, less well-known companies can be more volatile than those of larger companies.

Fund short term trading fees: This fund has a Short-term Redemption Fee of 1.50% for shares held less than 90 days.

Footnotes:
- A mutual fund registered under Fidelity Puritan 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.

Fidelity® Low-Priced Stock Fund

VRS Code: 00316

Fund Objective: Seeks capital appreciation.

Fund Strategy: Normally investing at least 80% of assets in low-priced stocks (those priced at or below $35 per share), which can lead to investments in small and medium-sized companies. Investing in either “growth” or “value” stocks or both. Normally investing primarily in common stocks.

Fund Risk: Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. The securities of smaller, less well-known companies can be more volatile than those of larger companies.

Fund short term trading fees: This fund has a Short-term Redemption Fee of 1.50% for shares held less than 90 days.

Footnotes:
- A mutual fund registered under Fidelity Puritan 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.

Fidelity® Money Market Trust Retirement Money Market Portfolio

VRS Code: 00630

Fund Objective: Seeks to obtain as high a level of current income as is consistent with the preservation of capital and liquidity.

Fund Strategy: Investing in U.S. dollar-denominated money market securities of domestic and foreign issuers and repurchase agreements. Investing more than 25% of total assets in the financial services industries. Potentially entering into reverse repurchase agreements.

Fund Risk: Interest rate increases can cause the price of a money market security to decrease. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. 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.

Fund short term trading fees: None

Footnotes:
- 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.
**Goldman Sachs High Yield Fund Class A**  
VRS Code: 40459  

**Fund Objective:** A Corporate Bond - High Yield mutual fund; the Morningstar Category is High Yield Bond.  

**Fund Strategy:** The investment seeks current income; capital appreciation is a secondary consideration. The fund normally invests at least 80% of net assets in high-yield, fixed income securities that are non-investment grade securities. It may invest up to 25% of total assets in obligations of domestic and foreign issuers which are denominated in currencies other than the U.S. dollar and in securities of issuers located in emerging countries denominated in any currency. The fund invests up to 20% of net assets in investment grade fixed income securities, including securities issued or guaranteed by the US government, its agencies, instrumentalities or sponsored enterprises.  

**Fund 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.  

**Fund short term trading fees:** None  

**Footnotes:**  
- A mutual fund registered under Goldman Sachs Trust, and managed by Goldman Sachs Asset Management, L.P. 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.

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**Goldman Sachs Mid Cap Value Fund Institutional**  
VRS Code: 45603  

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

**Fund Strategy:** The investment seeks long-term capital appreciation. The fund normally invests at least 80% of net assets in a diversified portfolio of equity investments in mid-cap issuers with public stock market capitalizations within the range of the market capitalization of companies constituting the Russell Midcap® Value Index at the time of investment. It invests primarily in publicly traded U.S. securities and may invest in foreign securities. The fund may also invest in companies with public stock market capitalizations outside the range of companies constituting the Russell Midcap® Value Index at the time of investment and in fixed income securities.  

**Fund 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.  

**Fund short term trading fees:** None  

**Footnotes:**  
- A mutual fund registered under Goldman Sachs Trust, and managed by Goldman Sachs Asset Management, L.P. 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.

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**PIMCO All Asset Fund Institutional Class**  
VRS Code: 47172  

**Fund Objective:** An Asset Allocation mutual fund; the Morningstar Category is Moderate Allocation.  

**Fund Strategy:** The investment seeks maximum real return. The fund normally invests all of its assets in Institutional Class or, as applicable, Class M shares of other funds of the Trust except the All Asset All Authority fund, Global Multi-Asset and the Real Retirement funds. It invests assets in shares of the underlying funds and does not invest directly in stocks or bonds of other issuers. The fund may invest in any or all of the underlying funds, but will not normally invest in every underlying fund at any particular time. While the investment is non-diversified, it invests in some diversified underlying holdings.
Fund 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.

Fund short term trading fees: None

Footnotes:
- 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.

PIMCO Foreign Bond (Unhedged) Fund Institutional Class

VRS Code: 48105

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

Fund Strategy: The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund invests at least 80% of assets in Fixed-Income Instruments that are economically tied to foreign (non-U.S.) countries, representing at least three foreign countries, which may be represented by forwards or derivatives such as options, future contracts or swap agreements. It may invest in derivative instruments, such as options, futures contracts or swap agreements, or in mortgage- or asset-backed securities. The fund is non-diversified.

