

PARTICIPATING IN YOUR **plan**

There are many benefits to participating in the The [REDACTED] Retirement Plan. One of the primary benefits is that you will receive help reaching your financial goals for retirement. By reviewing the important information in this guide and visiting Fidelity NetBenefits® at www.401k.com, you can take advantage of what your company and Fidelity have to offer.

When am I eligible for the Plan?

You are eligible to participate in the Plan if:

- you complete 3 months of service
- you are at least 21 years old
- and you are not:
 - covered by a collective bargaining agreement (unless the agreement specifically provides for you to be covered by the plan)
 - a leased employee
 - a nonresident alien who does not receive any earned income from your Employer

How do I enroll?

To enroll, log on to Fidelity NetBenefits® at www.401k.com. Please also complete the beneficiary form and return it to your company's benefits department.

Your plan has an automatic enrollment feature. If the automatic enrollment feature applies to you and you do not take action, you will be automatically enrolled at 3%. If the automatic enrollment feature applies to you, you will receive a separate notification indicating when deferrals will begin to be made on your behalf. If you do not select an investment, your Plan Administrator has directed Fidelity to place your contributions in the Fidelity Investments lifecycle fund that most closely aligns with your projected retirement date based upon your birth year.

If you would prefer to elect not to participate at this time or to specifically elect a contribution rate and/or investment options, please contact Fidelity by logging onto www.401k.com or call 1-800-835-5097.

When is my enrollment effective?

Once you satisfy these requirements you will become a participant in the Plan on January 1, April 1, July 1, or October 1.

How much can I contribute?

Through automatic payroll deduction, you may contribute between 1% and 80% of your eligible pay on a pretax basis, up to the annual IRS dollar limit (2013 = \$17,500). You may change your deferral percentage as applicable on the next Plan entry date (January 1, April 1, July 1, or October 1).

If the automatic enrollment feature applies to you, your company's plan has established an Annual Increase Program which will automatically increase your contributions by 1% on December 31. Each year on the designated date, your contributions will increase by the amount your company has established which may be limited to a deferral percentage communicated to you by notice. If you want to contribute more to the Annual Increase Program or if you wish to opt out of the program, follow the instructions outlined in the notification letter.

If you are age 50 or over by the end of the calendar year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral contributions to the Plan up to the IRS Catch Up Provision Limit (2013 = \$5,500).

To change your contribution percentage, go to NetBenefits® and click the "Select Action" link next to your plan name. Then select "Contribution Amount" from the drop down menu.

Can I roll my prior employer's retirement plan account into this one?

You may be permitted to roll over assets into this Plan from a previous employer's retirement plan or an IRA. To complete a rollover in the Plan follow these easy steps:

- Contact your prior plan provider to request a rollover distribution
- Rollover check issued should be made payable to Fidelity Management Trust Company FBO: your name and sent to you
- Complete the rollover contribution form
- Return both the rollover contribution form and the check from your prior plan to your current plan administrator or directly to Fidelity at the address provided on the form

Does the Company contribute to my account?

The Employer will make a safe harbor profit sharing contribution on your behalf in an amount equal to 4% of your eligible compensation.

When am I vested?

The term "vesting" refers to the portion of your account balance that you are entitled to under the plan's rules. You are always 100% vested in your:

- employee pretax account
- rollover account
- safe harbor Employer profit sharing contributions
- and any earnings thereon.

Can I take a loan* from my account?

Loans from your Plan account are also available. Generally, you may borrow the lesser of 50% of your vested account balance or \$50,000. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow. The minimum loan amount for the plan is \$1,000. Loan repayments (plus interest) to your plan account are automatically deducted from your pay through after-tax payroll deduction. You may have 2 loans outstanding at one time. Failure to pay off loans in a timely manner will make them subject to income tax and possibly early withdrawal penalties. *Be sure you understand the plan guidelines and impact of taking a loan before initiating a loan from your plan account.*

*Additional fees may apply.

Can I make withdrawals from my account?

Withdrawals from the Plan are generally permitted in the event of termination of employment, severe financial hardship, or death. Keep in mind that withdrawals are subject to income taxes and possibly to early withdrawal penalties.

How do I access my account?

Through Fidelity NetBenefits® at www.401k.com you have access to your account information, retirement planning tools, and e-Learning workshops® that provide you access to self-paced training on savings and investing principles.

You can also obtain account statements through Fidelity upon request.

You may call the Retirement Benefits Line at 1-800-890-4015 between 8:30 a.m. and 8:00 p.m. in your time zone on any business day for more information on your account. Fidelity Representatives can assist you with transactions and answer many of your questions regarding retirement savings.

How do I plan?

Through Fidelity NetBenefits® at www.401k.com you have access to your account information and retirement planning tools including:

- **Live and self-paced learning workshops.** The workshops cover a variety of topics including determining your retirement savings needs, evaluating your investment options and keeping your investment strategy on track to help you achieve your retirement goals.
- **The Retirement Check Up** which provides you with a snapshot in time of your financial situation and shows how your current planning strategy can impact potential accumulated money tomorrow.*

*To find the Retirement Check Up and a suite of planning tools go to the "Tools and Learning" section on NetBenefits®.

In addition, you can take advantage of local Investor Centers by scheduling time with a Fidelity Representative to discuss your total investment needs beyond your retirement savings plan. Or, if you prefer, call 1-800-Fidelity for a complimentary portfolio review.

How do I change my investment options?

You may request investment changes (exchanges) or redirect future contributions among investment options any business day as determined by the Financial Industry Regulatory Authority on line through Fidelity NetBenefits® at www.401k.com or by calling the Retirement Benefits Line at 1-800-890-4015.

Create an Asset Allocation that's right for you:

- You can create an asset allocation strategy by using Portfolio Review located in the Tools and Learning section of NetBenefits®

How do I manage my account?

Through Fidelity NetBenefits® at www.401k.com you may sign up to receive alerts via email when your retirement savings account strays from the investment allocation you established.

As mentioned in the "How Much Can I Contribute" section, your company's plan has established an Annual Increase Program which will *automatically* increase your employee contributions on an annual basis. If you want to contribute more to the Annual Increase Program or if you wish to opt out of the program, simply go to "Payroll Deductions" on NetBenefits® or call the plan's toll-free number for more information.

Your plan offers Fidelity® Portfolio Advisory Service at Work, a managed account service that lets you delegate the day-to-day management of your workplace savings plan account to professional investment managers. Fidelity's experienced professionals evaluate the investment options available in your plan and identify a model portfolio of investments appropriate for an investor like you. The Service then invests your account to align with this model portfolio and provides ongoing management of your account to address changes in the markets, your plan's investment lineup, and changes in your personal or financial situation.

With a managed account you can take advantage of Fidelity's resources and experience to help ensure that:

- Your investments are managed through the ups and downs of the market,
- You're keeping your accounts aligned with your goals through annual reviews and check-ins.
- Your account is actively managed to create an opportunity for long-term gains while managing the risk associated with investing.

To see if Fidelity® Portfolio Advisory Service at Work is right for you, log onto NetBenefits® at <https://netbenefits.fidelity.com/pas> where you can easily enroll in the Service and learn more.

Fidelity Portfolio Advisory Service at Work is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. **This service provides discretionary money management for a fee.**

Please note that performance of the model portfolios depends on the performance of the underlying investment options. These investments are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to additional risks with investing in high yield, small cap and foreign securities.