Turn here®

Fidelity INVESTMENTS

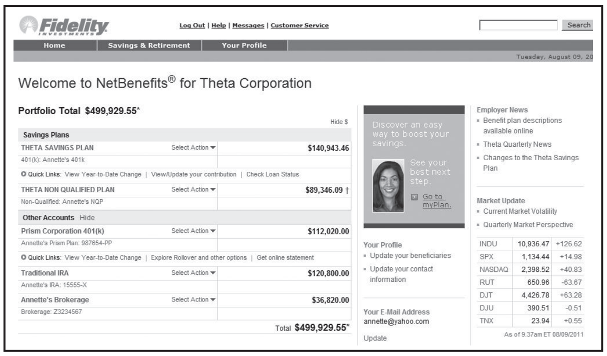
Enroll in your workplace savings plan

ENROLLING IN YOUR WORKPLACE SAVINGS PLAN IS EASY — SIMPLY FOLLOW THE STEPS BELOW TO START SAVING FOR YOUR FUTURE.

Step 1: Go to Fidelity.com/atwork.

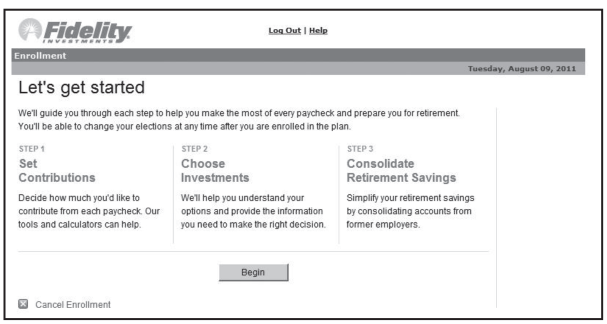
Step 2: Click on "Register Now" and follow the instructions to establish a Username and Password.

Step 3: Click on the plan you want to enroll in.



For illustrative purposes only.

Step 4: Choose "Begin."

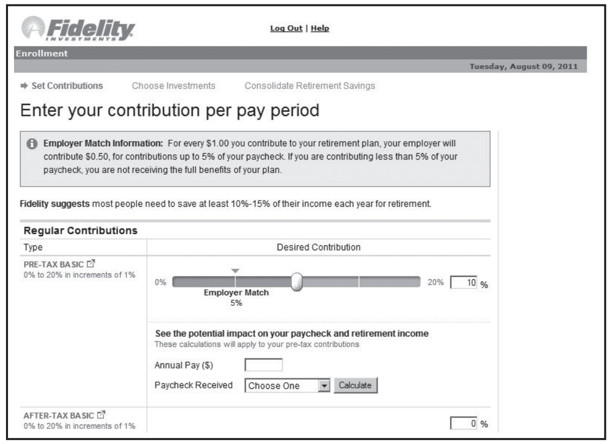


For illustrative purposes only.

Would you rather enroll by phone through a Fidelity Retirement Services Representative? You have that option too! Call Fidelity at 800-343-0860.

Fidelity Retirement Services Representatives are available Monday through Friday, from 8 a.m. to midnight Eastern time.

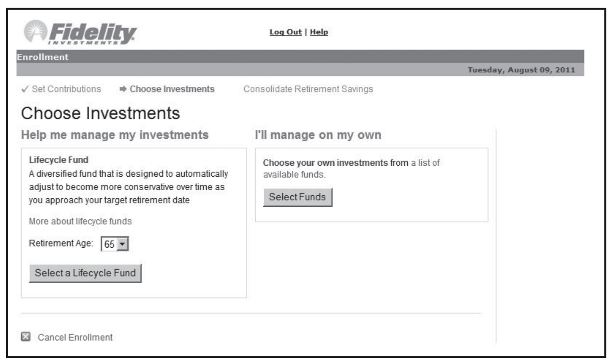
Step 5: Enter your contribution percentage per pay period.



For illustrative purposes only.

Step 6: Select your investments.

To learn more about an investment, click on the name.



For illustrative purposes only.

Step 7: Review and submit.

You'll receive an immediate online confirmation of your enrollment.

Step 8: Designate your beneficiaries.

Don't forget to designate your beneficiaries.

Managing Your Workplace Savings Plan Accounts Online

Change your contribution percentage online

To change the amount of your payroll contributions into your account online:

1. Log on to your account through **Fidelity.com/atwork**.
2. From the home page, click on the Select Action link next to your plan name, select **Contribution Amount** from the drop-down menu, then click the **Contribution Amount** link. Enter your new contribution percentage.
3. Confirm your new contribution percentage.
4. If your plan does not allow you to change your contribution online, visit your HR or Benefits department to complete a new Salary Reduction Agreement.

All contribution amounts must be in whole percentages and changes will become effective with the current or next pay period, or as soon as administratively possible.

Change your investment elections online

To change how your future investment elections are invested online:

1. Log on to your account through **Fidelity.com/atwork**.
2. From the home page, click on the Select Action link next to your plan name, select **Change Investments** from the drop-down menu, then click the **Investment Elections** link.
3. Enter the percentage of your payroll contributions that you wish to direct to each investment option you choose—your selections must add up to 100%.
4. View the online prospectus for each fund in which you are investing.
5. Confirm your investment elections.

Any contributions to your account made after the effective date of this change will be directed into the investments you select.

Rebalance your portfolio online

Over time, some asset classes and funds perform better than others, which can result in the mix of stock funds, bond funds, and/or money market funds changing from what you originally intended. If this happens, you may wish to rebalance your account so that your investments reflect the mix most appropriate for you and your goals.

To rebalance your account online:

1. Log on to your account through **Fidelity.com/atwork**.
2. From the home page, click on the **Select Action** link next to your plan name, select **Change Investments** from the drop-down menu, then select **Rebalance**.
3. Enter the percentage of the balance in each of your current investment options that you wish to direct to each investment option you choose—your selections must add up to 100%.
4. View the online prospectus for each fund in which you are investing.
5. Confirm your elections.

Update your mail preferences

Receiving communications by e-mail offers you greater convenience and will help keep you up to date on topics related to your retirement plan.

1. Log on to your account through **Fidelity.com/atwork**.
2. Go to Your Profile and click on **E-mail Address**. Enter your personal e-mail address.
3. Go to Mail Preferences and E-mail Settings to select which types of communications you wish to receive via e-mail or regular mail.

Need help? Call Fidelity at 800-343-0860.

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

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.

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

Fidelity Brokerage Services LLC, Member NYSE, SIPC
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