401(k) Plan Enrollment Worksheet

Enrolling in your company's retirement plan is easy! Please complete the five steps below.
Note: This worksheet is for your reference only. Please do not fax or mail this form to Paychex.

STEP 1: Fee Disclosure.

Your employer is required to provide you with a disclosure, prior to enrollment, that explains any fees that are paid with plan assets, as well as a comparison of the plan's investment alternatives.

STEP 2: Determine how much you want to contribute.

Determine what amount of your gross pay you want to invest in your 401(k) account. This is the amount of your pay that will be deducted at each payroll.

STEP 3: Select your investment options.

After reviewing the fee disclosure and investment literature, decide how you want your funds divided among the plan's investment alternatives.

Prior to requesting any movement between investments please review the prospectus for policies regarding frequent trading and market timing. Prospectuses can be viewed online at https://benefits.paychex.com

You may select any combination in 1% increments totaling 100%.

Enter **0** if you would not like your contribution to be invested in a certain investment.

You may change these percentages at any time using the Paychex Retirement Services Information Line or Paychex Retirement Services Online.

	Fidelity Advisor Funds	**Investment Selection**
30	FIDELITY ADVISOR EQUITY GROWTH T	%
33	FIDELITY ADVISOR DIVIDEND GROWTH T	%
34	FIDELITY ADVISOR SMALL CAP T	%
36	FIDELITY ADVISOR GROWTH OPPORTUNITIES T	%
38	FIDELITY ADVISOR MID CAP II T	%
39	FIDELITY ADVISOR EQUITY INCOME T	%
40	FIDELITY ADVISOR LIMITED TERM BOND T	%
41	FIDELITY ADVISOR OVERSEAS T	%
42	FIDELITY ADVISOR STRATEGIC INCOME T	%
342	FIDELITY ADVISOR FREEDOM 2005 T	%
343	FIDELITY ADVISOR FREEDOM 2010 T	%
344	FIDELITY ADVISOR FREEDOM 2015 T	%
345	FIDELITY ADVISOR FREEDOM 2020 T	%
346	FIDELITY ADVISOR FREEDOM 2025 T	%
347	FIDELITY ADVISOR FREEDOM 2030 T	%
348	FIDELITY ADVISOR FREEDOM 2035 T	%
349	FIDELITY ADVISOR FREEDOM 2040 T	%
350	FIDELITY ADVISOR FREEDOM INCOME T	%
3348	FIDELITY ADVISOR NEW INSIGHTS T	%
3382	FIDELITY ADVISOR STRATEGIC DIVIDEND & INCOME T	%
6613	FIDELITY ADVISOR GOVERNMENT INCOME T	%
7345	FIDELITY ADVISOR FREEDOM 2045 T	%
7346	FIDELITY ADVISOR FREEDOM 2050 T	%
15251	FIDELITY ADVISOR TOTAL BOND T	%
15299	FIDELITY ADVISOR FREEDOM 2055 T	%
3	FIDELITY PRIME FUND; DAILY MONEY CLASS	%
37	FIDELITY ADVISOR BALANCED T	%
	Totals	**100%**

STEP 4: Choose your enrollment method.

You may enroll in your retirement plan using either of the following options:

- Paychex Retirement Services Information Line: 1-877-244-1771, retirement services option
- Paychex Retirement Services Online Web site: **http://www.paychexonline.com**

STEP 5: Enroll in your retirement plan.

Now you are ready to enroll! Use your completed 401(k) Plan Enrollment Worksheet as a tool to guide you through the enrollment process. Follow the How to Enroll information for more specific details.

How to Enroll

Based on your choice of enrollment method, please review the instructions below. Prior to accessing your account, complete the 401(k) Plan Enrollment Worksheet.