Fund 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.

Fund short term trading fees: None

Footnotes:
- 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.

PIMCO Total Return Fund Administrative Class

VRS Code: 99474

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

Fund 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.

Fund 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.

Fund short term trading fees: None

Footnotes:
- 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.
Principal Fixed Account*
VRS Code: 40510
What it is: An annuity contract issued by Principal Life Insurance Company (Principal).
Goal: To provide a high quality investment option, earnings stability and liquidity, while offering a guarantee of principal and interest.
What it invests in: The Principal Fixed Account is backed by the general account of Principal Life Insurance Company, which is a diversified portfolio of fixed-income assets. This diversified general account portfolio consists of public and private securities, commercial and residential mortgages and U.S. agency securities. Guarantees are subject to the claims paying ability of the issuing insurance company.
Who may want to invest:
- Someone who is looking to diversify some of their assets in a more stable fixed income investment.
Footnotes:
- *Restrictions or fees may apply to exchanges or withdrawals. The Principal Fixed Account is not a mutual fund and is underwritten and offered by Principal Life Insurance Company, which guarantees your principal and interest. Information furnished on the Principal Fixed Account was furnished by Principal. Fidelity Investments Institutional Services Company, Inc. and Principal Life Insurance Company are not affiliated.

Prudential Jennison Mid Cap Growth Fund Class A
VRS Code: 42419
Fund Objective: A Growth mutual fund; theMorningstar Category is Mid-Cap Growth.
Fund Strategy: The investment seeks long-term capital appreciation. The fund normally invests at least 80% of assets in equity and equity-related securities of medium-sized companies with the potential for above-average growth.
Fund 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.
Fund short term trading fees: None
Footnotes:
- A mutual fund registered under Jennison Mid-cap Growth Fd, Inc., and managed by Prudential Investments 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.
- As of February 16, 2010, this fund changed its name from Jennison Mid Cap Growth Fund - A.

Spartan® Total Market Index Fund - Investor Class
VRS Code: 00397
Fund Objective: Seeks to provide investment results that correspond to the total return of a broad range of United States stocks.
Fund Strategy: Normally investing at least 80% of assets in common stocks included in the Dow Jones U.S. Total Stock Market Index, which represents the performance of a broad range of U.S. stocks.
Fund Risk: Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments.
Fund short term trading fees: This fund has a Short-term Redemption Fee of 0.50% for shares held less than 90 days.
Footnotes:
- A mutual fund registered under Fidelity Concord 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.
- The Dow Jones U.S. Total Stock Market Index is an unmanaged market capitalization-weighted index of over 5,000 U.S. equity securities which contains all actively traded common stocks with readily available price data.
Spartan® U.S. Bond Index Fund - Investor Class

VRS Code: 00651

**Fund Objective:** Seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Barclays Capital U.S. Aggregate Bond Index.

**Fund Strategy:** Normally investing at least 80% of the fund's assets in bonds included in the Barclays Capital U.S. Aggregate Bond Index. Using statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Index using a smaller number of securities. Engaging in transactions that have a leveraging effect on the fund, including investments in derivatives - such as swaps (interest rate, total return, and credit default) and futures contracts - and forward-settling securities, to adjust the fund's risk exposure. Investing in Fidelity's central funds (specialized investment vehicles used by Fidelity funds to invest in particular security types or investment disciplines).

**Fund 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. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. The fund can invest in securities that may have a leveraging effect (such as derivatives and forward-settling securities) which may increase market exposure, magnify investment risks, and cause losses to be realized more quickly.

**Fund short term trading fees:** None

**Footnotes:**
- A mutual fund registered under Fidelity Fixed-Income 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.
- The Barclays Capital U.S. Aggregate Bond Index is an unmanaged market value-weighted index for U.S. dollar denominated investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities with maturities of at least one year.
- As of April 28, 2011, this fund changed its name from Fidelity® U.S. Bond Index Fund.

