



Get Started Today

Starting now can have an impact on your account.

Your decision to start today could give you quite a bit more at retirement than starting five years from now.

Hypothetical Example:

Potential growth if you contribute \$100 of your paycheck monthly		
	Potential account value in 10 years	Potential account value in 20 years
Start Today	\$17,409*	\$52,397*
Wait 5 years to start	\$7,201	\$31,881
	\$10,208 difference	\$20,516 difference

***Increase your contributions to \$200 a month, and your potential account value could be even more- \$34,819 in 10 years and \$104,793 in 20 years.**

This hypothetical illustration is based on the following assumptions: (1) Hypothetical participant remains employed and contributes as shown at the beginning of each month throughout the periods shown, (2) a hypothetical effective annual rate of return of 7%, (3) reinvestment of all earnings, (4) no withdrawals or loans throughout the indicated periods, and (5) participant is 100% vested. Income taxes, inflation, fees and expenses are not taken into account. If they were, values would be lower. Earnings and pre-tax contributions in a tax-deferred plan are subject to income taxes when withdrawn, and if distributions are taken before age 59½, may also be subject to a 10% penalty. Individual results will vary. Systematic investing does not ensure a profit and does not protect against loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any investment. Contributions are subject to Plan and IRS limits and such limits are indexed and adjusted for cost of living increases. Plan limits may be less than IRS limits. For highly compensated employees, additional limits may apply. This hypothetical illustration is for educational purposes. Actual benefits are provided solely according to the terms of the Plan. A participant’s actual account balance at any point in the future will be determined by the contributions that have been made, any plan or account activity, and any investment gains or losses that may occur. The illustrations of future balances should in no way be construed to imply any guarantee of future employment.

This document provides only a summary of the main features of the plan, and the plan document will govern in the event of any discrepancy.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.