Paychex Retirement Services Information Line

To access your account:

1. Dial 1-877-244-1771, retirement services option.
2. Enter your social security number.
3. Enter/create your Personal Identification Number (PIN).
   - If you have called the Information Line before and know your PIN, enter it.
   - If you are calling for the first time, you must first create a PIN.
   - If you have forgotten your PIN, press **2** and a new PIN will be mailed to your home address.
4. Press **2** to enter your Enrollment Information.
5. First time callers may be asked to verify their date of birth. **Please make sure that this date is accurate. We must have correct information in order to process your enrollment.**
6. Enter your contribution amount **(as you entered on the worksheet).**
7. Enter how your contributions are to be invested in the plan **(as you entered on the worksheet).**
8. Listen for the confirmation/effective date to ensure proper processing of the request.

Paychex Retirement Services Online

To access your account:

1. Access Paychex Retirement Services Online at **http://www.paychexonline.com.**

   Note: If you are accessing your account for the first time, you must register.
   - Under the Self Registration heading, select **Click here to register.**
   - Enter and submit the requested information.
   - Create a password and select a security image and two challenge questions. You are given immediate access to log on. Continue with Step 2 below.
2. Log on by entering your username and password and selecting your security image.
3. Select **Retirement Services.**
4. Follow the prompts and instructions to access your account.

Fee Disclosure Statement for Participants of the Z-Axis Tech Solutions Inc 401(k) Profit Sharing Plan & Trust

Overview

As a participant in the retirement plan sponsored by your employer, you are entitled to know the fees and expenses incurred to operate the plan that are paid by participant assets. The Employee Retirement Income Security Act of 1974, as amended ("ERISA"), requires that the plan administrator provide the disclosures of these fees to you, on or before the date you can first direct your investments, and annually thereafter.

The disclosure of fees is intended to make you aware of the rights and responsibilities associated with the options made available under the plan so that you may make informed decisions regarding the management of your account.

The types of information that must be disclosed are both plan-related and investment-related. Plan-related information includes general operational and identifying information, administrative expenses, and individual expenses. Investment-related information is included on a separate chart which details the fee information of the investment alternatives made available by the plan.

Part One: General Plan Information

Enrollment
Participants and beneficiaries may enroll and make investment changes at any time once eligible to participate in the plan. This may be done by enrolling via the internet, using a voice response system, or by completing an Enrollment/Change Form and either faxing or mailing it to Paychex.

•https://benefits.paychex.com
•Paychex Employee Services:
1-877-244-1771, Retirement Services option
•Fax: 585-389-7349
•Mail correspondence:
Attn: 401(k) Participant Support
1175 John St., West Henrietta, NY 14586

Plan Investment Changes
There are no limitations on the frequency of when investment changes may be made; however, there may be fees associated with such changes. Review the attached Investment Chart or the fund's prospectus for additional information.

Voting of Proxy
The plan administrator shall have responsibility for instructing the trustee as to voting and the tendering of shares relating to assets held by the trust, by proxy or in person, except to the extent such responsibility is delegated to another person, under the terms of the plan or under an agreement between the adopting employer and an investment manager, in which case such persons shall have such responsibility.

Part Two: Administrative Expenses

Annual administrative expenses for such duties as recordkeeping, accounting, tax form preparation, and legal fees may be paid by the employer or by the plan. Your employer also has the option to be reimbursed by the plan for expenses they have paid. Fees paid with plan assets will be deducted pro-rata based on account balances and specified on your quarterly participant benefit statement.

In the event that the employer decides to transfer the plan's recordkeeping services to a new service provider, there may be a plan transfer fee charged for services associated with the transfer process. The employer has the option to pay the expense with plan assets. If the expense is paid by the plan, it will be deducted on a pro-rata basis from all account balances, and the portion applied to your account will be reflected on your quarterly participant benefit statement.

The actual fee(s) for administrative expenses assessed against your account will be specified on your quarterly participant benefit statement.

Part Three: Individual Expenses

The following expenses may be charged against your account pursuant to your election of the specified service. The actual fee(s) for any individual expenses assessed will be listed on your quarterly participant benefit statement.