You are not permitted to make a direct exchange from the Principal Fixed Account to the Fidelity Retirement Money Market Portfolio (considered "competing funds"). Before exchanging from Principal Fixed Account, 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.
Help boost your contribution amount automatically: The Annual Increase Program allows you to increase your retirement savings plan contributions automatically each year. It’s an easy way to help keep yourself on track as you get closer to retirement.

**ACTION PLAN**
- Review the details of the Annual Increase Program
- Choose the amount and date of your annual increase

How does the annual increase program work?
Choose the amount and date for your annual increase, and the rest is automatic. Each year on the designated date, your contributions will increase by the amount you elected.

How does the annual increase program benefit me?
Small increases in your contributions can lead to significant benefits in retirement. When you enroll in the Annual Increase Program, you may help ensure a step up in your retirement plan account contributions each year. This means more opportunity for your savings to grow. It can help you save more but feel less of an impact in your take-home pay.

How do I enroll?
To make your plan’s Annual Increase Program part of your retirement saving strategy, log on to NetBenefits® or call your plan’s toll-free number to choose the amount and select the date for your annual increase.

What amount and date should I choose for my annual increase?
Choose an annual increase of 1% or 2% and time it to coincide with their annual review or pay increase.

How do I choose the timing for my increase?
A great time to increase your retirement plan contribution is when you receive your annual review. The system follows through by automatically increasing your contribution on your selected date each year.

What if I need to make changes or withdraw?
You can change or withdraw from the program at any time by calling your plan’s toll-free number or by visiting NetBenefits®.
Additional information about the Annual Increase Program.

Eligibility requirements.
To participate in the program, you must be contributing regularly to your workplace savings plan through payroll deductions. If you stop making regular payroll deductions, your annual increase elections will be maintained on the system until conditions change to allow for the application of your elections.

After I sign up, when does the increased contribution go into effect?
Your Annual Increase Program elections will take effect as soon as administratively feasible. Therefore, depending on the frequency of your paycheck, it takes a minimum of one to two pay periods for the election to take effect.

Program elections.
In most circumstances, your increase election will be applied on a pretax basis. If your employer allows after-tax deductions, in limited circumstances your election may be applied on an after-tax basis.

Exceptions to program elections.
Your Annual Increase Program elections will be applied until you withdraw from the program, subject to the following exceptions:

• Plan or statutory limits. If you are close to or over the maximum percentage or dollar amount that you are allowed to contribute to your retirement plan, none or only some of your increase amount will be applied on your designated increase date. However, if you have made a “spillover” election to continue contributions on an after-tax basis, your annual increase election may be applied for the remainder of the plan year.

• Suspension of plan contributions. If you are suspended from making contributions to your plan due to certain plan rules, your program increase will also be suspended. Depending on plan rules, your election may or may not be reinstated at the end of the suspension period.

• Highly compensated employees (HCEs). If your designation as an HCE limits or otherwise restricts you from making additional contributions, your contributions may not be increased even if you have elected to participate in the program.

• Change in employment status. If your deductions are interrupted due to a change in your employment status such as a leave of absence or disability, your program elections will be held on file. It’s a good idea to confirm that you are still enrolled in the program when your deductions begin again.

Please consult your plan rules for more detailed information. If you have questions, please call your plan’s toll-free number or log on to NetBenefits®.

Need Help?
For additional information about the Annual Increase Program:
• Visit Fidelity NetBenefits®
• Call your plan’s toll-free number to speak with a Fidelity Retirement Services Representative
Reference the instructions below while completing the form. For additional assistance, please contact Fidelity Investments at 1-800-343-0860 or for the hearing impaired (TTY) 1-800-259-9743, Monday through Friday, 8 a.m. to midnight Eastern time (except for New York Stock Exchange holidays).

1. YOUR INFORMATION

Please provide your information in this section.

2. INVESTMENT PROVIDER YOU ARE MOVING MONEY FROM

Please review your most recent statement for this name and address, and include a copy of the statement with this form. Please contact your previous investment provider to see if additional paperwork is required.

3. ACCOUNT(S) OR CONTRACT(S) TO MOVE

Account or Contract Number: This number is available on your Previous Investment Provider account statement. If you are unable to locate this number on your statement, please contact the Investment Provider. If you do not provide an account or contract number, we will use your Social Security number or U.S. Tax Identification number to request the assets to be moved.

