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Fidelity INVESTMENTS

Dear Retirement Plan Participant:

We are pleased to introduce a variety of web based tools to help easily navigate your Retirement account online, as well as valuable retirement resources on site. No matter where you are in planning for your financial future, Fidelity NetBenefits® is a great place to start. If this is your first time accessing your account online, you will need to establish a Personal Identification Number (PIN) by going to www.fidelity.com/atwork and clicking on *New User Registration.*

Web Workshops

To attend a live, presenter-led workshop at a time and date convenient for you, go to http://webworkshops.fidelity.com and log in to your Fidelity NetBenefits® account. Check out the variety of classes available. It's easy to enroll and worthwhile to attend. Examples of workshops include "Evaluating your investment options," "Building a Portfolio for any Weather," "Monitoring your Portfolio," "Remaining Confident in a Volatile Market," "Taking Control of your Personal Finances."

eLearning retirement planning tools and resources

Access a host of retirement planning tools to see if your savings is on track for retirement. Go to: http://e-learning.fidelity.com and log in to your Fidelity NetBenefits® account. eLearning tools include On-Demand Workshops, Quarterly Market Perspective, Retirement Income Planner, myPlan, Retirement Quick Check, and Portfolio Review.

Confidential Consultations

To schedule an appointment for a confidential consultation with your dedicated Fidelity Representative, call **800-642-7131**, Monday through Friday, from 8 a.m. to midnight Eastern Time, or visit www.fidelity.com/atwork/reservations

Go Paperless

Update your e-mail address to receive important benefits information electronically.

- Log on to Fidelity NetBenefits® at www.fidelity.com/atwork
- Go to Your Profile
- Click on E-mail Address

To receive mutual fund prospectuses and annual reports online:

- Log on to Fidelity NetBenefits® at www.fidelity.com/atwork
- Go to Your Profile
- Click on Mail Preferences

Questions

For general retirement questions, you may call a Fidelity Retirement Services Specialist, Monday through Friday, from 8:30 a.m. to 8:30 p.m. Eastern time at **866-NAZARENE.**

Guidance provided by Fidelity is educational in nature, is not individualized, and is not intended to serve as the primary or sole basis for your investment or tax-planning decisions.

Retirement Income Planner, Retirement Quick Check and Portfolio Review are educational tools.

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call Fidelity at 866-NAZARENE or visit www.fidelity.com for a free prospectus or, if available, a summary prospectus. Read it carefully before you invest.