

Look inside for a hypothetical illustration of how you might save for retirement



MAKE THE MOST OF **your future**

**ENROLL NOW** TO TAKE FULL ADVANTAGE OF YOUR RETIREMENT SAVINGS PLAN BENEFITS

Allied Technical  
Resources, Inc. 401(k)  
Plan

**Save for retirement through Allied Technical Resources, Inc. 401(k) Plan easily, regularly, and automatically**

With all the responsibilities and financial priorities you might be juggling – mortgage payments, parenthood, saving or paying for college, caring for parents, and more – it can be easy to overlook the need to save for retirement. But it's important to set aside money for retirement as early and regularly as you can, because the quality of your retirement years could very well depend on how much you have been able to save.

As you consider enrolling in Allied Technical Resources, Inc. 401(k) Plan and selecting investment options for your account, please review this Enrollment Guide. It contains valuable information that may help you better understand the basics of investing, as well as help you make the most of your company's retirement savings plan.

We are proud to provide you with the services of Executive Financial and Fidelity Investments, the No.1 service provider of workplace retirement savings plans.\*

LOOK INSIDE FOR:

- How much you can save**
- Participating in your plan**
- Create your asset allocation strategy**
- Investment spectrum**
- Descriptions of investment options**
- Next steps**
- Beneficiary form**
- Rollover contribution form**

Please review this information carefully.

**Your retirement plan's financial advisor contact information:**

**Joseph Brooks**  
**Executive Financial**  
**1043 E. Morehead Street**  
**Suite 303**  
**Charlotte, NC 28204**  
**Phone: 704-338-5950**  
**Fax: 704-338-5951**  
**jbrooks@exfinancial.com**

**Fidelity resources to help you manage your retirement savings account**



**Visit [www.netbenefits.com](http://www.netbenefits.com)**



**Call the Fidelity Retirement Benefits Line at 1-800-294-4015** to use the automated voice response system.



**Contact Fidelity representatives at 1-800-294-4015** who are available from 8:30 a.m. to 8:00 p.m. in your local time zone to assist you.

\*Plan Sponsor Magazine, "America's Top Recordkeepers – 2004," ranked Fidelity the No. 1 provider of workplace retirement savings plans based on assets as of June 2004.

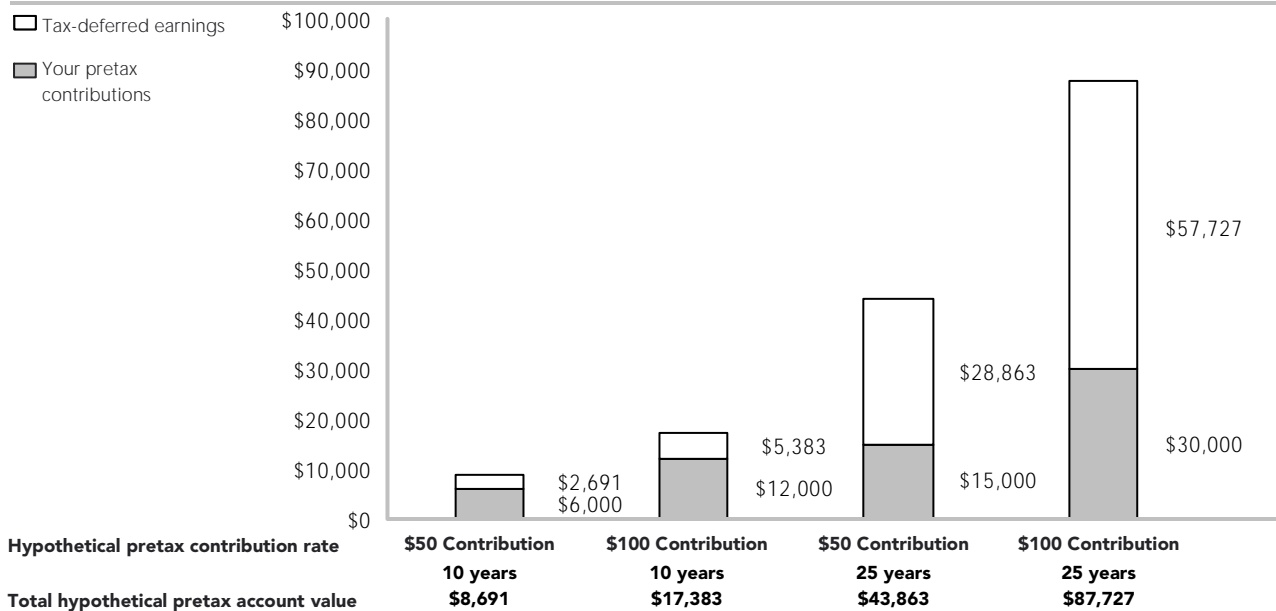
# how much CAN YOU SAVE

## A hypothetical illustration

Hypothetical annual rate of return: 8%

**Time is money.** These hypothetical charts illustrate the potential growth of your 401(k) plan account if you start contributing to the Plan now. The columns compare monthly contributions of \$50 and \$100 and what you could potentially accumulate after 10 years and after 25 years. With the potential for growth, however, come the risks associated with investing in securities. Investment return and principal value will fluctuate; therefore, you may have a gain or loss when you sell your shares. Long-term results may also be impacted by inflation.

### Hypothetical pretax account balance illustration



**The cost of waiting.** If you put off contributing to your Plan, you may have much less money in your 401(k) plan account for retirement than if you start saving this year. Enroll today.

This hypothetical illustration is for educational purposes. Your actual benefits are provided solely according to the terms of the Plan. Your actual account balance at any point in the future will be determined by the contributions that have been made, any plan activity, and any investment increases or losses that may occur. The illustrations of future balances should in no way be construed to imply any guarantee of future employment. Values are for illustrative purposes only and do not reflect the performance of any particular investment. Your own investment returns may be greater or less than this hypothetical illustration, and income taxes, and in some cases penalties, will be due when you withdraw savings from the Plan. The actual rates of return for the periods shown will vary. Systematic investing does not ensure a profit nor guarantee against loss in declining markets.

**Your hypothetical illustration is based on the following assumptions:** You will remain employed and contribute at the indicated rates throughout the periods shown. The indicated contribution rate remains constant throughout the periods shown. Your account increases at the hypothetical annual rate of return of 8% compounded annually. You make neither withdrawals nor loans. All earnings are reinvested. IRS limits on compensation and pretax contributions apply. Current limits are indexed and adjusted for cost of living increases using a hypothetical inflation rate of 3% annually. If you are designated a highly compensated employee, additional limits may apply. All calculations assume contributions are made the last day of the year. It is assumed that you are 100% vested in your Plan. Calculations do not include employer contributions.

## PARTICIPATING IN YOUR **plan**

You can receive help reaching your financial goals for retirement with Allied Technical Resources, Inc. 401(k) Plan. For additional information about your Plan visit [www.netbenefits.com](http://www.netbenefits.com)

### **When am I eligible for the Plan?**

You are eligible to participate in the Plan if:

- you complete 6 months of service

The Plan does not cover employees who are residents of Puerto Rico.

### **How do I enroll in the Plan?**

Once you have reviewed this enrollment guide and your investment options, refer to the Next Steps section of this guide for detailed instructions on how to enroll.

Remember to choose your investment options when you enroll. If you do not select an investment mix of your own, your Employer has directed Fidelity to place your contributions and/or loan repayments into a Fidelity Advisor Freedom Fund that most closely aligns with your projected retirement date based upon your birth year. Fidelity Advisor Freedom Funds contain a diversified portfolio of investments that will fluctuate in value over time. 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 including the potential loss of principal.

### **When is my enrollment effective?**

Once you satisfy this requirement you will become a participant in the Plan on the first day of the following month.

### **How much can I contribute?**

Through automatic payroll deduction, you may contribute between 1% and 75% of your eligible pay up to the annual IRS dollar limit. You may change your deferral percentage as applicable. Any changes made would take effect on the next Plan entry date (first day of each month).

If you are age 50 or over 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 Limit.

### **What is the Roth 401(k) option?**

Unlike your traditional, pre-tax 401(k) deferrals, the Roth 401(k) option allows you to contribute after-tax dollars, but then withdraw tax-free dollars from your account when you retire, provided the distribution is "qualified". A qualified distribution is one that is taken after the five taxable year period beginning January 1 of the year for which your first designated Roth contribution to the plan is made (or to a previous plan, if that amount was subsequently rolled over to the distributing plan) AND you turn age 59 ½, become disabled, or die. If you qualify to make traditional pretax, 401(k) contributions, you are eligible for a Roth 401(k) contribution. Your total contributions to the plan (both Roth 401(k) deferrals and traditional, pre-tax deferrals) cannot exceed IRS limits, or your plan's limit, if less.

For further help and information refer to the Roth 401(k) Fact Sheet, which you can request from your Plan Sponsor.

### **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 as trustee for the benefit of (FBO): your name and sent to you.
- Complete the Fidelity Advisor Rollover contribution form provided by your current employer.
- Return both the Fidelity Advisor Rollover contribution form and the check from your prior Plan to your current Plan Administrator so they may authorize the contribution.

**Does the Company contribute to my account?**

The Employer may make a discretionary matching contribution to your account. The amount would be equal to a percentage determined annually by a Board of Directors' Resolution for each contribution period.

To be eligible for discretionary matching contributions you are required to:

- work a minimum of 501 hours

The employer may make discretionary profit sharing contributions, if any, on your behalf in an amount to be determined by the Board of Directors at the end of each Plan Year.

To be eligible for discretionary profit sharing contributions you are required to:

- work a minimum of 501 hours

**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 deferral account(s)
- rollover account
- and any earnings thereon.

Employer profit sharing contributions, matching contributions and earnings will be vested in accordance with the following schedule:

<b>Years of Service for Vesting</b>	<b>Percentage</b>
less than 2	0
2	20
3	40
4	60
5	80
6	100

**Can I make withdrawals from my account?**

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death. Your Plan may allow for additional types of withdrawals. Please refer to your Summary Plan Description for further details. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan. Keep in mind that withdrawals are subject to income taxes and possibly to early withdrawal penalties.

The taxable portion of your withdrawal that is eligible for rollover into an individual retirement account (IRA) or another employer's retirement Plan is subject to 20% mandatory federal income tax withholding, unless it is directly rolled over to an IRA or another employer Plan. (You may owe more or less when you file your income taxes.) If you are under age 59½, the taxable portion of your withdrawal is also subject to a 10% early withdrawal penalty, unless you qualify for an exception to this rule. The Plan document and current tax laws and regulations will govern in case of a discrepancy.

Be sure you understand the tax consequences and your Plan's rules for distributions before you initiate a distribution. You may want to consult your tax advisor about your situation.

Hardship distributions are not considered eligible rollover distributions and are not subject to 20% federal withholding. They are taxed as ordinary income and may be subject to a penalty when you file your income taxes. Hardship distributions are not eligible for rollover. Please consult your tax advisor regarding your own tax situation.

**How do I access my account?**

Through Fidelity NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com) you have access to your account information and retirement planning tools.

