Keeping your savings plan on track.

What's next after you've enrolled in your workplace savings plan? You want to stay on track—as your needs, your outlook, and the market shifts. It's not as difficult as it may sound. Simply apply the following principles.

ACTION PLAN

- Invest for the long term
- Choose an investment mix
- Select investments that will help improve your opportunities and help limit risk
- Review your progress periodically

Principle #1: Investing for the long term reduces the impact of market shifts.
Over time, the market often shifts up and down. It feels great when you see your account going up—just remember not to panic when your investments go down.

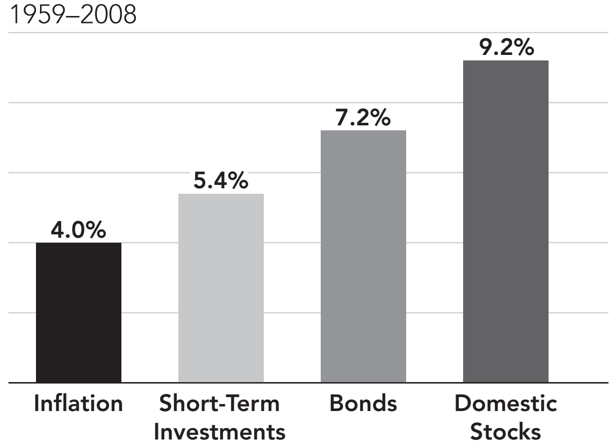
During these market swings, keep in mind why you've invested in your workplace savings plan in the first place. For most people, that means thinking long term.

Remember:

- Stocks go up and down in value regularly—sometimes by a lot—even over short-term periods. But as the chart to the right shows, over the long term all three investment types have shown positive returns.
- You don't actually lose money during a market downturn, unless you sell your shares—so waiting out the short-term volatility may be more of an advantage than reacting to it.
- When you're contributing on a regular basis, as you do in your workplace savings plan, buying in a down cycle can lower your average price per share.

Past performance is no guarantee of future results.

Average Annual Return %
1959–2008



Data Source: Ibbotson Associates 2009 (1959–2008). This chart represents the average annual return percentage for the investment categories shown for the 50-year period of 1959–2008. Past performance is no guarantee of future results. Returns include the reinvestment of dividends and other earnings. This chart is for illustrative purposes only and does not represent actual or implied performance of any investment option. Stocks are represented by the Standard & Poor's 500 Index (S&P 500®). The S&P 500® is a registered service mark of The McGraw-Hill Companies, Inc., and is an unmanaged index of the common stock prices of 500 widely held U.S. stocks that includes the reinvestment of dividends. Bonds are represented by the U.S. Intermediate Government Bond Index, which is an unmanaged index that includes the reinvestment of interest income. Short-term instruments are represented by U.S. Treasury bills, which are backed by the full faith and credit of the U.S. government. Inflation is represented by the Consumer Price Index (CPI), a widely recognized measure of inflation calculated by the U.S. government. Stock prices are more volatile than those of other securities. Government bonds and corporate bonds have more moderate short-term price fluctuation than stocks but provide lower potential long-term returns. U.S. Treasury bills maintain a stable value (if held to maturity), but returns are generally only slightly above the inflation rate. You cannot invest directly in an index.

Principle #2: Set realistic goals to help avoid disappointments.
You need to be realistic about your investments' potential for growth, as well as possible risks.

- Remain emotionally prepared to live with daily changes, along with accompanying news reports.
- Keep it in perspective. Over the past 50 years, the average annual return on U.S. stocks has been approximately 9.2% (as shown on the previous page), but this does not mean you will achieve returns like that every year. That number represents staying in the market when it was down as well as up.

Principle #3: Know the type of investor you are to help you determine the right investment mix.
Discovering what type of investor you are can help you choose the right mix of investments (see principle #4).

There are multiple factors to consider:

- *Your time horizon.* The longer you have to invest, the better equipped you are to ride out short-term fluctuations in the stock market, and the more aggressive your investment approach can be.
- *Your risk tolerance.* There are two types of risk to think about: the risk that an investment will not generate the return you'd hoped for (investment risk), and the risk that inflation will eat away at the value of your savings (inflation risk). Stocks tend to involve greater investment risk and less inflation risk. Bonds and short-term investments offer less investment risk, but greater inflation risk.
- *Your financial situation.* No two people are alike, which is why you need to identify your unique financial needs.

Principle #4: Diversification within your investment mix can help limit risk.
The mix of stocks, bonds, and short-term investments you decide is right for you is called your investment mix. Diversification is how you choose to spread your money within those stocks, bonds, and short-term investments.

- You might consider spreading your money among different stock mutual funds, which by their nature are already diversified.
- Investing in different kinds of stock funds can also help you reduce the risk that poor performance in a single stock fund will adversely affect your account.
- There is no right answer about how many investment options to select. Choose the number that gives you adequate opportunity to diversify across investment types without duplication, and that you can monitor without difficulty.