Type of Account or Contract: If you are unsure of the type of account or contract, please contact the Previous Investment Provider or refer to your statement. Select at least one.

The Account or Contract Number above is from: Please see the descriptions below that relate to each of the four transactions. If you choose "A Previous Employer," provide the name of that employer.

The Same Employer as my Employer Plan with Fidelity. Movement of assets from 403(b) to 403(b) will be requested as a vendor or contract exchange. Movement of money between the same plan types, excluding 403(b) plans (401(a) to 401(a), 401(k) to 401(k), 457(b) to 457(b)), will be requested as an in-plan transfer. Movement of money between different plan types will be requested as a Rollover.

A Previous Employer. For 403(b) and 401(a)/(k) plans, this is a Rollover transaction. For governmental 457(b) plans, this is a rollover unless Fidelity receives direction to process as a transfer.

A Rollover IRA. This is a Rollover transaction. After-tax value may not be rolled from an IRA.

A Traditional IRA or SEP IRA. This is a Rollover transaction. Roth IRAs and Coverdell IRAs cannot be accepted.

Liquidation Amount: Specify the amount of money you want moved to your Fidelity account. If you choose "Full Liquidation/100%," Fidelity will request your full balance. If you choose "Partial Liquidation," Fidelity will request the dollar amount or percentage you specify. If you do not specify an amount, Fidelity will move/liquidate 100%. If you are moving 457(b) assets, please be aware that governmental 457(b) assets must be moved into a governmental 457(b) plan, and nongovernmental 457(b) assets must be moved into a nongovernmental 457(b) plan. Transfers from nongovernmental 457(b) plan are not provided for on this form. Talk with your plan sponsor or call Fidelity to discuss transfers from nongovernmental 457(b) plans. Rollovers from 403(b) plans, 401(a)/(k) plans, and IRAs to governmental 457(b) plans must be recordkept in separate rollover sources to limit the distributions that may be subject to a 10% early distribution penalty.

4. YOUR FIDELITY ACCOUNT INFORMATION

If you do not have a retirement account with Fidelity for the employer listed here, you must complete the enrollment process. For help with enrollment, please contact Fidelity at 1-800-343-0860.

Employer sponsoring your Fidelity retirement account: The employer name appears on your Fidelity account statement or in your enrollment paperwork.

Plan Type with this employer: This information is required to ensure that Fidelity credits your assets to the proper account. Please contact Fidelity at 1-800-343-0860 or for the hearing impaired (TTY) 1-800-259-9743 if you do not know your type of account.

Plan Number: Please provide the Plan Number if you have multiple retirement plan accounts with Fidelity. Please contact Fidelity at 1-800-343-0860 to obtain the Plan Number.
5. INVESTMENT INSTRUCTIONS

Would you like the assets invested in your current investment selection? If “Yes” is selected, your assets will be allocated to your current investment selection on file with Fidelity. If you do not select “Yes,” please list the fund names, fund codes (if known) and percentages. Please ensure that the percentages equal 100%. Please list additional funds on a separate page and attach it to this form.

**Fund Name:** List the Fund Name(s) you want your assets credited to.

**Fund Code:** Provide the four-digit Fund Code(s) (if known).

**Percentage:** Please ensure that the percentages listed equal 100%.

**Note:** If the funds selected are unclear, unavailable, or less than 100%, the percentages allocated to those funds and/or any unallocated percentage will be defaulted to the investment option specified in the agreement currently in place with Fidelity for the Plan. If the percentages listed exceed 100%, the entire amount will be defaulted, as described above.

6. EMPLOYER PLAN ACCEPTANCE

**Employer Authorized Signature:** An authorized signature from the employer that sponsors your Fidelity retirement account may be required. To verify if this section needs to be signed, contact your Human Resources office or Fidelity at 1-800-343-0860 or for the hearing impaired (TTY) 1-800-259-9743.

7. DUPLICATE DISPOSITION LETTER REQUEST

Entering a name and address in this section requests and authorizes Fidelity to send a duplicate disposition (status) letter to the individual listed for this request only.

8. YOUR SIGNATURE

**Your Signature:** Please read the legal information provided in this section and then sign the form. We are unable to process your request without your signature.