You may call the Retirement Benefits Line at 1-800-294-4015 between 8:30 a.m. and 8:00 p.m. in your time zone on any business day for more information on your account. Representatives can assist you with transactions and answer many of your questions regarding retirement savings.

### **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 New York Stock Exchange online through Fidelity at [www.netbenefits.com](http://www.netbenefits.com) or by calling the Retirement Benefits Line at 1-800-294-4015.

### **How do I manage my account once I am enrolled in the Plan?**

Through Fidelity NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com) you have access to your account information and retirement planning tools including:

- **Self-paced learning workshops.** These interactive workshops and tutorials can help you take advantage of educational resources via the Web. The workshops cover a variety of topics including how to plan for your retirement savings, how to develop an investment strategy, and how to access your retirement goals. Visit the e-Learning workshops in the Tools and Learning Section of NetBenefits®.
- The **Retirement Quick Check** is an interactive tool to help you identify a strategy for saving and to begin to create a plan to address key risks you may face before and during retirement.<sup>1</sup> To find the Retirement Quick Check go to the Tools and Learning tab in NetBenefits®.

<sup>1</sup> The tool's illustrations result from running a minimum of 250 hypothetical market simulations. The market return data used to generate the illustration is intended to provide you with a general idea of how asset mixes have performed historically. The analysis assumes a level of diversity within each asset class consistent with a market index benchmark that may differ from the diversity of your own portfolio.

IMPORTANT: The projections or other information generated by Fidelity's Retirement Quick Check regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

- **Automatic Rebalancing:** You may choose to participate in our Automatic Rebalancing program, which would alert you via email when your retirement savings account first diverges from the investment allocation you established by at least the percentage amount you specified. Go to Savings and Retirement page on NetBenefits® to learn more.
- **Annual Increase Program.** If you want to have your deferral contribution rate automatically increased on an annual basis, you can take advantage of the Annual Increase Program. If you choose to participate, the Annual Increase Program allows you to direct that your deferral contribution rate be automatically increased. Each year on or around the date you designate, your contribution rate will increase by the amount you elected, subject to any limits that may apply. Go to the Savings and Retirement section on NetBenefits® to sign up or call the Fidelity Retirement Benefits line at 1-800-294-4015, for more information.
- **Educational updates.** To receive relevant, educational communications from Fidelity by email, go to the Your Profile section on NetBenefits and enter your email address. You will only receive emails from us related to your retirement account planning.

# create YOUR ASSET ALLOCATION STRATEGY

## How do you choose investments?

Your employer-sponsored retirement plan gives you the flexibility to choose the investment options that match your needs. But how do you choose from among them? The answer is a personal asset allocation strategy – how you invest your savings across the types of investments available to you.

Properly used, an asset allocation strategy can help you reduce risk and even increase potential return over time. Generally, choosing an appropriate asset allocation strategy and sticking with it is a better approach than trying to stay ahead of market ups and downs. However, asset allocation does not ensure a profit or guarantee against a loss.

## What kind of investor are you?

To determine what type of asset allocation strategy you need, you first need to determine what kind of investor you are. The questionnaire on the following pages can help you focus on your investment needs and preferences. For example, are you interested in growing your assets? Or are you more concerned with how “safe” your money is? For help with your investor profile, visit Fidelity’s NetBenefits<sup>SM</sup> Web site.

Whatever your investor profile, you should consider three factors in your investment decision making.

## Know your asset classes

Asset classes are three general types of investments – stocks, bonds, and short-term investments. Your Plan offers a range of investment options, including mutual funds (which can be made up of one or more of the three asset classes). Your strategy will help you decide how much of your money to invest in each asset class.

## Weigh potential reward and risk

Risk in investment matters is usually thought of as investment risk – the chance that you might lose money on your investments. But you have to balance investment risk with inflation risk – the chance that your investments will not earn you enough to keep pace with the rising cost of living. Consider these general principles about risk in investments:

- To reduce one type of risk, you likely will have to take on more of the other.
- The higher the risk, the higher the potential for reward – and vice versa.
- The shorter the time frame you have for investing, the more you may want to reduce investment risk.

## Know your time horizon

Time can be a powerful ally of any investor. Not only may investments generally increase over time through the power of compounding, but time can also help smooth out the inevitable ups and downs of the financial markets. Your investment strategy may depend heavily on how much time you have until you’ll need your money.

## STRATEGIES TO HELP REDUCE INVESTMENT AND INFLATION RISK

**Asset allocation** spreads your investments over different asset classes. This means you can invest some assets for stability and others for potential growth.

**Diversification** means choosing a mix of different types of investment options in your portfolio (within one asset class or from all three). By diversifying, you’re trying to minimize risk and maximize potential return. Of course, diversification does not ensure a profit or guarantee against loss.

### Take a simple first step to a strategy

To determine what type of target asset mix is best for you, you first need to determine what kind of investor you are. The short, self-scoring Investor Profile Questionnaire below is designed to provide an investment strategy that may be right for your retirement savings. To determine your personal target asset mix:

- Answer each question.
- Write the point value of each answer in the box provided.
- Calculate your total points.
- Compare your total points with the target asset mixes at the end of the questionnaire.

**Or you can take a simpler approach to choosing your retirement investment options with Fidelity Advisor Freedom Funds<sup>SM</sup>.** They are managed to targeted retirement dates for investors retiring around those years. Each invests in a diversified mix of Fidelity Advisor stock, bond, and short-term mutual funds to help your assets grow while you're working and saving for retirement. The closer you get to the fund's target retirement date—and even afterwards—the more conservative the fund's asset allocation mix automatically becomes. Please refer to the Investment Options section for more information.

**Planning Consideration:** Over time, certain investment types have outperformed others. Historically, stocks have outperformed bonds and money market instruments over long periods. So the longer you're putting money away, the more important it may be to place some of it in growth-oriented investments. Shorter-term investment periods may call for more conservative investments, which are less subject to fluctuation. The longer your money can sit and take advantage of market cycles, the more aggressive you may want to be with your investments. (Consider this when responding to questions 1 and 2.) Remember that past performance is not necessarily indicative of future results.

#### 1 In approximately how many years do you plan to retire?

In 4 to 6 years .....	52 pts.	
In 7 to 10 years .....	69 pts.	
In 11 to 16 years .....	70 pts.	
More than 16 years .....	71 pts.	Points <input type="text"/>

#### 2 Do you expect to withdraw or borrow one-third or more of this money from your household retirement savings within seven years? (for retirement income, purchase of a new home, college tuition, etc.)

No .....	20 pts.	
Yes, within 3 years .....	0 pts.	
Yes, within 4 to 6 years .....	12 pts.	Points <input type="text"/>

**A**

**ADD POINTS FROM QUESTIONS 1 AND 2 HERE**

Points

**Planning Consideration:** Under unforeseen circumstances, such as a loss of income, many people need to draw on "long-term" money for short-term needs. If you don't have an emergency fund, a conservative investment approach may be the most appropriate.

#### 3 Do you have an emergency fund (savings of at least three months' after-tax income)?

No, I do not have an emergency fund.....	8 pts.	
I have an emergency fund, but it is less than three months' after-tax income.....	3 pts.	
Yes, I have an adequate emergency fund .....	0 pts.	Points <input type="text"/>

**Planning Consideration:** The lower the portion of total assets you're investing, the more aggressive you might wish to be in this portion of your portfolio. But even a diversified mutual fund should not be your one and only investment for your household retirement savings.

**4 Approximately what portion of your total investable assets\* is in your retirement savings plan at work?**

- Less than 25% ..... 0 pts.
- From 25% to 50% ..... 1 pt.
- From 51% to 75% ..... 2 pts.
- More than 75% ..... 4 pts.

Points

\* Investable assets include your emergency fund, plan assets, bank accounts, CDs, mutual funds, cash value of life insurance, stocks or bonds, investment real estate, etc., but do not include your primary residence or vacation home.

Unlike mutual funds, most CDs and U.S. Treasuries offer a fixed rate of return and guarantee payment of principal if held to maturity. Unlike most bank products such as CDs, money market mutual funds are not FDIC insured.

**An investment in a money market fund is not insured or guaranteed by the U.S. government, and there is no assurance that the fund will maintain a \$1 share price.**

**Planning Consideration:** If your income is likely to change, you may have more or less money to meet your expenses and you may have to dip into your long-term investments. A more conservative approach may enable you to depend on money being available.

**5 Which ONE of the following describes your expected earnings over the next five years?(Assume inflation will average 4% a year.)**

- I expect my earnings to increase and far outpace inflation (due to promotions, new job, etc.) ..... 0 pts.
- I expect my earnings increases to stay somewhat ahead of inflation ..... 1 pt.
- I expect my earnings to keep pace with inflation ..... 2 pts.
- I expect my earnings to decrease (due to retirement, part-time work, economically depressed industry, etc.) ..... 4 pts.

Points

**Planning Consideration:** Your comfort level with investment risk is important in determining how aggressively or conservatively you choose to invest.

**6 Choose the sentence below that best reflects your feelings about investment risk.**

Then select the point total that corresponds with how strongly you agree with it.

I want as much assurance as possible that the value of my retirement savings will not go down.			I want to maintain a balanced savings mix with some fluctuation and growth.			I want my money to grow as much as possible, regardless of risk or fluctuation.		
Strongly agree	Agree	Somewhat agree	Strongly agree	Agree	Somewhat agree	Agree		
12 points	7 points	5 points	3 points	2 points	1 point	0 points		

Points

---

**Planning Consideration:** The more experience you have with these two types of investments, the more comfortable you may be in leaving your money invested while riding out any market downturns.

**7a Have you ever invested in individual bonds or bond mutual funds?**(aside from U.S. Savings Bonds)

- No, and I would be uncomfortable with the risk if I did ..... 10 pts.
  - No, but I would be comfortable with the risk if I did ..... 4 pts.
  - Yes, but I was uncomfortable with the risk ..... 6 pts.
  - Yes, and I felt comfortable with the risk ..... 0 pts.
- Points

**7b Have you ever invested in individual stocks or stock mutual funds?**

- No, and I would be uncomfortable with the risk if I did ..... 8 pts.
  - No, but I would be comfortable with the risk if I did ..... 3 pts.
  - Yes, but I was uncomfortable with the risk ..... 5 pts.
  - Yes, and I felt comfortable with the risk..... 0 pts.
- Points

**Planning Consideration:** You may have responsibility for ongoing family obligations. This may suggest a more conservative approach.

**8 How many dependents do you have?**(include spouse, children you support, elderly parents, etc.)

- None ..... 0 pts.
  - One ..... 1 pt.
  - Two to three ..... 2 pts.
  - More than three ..... 4 pts.
- Points

**Planning Consideration:** If a large portion of your income goes toward paying debt, you are more likely to need to have cash available in case of unforeseen circumstances.

**9 Approximately what portion of your monthly take-home income goes toward paying off debt other than a home mortgage?**(auto loans, credit cards, etc.)

- Less than 10%..... 0 pts.
  - From 10% to 25% ..... 1 pt.
  - From 26% to 50% ..... 2 pts.
  - More than 50%..... 6 pts.
- Points

**Planning Consideration:** Your comfort level with investment risk is important in determining how aggressively or conservatively you choose to invest. (Keep this in mind when responding to questions 10 and 11.)