Type of Fee	Description	Amount
Loan Fee	Fee charged for the initial processing of a loan request including preparation of amortization schedule.	$150 general purpose loan $300 primary residence loan
Distribution Fee	Fee charged for processing a distribution of plan assets.	$65
Wire/ACH Fee	Fee charged for sending distributions as an automated clearing house (ACH) transaction or via wire transfer.	$18
Stale Check Fee	Fees charged to participants who fail to cash their distribution check by Paychex and third party vendor. The amount of the fee depends on the services that are necessary to locate the participant.	$65 Stale Check Processing to remit to Third-party vendor. Third Party Vendor Fees $5 mailing fee to participant $60 distribution of Stale Check Assets to participant or rollover of Stale Check Assets to IRA fee $125 missing participant search fee
Participant Search Fee	Fee charged in event participant fails to request distribution during a plan termination and search is performed to determine current address.	$65
Check Reissue Fee	Fee charged for requiring a change in the method of distribution from cash to rollover or vice versa.	$75

Type of Fee	Description	Amount
Managed Account Fee	Fee for using GuidedChoice® managed account services. (GCAM) provides investment advisory services to retirement Participants. Services are delivered through online-based software, telephone, paper application and face-to-face meetings. Individuals may receive projections of potential income at retirement, based upon the current value of retirement assets, expected future contributions, earnings and social security. Based upon specific information, income, asset level, risk tolerance and the retirement goal established, recommended changes to saving rate, investment allocation, risk level and retirement age may be provided.	45 bps or .45% of the first $100,000 in assets with an annual maximum of $450 regardless of asset level. These fees are prorated and charged on a quarterly basis.
Front/Back-End Load Fee	Sales charge or commission to compensate a sales intermediary, such as a broker or financial advisor, for their time and expertise in selecting an appropriate fund for the investor.	None/waived
Redemption Fee	A fee assessed by an investment company to discourage short-term in and out trading of mutual fund shares. Redemption fees are credited directly to the funds' assets, not to the investment company. They are quoted as a percentage of sale proceeds sold within a specified period of time.	Refer to Part II, Fee and Expense Information of the Investment Chart.

Investment Chart

This chart includes important information to help you compare the investment options under your retirement plan. Additional information about your investment options and hardcopies can be obtained via the fund(s) Web site(s) listed in the chart or by contacting Ram Sharma at 1281 Turtle Creek Ct, Lawrenceville, GA 30043, 408-884-2153.

The investment options available within the plan may include certain trading guidelines, imposed by the Investment Company, that restrict or limit the frequency in which purchase, transfer or withdrawals may be made. Any restrictions or limitations are identified in Part II of the Investment Chart under the Shareholder-Type Fees section. This information may also be found in each investment option's prospectus, where applicable, or on the investment option's website.

Part I. Performance Information

The Variable Return Investments table focuses on the performance of investment options that do not have a fixed or stated rate of return. This table shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on the Web site(s).

Variable Return Investments

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/14				Benchmark			
		1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.	Since Inception
Bond Funds									
FIDELITY ADVISOR GOVERNMENT INCOME T/ Intermediate Government	FVITX	(1.12%)	2.76%	3.88%	7.49%	(1.17%)	2.73%	3.98%	4.66%
		www.fidelity.com				Barclays US Government TR USD			
FIDELITY ADVISOR LIMITED TERM BOND T/ Short - Term Bond	FTBRX	0.10%	6.68%	3.64%	6.74%	0.42%	2.83%	3.27%	4.86%
		www.fidelity.com				Barclays Govt/Credit 1-5 Yr TR USD			
FIDELITY ADVISOR STRATEGIC INCOME T/ Multisector Bond	FSIAX	2.53%	10.87%	6.64%	8.09%	0.51%	5.74%	4.78%	6.40%
		www.fidelity.com				Barclays US Universal TR USD			
FIDELITY ADVISOR TOTAL BOND T/ Intermediate - Term Bond	FEPTX	0.53%	7.65%	4.70%	5.14%	(0.10%)	4.80%	4.46%	4.91%
		www.fidelity.com				Barclays US Agg Bond TR USD			