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**Transfer/Rollover/Exchange Form Checklist:**

Here is a checklist to ensure that your request is in good order.

Please remember to:

- Include your most recent account statement from the Previous Investment Provider
- Indicate the amount or percentage of money you are moving to Fidelity
- Obtain the Employer Authorized Signature (contact your Human Resources office or Fidelity to verify if this is required)
- Sign in Section 8 of the form
- Return this form in the enclosed postage-paid envelope OR

<table>
<thead>
<tr>
<th>Return to:</th>
<th>Return to:</th>
</tr>
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<tbody>
<tr>
<td>Fidelity Investments</td>
<td>Fidelity Investments</td>
</tr>
<tr>
<td>P.O. Box 770002</td>
<td>100 Crosby Parkway, Mailzone KC1E</td>
</tr>
<tr>
<td>Cincinnati, OH 45277-0090</td>
<td>Covington, KY 41015</td>
</tr>
</tbody>
</table>

Please contact your previous investment provider to see if additional paperwork is required.
Instructions: Use this form to move assets to your Fidelity employer-sponsored retirement account from a previous investment provider. You may also use this form to consolidate multiple employer-sponsored retirement accounts currently at Fidelity. If you do not have a retirement account with Fidelity, you must also complete an Account Application/Enrollment Form or when available enroll online at www.mysavingsatwork.com. If your current employer does not offer a retirement plan record kept by Fidelity, your employer needs to establish a retirement plan prior to your vendor or contract exchange, or rollover to a Fidelity account. An incomplete form may delay the processing of your request. Use a separate form for each investment provider.

Unless otherwise instructed by your employer, please return this vendor or contract exchange/rollover form in the postage-paid envelope provided OR

Return to:
Fidelity Investments
P.O. Box 770002
Cincinnati, OH 45277-0090

If you are sending this using an overnight delivery service, please send to this address:
Fidelity Investments
100 Crosby Parkway, Mailzone KC1E
Covington, KY 41015

Questions? Call Fidelity Investments at 1-800-343-0860 or for the hearing impaired (TTY) 1-800-259-9743, Monday through Friday, 8 a.m. to midnight Eastern time (except for New York Stock Exchange holidays), for assistance with completing this form.

1. YOUR INFORMATION

Please use a black pen and print clearly in CAPITAL LETTERS.

Social Security #: Date of Birth:

First Name:

Last Name:

Mailing Address:

City: State:

Zip:

Daytime Phone: Evening Phone:

E-mail:

2. INVESTMENT PROVIDER YOU ARE MOVING MONEY FROM

Name of investment provider you are moving money from (e.g., Valic, TIAA-CREF, Vanguard, ING, Lincoln):

Please include a copy of your most recent account statement from your investment provider.

Provider Street Address:

City: State:

Zip:

Provider Phone: Ext:

Please contact your previous investment provider to see if additional paperwork is required. Use a separate form for each investment provider.
3. ACCOUNT(S) OR CONTRACT(S) TO MOVE

Please provide information about the account(s)/contract(s) you wish to move to Fidelity. If no account or contract numbers are provided, we will use your Social Security or U.S. Tax ID number to request the assets to be moved. Please make additional copies of this page and the next page if you have more than two accounts/contracts to move.

3A. FIRST ACCOUNT (if more than one account, please complete section 3B in addition to section 3A).

1. Account/Contract #: 

   and Type:    □ 403(b)  □ Include Roth 403(b) balance    □ 401(a)/(k)  □ Include Roth 401(k) balance
               □ 457(b) governmental    □ IRA

2. Please check the box that most accurately reflects the transaction that you are requesting. Note that your selection will dictate how we process this transaction. Please read Section 4 of the instructions for more details.

   □ The Same Employer as my Employer Plan with Fidelity.
   □ Previous Employer Name: ____________________________
   □ A Previous Employer. For 403(b) and 401(a)/(k) plans.
   □ A Rollover IRA.
   □ A Traditional IRA or SEP IRA.

3. Liquidation Amount    □ Full Liquidation/100% □ Partial Liquidation   □ % OR $ 

   Unless otherwise specified, I request the current investment provider to liquidate 100% of my account.

3B. SECOND ACCOUNT (if applicable).