**10 Which ONE of the following statements describes your feeling toward choosing your retirement investment choices?**

I would prefer investment options that have a low degree of risk associated with them (i.e., it is unlikely that my original investment will ever decline in value)..... 10 pts.

I prefer a mix of investment options that emphasizes those with a low degree of risk and includes a small portion of other choices that have a higher degree of risk, but may yield greater returns..... 6 pts.

I prefer a balanced mix of investment options—some that have a low degree of risk and others that have a higher degree of risk but may yield greater returns..... 3 pts.

I prefer a mix of investment options—some would have a low degree of risk, but the emphasis would be on investment options that have a higher degree of risk but may yield greater returns..... 1 pt.

I would select only investment options that have a higher degree of risk but a greater potential for higher returns..... 0 pts.

Points

**11 If you could increase your chances of improving your returns by taking more risk, would you...**

Be willing to take a lot more risk with all your money?..... 0 pts.

Be willing to take a lot more risk with some of your money?..... 1 pt.

Be willing to take a little more risk with all your money?..... 3 pts.

Be willing to take a little more risk with some of your money?..... 6 pts.

Be unlikely to take much more risk?..... 10 pts.

Points

**12 What portion of your retirement income do you expect to come from this retirement plan?**

Less than 20% ..... 0 pts.

From 20% to 34% ..... 1 pt.

From 35% to 50% ..... 2 pts.

More than 50%..... 4 pts.

Points

<b>B</b>	<b>ADD POINTS FROM QUESTIONS 3 THROUGH 12 HERE</b>	Points <input style="width: 50px;" type="text"/>
----------	----------------------------------------------------	--------------------------------------------------

<p>SUBTRACT B FROM A FOR YOUR TOTAL SCORE A <input style="width: 50px;" type="text"/> - B <input style="width: 50px;" type="text"/> = TOTAL SCORE <input style="width: 50px;" type="text"/></p> <p style="text-align: center;">Your total for Box A can be found at the beginning of the questionnaire.</p>
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

## Match your score with the appropriate target asset mix

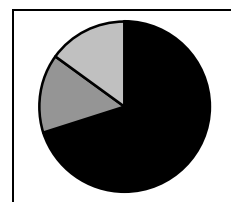
---

### If your point total is 70 or more:

#### Aggressive growth target asset mix

This target asset mix may be appropriate for investors who seek aggressive growth and who can tolerate wide fluctuations in market values, especially over the short term.

- 70% Domestic Stocks
- 15% Foreign Stocks
- 15% Bonds

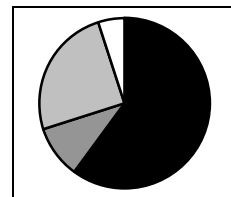


### If your point total is 50–69:

#### Growth target asset mix

This target asset mix may be appropriate for investors who have a preference for growth and who can withstand significant fluctuations in market value.

- 60% Domestic Stocks
- 10% Foreign Stocks
- 25% Bonds
- 5% Short-term Investments

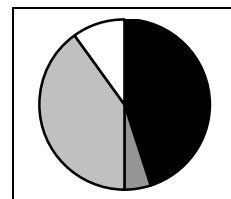


### If your point total is 20–49:

#### Balanced target asset mix

This target asset mix may be appropriate for investors who want the potential for capital appreciation and some income and who can withstand moderate fluctuations in market value.

- 45% Domestic Stocks
- 5% Foreign Stocks
- 40% Bonds
- 10% Short-term Investments

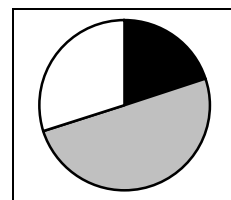


### If your point total is less than 20:

#### Conservative target asset mix

This target asset mix may be appropriate for investors who want to minimize fluctuations in market values by taking an income oriented approach with some potential for capital appreciation.

- 20% Domestic Stocks
- 50% Bonds
- 30% Short-term Investments



The purpose of the target asset mixes is to show how target asset mixes may be created with different risk and return characteristics to help meet a participant's goal. You should choose your own investments based on your particular objectives and situation. Remember, you may change how your account is invested. Be sure to review your decisions periodically to make sure they are still consistent with your goals. You should also consider any investments you have outside the plan when making your investment choices.

Remember, the target asset mix suggested by the worksheet point total is meant to offer an example of the type of target asset mix you might want to consider, based on the average person with a similar score. The final decision on a target asset mix is yours, based on your individual situation, needs, goals, and risk tolerance, which may include factors or circumstances beyond the scope of the worksheet. Furthermore, the example is based on your current assessment of these factors. If any of these factors should change, please review your investment strategy. At a minimum, you should review your allocation on an annual basis.

Keep in mind that the kind of target asset mix indicated by your total score or scores is simply a guideline for you to follow, and not a formula that guarantees results.

The investment options offered through the plan were chosen by the plan sponsor. The sample target asset mixes illustrate some of the many combinations that could be created and should not be considered investment advice.

The target asset mixes presented in this publication were developed by Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company, based on the needs of a typical retirement plan participant.

Education on investment alternatives and services do not generally constitute investment advice as defined under the Employee Retirement Income Security Act of 1974 ("The Act") as amended.

---

# INVESTMENT options

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

What follows is an introduction to the investment options you can choose for your Plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options.

## More Conservative

Potentially less investment risk and more inflation risk

## More Aggressive

Potentially more investment risk and less inflation risk

Money Market	Stable Value	Bond	Balanced / Hybrid	Domestic Equity			International / Global Equity	Specialty	Company Stock
<ul style="list-style-type: none"> <li>Fidelity Cash Management Prime Fund: Daily Money Class</li> </ul>		<ul style="list-style-type: none"> <li>Fidelity Advisor High Income Advantage Fund Class A</li> <li>Fidelity Advisor Investment Grade Bond Fund Class A</li> <li>Fidelity Advisor Strategic Income Fund Class A</li> </ul>	<ul style="list-style-type: none"> <li>Fidelity Advisor Asset Manager 20% Fund Class A</li> <li>Fidelity Advisor Asset Manager 30% Fund Class A</li> <li>Fidelity Advisor Asset Manager 40% Fund Class A</li> <li>Fidelity Advisor Asset Manager 50% Fund Class A</li> <li>Fidelity Advisor Asset Manager 60% Fund Class A</li> <li>Fidelity Advisor Asset Manager 70% Fund Class A</li> </ul>	<b>Large Value</b> <ul style="list-style-type: none"> <li>Allianz NFJ Dividend Value Fund Class A</li> </ul>	<b>Large Blend</b> <ul style="list-style-type: none"> <li>Dreyfus S&amp;P 500 Index Fund</li> </ul>	<b>Large Growth</b> <ul style="list-style-type: none"> <li>Fidelity Advisor Asset Manager 85% Fund Class A</li> <li>Fidelity Advisor New Insights Fund Class A</li> </ul>	<ul style="list-style-type: none"> <li>Fidelity Advisor Emerging Markets Fund Class A</li> <li>Fidelity Advisor International Discovery Class A</li> </ul>	<ul style="list-style-type: none"> <li>Fidelity Advisor Real Estate Fund Class A</li> </ul>	
				<b>Mid Value</b> <ul style="list-style-type: none"> <li>Columbia Mid Cap Value Fund Class A</li> </ul>	<b>Mid Blend</b> <ul style="list-style-type: none"> <li>Fidelity Advisor Leveraged Company Stock Fund Class A</li> <li>Federated Mid-Cap Index Fund IS Shares</li> </ul>	<b>Mid Growth</b> <ul style="list-style-type: none"> <li>Fidelity Advisor Mid Cap II Fund Class A</li> </ul>			
				<b>Small Value</b> <ul style="list-style-type: none"> <li>Allianz NFJ Small-Cap Value Fund Class A</li> </ul>	<b>Small Blend</b> <ul style="list-style-type: none"> <li>Federated Mini-Cap Index Fund IS Shares</li> </ul>	<b>Small Growth</b> <ul style="list-style-type: none"> <li>Fidelity Advisor Small Cap Fund Class A</li> </ul>			

Stock values fluctuate in response to the activities of individual companies and general market and economic conditions.

In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer-term securities.

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of the most recent calendar quarter. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category, and the relative risk of categories may change under certain economic conditions. The spectrum does not represent actual or implied performance.

## Additional Investment Options

**Fidelity Advisor Freedom Funds**<sup>®</sup> offer a blend of stocks, bonds, and short-term investments within a single fund. They are designed for investors who don't want to go through the process of picking several funds from the three asset classes but who still want to diversify among stocks, bonds, and short-term investments.

More Conservative Potentially less investment risk and more inflation risk	More Aggressive Potentially more investment risk and less inflation risk
-------------------------------------------------------------------------------	-----------------------------------------------------------------------------

Fidelity Advisor Freedom Income Fund <sup>®</sup> Class A	Fidelity Advisor Freedom 2010 Fund <sup>®</sup> Class A	Fidelity Advisor Freedom 2020 Fund <sup>®</sup> Class A	Fidelity Advisor Freedom 2030 Fund <sup>®</sup> Class A	Fidelity Advisor Freedom 2040 Fund <sup>®</sup> Class A	Fidelity Advisor Freedom 2050 Fund <sup>SM</sup> Class A
-----------------------------------------------------------------	---------------------------------------------------------------	---------------------------------------------------------------	---------------------------------------------------------------	---------------------------------------------------------------	----------------------------------------------------------------

Fidelity Advisor Freedom 2005 Fund <sup>®</sup> Class A	Fidelity Advisor Freedom 2015 Fund <sup>®</sup> Class A	Fidelity Advisor Freedom 2025 Fund <sup>®</sup> Class A	Fidelity Advisor Freedom 2035 Fund <sup>®</sup> Class A	Fidelity Advisor Freedom 2045 Fund <sup>SM</sup> Class A
---------------------------------------------------------------	---------------------------------------------------------------	---------------------------------------------------------------	---------------------------------------------------------------	----------------------------------------------------------------

The Fidelity Advisor Freedom Funds are represented on a separate investment spectrum because each fund (except Fidelity Advisor Freedom Income Fund) will gradually adjust its asset allocation to be more conservative as the fund approaches its target retirement date. Approximately five to ten years after the target date, the asset allocation of each Freedom fund will match the allocation of the Freedom Income Fund. The spectrum illustrates the relative risk and return of each fund as compared with the other funds in the Freedom family. This spectrum does not represent actual or implied performance.

**Performance of the Advisor Freedom Funds depends on that of their underlying Fidelity 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.**

Strategic Advisers, Inc., a subsidiary of FMR Corp., manages the Fidelity Advisor Freedom Funds.

**This page intentionally left blank.**

## DESCRIPTIONS OF INVESTMENT **options**

### **MONEY MARKET FUNDS**

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Fidelity Cash  
Management Prime  
Fund: Daily Money  
Class  
0083

**What it is:** A money market mutual fund.

**Goal:** Seeks to obtain as high a level of current income as is consistent with the preservation of capital and liquidity.

