

New Fidelity interactive wheel can help simplify investing

Fidelity Freedom Funds[®] can help simplify retirement investing because it's a lifetime retirement strategy in a single fund. They are an alternative for those who don't have the time, or investment knowledge to research, create, and manage a well-diversified portfolio on their own.

Each Freedom Fund is professionally managed, seeks to control risk, and automatically rebalanced to create asset allocations that correspond within an expected retirement date. The Freedom Funds invest in a combination of well-established Fidelity mutual funds. These funds are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to the additional risks associated with investing in high yield, small cap and foreign securities.

You will find the Freedom Funds provide a consistent retirement investment strategy over time, so you can choose just one fund for all your retirement plan assets. Or, you can choose to invest in one of the Freedom funds as a complement to your other investment options, if you wish to manage your own portfolio's asset allocation.

If you decide that Freedom Funds make sense for you, simply click on the new interactive "**Will Retire In**" wheel at <http://www.fidelity.com/atwork/freedom> and click on the year you think you will retire. The wheel will select the most suitable Freedom Fund that meets your risk and time horizon. Then call your plan's toll free number to Fidelity Monday through Friday, 8:00 A.M. to midnight, ET to speak with a retirement specialist. To get started, change your current investments or change your future contributions, you can also simply logon to your workplace savings account through **NetBenefits** at <http://www.fidelity.com/atwork>.

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call Fidelity at 1-800-343-0860 or visit www.fidelity.com for a free prospectus. Read it carefully before you invest.

It is your responsibility to select and monitor your investments to make sure they continue to reflect your financial situation, risk tolerance, and time horizon. Most investment professionals suggest that you reexamine your investment strategy at least annually or when your situation changes. In addition, you may want to consult an investment adviser regarding your specific situation.

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