1. Account/Contract #: 

   and Type:    □ 403(b)  □ Include Roth 403(b) balance    □ 401(a)/(k)  □ Include Roth 401(k) balance
               □ 457(b) governmental    □ IRA

2. Please check the box that most accurately reflects the transaction that you are requesting. Note that your selection will dictate how we process this transaction. Please read Section 4 of the instructions for more details.

   □ The Same Employer as my Employer Plan with Fidelity.
   □ Previous Employer Name: ____________________________
   □ A Previous Employer. For 403(b) and 401(a)/(k) plans.
   □ A Rollover IRA.
   □ A Traditional IRA or SEP IRA.

3. Liquidation Amount    □ Full Liquidation/100% □ Partial Liquidation   □ % OR $ 

   Unless otherwise specified, I request the current investment provider to liquidate 100% of my account.
4. YOUR FIDELITY ACCOUNT INFORMATION

If you do not have a retirement account through Fidelity for the employer listed below, or you do not know the plan number or type, please contact Fidelity at 1-800-343-0860.

Employer sponsoring your Fidelity retirement account:
(This name appears on your Fidelity statement, or in your enrollment paperwork.)

City & State of Employer: ___________________________ Are you still employed with this Employer?: ☐ Yes ☐ No

4A. Fidelity Account Information for 3A.
Plan Type: ☐ 403(b) ☐ 401(a)/(k) ☐ 457(b) governmental
and Plan Number (if known) _______ _______ _______

4B. Fidelity Account Information for 3B.
Plan Type: ☐ 403(b) ☐ 401(a)/(k) ☐ 457(b) governmental
and Plan Number (if known) _______ _______ _______

If there is a discrepancy between plan type and plan number, the plan type selected will be used.

5. INVESTMENT INSTRUCTIONS

Would you like the assets invested in your current investment selection? ☐ Yes If no, specify below:

If no, specify below:

Fund Name(s): ___________________________________________ Fund Code: ____________________________ Percentage: __________%
OR ____________ %
OR ____________ %
OR ____________ %
OR ____________ %
Total = 100%

If no investment options are selected, if your investment instructions are incomplete, or if the percentages listed exceed 100%, your entire contribution will be defaulted to the investment option specified in the agreement currently in place with Fidelity for the Plan. If you select an invalid fund, the investment percentage for that fund will be defaulted, as described above.

6. EMPLOYER PLAN ACCEPTANCE

An authorized signature from the employer that sponsors your Fidelity retirement account may be required. To verify if this section needs to be signed, contact your Human Resources office or Fidelity at 1-800-343-0860.

Employer Authorized Signature: _______ Date: 00-00-0000

Employer Authorized Printed Name: _______
7. DUPLICATE DISPOSITION LETTER REQUEST

☐ I hereby request and authorize Fidelity to send a duplicate disposition letter for this application to the individual listed below.

First Name: ____________________________

Last Name: ____________________________

Mailing Address: ____________________________

City: ____________________________ State: ________ Zip: ________

Daytime Phone: ________-________-________ Evening Phone: ________-________-________

E-mail: ____________________________

8. YOUR SIGNATURE

By signing this form:

• I hereby direct the investment provider identified on this form in Section 2 to liquidate the designated amount of the account(s) listed on this form, and to release the proceeds to my account under my employer's plan, except to the extent my current employer or any of my former employers prohibit such release. In the event of such prohibition, I hereby direct said investment provider to retain the portion of my account(s) that cannot be released in a separate account or contract and to release the remainder.

• I hereby agree to the terms and conditions stated in this Form, including the instruction, and certify that I am requesting a vendor or contract exchange, in-plan transfer, or rollover, of my retirement plan assets in accordance with applicable IRS and plan rules.

• I certify under the penalties of perjury that my Social Security or U.S. Tax Identification number on this form is correct.

• I certify that the information provided on this form is true, accurate, and complete to the best of my knowledge.

• I acknowledge that I have read the prospectus(es) for any mutual fund in which I invest and agree to the terms.

• I hereby agree that if my assets will be sent to Fidelity in installments, the first installment may be invested according to my instructions on this form. All subsequent installment payments as well as any residual balances not received within 30 days will be invested according to the investment elections currently in place with Fidelity for the Plan at the time my assets are received by Fidelity.