**What it invests in:** FMR invests the fund's assets in U.S. dollar-denominated money market securities of domestic and foreign issuers rated in the highest category by at least two nationally recognized rating services, U.S. Government securities, and repurchase agreements. FMR may also enter into reverse repurchase agreements for the fund. FMR will invest more than 25% of the fund's total assets in the financial services industry. FMR generally maintains the fund's dollar-weighted average maturity at 60 days or less. **An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in these funds.** Share price and return will vary.

### **BOND FUNDS**

In general, bond prices rise when interest rates fall and vice versa. This effect is usually pronounced for longer-term securities.

Fidelity Advisor High  
Income Advantage  
Fund Class A  
0258

**What it is:** A bond mutual fund.

**Goal:** Seeks to provide a combination of a high level of income and the potential for capital gains.

**What it invests in:** The fund normally invests primarily in income-producing debt securities, preferred stocks and convertible securities, with an emphasis on lower quality debt securities. Potentially investing in non-income producing securities, including defaulted securities and common stocks. Fidelity Management & Research (FMR) may invest up to 20% of the fund's total assets in common stocks. The fund may invest in companies in troubled or uncertain financial condition. Lower-quality debt securities involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. A 1% short-term trading fee applies to shares held less than 90 days. Share price and return will vary.

Initial offering of Class A shares for FA High Income Advantage was on 9/3/96. Prior returns are those of Class T and reflect Class T's 12b-1 fee. Had Class A's 12b-1 fee been reflected, returns would have been higher.

**Fidelity Advisor  
Investment Grade Bond  
Fund Class A**  
1118

**What it is:** A bond mutual fund.

**Goal:** Seeks to provide a high level of current income.

**What it invests in:** Fidelity Management & Research Company (FMR) normally invests at least 80% of its assets in investment-grade debt securities of all types and repurchase agreements for those securities. As of 4/30/04, the fund is managed to have similar overall interest rate risk to the Lehman Brothers Aggregate Bond Index. FMR allocates assets across different market sectors and maturities. FMR analyzes a security's structural features and current pricing, trading opportunities, and the credit quality of its issuer to select investments. Interest rate increases can cause the price of a debt security to decrease. Class A is a class of shares of Fidelity Investment Grade Bond Fund. Share price and return will vary.

The Lehman Brothers U.S. Aggregate Index is an unmanaged index comprised of more than 5,000 investment grade taxable bonds and is not available for direct investment

Initial offering of Class A shares for FA Investment-Grade Bond was on 8/27/02. Prior returns are those of Fidelity Investment-Grade Bond Fund which has no 12b-1 fee. Had Class A's 12b-1 fee been reflected, returns would have been lower.

**Fidelity Advisor  
Strategic Income Fund  
Class A**  
0260

**What it is:** A bond mutual fund.

**Goal:** Seeks to provide a high level of current income. The fund may also seek capital appreciation.

**What it invests in:** Invests primarily in debt securities, including lower-quality debt securities, allocated among four general investment categories: high yield securities, U.S. Government and investment-grade securities, emerging market securities, and foreign developed market securities. The fund uses a neutral mix of approximately 40% high yield, 30% U.S. Government and investment-grade, 15% emerging markets and 15% foreign developed markets. Potentially investing in equity securities. Lower-quality debt securities involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. Nondiversified funds invest a greater portion of assets in securities of individual issuers and therefore tend to be more volatile than diversified funds and the market as a whole. Share price and return will vary.

Initial offering of Class A shares for FA Strategic Income was on 9/3/96. Prior returns are those of Class T and reflect Class T's 12b-1 fee. Had Class A's 12b-1 fee been reflected, returns would have been higher.

## BALANCED/HYBRID FUNDS

Stock values fluctuate in response to the activities of individual companies and general market and economic conditions. In general, bond prices rise when interest rates fall and vice versa. This effect is usually pronounced for longer-term securities.

**Fidelity Advisor Asset  
Manager 20% Fund  
Class A**  
1761

**What it is:** An asset allocation fund.

**Goal:** Seeks to provide a high level of current income.

**What it invests in:** Primarily allocates the funds assets among stocks, bonds, and short-term and money market instruments, either through direct investment or by investing in Fidelity central funds that hold such investments. The funds neutral mix is 20% stock class, 50% bond class, and 30% short-term/money market class. Interest rate increases can cause the price of a debt security to decrease. Stock values fluctuate in response to the activities of individual companies and general market and economic conditions. Class A is a class of shares of Fidelity Asset Manager 20%. Share price and return will vary.

**Fidelity Advisor Asset  
Manager 30% Fund  
Class A**  
1961

**What it is:** An asset allocation fund.

**Goal:** Seeks to provide a high level of current income.

**What it invests in:** Invests in domestic and foreign issuers by allocating the fund's assets among stocks, bonds, and short-term and money market instruments, either through direct investment or by investing in Fidelity central funds that hold such investments; maintaining a neutral mix over time of 30% of assets in stocks, 50% of assets in bonds, and 20% of assets in short-term and money market instruments; adjusting allocation among asset classes gradually within the following ranges: stock class 20%-40%, bond class 40%-60%, and short-term/money market class 0%-50%. Stock values fluctuate in response to the activities of individual companies and general market and economic conditions. Interest rate increases can cause the price of a debt security to decrease. Class A is a class of shares of Fidelity Asset Manager 30%. Share price and return will vary.

**Fidelity Advisor Asset  
Manager 40% Fund  
Class A**  
1966

**What it is:** An asset allocation fund.

**Goal:** Seeks to provide current income as well as total return.

**What it invests in:** Invests in domestic and foreign issuers by allocating the fund's assets among stocks, bonds, and short-term and money market instruments, either through direct investment or by investing in Fidelity central funds that hold such investments; maintaining a neutral mix over time of 40% of assets in stocks, 45% of assets in bonds, and 15% of assets in short-term and money market instruments; adjusting allocation among asset classes gradually within the following ranges: stock class 20%-60%, bond class 30%-60%, and short-term/money market class 0%-50%. Stock values fluctuate in response to the activities of individual companies and general market and economic conditions. Interest rate increases can cause the price of a debt security to decrease. Class A is a class of shares of Fidelity Asset Manager 40%. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. Share price and return will vary.

**Fidelity Advisor Asset  
Manager 50% Fund  
Class A**  
1766

**What it is:** A moderate asset allocation fund.

**Goal:** Seeks to provide high total return.

**What it invests in:** Primarily allocates the funds assets among stocks, bonds, and short-term and money market instruments, either through direct investment or by investing in Fidelity central funds that hold such investments. The funds neutral mix is 50% stock class, 40% bond class, and 10% short-term/money market class. Interest rate increases can cause the price of a debt security to decrease. Stock values fluctuate in response to the activities of individual companies and general market and economic conditions. Class A is a class of shares of Fidelity Asset Manager 50%. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. Share price and return will vary.

**Fidelity Advisor Asset  
Manager 60% Fund  
Class A**  
1971

**What it is:** An asset allocation fund.

**Goal:** Seeks to provide high total return.

**What it invests in:** Invests in domestic and foreign issuers by allocating the fund's assets among stocks, bonds, and short-term and money market instruments, either through direct investment or by investing in Fidelity central funds that hold such investments; maintaining a neutral mix over time of 60% of assets in stocks, 35% of assets in bonds, and 5% of assets in short-term and money market instruments; adjusting allocation among asset classes gradually within the following ranges: stock class 40%-90%, bond class 10%-60%, and short-term/money market class 0%-50%. Stock values fluctuate in response to the activities of individual companies and general market and economic conditions. Interest rate increases can cause the price of a debt security to decrease. Class A is a class of shares of Fidelity Asset Manager 60%. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. Share price and return will vary.

Fidelity Advisor Asset  
Manager 70% Fund  
Class A  
0726

**What it is:** A balanced/hybrid mutual fund.

**Goal:** Seeks to maximize total return over the long-term by allocating its assets among stocks, bonds, short-term instruments, and other investments.

**What it invests in:** Allocates assets among stocks, bonds, and short-term and money market instruments. The fund maintains a neutral mix over time of 70% of assets in stocks, 25% of assets in bonds, and 5% of assets in short-term and money market instruments. The fund may adjust the allocation among asset classes gradually within the following ranges: stock class(50%-100%), bond class(0%-50%) and short-term/money market class(0%-50%). Invests in domestic and foreign issuers. The approximate neutral mix and range for each asset class is stocks 70% (can range from 50-100%), bonds 25% (can range from 0-50%), and short-term/money market 5% (can range from 0-50%). Analyzes an issuer using fundamental and/or quantitative factors and evaluates each security's current price relative to estimated long-term value to select investments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. Stock values fluctuate in response to the activities of individual companies and general market and economic conditions. Interest rate increases can cause the price of a debt security to decrease. Share price and return will vary.

## DOMESTIC EQUITY FUNDS

Stock values fluctuate in response to the activities of individual companies and general market and economic conditions.

Allianz NFJ Dividend  
Value Fund Class A  
OKMY

**What it is:** A domestic equities mutual fund.

**Goal:** Seeks to provide current income as a primary objective; long-term growth of capital is a secondary objective.

**What it invests in:** Primarily invests at least 80% of its net assets (plus borrowings made for investment purposes) in equity securities. In addition, the Fund invests at least 80% of its assets in securities that pay or are expected to pay dividends. The Fund will invest a significant portion of its assets in common stocks of companies with market capitalizations of more than \$2 billion at the time of investment. Stock values fluctuate in response to the activities of individual companies and general market and economic conditions. A 2% short-term trading fee applies to shares held less than 7 days. Share price and return will vary.

Managed by NFJ Investment Group, which provided the description for this fund.

**Allianz NFJ Small-Cap  
Value Fund Class A**  
OLDU

**What it is:** A domestic equity mutual fund.

**Goal:** Seeks to provide long-term growth of capital and income.

**What it invests in:** Normally invests at least 80% of its net assets in companies with smaller market capitalizations. The Fund currently considers smaller market capitalization companies to be companies with market capitalizations of between \$100 million and \$3.5 billion. The Fund normally invests a significant portion of its assets in common stocks of companies that the portfolio managers expect will generate income. The Fund may also invest a portion of its assets in real estate investment trusts and non-U.S. securities, including emerging markets securities. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. A 2% short-term trading fee applies to shares held less than 7 days. Share price and return will vary.

Managed by NFJ Investment Group, which provided the description for this fund.

**Columbia Mid Cap  
Value Fund Class A**  
OSWQ

**What it is:** A domestic equities mutual fund.

**Goal:** Seeks long-term growth of capital with income as a secondary consideration.

**What it invests in:** Under normal circumstances, the fund will invest at least 80% of its assets in equity securities of U.S. companies whose market capitalizations are within the range of the companies within the Russell Midcap® Value Index (currently between \$1.4 billion and \$13.4 billion) and that are believed to have the potential for long-term growth. The fund may also invest up to 20% of its assets in foreign securities. The fund may also invest in real estate investment trusts. Share prices of mid-capitalization companies tend to be more volatile than those of larger companies. International investing involves special risks, including foreign taxation, currency risks, risks associated with possible differences in financial standards and other monetary and political risks associated with future political and economic developments. There are special risks associated with an investment in real estate, including credit risk, interest rate fluctuations and the impact of varied economic conditions. Share price and return will vary.

