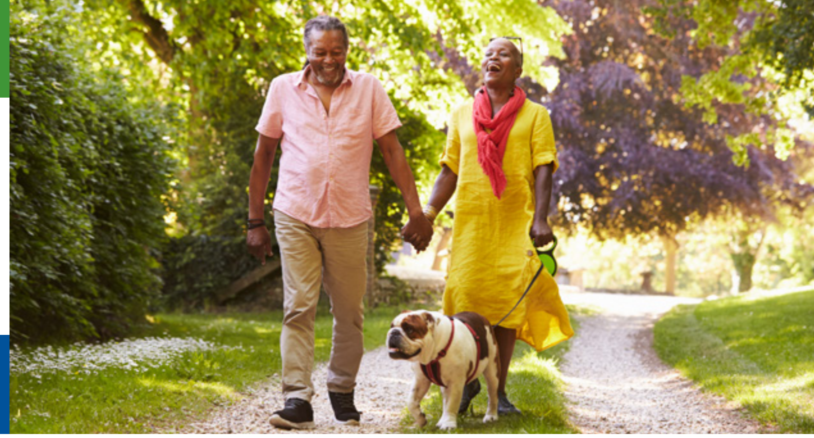


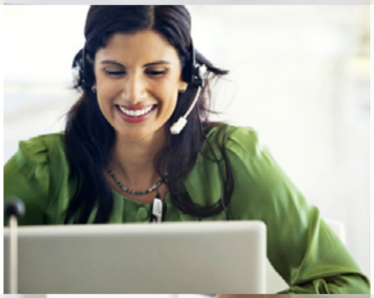
Fidelity services and resources — at your convenience

With Fidelity, you have access to a variety of resources for managing your accounts, finding answers to questions, and getting help with long- and short-term planning needs.

One-on-One

Schedule a phone consultation with a Fidelity Retirement Planner by calling **800-642-7131**. Meet to review your portfolio, discuss savings and investing needs, and other financial goals. Phone consultations are available from 8 am to 9 pm ET.

Account Inquiries



For general questions or inquiries regarding Fidelity accounts, or to execute transactions by phone, call **800-343-0860**, Monday through Friday, from 8 am to 9 pm ET.

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Log in to **NetBenefits.com** to check account balances, view your statements, make investment changes, update your account bene iciaries, take advantage of interactive planning tools, and much more.

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For additional financial services outside of your workplace retirement plan, visit a Fidelity Investor Center. You have access to complimentary seminars and workshops, portfolio reviews, help with estate planning strategies, assistance with developing financial strategies, and more. See below for more information on Fidelity Investor Centers near you.

Fidelity Investor Centers*

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Portfolio reviews

Help with developing investing strategies for a variety of financial goals

Complimentary investment seminars and workshops

A wide range of educational materials

You may choose a convenient Investor Center location to arrange a consultation and get the information and assistance you need. To find an Investor Center near you, visit Fidelity.com/branchlocator for locations and directions.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

*Fidelity Investor Centers and other brokerage products and services are provided beyond your retirement plan.

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