• I direct and authorize Fidelity to send a duplicate disposition letter for this request to the individual listed in section 7 if applicable.

For 403(b)-to-403(b) vendor or contract exchanges

• I understand that any balances I am exchanging from a 403(b)(1) annuity into a 403(b)(7) custodial account may be subject to more restrictive withdrawal provisions.

• I understand that if I exchange a contribution source that is not allowed by the Plan, the value associated with the unacceptable source will be returned to the investment provider named in Section 2.

• I direct Fidelity to treat all monies as pretax contributions made subsequent to 12/31/88 unless my prior investment provider provides Fidelity with account balances as of 12/31/88 and post-1988 salary reduction contributions.

• I direct Fidelity to treat the entire balances as subject to minimum distribution requirements unless my prior investment provider provides Fidelity with account balances as of 12/31/86.

• I direct Fidelity to allocate the entire balance to the most restrictive source in the current employer's plan unless my prior investment provider provides Fidelity with the sources of the exchanged amount under the previous plan.

Your Signature: X  Date: ________-____-____  

Fidelity Investments Institutional Operations Company, Inc.
1. GENERAL INSTRUCTIONS

Please complete this form and sign it on the back. In the future, you may revoke the beneficiary designation and designate a different beneficiary by submitting a new Beneficiary Designation form to Fidelity.

Mailing instructions: Return this form in the enclosed postage-paid envelope or to Fidelity Investments, P.O. Box 770002, Cincinnati, OH 45277-0090

Questions? Call Fidelity Investments at 1-800-343-0860 Monday through Friday from 8 a.m. to midnight Eastern time, or visit us at www.fidelity.com/atwork.

2. DESIGNATING YOUR BENEFICIARY(IES)

You are not limited to three primary and three contingent beneficiaries. To assign additional beneficiaries, or to designate a more complex beneficiary designation, please attach, sign, and date a separate piece of paper.

When designating primary and contingent beneficiaries, please use whole percentages and be sure that the percentages for each group of beneficiaries total 100%. Your primary beneficiary cannot be your contingent beneficiary. If you designate a trust as a beneficiary, please include the date the trust was created, and the trustee's name.

Unless otherwise specified by your plan, if more than one person is named and no percentages are indicated, payment will be made in equal shares to your primary beneficiary(ies) who survives you. If a percentage is indicated and a primary beneficiary(ies) does not survive you, the percentage of that beneficiary's designated share shall be divided among the surviving primary beneficiary(ies) in proportion to the percentage selected for them.

3. SPOUSAL CONSENT

Spousal Consent: If you are married, your plan requires that you designate your spouse as primary beneficiary for 100% of your vested account balance. If you are married and you do not designate your spouse as your primary beneficiary for your account balances as described above, your spouse must sign the Spousal Consent portion of this form in the presence of a notary public or a representative of the plan.

Age 35 Requirement: Your spouse must be the primary beneficiary of your account as described above unless your spouse consents to a different primary beneficiary. If this designation occurs prior to the first day of the plan year in which you attain age 35, this designation is void on the earlier of (a) the first day of the plan year in which you attain age 35, or (b) the date of separation from service. When this designation is voided, your spouse will become the beneficiary for the amount described above. If you wish to designate a different primary beneficiary at that time you will need to complete a new Beneficiary Designation form.

4. AUTHORIZATION

Please provide your signature.
1. YOUR INFORMATION

Please use a black pen and print clearly in CAPITAL LETTERS.

Social Security #: [blank] Date of Birth: [blank]
First Name: [blank]
Last Name: [blank]
Mailing Address: [blank]
Address Line 2: [blank]
City: [blank] State: [blank] Zip: [blank]
I am: [ ] Single OR [ ] Married
Daytime Phone: [blank] Evening Phone: [blank]
Name of Employer: [blank] Plan Number (if known): [blank]
Name of Site/Division: [blank] City & State of Employer: [blank]

2. DESIGNATING YOUR BENEFICIARY(IES)

[ ] Please check here if you have more than three primary or contingent beneficiaries.

Primary Beneficiary(ies)

I hereby designate the person(s) named below as primary beneficiary(ies) to receive payment of the value of my account(s) under the plan upon my death.