Managed by Columbia Management Advisors, LLC, who provided the description for this fund.

The Russell MidCap Value Index is an unmanaged index that measures the performance of those Russell Midcap Index companies with lower price-to-book ratios and lower forecasted growth values.

**Dreyfus S&P 500 Index  
Fund  
OFYP**

**What it is:** A growth mutual fund.

**Goal:** Seeks to match the total return of the S&P 500® Index.

**What it invests in:** To pursue this goal, the fund generally is fully invested in stocks included in the index, and in futures whose performance is tied to the index. The fund attempts to have a correlation between its performance and that of the index of at least .95, before expenses. A correlation of 1.00 would mean that the fund and the index were perfectly correlated. The fund generally invests in all 500 stocks in the S&P 500 in proportion to their weighting in the index. The S&P 500 is an unmanaged index of 500 common stocks chosen to reflect the industries of the U.S. economy and is often considered a proxy for the stock market in general. Each stock is weighted by its market capitalization, which means larger companies have greater representation in the index than smaller ones. The fund may also use stock index futures as a substitute for the sale or purchase of securities. Stock values fluctuate in response to the activities of individual companies and general market and economic conditions. Share price and return will vary.

Managed by The Dreyfus Corporation and its affiliate, Mellon Equity Associates, which provided the description for this fund.

The S&P 500 Index is a registered service mark of The McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Corporation and its affiliates. It is an unmanaged index of the common stock prices of 500 widely held U.S. stocks that includes the reinvestment of dividends.

**Fidelity Advisor Asset  
Manager 85% Fund  
Class A  
1771**

**What it is:** An asset allocation fund.

**Goal:** Seeks to provide high total return.

**What it invests in:** Primarily allocates the funds assets among stocks, bonds, and short-term and money market instruments, either through direct investment or by investing in Fidelity central funds that hold such investments. The funds neutral mix is 85% stock class, 15% bond and short term/money market class. Interest rate increases can cause the price of a debt security to decrease. Stock values fluctuate in response to the activities of individual companies and general market and economic conditions. Class A is a class of shares of Fidelity Asset Manager 85%. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. Share price and return will vary.

**Fidelity Advisor  
Leveraged Company  
Stock Fund Class A**  
0102

**What it is:** A domestic equities mutual fund.

**Goal:** Seeks to provide capital appreciation.

**What it invests in:** Normally investing at least 80% of assets in stocks. Normally investing primarily in common stocks of leveraged companies (companies that issue lower-quality debt and other companies with leveraged capital structures). The fund may also invest in lower-grade quality debt securities and it may buy 'growth' stocks or 'value' stocks, or a combination of both types. Investments in smaller companies may involve greater risks than those in larger, more well known companies. Leverage can magnify the impact of adverse issuer, political, regulatory, market, or economic developments on a company. A decrease in the credit quality of a highly leveraged company can lead to a significant decrease in the value of the company's securities. In the event of bankruptcy, a company's creditors take precedence over a company's stockholders. Non-diversified funds tend to be more volatile than diversified funds. Although the companies that the fund invests in may be highly leveraged, the fund itself does not use leverage as an investment strategy. Share price and return will vary.

**Fidelity Advisor Mid  
Cap II Fund Class A**  
1359

**What it is:** A domestic equities mutual fund.

**Goal:** Seeks to provide long-term growth of capital.

**What it invests in:** Normally investing primarily in common stocks. Normally invests at least 80% of assets in securities of companies with medium market capitalizations, which for the purpose of this fund, are those with market capitalizations similar to companies in the Russell Midcap<sup>®</sup> Index or the Standard & Poor's Midcap 400 Index (S&P MidCap 400). Potentially investing in companies with smaller or larger market capitalizations. Invests in domestic and foreign issuers. Invests in either 'growth' stocks or 'value' stocks or both. Investments in smaller companies may involve greater risks than those in larger, more well known companies. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. Share price and return will vary.

The Russell Midcap Index is an unmanaged market capitalization-weighted index of 800 medium-capitalization stocks. The stocks are also members of the Russell 1000<sup>®</sup> index.

The S&P MidCap 400 is an unmanaged index generally representative of the U.S. mid cap market as a whole, representing all major industries. S&P MidCap 400 is a registered service mark of Standard & Poor's Corporation, which does not sponsor and is no way affiliated to the fund.

**Fidelity Advisor New  
Insights Fund Class A**  
1277

**What it is:** A domestic equities mutual fund.

**Goal:** Seeks to provide capital appreciation.

**What it invests in:** FMR invests the fund's assets in securities of companies whose value it believes is not fully recognized by the public. Types of companies in which the fund may invest include companies experiencing positive fundamental change, such as a new management team or product launch and companies that are undervalued in relation to securities of other companies in the same industry. Invests in 'growth' stocks, 'value' stocks, or both. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Share price and return will vary.

**Fidelity Advisor Small  
Cap Fund Class A**  
0294

**What it is:** A domestic equities mutual fund.

**Goal:** Seeks to provide long-term growth of capital.

**What it invests in:** Normally invests primarily in common stocks. The fund normally invests at least 80% of assets in securities of companies with small market capitalizations (those with market capitalizations similar to companies in the Russell 2000<sup>®</sup> Index or the Standard & Poor's SmallCap 600 Index). The fund invests in either 'growth' stocks or 'value' stocks or both. The fund invests in domestic and foreign issuers. Investments in smaller companies may involve greater risks than those in larger, more well known companies. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. Share price and return will vary.

The Russell 2000 Index is an unmanaged market capitalization-weighted index of 2,000 small company stocks.

The S&P SmallCap 600 is an unmanaged index generally representative of the U.S. small cap market as a whole, representing all major industries. S&P SmallCap 600 is a registered service mark of Standard & Poor's Corporation, which does not sponsor and is no way affiliated to the fund.

**Federated Mid-Cap  
Index Fund IS Shares**  
OFY5

**What it is:** A growth index mutual fund.

**Goal:** Seeks to provide the potential for long-term growth of capital and dividend income by matching the performance and risk of the S&P<sup>®</sup> MidCap 400 Index.

**What it invests in:** Primarily invests in all the stocks of the S&P<sup>®</sup> MidCap 400 Index in approximately the same proportions as they are represented in the index. The securities of smaller, less well-known companies may be more volatile than those of larger companies. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Share price and return will vary.

Managed by Federated Investment Management Company, which provided the description for this fund.

The S&P MidCap 400 Index is an unmanaged index of the U.S. common stock prices of 400 companies with market capitalizations generally between \$300 million and \$3 billion that includes the reinvestment of dividends.

**Federated Mini-Cap  
Index Fund IS Shares  
OFY6**

**What it is:** A domestic equities mutual fund.

**Goal:** Seeks to provide investment results that correspond to the Russell 2000® Small Stock Index.

**What it invests in:** Primarily invests in stocks weighted approximately the same as those in the Russell 2000 Small Stock Index. Investments in smaller companies may involve greater risks than those in larger, more well known companies. Share price and return will vary.

Managed by Federated Investment Management Company, who provided the description for this fund.

The Russell 2000 Small Stock Index is an unmanaged capitalization weighted index consisting of 2,000 small capitalization common stocks.

## **INTERNATIONAL/GLOBAL FUNDS**

Foreign investments incur greater risk than U.S. investments, including political and economic risks and the risk of currency fluctuation, all of which are magnified in emerging markets.

**Fidelity Advisor  
Emerging Markets Fund  
Class A  
1286**

**What it is:** An international/global mutual fund.

**Goal:** Seeks to provide capital appreciation.

**What it invests in:** Normally invests at least 80% of assets in securities of issuers in emerging markets and other investments that are tied economically to emerging markets. Normally invests primarily in common stocks. Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation. A 1.5% short-term trading fee applies to shares held less than 90 days. The fund may have additional volatility because it can invest a significant portion of assets in securities of individual issuers. Share price and return will vary.

Initial offering of Class A shares for FA Emerging Markets was on 9/3/96. Prior returns are those of Class T and reflect Class T's 12b-1 fee. Had Class A's 12b-1 fee been reflected, returns would have been higher.

**Fidelity Advisor  
International Discovery  
Class A  
1397**

**What it is:** An international/global mutual fund.

**Goal:** Seeks to provide long-term growth of capital.

**What it invests in:** Normally investing primarily in non-U.S. securities. Normally investing primarily in common stocks. Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential returns than U.S. investments. These risks include political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation. Class A is a class of shares of Fidelity International Discovery Fund. A 1% short-term trading fee applies to shares held less than 30 days. Share price and return will vary.

## SPECIALTY FUNDS

Fidelity Advisor Real Estate Fund Class A  
1128

**What it is:** A specialty mutual fund.

**Goal:** Seeks to provide above-average income and long-term capital growth consistent with reasonable investment risk. The fund seeks to provide a yield that exceeds the composite yield of the Standard and Poor's 500® Index.

**What it invests in:** Normally invests at least 80% of fund's total assets in equity securities of companies principally engaged in the real estate industry and other real estate related investments. Non-diversified funds that focus on a relatively small number of stocks tend to be more volatile than diversified funds and the market as a whole. Real estate is a cyclical industry that is sensitive to interest rates, economic conditions (both nationally and locally), property taxes, and other factors. Share price and return will vary.

The S&P 500 Index is a registered service mark of The McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Corporation and its affiliates. It is an unmanaged index of the common stock prices of 500 widely held U.S. stocks that includes the reinvestment of dividends.

## FREEDOM FUNDS

Performance of the Advisor Freedom Funds depends on that of their underlying Fidelity 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.

Fidelity Advisor Freedom 2005 Class A  
1291

**What it is:** A mutual fund that has the potential to invest in stock, bond, and money market funds.

**Goal:** Seeks to provide high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

**What it invests in:** Invests in a combination of Fidelity equity, fixed-income, and money market funds (underlying Fidelity Funds) and allocates its assets among these funds according to an asset allocation strategy. Once an Advisor Freedom Fund reaches its target date, the fund continues to become more conservative for 15-years, and then eventually merges into the Freedom Income Fund, which has a static allocation. Targeted to investors expected to retire around the year 2005. The Advisor Freedom Funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities. Share price and return will vary.

**Fidelity Advisor  
Freedom 2010 Class A**  
1184

**What it is:** A mutual fund that has the potential to invest in stock, bond, and money market funds.

**Goal:** Seeks to provide high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

**What it invests in:** Invests in a combination of Fidelity equity, fixed-income, and money market funds (underlying Fidelity Funds) and allocates its assets among these funds according to an asset allocation strategy. Once an Advisor Freedom Fund reaches its target date, the fund continues to become more conservative for 15-years, and then eventually merges into the Freedom Income Fund, which has a static allocation. Targeted to investors expected to retire around the year 2010. The Advisor Freedom Funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities. Share price and return will vary.