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/14 1yr. 5yr. 10yr. Since Inception	Benchmark 1yr. 5yr. 10yr. Since Inception
Equity Funds			
FIDELITY ADVISOR BALANCED T/ Moderate Allocation	FAIGX	15.44% 15.86% 5.92% 7.82% www.fidelity.com	14.71% 17.04% 7.76% N/A Morningstar Moderately Aggr Target Risk
FIDELITY ADVISOR DIVIDEND GROWTH T/ Large Blend	FDGTX	21.31% 23.52% 6.06% 4.87% www.fidelity.com	22.41% 21.73% 7.80% 5.19% Russell 1000 TR USD
FIDELITY ADVISOR EQUITY GROWTH T/ Large Growth	FAEGX	30.15% 22.32% 6.69% 10.98% www.fidelity.com	23.22% 21.68% 7.86% 8.37% Russell 1000 Growth TR USD
FIDELITY ADVISOR EQUITY INCOME T/ Large Value	FEIRX	17.34% 20.13% 5.79% 10.04% www.fidelity.com	21.57% 21.75% 7.58% 10.28% Russell 1000 Value TR USD
FIDELITY ADVISOR FREEDOM 2005 T/ Target Date 2000 - 2010	FFTVX	5.68% 10.97% 4.20% 4.56% www.fidelity.com	7.18% 12.39% 6.97% 7.63% Morningstar Lifetime Moderate 2010
FIDELITY ADVISOR FREEDOM 2010 T/ Target Date 2000 - 2010	FCFTX	7.62% 12.45% 4.72% 5.32% www.fidelity.com	7.18% 12.39% 6.97% 8.09% Morningstar Lifetime Moderate 2010
FIDELITY ADVISOR FREEDOM 2015 T/ Target Date 2011 - 2015	FFVTX	8.20% 12.88% 5.00% 5.41% www.fidelity.com	8.47% 13.68% 7.33% 8.03% Morningstar Lifetime Moderate 2015
FIDELITY ADVISOR FREEDOM 2020 T/ Target Date 2016 - 2020	FDTFX	9.11% 14.37% 4.99% 5.92% www.fidelity.com	10.17% 15.21% 7.66% 9.05% Morningstar Lifetime Moderate 2020

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/14 1yr. 5yr. 10yr. Since Inception	Benchmark 1yr. 5yr. 10yr. Since Inception
FIDELITY ADVISOR FREEDOM 2025 T/ Target Date 2021 - 2025	FTTWX	11.27% 15.56% 5.34% 5.87% www.fidelity.com	12.34% 16.83% 7.94% 8.73% Morningstar Lifetime Moderate 2025
FIDELITY ADVISOR FREEDOM 2030 T/ Target Date 2026 - 2030	FTFEX	12.29% 16.30% 5.19% 6.27% www.fidelity.com	14.51% 18.15% 8.18% 9.74% Morningstar Lifetime Moderate 2030
FIDELITY ADVISOR FREEDOM 2035 T/ Target Date 2031 - 2035	FTTHX	13.81% 16.98% 5.40% 5.94% www.fidelity.com	16.05% 18.94% 8.35% 9.17% Morningstar Lifetime Moderate 2035
FIDELITY ADVISOR FREEDOM 2040 T/ Target Date 2036 - 2040	FTFFX	14.06% 17.31% 5.40% 6.59% www.fidelity.com	16.72% 19.25% 8.47% 10.08% Morningstar Lifetime Moderate 2040
FIDELITY ADVISOR FREEDOM 2045 T/ Target Date 2041 - 2045	FFFTX	14.45% 17.57% N/A 4.52% www.fidelity.com	16.75% 19.30% 8.51% 6.97% Morningstar Lifetime Moderate 2045
FIDELITY ADVISOR FREEDOM 2050 T/ Target Date 2046 - 2050	FFFQX	14.61% 17.89% N/A 4.38% www.fidelity.com	16.61% 19.28% 8.54% 6.96% Morningstar Lifetime Moderate 2050
FIDELITY ADVISOR FREEDOM 2055 T/ Target Date 2051+	FHFTX	15.07% N/A N/A 8.80% www.fidelity.com	16.40% 19.21% 8.51% 10.23% Morningstar Lifetime Moderate 2055
FIDELITY ADVISOR FREEDOM INCOME T/ Retirement Income	FTAFX	3.40% 7.60% 3.62% 3.83% www.fidelity.com	5.20% 9.90% 6.12% 6.96% Morningstar Lifetime Moderate Income