1. Individual or Trust Name: [blank] Percentage: [ ] %
   Date of Birth or Trust Date: [blank] Relationship to Applicant: [ ] Spouse OR [ ] Trust OR [ ] Other
2. Individual or Trust Name: [blank] Percentage: [ ] %
   Date of Birth or Trust Date: [blank] Relationship to Applicant: [ ] Spouse OR [ ] Trust OR [ ] Other
3. Individual or Trust Name: [blank] Percentage: [ ] %
   Date of Birth or Trust Date: [blank] Relationship to Applicant: [ ] Spouse OR [ ] Trust OR [ ] Other
   Total = 100%
2. DESIGNATING YOUR BENEFICIARY(IES) (CONTINUED)

Contingent Beneficiary(ies)

If there is no primary beneficiary(ies) living at the time of my death, I hereby specify that the value of my account is to be distributed to my contingent beneficiary(ies) listed below. Please note: Your primary beneficiary cannot be your contingent beneficiary.

1. Individual or Trust Name: ___________________________ Percentage: ________%
   Date of Birth or Trust Date: ________
   Relationship to Applicant: □ Spouse  OR  □ Trust  OR  □ Other
2. Individual or Trust Name: ___________________________ Percentage: ________%
   Date of Birth or Trust Date: ________
   Relationship to Applicant: □ Spouse  OR  □ Trust  OR  □ Other
3. Individual or Trust Name: ___________________________ Percentage: ________%
   Date of Birth or Trust Date: ________
   Relationship to Applicant: □ Spouse  OR  □ Trust  OR  □ Other

Total = 100%

Payment to contingent beneficiary(ies) will be made according to the rules of succession described in the instructions.

3. SPOUSAL CONSENT

By signing below, I hereby acknowledge that I understand: (1) that the effect of my consent may result in the forfeiture of benefits I would otherwise be entitled to receive upon my spouse's death; (2) that my spouse's waiver is not valid unless I consent to it; (3) that my consent is voluntary; (4) that my consent is irrevocable unless my spouse completes a new Beneficiary Designation; and (5) that my consent (signature) must be witnessed by a notary public or plan representative.

I understand that if this beneficiary designation is executed prior to the first day of the plan year in which the participant attains age 35, then my rights to receive the death benefit as determined by the retirement plan provisions will be restored to me on the earlier of (1) the first day of the plan year in which the participant attains age 35, or (b) the date the participant separates from service with the employer sponsoring the retirement plan.

Signature of Participant's Spouse: ___________________________ Date: ________

To be completed by a notary public or representative of the plan:

Sworn before me this day ________
In the State of ________ County of ________
Notary Public Signature: ___________________________
My Commission Expires: ________
Witnessed by Plan Representative: _______________________

Notary stamp must be in the above box
4. AUTHORIZATION AND SIGNATURE

Individual Authorization: By executing this form

• I certify under penalties of perjury that my Social Security number in Section 1 on this form is correct.
• I understand that I may designate a beneficiary for my assets accumulated under the Plan and that if I choose not to designate a beneficiary, distributions will be made according to the plan document or, if applicable, the Fidelity Investments Section 403(b)(7) Custodial Account Agreement.
• I am aware that the beneficiary information included in this form becomes effective when delivered to Fidelity and will remain in effect until I deliver another completed and signed Beneficiary Designation Form to Fidelity with a later date.
• I am aware that the beneficiary information provided herein shall apply to all my Fidelity Accounts under the plan listed in Section 1 for which FMTC (or its affiliates and/or any successor appointed pursuant to the terms of such Accounts or trust agreement in effect between FMTC and my Employer, as applicable) acts as trustee or custodian, and shall replace all previous designation(s) I have made on any of my Accounts.

Your Signature:  X  Date:  ■■-■■-■■■■
Use this envelope only for the beneficiary designation form.
Please remove envelope from book here.

FIDELITY INVESTMENTS
PO. BOX 5000
CINCINNATI, OH 45273-8212
Peel off this strip to open envelope pocket
The investment options available through the Plan reserve the right to modify or withdraw the exchange privilege.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4 p.m. Eastern time, or on weekends or holidays, will receive the next available closing prices.

This document provides only a summary of the main features of the TSRI TSA Plan and the Plan Document will govern in the event of discrepancies.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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