**Fidelity Advisor  
Freedom 2015 Class A**  
1296

**What it is:** A mutual fund that has the potential to invest in stock, bond, and money market funds.

**Goal:** Seeks to provide high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

**What it invests in:** Invests in a combination of Fidelity equity, fixed-income, and money market funds (underlying Fidelity Funds) and allocates its assets among these funds according to an asset allocation strategy. Once an Advisor Freedom Fund reaches its target date, the fund continues to become more conservative for 15-years, and then eventually merges into the Freedom Income Fund, which has a static allocation. Targeted to investors expected to retire around the year 2015. The Advisor Freedom Funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities. Share price and return will vary.

**Fidelity Advisor  
Freedom 2020 Class A**  
1189

**What it is:** A mutual fund that has the potential to invest in stock, bond, and money market funds.

**Goal:** Seeks to provide high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

**What it invests in:** Invests in a combination of Fidelity equity, fixed-income, and money market funds (underlying Fidelity Funds) and allocates its assets among these funds according to an asset allocation strategy. Once an Advisor Freedom Fund reaches its target date, the fund continues to become more conservative for 15-years, and then eventually merges into the Freedom Income Fund, which has a static allocation. Targeted to investors expected to retire around the year 2020. The Advisor Freedom Funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities. Share price and return will vary.

Fidelity Advisor  
Freedom 2025 Class A  
1302

**What it is:** A mutual fund that has the potential to invest in stock, bond, and money market funds.

**Goal:** Seeks to provide high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

**What it invests in:** Invests in a combination of Fidelity equity, fixed-income, and money market funds (underlying Fidelity Funds) and allocates its assets among these funds according to an asset allocation strategy. Once an Advisor Freedom Fund reaches its target date, the fund continues to become more conservative for 15-years, and then eventually merges into the Freedom Income Fund, which has a static allocation. Targeted to investors expected to retire around the year 2025. The Advisor Freedom Funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities. Share price and return will vary.

Fidelity Advisor  
Freedom 2030 Class A  
1194

**What it is:** A mutual fund that has the potential to invest in stock, bond, and money market funds.

**Goal:** Seeks to provide high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

**What it invests in:** Invests in a combination of Fidelity equity, fixed-income, and money market funds (underlying Fidelity Funds) and allocates its assets among these funds according to an asset allocation strategy. Once an Advisor Freedom Fund reaches its target date, the fund continues to become more conservative for 15-years, and then eventually merges into the Freedom Income Fund, which has a static allocation. Targeted to investors expected to retire around the year 2030. The Advisor Freedom Funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities. Share price and return will vary.

Fidelity Advisor  
Freedom 2035 Class A  
1307

**What it is:** A mutual fund that has the potential to invest in stock, bond, and money market funds.

**Goal:** Seeks to provide high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

**What it invests in:** Invests in a combination of Fidelity equity, fixed-income, and money market funds (underlying Fidelity Funds) and allocates its assets among these funds according to an asset allocation strategy. Once an Advisor Freedom Fund reaches its target date, the fund continues to become more conservative for 15-years, and then eventually merges into the Freedom Income Fund, which has a static allocation. Targeted to investors expected to retire around the year 2035. The Advisor Freedom Funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities. Share price and return will vary.

**Fidelity Advisor  
Freedom 2040 Class A**  
1199

**What it is:** A mutual fund that has the potential to invest in stock, bond, and money market funds.

**Goal:** Seeks to provide high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

**What it invests in:** Invests in a combination of Fidelity equity, fixed-income, and money market funds (underlying Fidelity Funds) and allocates its assets among these funds according to an asset allocation strategy. Once an Advisor Freedom Fund reaches its target date, the fund continues to become more conservative for 15-years, and then eventually merges into the Freedom Income Fund, which has a static allocation. Targeted to investors expected to retire around the year 2040. The Advisor Freedom Funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities. Share price and return will vary.

**Fidelity Advisor  
Freedom 2045 Class A**  
1599

**What it is:** A mutual fund that has the potential to invest in stock, bond, and money market funds.

**Goal:** Seeks to provide high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

**What it invests in:** Invests in a combination of Fidelity equity, fixed-income, and money market funds (underlying Fidelity Funds) and allocates its assets among these funds according to an asset allocation strategy. Once an Advisor Freedom Fund reaches its target date, the fund continues to become more conservative for 15-years, and then eventually merges into the Freedom Income Fund, which has a static allocation. Targeted to investors expected to retire around the year 2045. The Advisor Freedom Funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities. Share price and return will vary.

**Fidelity Advisor  
Freedom 2050 Class A**  
1605

**What it is:** A mutual fund that has the potential to invest in stock, bond, and money market funds.

**Goal:** Seeks to provide high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

**What it invests in:** Invests in a combination of Fidelity equity, fixed-income, and money market funds (underlying Fidelity Funds) and allocates its assets among these funds according to an asset allocation strategy. Once an Advisor Freedom Fund reaches its target date, the fund continues to become more conservative for 15-years, and then eventually merges into the Freedom Income Fund, which has a static allocation. Targeted to investors expected to retire around the year 2050. The Advisor Freedom Funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities. Share price and return will vary.

**Fidelity Advisor  
Freedom Income Fund  
Class A**  
1205

**What it is:** A mutual fund that invests in stock, bond and money market funds.

**Goal:** Seeks to provide high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

**What it invests in:** Invests in a combination of Fidelity equity, fixed income, and money market funds (underlying Fidelity Funds) and allocates its assets according to a stable asset allocation strategy designed for investors already in retirement. The Advisor Freedom Funds are subject to the risks of their underlying funds, including the volatility of the financial markets in the U.S. and abroad, as well as the additional risks associated with investing in high yield, small-cap, and foreign securities. Share price and return will vary.

**This page intentionally left blank.**

**Investment Performance listed below reflects only funds currently offered in your plan.**

As you review this update, please remember that the performance data stated represents past performance, which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance stated. To learn more or to obtain the most recent month-end performance after you have enrolled, call the Fidelity Retirement Benefits Line at 1-800-294-4015 or visit [www.netbenefits.com](http://www.netbenefits.com).

Name	Ticker	Cumulative Total Returns at NAV % Period Ending 12/31/2007		Average Annual Total Returns at NAV % Period Ending 12/31/2007					Short-Term Trading Fee (%/Days)	Fund Inception	Gross* Expense Ratio %	
		3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Life of Fund				
<b>Money Market</b>												
Fidelity Cash Management Prime Fund - Daily Money Class	FDAXX	1.15	4.78	4.78	3.97	2.63	3.38	5.10	n/a	04/15/1983	0.74	
7-day yield as of 12/31/2007 is 4.47												
7-day yield w/o reimb. as of 12/31/2007 is 4.45												
<b>Bond</b>												
Fidelity Advisor High Income Advantage Fund - Class A <sup>2</sup>	FAHDX	-3.15	2.32	2.32	7.37	15.36	6.44	10.27	1.00/90	01/05/1987	1.02	
Fidelity Advisor Investment Grade Bond Fund - Class A <sup>3</sup>	FGBAX	0.85	2.40	2.40	3.10	3.61	5.32	7.62	n/a	08/06/1971	0.80	
Fidelity Advisor Strategic Income Fund - Class A <sup>4</sup>	FSTAX	1.31	5.22	5.22	5.15	8.66	7.08	8.66	n/a	10/31/1994	1.07	
<b>Balanced/Hybrid</b>												
Fidelity Advisor Asset Manager 20% Fund - Class A	FTAWX	-0.07	4.52	4.52	5.95	7.69	5.84	7.23	n/a	10/01/1992	0.87	
Fidelity Advisor Asset Manager 30% Fund - Class A	FTAAX	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10/09/2007	1.28	
Fidelity Advisor Asset Manager 40% Fund - Class A	FFNAX	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10/09/2007	1.58	
Fidelity Advisor Asset Manager 50% Fund - Class A	FFAMX	-1.28	6.03	6.03	6.37	8.25	5.89	9.53	n/a	12/28/1988	1.01	
Fidelity Advisor Asset Manager 60% Fund - Class A	FSAAX	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10/09/2007	1.87	
Fidelity Advisor Asset Manager 70% Fund - Class A	FLOAX	-2.06	6.70	6.70	9.02	12.63	n/a	5.37	n/a	12/28/1998	1.19	
<b>Domestic Equities</b>												
<i>Large Blend</i>												
Dreyfus S&P 500 Index Fund -	PEOPX	-3.43	5.03	5.03	8.12	12.31	5.39	9.92	n/a	01/02/1990	0.50	
<i>Large Growth</i>												
Fidelity Advisor Asset Manager 85% Fund - Class A	FEYAX	-2.74	7.69	7.69	9.08	16.46	n/a	6.06	n/a	09/24/1999	1.15	
Fidelity Advisor New Insights Fund - Class A	FNIAX	2.47	20.26	20.26	16.70	n/a	n/a	19.93	n/a	07/31/2003	1.09	
<i>Large Value</i>												
Allianz NFJ Dividend Value Fund - Class A	PNEAX	-3.41	4.27	4.27	12.99	15.96	n/a	13.15	2.00/7	10/31/2001	1.05	
<i>Mid-Cap Blend</i>												
Federated Mid-Cap Index Fund - IS Shares	FMDCX	-2.83	7.58	7.58	9.80	15.66	10.53	12.83	n/a	11/05/1992	0.73	
Fidelity Advisor Leveraged Company Stock Fund - Class A	FLSAX	-1.10	19.36	19.36	17.75	31.02	n/a	22.40	n/a	12/27/2000	1.11	
<i>Mid-Cap Growth</i>												
Fidelity Advisor Mid Cap II Fund - Class A	FIIAX	-2.23	15.02	15.02	14.66	n/a	n/a	20.64	n/a	08/12/2004	1.14	

Name	Ticker	Cumulative Total Returns at NAV % Period Ending 12/31/2007		Average Annual Total Returns at NAV % Period Ending 12/31/2007					Short-Term Trading Fee (%/Days)	Fund Inception	Gross* Expense Ratio %
		3 Month	YTD	1 Year	3 Year	5 Year	10 Year	Life of Fund			
<b>Mid-Cap Value</b>											
Columbia Mid Cap Value Fund - Class A	CMUAX	-3.05	7.38	7.38	12.97	18.86	n/a	13.63	n/a	11/20/2001	1.14
<b>Small Blend</b>											
Federated Mini-Cap Index Fund - IS Shares	FMCPIX	-4.87	-2.41	-2.41	5.95	15.31	5.83	9.19	n/a	08/11/1992	1.19
<b>Small Growth</b>											
Fidelity Advisor Small Cap Fund - Class A	FSCDX	2.48	12.83	12.83	10.04	18.13	n/a	14.15	n/a	09/09/1998	1.31
<b>Small Value</b>											
Allianz NFJ Small-Cap Value Fund - Class A	PCVAX	-3.76	6.13	6.13	11.56	17.35	10.71	12.55	2.00/7	01/20/1997	1.22