Name/ Type of Option	Ticker Symbol	Average Annual Total Return as of 03/31/14 1yr. 5yr. 10yr. Since Inception	Benchmark 1yr. 5yr. 10yr. Since Inception
FIDELITY ADVISOR GROWTH OPPORTUNITIES T/ Large Growth	FAGOX	27.40% 25.01% 7.30% 10.27% www.fidelity.com	23.22% 21.68% 7.86% 9.85% Russell 1000 Growth TR USD
FIDELITY ADVISOR MID CAP II T/ Mid - Cap Growth	FITIX	23.69% 20.44% N/A 11.11% www.fidelity.com	24.22% 24.73% 9.47% 11.22% Russell Mid Cap Growth TR USD
FIDELITY ADVISOR NEW INSIGHTS T/ Large Growth	FNITX	24.18% 19.66% 9.74% 11.36% www.fidelity.com	23.22% 21.68% 7.86% 8.57% Russell 1000 Growth TR USD
FIDELITY ADVISOR OVERSEAS T/ Foreign Large Blend	FAERX	20.87% 15.91% 5.50% 5.99% www.fidelity.com	12.31% 15.52% 7.12% N/A MSCI ACWI Ex USA NR USD
FIDELITY ADVISOR SMALL CAP T/ Small Blend	FSCTX	23.70% 17.87% 8.89% 11.09% www.fidelity.com	24.90% 24.31% 8.53% 9.47% Russell 2000 TR USD
FIDELITY ADVISOR STRATEGIC DIVIDEND & INCOME T/ Large Value	FTSDX	11.57% 21.16% 6.42% 6.75% www.fidelity.com	21.57% 21.75% 7.58% 7.85% Russell 1000 Value TR USD
Money Market Funds			
FIDELITY PRIME FUND; DAILY MONEY CLASS/ Money Market	FDAXX	0.01% 0.03% 1.52% 4.15% www.fidelity.com	0.27% 0.42% 2.10% N/A BofAML USD LIBOR 3 Mon CM

N/A- Please refer to the fund fact sheets on https://benefits.paychex.com by selecting Research Funds from your Home Page and clicking on the name of the fund.

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Part II. Fee and Expense Information

The Fees and Expenses table shows fee and expense information for the investment options listed in the Variable Return Investments table. It lists the Total Annual Operating Expenses of the options in the Variable Return Investments table. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. This table also shows Shareholder-Type Fees. These fees are in addition to Total Annual Operating Expenses.

