Make the most of your future

▶ Enroll now in your company's retirement savings plan

Dear John Sample:

Get ready to live the life you choose. You are now eligible to enroll in your employer's retirement savings plan!

You plan your weekends. You plan your vacations. Planning can be fun, that is …until you start planning for the big things like retirement. Fidelity and ABC Company, Inc. are committed to helping you get started and to keeping you on track even as your goals change. Fidelity's myPlan℠ is designed to take the mystery out of retirement planning. myPlan℠ will provide an action plan with simple steps to consider. The first step to consider in your action plan is easy…Enroll!

Enrolling only requires two decisions. We've provided some simple direction to help you make these decisions:

- First, decide how much you would like to contribute (To the extent the plan will allow, Fidelity considers 10 – 15% per paycheck a good start to reaching your financial goals). At a minimum you'll want to contribute enough to take advantage of your employer match dollars – it is like getting free money!
- Second, select where you want to invest your contributions. You can select among a range of options. All the performance and fund descriptions are available online or by ordering over the phone. Many people get stumped at this stage, give us a call and we will help.

Remember, you can always make changes to these decisions as your personal situation changes.

Getting started is easy as 1, 2, 3.

1. Go to Fidelity NetBenefits® at www.401k.com or call the Fidelity Retirement Benefits Line at 1-800-835-5097.
2. Click on New User Registration to set up your personal identification number (PIN).
3. Click on "Enroll Today" in the center of the NetBenefits® homepage. You will be prompted through steps to take and have access to "Learn More" as you go. Also, please make sure to complete your beneficiary form. Contact your benefits department for a form.

Want more help before getting started?

- ☐ Learn where you stand right now in 2 minutes and 5 easy questions. Click on myPlan Snapshot℠ on www.401k.com.
- ☐ For more plan details, click on "View Plan Highlights" on the "Welcome to Enrollment" page or refer to your employer's Fast Facts Flyer.

Above all, it is critical to take the first step towards living the life you choose and enroll in your retirement savings plan today!

Sincerely,

Fidelity Investments

¡Inscríbase hoy mismo en el plan de jubilación de su empleador para comenzar a marcar una diferencia en el futuro de usted y su familia! Comuníquese con los representantes dedicados que hablan español, a la Línea Telefónica de Beneficios de Jubilación de Fidelity al 1-800-587-5282 para dar los primeros pasos.

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

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.

The company has appointed Fidelity to provide additional information on the investment options available through the plan.

You may also obtain an account statement through Fidelity upon request.

myPlan Snapshot is an educational calculator offered for use by Fidelity Brokerage Services, member NYSE, SIPC, or by Fidelity Investments Institutional Services Company, Inc.

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Smart move