### International/Global

Fidelity Advisor Emerging Markets Fund - Class A <sup>1</sup>	FAMKX	6.31	44.07	44.07	39.72	n/a	n/a	35.17	1.50/90	03/29/2004	1.59
Fidelity Advisor International Discovery Fund - Class A	FAIDX	0.54	18.72	18.72	20.24	24.30	12.36	10.60	1.00/30	12/31/1986	1.25

### Specialty

Fidelity Advisor Real Estate Fund - Class A	FHEAX	-12.89	-17.98	-17.98	9.05	18.03	n/a	16.65	n/a	09/12/2002	1.25
---------------------------------------------	-------	--------	--------	--------	------	-------	-----	-------	-----	------------	------

### Freedom Funds

Fidelity Advisor Freedom 2005 Fund - Class A	FFAVX	-0.50	7.28	7.28	7.13	n/a	n/a	7.46	n/a	11/06/2003	0.95
Fidelity Advisor Freedom 2010 Fund - Class A	FACFX	-0.68	7.33	7.33	7.20	n/a	n/a	8.01	n/a	07/24/2003	0.96
Fidelity Advisor Freedom 2015 Fund - Class A	FFVAX	-0.85	7.77	7.77	8.09	n/a	n/a	8.65	n/a	11/06/2003	0.98
Fidelity Advisor Freedom 2020 Fund - Class A	FDAFX	-1.32	8.36	8.36	8.85	n/a	n/a	10.44	n/a	07/24/2003	1.01
Fidelity Advisor Freedom 2025 Fund - Class A	FATWX	-1.43	8.57	8.57	9.14	n/a	n/a	9.94	n/a	11/06/2003	1.03
Fidelity Advisor Freedom 2030 Fund - Class A	FAFEX	-1.95	8.98	8.98	9.86	n/a	n/a	11.72	n/a	07/24/2003	1.05
Fidelity Advisor Freedom 2035 Fund - Class A	FATHX	-1.97	9.04	9.04	9.96	n/a	n/a	10.90	n/a	11/06/2003	1.05
Fidelity Advisor Freedom 2040 Fund - Class A	FAFFX	-2.16	9.08	9.08	10.19	n/a	n/a	12.45	n/a	07/24/2003	1.06
Fidelity Advisor Freedom 2045 Fund - Class A	FFFZX	-2.13	9.43	9.43	n/a	n/a	n/a	11.93	n/a	06/01/2006	1.07
Fidelity Advisor Freedom 2050 Fund - Class A	FFFLX	-2.19	9.63	9.63	n/a	n/a	n/a	12.14	n/a	06/01/2006	1.07
Fidelity Advisor Freedom Income Fund - Class A	FAFAX	0.28	5.38	5.38	4.80	n/a	n/a	4.78	n/a	07/24/2003	0.85

Name	Cumulative Total Returns at NAV % Period Ending 12/31/2007		Average Annual Total Returns at NAV % Period Ending 12/31/2007			
	3 Month	YTD	1 Year	3 Year	5 Year	10 Year

### Market Indexes For comparison only.

LB U.S. Aggregate	3.00	6.97	6.97	4.56	4.42	5.97
ML US HY Mstr II Const	-0.96	2.53	2.53	5.29	10.61	5.58

Name	Cumulative Total Returns at NAV % Period Ending 12/31/2007		Average Annual Total Returns at NAV % Period Ending 12/31/2007			
	3	YTD	1	3	5	10
	Month		Year	Year	Year	Year
MSCI EAFE (Net MA)	-1.74	11.33	11.33	17.01	21.83	8.90
MSCI Emerging Markets (G)	3.66	39.78	39.78	35.60	37.46	14.53
Russell 1000 Value	-5.80	-0.17	-0.17	9.32	14.63	7.68
Russell 2000	-4.58	-1.57	-1.57	6.80	16.25	7.08
Russell Midcap Value	-5.97	-1.42	-1.42	10.11	17.92	10.18
S&P 500	-3.33	5.49	5.49	8.62	12.83	5.91
S&P MidCap 400	-2.73	7.98	7.98	10.27	16.20	11.20

**\*Gross Expense Ratio** is the total annual class operating expense ratio from the fund's most recent prospectus.

Average annual NAV returns do not include the effects of sales charges which are waived for your retirement plan account. If sales charges were included, performance would be lower.

### Footnotes

- 1 Initial offering of Class A shares for FA Emerging Markets was on 9/3/96. Prior returns are those of Class T and reflect Class T's 12b-1 fee. Had Class A's 12b-1 fee been reflected, returns would have been higher.
- 2 Initial offering of Class A shares for FA High Income Advantage was on 9/3/96. Prior returns are those of Class T and reflect Class T's 12b-1 fee. Had Class A's 12b-1 fee been reflected, returns would have been higher.
- 3 Initial offering of Class A shares for FA Investment-Grade Bond was on 8/27/02. Prior returns are those of Fidelity Investment-Grade Bond Fund which has no 12b-1 fee. Had Class A's 12b-1 fee been reflected, returns would have been lower.
- 4 Initial offering of Class A shares for FA Strategic Income was on 9/3/96. Prior returns are those of Class T and reflect Class T's 12b-1 fee. Had Class A's 12b-1 fee been reflected, returns would have been higher.

- The Lehman Brothers Aggregate Bond Index is an unmanaged market value-weighted index for investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities with maturities of at least one year.
- Merrill Lynch U.S. High Yield Master II Constrained Index is an unmanaged market value-weighted index of all domestic and Yankee high-yield bonds, including deferred interest bonds and payment-in-kind securities. Issues included in the index have maturities of one year or more and have a credit rating lower than BBB-/Baa3, but are not in default. The Merrill Lynch U.S. High Yield Master II Constrained Index limits any individual issuer to a maximum of 2% benchmark exposure. Returns shown for the Merrill Lynch U.S. High Yield Master II Constrained Index for periods prior to December 31, 1996 (its inception date) are returns of the Merrill Lynch U.S. High Yield Master II Index.
- The Morgan Stanley Capital International Europe, Australasia and Far East Index (MSCI EAFE<sup>®</sup>) is an unmanaged market capitalization-weighted index designed to represent performance of developed stock markets outside the United States and Canada. The index returns for periods after 10/31/2001 are adjusted for tax withholding rates applicable to U.S.-based mutual funds organized as Massachusetts business trusts.
- The Morgan Stanley Capital International Emerging Markets Index (MSCI) is an unmanaged market capitalization-weighted index that is designed to represent the performance of emerging stock markets throughout the world.
- The Russell 2000<sup>®</sup> Index is an unmanaged market capitalization-weighted index of 2,000 small company stocks of U.S. domiciled companies.
- The Russell 1000<sup>®</sup> Value Index is an unmanaged market capitalization-weighted index of value-oriented stocks of the largest U.S. domiciled companies that are included in the Russell 1000 Index. Value-oriented stocks tend to have lower price-to-book ratios and lower forecasted growth values.
- The Russell Midcap<sup>®</sup> Value Index is an unmanaged market capitalization-weighted index of medium-capitalization value-oriented stocks of U.S. domiciled companies that are included in the Russell Midcap Index. Value-oriented stocks tend to have lower price-to-book ratios and lower forecasted growth values.
- The S&P 500<sup>®</sup> Index is a registered service mark of The McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Corporation and its affiliates. It is an unmanaged index of the common stock prices of 500 widely held U.S. stocks that includes the reinvestment of dividends.
- The S&P<sup>®</sup> MidCap 400 Index is an unmanaged market capitalization-weighted index of 400 medium-capitalization stocks.

## NEXT **steps**

To learn more about Allied Technical Resources, Inc. 401(k) Plan and to enroll, visit [www.netbenefits.com](http://www.netbenefits.com) or call 1-800-294-4015. Just follow the simple web navigation steps illustrated below or the Retirement Benefits Line phone prompts to enroll. If you have any questions about the enrollment process or need assistance, call 1-800-294-4015 to speak with a Fidelity Retirement Benefits Line representative from 8:30 a.m. to 8:00 p.m. in your local time zone on any business day.

**Step 1: Visit Fidelity NetBenefits®** at [www.netbenefits.com](http://www.netbenefits.com).

**Set up a personal identification number (PIN)** for security purposes. Click on “New User Registration” and follow the directions provided, using your Social Security number or Customer ID to log in.

For illustrative purposes only.

**Step 2: View your employee benefits.** Click on “Return to NetBenefits<sup>sm</sup>”.

For illustrative purposes only.

**Step 3: Choose to “Enroll Now”** to continue the enrollment process.

### **Need help before you start?**

Select one of the tutorials to access more information about investing for your future, help finding the right asset mix for you and information about your plan's investment options.

For illustrative purposes only.

**Step 4: Enter the deferral amount to have deducted from your pay.**

You can click on “Take-home Pay Calculator” to determine the effect of different deduction amounts on your pay. Click “Continue”.



For illustrative purposes only.

**Step 5: Choose your investment options.**

You can view performance information for each investment option by clicking on the investment name. Please note that before investing you'll also want to view a mutual fund prospectus online--or request a hard copy--for each mutual fund in which you want to invest through the plan.

**Prospectus and plan information delivery.**

Once you select a mail preference you will be presented with a confirmation of your election. Choose “Continue” to review your Enrollment Confirmation.



For illustrative purposes only.

**Step 6: Submit your enrollment information.**

You'll receive an immediate online confirmation. It's that easy.

Remember to complete the Designation of Beneficiary form enclosed at the end of this booklet.

Sign and return the form to your benefits department.



For illustrative purposes only.

**This page intentionally left blank.**

**DESIGNATION OF BENEFICIARY FORM**

**Plan Name: Allied Technical Resources, Inc. 401(k) Plan**

**Plan Number: 11259**

**Participant's Social Security Number** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**Participant Information**

*Note: The accompanying instructions are an integral part of this form and you should use them to assist you.*

Name: \_\_\_\_\_  
Last First Middle Initial

Address: \_\_\_\_\_  
Street

\_\_\_\_\_ City State Zip

Marital Status: Single  Married

**Primary Beneficiary(ies)**

I understand that if I am married, my spouse shall automatically be my designated Beneficiary unless I elect otherwise and my spouse consents to such election. I hereby designate the following person or persons as primary Beneficiaries of my Account under the Plan payable in the event of my death.

Name: _____	Name: _____
Social Security Number: _____	Social Security Number: _____
Address: _____	Address: _____
_____	_____
Date of Birth: _____	Date of Birth: _____
Relationship to Participant: _____	Relationship to Participant: _____
Percentage: _____	Percentage: _____

The total of the percentages cannot exceed 100%. When more than one Beneficiary is designated and no percentage is specified, payment will be made in equal shares to each surviving Beneficiary, or all to the last surviving Beneficiary.

**Contingent Beneficiary(ies)**

In the event that there is no living primary Beneficiary at my death, I hereby designate the following person or persons as contingent Beneficiaries of my Account:

Name: _____	Name: _____
Social Security Number: _____	Social Security Number: _____
Address: _____	Address: _____
_____	_____
Date of Birth: _____	Date of Birth: _____
Relationship to Participant: _____	Relationship to Participant: _____
Percentage: _____	Percentage: _____

The total of the percentages cannot exceed 100%. When more than one Beneficiary is designated and no percentage is specified, payment will be made in equal shares to each surviving Beneficiary, or all to the last surviving Beneficiary.