Fees and Expenses

Name/ Type of Option	**Ticker Symbol**	**Total Annual Operating Expenses As a %***	**Per $1000**	**Shareholder-Type Fees**	**Round Trip Period ****	**Restriction Frequency *****	**Restricted Trading Period *******
Bond Funds							
FIDELITY ADVISOR GOVERNMENT INCOME T/ Intermediate Government	FVITX	0.75%	$ 7.50	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR LIMITED TERM BOND T/ Short - Term Bond	FTBRX	0.76%	$ 7.60	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR STRATEGIC INCOME T/ Multisector Bond	FSIAX	0.98%	$ 9.80	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR TOTAL BOND T/ Intermediate - Term Bond	FEPTX	0.76%	$ 7.60	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per $1000	Shareholder-Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
Equity Funds							
FIDELITY ADVISOR BALANCED T/ Moderate Allocation	FAIGX	1.17%	$ 11.70	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR DIVIDEND GROWTH T/ Large Blend	FDGTX	1.21%	$ 12.10	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR EQUITY GROWTH T/ Large Growth	FAEGX	1.30%	$ 13.00	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR EQUITY INCOME T/ Large Value	FEIRX	1.21%	$ 12.10	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR FREEDOM 2005 T/ Target Date 2000 - 2010	FFTVX	1.08%	$ 10.80	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per $1000	Shareholder-Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
FIDELITY ADVISOR FREEDOM 2010 T/ Target Date 2000 - 2010	FCFTX	1.12%	$ 11.20	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR FREEDOM 2015 T/ Target Date 2011 - 2015	FFVTX	1.16%	$ 11.60	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR FREEDOM 2020 T/ Target Date 2016 - 2020	FDTFX	1.19%	$ 11.90	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR FREEDOM 2025 T/ Target Date 2021 - 2025	FTTWX	1.23%	$ 12.30	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR FREEDOM 2030 T/ Target Date 2026 - 2030	FTFEX	1.28%	$ 12.80	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per $1000	Shareholder-Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
FIDELITY ADVISOR FREEDOM 2035 T/ Target Date 2031 - 2035	FTTHX	1.30%	$ 13.00	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR FREEDOM 2040 T/ Target Date 2036 - 2040	FTFFX	1.30%	$ 13.00	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR FREEDOM 2045 T/ Target Date 2041 - 2045	FFFTX	1.31%	$ 13.10	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR FREEDOM 2050 T/ Target Date 2046 - 2050	FFFQX	1.31%	$ 13.10	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR FREEDOM 2055 T/ Target Date 2051+	FHFTX	1.31%	$ 13.10	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per $1000	Shareholder-Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
FIDELITY ADVISOR FREEDOM INCOME T/ Retirement Income	FTAFX	1.01%	$ 10.10	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR GROWTH OPPORTUNITIES T/ Large Growth	FAGOX	1.43%	$ 14.30	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR MID CAP II T/ Mid - Cap Growth	FITIX	1.32%	$ 13.20	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR NEW INSIGHTS T/ Large Growth	FNITX	1.18%	$ 11.80	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR OVERSEAS T/ Foreign Large Blend	FAERX	1.53%	$ 15.30	1.00% if redeemed within 30 days	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							

Name/ Type of Option	Ticker Symbol	Total Annual Operating Expenses As a %*	Per $1000	Shareholder- Type Fees	Round Trip Period **	Restriction Frequency ***	Restricted Trading Period ****
FIDELITY ADVISOR SMALL CAP T/ Small Blend	FSCTX	1.22%	$ 12.20	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
FIDELITY ADVISOR STRATEGIC DIVIDEND & INCOME T/ Large Value	FTSDX	1.31%	$ 13.10	N/A	30 Days	1 in 3 Months or 3 in 12 Months	85 Days
Additional Description: Any roundtrip within 12 months of the expiration of a multi-fund block will initiate another multi-fund block. Repeat offenders may be subject to long-term or permanent blocks on purchase or exchange purchase transactions in any account under the shareholder's control at any time.							
Money Market Funds							
FIDELITY PRIME FUND; DAILY MONEY CLASS/ Money Market	FDAXX	0.74%	$ 7.40	N/A	N/A	N/A	N/A
Additional Description: None							

* = Total Operating Expense before waivers/reimbursements as taken from the Operating Fees & Expenses table of the prospectus
** = period of time between purchase and redemption of shares of the same fund that qualifies it as a round trip transaction
*** = number of round trips permitted
**** = amount of time blocked from trading if policy is violated

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/undrstndgrtrmnt.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

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To assist you in understanding your designated investment alternatives, a general glossary of terms can be found at http://www.morningstar.com/InvGlossary/?CustId=&CLogin=&CType=&CName= . In addition, the website provided with each investment alternative may contain its own glossary of terms relevant to that specific alternative, or a link to such a glossary.