To diversify the stock and bond portions of your portfolio, consider:

Diversifying your stock funds

How to diversify:	Types of funds:
By size of company	Small- vs. mid- vs. large-capitalization
By investment style	Value vs. growth
By geographic emphasis	Domestic vs. foreign

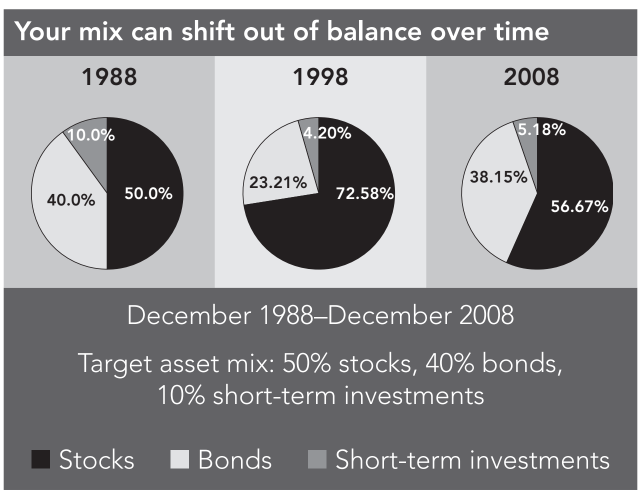
Diversifying your bond funds

How to diversify:	Types of funds:
By credit risk	High, moderate, and low quality • Government • Corporate
By maturity	Short, intermediate, and long-term bonds

Neither diversification nor asset allocation ensures a profit or guarantees against loss. Investments in smaller companies may involve greater risks than those in larger, better-known companies. Foreign investments, especially those in emerging markets, involve greater risk than U.S. investments. This risk includes political and economic uncertainties, as well as the risk of currency fluctuation.

Guidelines that can help you stay on track

Keep your portfolio in balance.
Due to a number of factors, the value of your investments will grow at different rates. And for some periods, your investments could even fall in value. When this happens, your portfolio falls out of balance—meaning the mix of investments you own varies from the original percentages you selected.



Data Source: Ibbotson Associates, 2009 1988–2008. Stocks are represented by the S&P 500® Index, and bonds are represented by the Barclays Capital U.S. Aggregate Bond Index for bonds. The Barclays Capital U.S. Aggregate Bond Index is an unmanaged market value–weighted index for investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities with maturities of at least one year. Short-term instruments are represented by U.S. Treasury bills, which are backed by the full faith and credit of the U.S. government. 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. Indices are unmanaged and you cannot invest directly in an index.

If your mix shifts out of proportion by 10% or more, you might want to consider rebalancing. It's easy. Just increase or decrease the amounts you have invested in each type of investment until you're back to your original percentages.

Revisit your strategy once a year and after major life events.
Every year or so, you should make it a point to review your investment mix to ensure it is still in line with your current needs and outlook.

This is especially true when you experience a major life event. Whether it's a new job, marriage, the birth of a child, a death in the family, or paying for a college education, there are some situations that can change your financial priorities.

Keep your money working for you.
It can be tempting to tap your workplace savings plan for the cash you need to cover a financial emergency or a major purchase. But before you touch that money, be sure you understand the substantial tax consequences of making a withdrawal, especially before retirement age. Consider using other sources for short-term needs, if possible, and keep your long-term savings on track.

HERE'S HELP

For the information, tools, and support you need to manage your workplace savings plan:

- Log on to Fidelity NetBenefits®
- Call your plan's toll-free number

Your workplace savings plan provides the planning tools you need. You'll find them online at Fidelity NetBenefits.®

Keep track of your progress.
It makes sense to monitor the investment options you've selected. For a good, objective view of a fund's performance, look at:

- **Average total return.** Don't stop at year-to-date or one-year returns. Evaluate how each investment is holding up over the long term: 5 years, 10 years, and for the life of the fund.

- **Return vs. benchmarks.** Compare your fund's performance with a market index that includes similar types of investments.

- **Return vs. peer group.** Review other mutual funds with investment objectives similar to your fund's.

- **Volatility.** Mutual fund companies report the relative risk of their funds in several ways. One readily available measure is beta, which is an historical measure of a fund's sensitivity to market movements, calculated by comparing a fund's monthly returns, over 36 months, to those of the market, defined by a fund's benchmark. If the beta is higher than 1.0, the fund is more volatile than the market; if it's lower than 1.0, it's less volatile.

You might also find it helpful to review how independent analysts rate the performance of the funds you are considering. For example: Morningstar,® Inc., uses a simple one- to five-star ranking to compare funds in various categories. Fidelity NetBenefits,® your online plan resource, provides this information, along with other tools you need to choose and monitor your plan investments.

Before investing in any mutual fund, please carefully consider the investment objectives, risk, charges, and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.

Performance of an index is not illustrative of any particular investment and an investment cannot be made directly in an index.

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