**Signatures**

I understand that if there is no designated Beneficiary upon my death, payment of my Account shall be made to my surviving spouse, or, if none, my estate. I reserve the right to revoke or change any Beneficiary designation. By designating the Beneficiary(ies) above, I hereby revoke all my prior designations (if any) of primary and contingent Beneficiaries.

**(NOTE: IF YOU ARE MARRIED, SEE THE REVERSE SIDE OF THIS FORM FOR APPLICABLE SPOUSAL CONSENT REQUIREMENTS.)**

*Please return this form to the Plan Administrator after you have completed it.*

**PARTICIPANT** \_\_\_\_\_ **DATE** \_\_\_\_\_

As Plan Administrator I hereby acknowledge receipt of this form.

**PLAN ADMINISTRATOR** \_\_\_\_\_ **DATE** \_\_\_\_\_

*Note: The Plan Administrator will maintain possession of this form.*

If your spouse is not your Designated Primary Beneficiary, then this Designation of Beneficiary is invalid without the consent of your spouse unless your spouse waived the right to consent to any change in the Beneficiary designation under a prior Beneficiary designation.

**Consent of Spouse**

I acknowledge that I am the spouse of the Participant named on the reverse side of this form. I hereby certify that I have read this Designation of Beneficiary Form and understand that I possess a beneficial interest in my spouse's Account under the Plan if I survive him/her. I hereby acknowledge and consent to the Designation of Beneficiary on the reverse side of this form. My consent shall be irrevocable unless my spouse subsequently changes the Designation of Beneficiary. If my spouse changes the designation, {Choose (a) or (b)}:

- (a) I understand I must sign a new consent to the new designation for it to be effective.
- (b) I waive my right to consent to any future change in designation. I understand I have the right to restrict my consent only to the Beneficiary designated on the reverse side of this form by checking box (a).

I have executed this consent this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
Signature of Participant's Spouse  
(Must be witnessed by a Plan Representative or a Notary Public)

**Plan Representation**

Signature of spouse witnessed this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, in the presence of:

\_\_\_\_\_  
Plan Representative

\_\_\_\_\_  
(Print Name)

**OR**

**Notary Public**

STATE OF \_\_\_\_\_  
(ss.)  
COUNTY OF \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, before me appeared \_\_\_\_\_ who acknowledged herself or himself to be the person who executed the consent set forth above and acknowledged the consent to be his or her free act and deed.

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_



**This page intentionally left blank.**

## ROLLOVER CONTRIBUTION FORM

**Plan Name: Allied Technical Resources, Inc. 401(k) Plan**  
**Participant's Social Security Number** \_\_\_\_\_ -- \_\_\_\_\_ -- \_\_\_\_\_

**Plan Number: 11259**

### *Employee Information*

Participant Name: \_\_\_\_\_  
Last First Middle Initial

Participant Address: \_\_\_\_\_  
Street

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Division: \_\_\_\_\_ Hire Date: \_\_\_\_\_ Birth Date: \_\_\_\_\_

### *Rollover Contribution Information*

I request that the amounts below be rolled into my current Employer's Plan. (Rollover Contributions may only be made in the form of cash or allowable mutual fund shares.) I have attached a certified check, money order, or check from the prior trustee, made payable to "Fidelity Management Trust Company as Trustee" and it represents one of the following:

	Rollover Type	Description	Fidelity Code	Dollar Amount
<b>Pre-Tax</b>		A distribution from a prior employer's qualified 401(a) plan.	1K	\$
		A distribution from a previous employer's 403(b) plan	3B	\$
		A distribution from a Rollover Individual Retirement Account which consists solely of an "eligible rollover distribution" from a qualified plan and earnings thereon ("conduit IRA")	IC	\$
		A distribution of deductible annual IRA contributions and any earnings from a traditional Individual Retirement Account, or a distribution of 403(b) or governmental 457(b) assets previously rolled into an IRA ("Non-Conduit IRA")	IN	\$
		A distribution from a Governmental 457(b) retirement plan	7G	\$
		Earnings on employee after-tax contributions which are rolled over	1K	\$
<b>Roth</b>	A distribution of designated Roth 401(k) contributions and associated earnings from a 401(k) plan. Complete the box below and enter the total amount of the designated Roth 401(k) Rollover Contribution in the Dollar Amount box to the right.		SB	\$
	Roth 401(k) Contributions excluding earnings	\$ _____		
	Date of first Roth Contribution	____/____/____		
	Total Roth 401(k) Contributions and Earnings being rolled over	\$ _____		
<b>After-Tax</b>		A distribution of employee after-tax contributions from a 401(a) plan	1A	\$
<b>Total Amount of Rollover (Verify this sum equals the amount of the checks)</b>				\$

\*Making Rollover Contributions to your current Employer's Plan which consist of assets other than qualified 401(a) plan assets may result in the loss of favorable capital gains or ten year income averaging tax treatment associated with lump sum distributions from your current Plan balance. If you may be eligible for this special tax treatment, you should consult your tax advisor and carefully consider the impact of making a Rollover Contribution to your Employer's Plan.

**Note:** A distribution of eligible rollover assets paid directly to you must be received by Fidelity as a Rollover Contribution within 60 days of your receipt of such distribution. The Plan Administrator reserves the right to require sufficient evidence that your distribution is from an eligible retirement plan or a conduit IRA containing only eligible rollover assets. In general, any Rollover Contribution you make to the Plan will be subject to the Plan's distribution options.

You can only roll over your existing Roth 401(k) contributions account to the Roth 401(k) Rollover source in your Plan. Conversions of other contribution types to the Roth 401(k) Rollover source are not permitted.

**Investment Elections**

I choose to invest my Rollover Contribution as follows:

(Indicate a whole percentage for each fund. The TOTAL of the percentages invested in all funds must equal 100%.)

<u>Permissible Investment Option</u>	<u>Name</u>	<u>Investment Option No.</u>	<u>Percentage</u>
1	Fidelity Cash Management Prime Fund: Daily Money Class	0083	_____
2	Fidelity Advisor Investment Grade Bond Fund Class A	1118	_____
3	Fidelity Advisor Strategic Income Fund Class A	0260	_____
4	Fidelity Advisor High Income Advantage Fund Class A	0258	_____
5	Fidelity Advisor Asset Manager 20% Fund Class A	1761	_____
6	Fidelity Advisor Asset Manager 30% Fund Class A	1961	_____
7	Fidelity Advisor Asset Manager 40% Fund Class A	1966	_____
8	Fidelity Advisor Asset Manager 50% Fund Class A	1766	_____
9	Fidelity Advisor Asset Manager 60% Fund Class A	1971	_____
10	Fidelity Advisor Asset Manager 70% Fund Class A	0726	_____
11	Allianz NFJ Dividend Value Fund Class A	OKMY	_____
12	Columbia Mid Cap Value Fund Class A	OSWQ	_____
13	Allianz NFJ Small-Cap Value Fund Class A	OLDU	_____
14	Dreyfus S&P 500 Index Fund	OFYP	_____
15	Federated Mid-Cap Index Fund IS Shares	OFY5	_____
16	Fidelity Advisor Leveraged Company Stock Fund Class A	0102	_____
17	Federated Mini-Cap Index Fund IS Shares	OFY6	_____
18	Fidelity Advisor Asset Manager 85% Fund Class A	1771	_____
19	Fidelity Advisor New Insights Fund Class A	1277	_____
20	Fidelity Advisor Mid Cap II Fund Class A	1359	_____
21	Fidelity Advisor Small Cap Fund Class A	0294	_____
22	Fidelity Advisor International Discovery Class A	1397	_____
23	Fidelity Advisor Emerging Markets Fund Class A	1286	_____
24	Fidelity Advisor Real Estate Fund Class A	1128	_____
25	Fidelity Advisor Freedom 2010 Class A	1184	_____
26	Fidelity Advisor Freedom 2020 Class A	1189	_____
27	Fidelity Advisor Freedom 2030 Class A	1194	_____
28	Fidelity Advisor Freedom 2040 Class A	1199	_____
29	Fidelity Advisor Freedom Income Fund Class A	1205	_____
30	Fidelity Advisor Freedom 2005 Class A	1291	_____
31	Fidelity Advisor Freedom 2015 Class A	1296	_____
32	Fidelity Advisor Freedom 2025 Class A	1302	_____
33	Fidelity Advisor Freedom 2035 Class A	1307	_____
34	Fidelity Advisor Freedom 2045 Class A	1599	_____
35	Fidelity Advisor Freedom 2050 Class A	1605	_____
	<b>TOTAL</b>		<b>100%</b>

**Note:** Your investment elections above will only apply to your Rollover Contribution and not your current Plan assets in your Account.

**Signatures**

I understand that I must satisfy the Plan's eligibility and entry date requirements to become an Active Participant in the Plan. If I have commingled assets in my Plan Account, I understand that there may be associated tax consequences. I hereby certify that the information on this form is true, accurate and complete.

**PARTICIPANT** \_\_\_\_\_

**DATE** \_\_\_\_\_

Please return this completed form and your rollover check to your benefits department.

As Plan Administrator I authorize the Participant's Rollover Contribution.

**PLAN ADMINISTRATOR** \_\_\_\_\_ **DATE** \_\_\_\_\_

***Form Completion Checklist (For Plan Sponsor Use Only)***

**Before Submitting this form please verify that you have included the following information:**

- |                                                                                 |                                                       |
|---------------------------------------------------------------------------------|-------------------------------------------------------|
| <input type="checkbox"/> Participant's social security number                   | <input type="checkbox"/> Participant signature        |
| <input type="checkbox"/> Investment Elections (Whole percentages totaling 100%) | <input type="checkbox"/> Plan Administrator signature |

For Plan Sponsor Use Only:

Please mail the Rollover form and check to:  
Fidelity Investments-Client Services ECM  
P.O. Box 770001  
Cincinnati, OH 45277-0024

**This page intentionally left blank.**

FOOTNOTES:

This document provides only a summary of the main features of Allied Technical Resources, Inc. 401(k) Plan, and the Plan document will govern in the event of any discrepancy. This document is not a Summary Plan Description.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4 p.m. Eastern time, or on weekends or holidays, will receive the next available closing prices.

The investment options available through the Plan reserve the right to modify or withdraw the exchange privilege.

Non-Fidelity mutual funds are managed by non-Fidelity entities. Please consult the prospectus for more information. Class of shares may vary. Please consult your Summary Plan Description for the specific class of shares available through your Plan.

Fidelity Management & Research Company manages Fidelity Advisor mutual funds.

All trademarks and service marks appearing herein are the property of FMR Corp. or an affiliate.

Not NCUA or NCUSIF insured. May lose value. No credit union guarantee.

**Not FDIC insured • May lose value • No bank guarantee**

**Please carefully consider the funds' investment objectives, risks, charges, and expenses before investing. For this and other information, call your investment professional for a free prospectus or visit [advisor.fidelity.com](http://advisor.fidelity.com) for a free Fidelity Advisor Fund prospectus. Read it carefully before you make your investment choices.**

first | PERSON

