UNDERSTANDING INVESTMENT PERFORMANCE
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, call Fidelity at 1-800-343-0860 or visit www.mysavingsatwork.com (log in, choose plan, select "Investment Choices & Research," and then pick investment option).

<table>
<thead>
<tr>
<th>Fund ID</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>FFGFX</td>
<td>Fidelity Freedom® Index 2005 Fund - Institutional Premium Class</td>
</tr>
<tr>
<td>FFWTX</td>
<td>Fidelity Freedom® Index 2010 Fund - Institutional Premium Class</td>
</tr>
<tr>
<td>FIWFX</td>
<td>Fidelity Freedom® Index 2015 Fund - Institutional Premium Class</td>
</tr>
<tr>
<td>FIWTX</td>
<td>Fidelity Freedom® Index 2020 Fund - Institutional Premium Class</td>
</tr>
<tr>
<td>FFEDX</td>
<td>Fidelity Freedom® Index 2025 Fund - Institutional Premium Class</td>
</tr>
<tr>
<td>FFEGX</td>
<td>Fidelity Freedom® Index 2030 Fund - Institutional Premium Class</td>
</tr>
<tr>
<td>FFEZX</td>
<td>Fidelity Freedom® Index 2035 Fund - Institutional Premium Class</td>
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<tr>
<td>FFIZX</td>
<td>Fidelity Freedom® Index 2040 Fund - Institutional Premium Class</td>
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<tr>
<td>FFOLX</td>
<td>Fidelity Freedom® Index 2045 Fund - Institutional Premium Class</td>
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<td>FFOPX</td>
<td>Fidelity Freedom® Index 2050 Fund - Institutional Premium Class</td>
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<td>FFLDX</td>
<td>Fidelity Freedom® Index 2055 Fund - Institutional Premium Class</td>
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<td>FFLEX</td>
<td>Fidelity Freedom® Index 2060 Fund - Institutional Premium Class</td>
</tr>
<tr>
<td>FFGZX</td>
<td>Fidelity Freedom® Index Income Fund - Institutional Premium Class</td>
</tr>
</tbody>
</table>

MONEY MARKET - GOVERNMENT

<table>
<thead>
<tr>
<th>Fund ID</th>
<th>Name</th>
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</thead>
<tbody>
<tr>
<td>FIGXX</td>
<td>Fidelity® Investments Money Market Government Portfolio - Class I</td>
</tr>
</tbody>
</table>
### Fidelity BrokerageLink®

A listing of all available mutual funds through Fidelity BrokerageLink® may be found on www.fidelity.com at the Research tab, under Mutual Funds. This brokerage account within your retirement plan offers the opportunity to choose investments from a range of Fidelity and non-Fidelity mutual funds. This account is neither a mutual fund nor is it managed by any of the Fidelity Investments group of companies.

BrokerageLink includes investments beyond those in your plan's lineup. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. See the fact sheet and commission schedule for applicable fees and risks.

### Market Indicators

For comparison purposes only. It is not possible to invest directly in these indicators.

<table>
<thead>
<tr>
<th>Name</th>
<th>3 Month</th>
<th>YTD</th>
<th>1 Year</th>
<th>3 Year</th>
<th>5 Year</th>
<th>10 Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>DJ Industrial Average</td>
<td>5.58</td>
<td>15.45</td>
<td>25.45</td>
<td>12.35</td>
<td>13.57</td>
<td>7.72</td>
</tr>
<tr>
<td>MSCI EAFE (Net MA)</td>
<td>5.43</td>
<td>20.18</td>
<td>19.34</td>
<td>5.23</td>
<td>8.55</td>
<td>1.50</td>
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<tr>
<td>Russell 2000</td>
<td>5.67</td>
<td>10.94</td>
<td>20.74</td>
<td>12.18</td>
<td>13.79</td>
<td>7.85</td>
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</table>

\( n/a = \text{Not Applicable/None} \)
\( - - = \text{Not Available} \)

Total returns are historical and include change in share value and reinvestment of dividends and capital gains, if any. Cumulative total returns are reported as of the period indicated. Life of fund figures are reported as of the inception date to the period indicated. These figures do not include the effects of sales charges, if any, as these charges are waived for contributions made through your company's employee benefit plan. If sales charges were included, returns would have been lower.

### Expense Ratio

A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percent of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the plan sponsor, the investment option's manager or the trustee. When no ratio is shown for these options it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult NetBenefits for updates.

For important disclosures, please see last page(s) of this report.
SPECIFIC FUNDS

Morningstar, Inc., provided data on the non-Fidelity mutual funds. Although the data is gathered from reliable sources, accuracy and completeness cannot be guaranteed by Morningstar.

1 Returns prior to June 24, 2015 are those of the Investor Class and reflect the Investor Class’ expense ratio. Had the Institutional Premium Class’ expense ratio been reflected, total returns would have been higher.

2 Fidelity is voluntarily reimbursing a portion of the fund’s expenses. If Fidelity had not, the returns would have been lower.

3 Returns prior to May 4, 2011 are those of the Investor Class and reflect the Investor Class’ expense ratio. Had the Institutional Class’ expense ratio been reflected, total returns would have been higher.

4 Returns prior to September 8, 2011 are those of the Premium Class and reflect the Premium Class’ expense ratio. Had the Institutional Class’ expense ratio been reflected, total returns would have been higher.

INVESTMENT RISK

5 Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

6 Fidelity Freedom Funds are designed for investors expecting to retire around the year indicated in each fund’s name. Except for the Freedom Income Fund, the funds’ asset allocation strategy becomes increasingly conservative as it approaches the target date and beyond. Ultimately, they are expected to merge with the Freedom Income Fund. The investment risks of each Fidelity Freedom Fund change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and, commodity-related, foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

7 Fidelity Government Mutual Fund Money Market: You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund’s sponsor, have no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.

Fidelity’s government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund’s weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.

8 In general the bond market is volatile and bonds entail interest rate risk (as interest rates rise bond prices usually fall and vice versa). This effect is usually pronounced for longer-term securities. Bonds also entail the risk of issuer default, issuer credit risk and inflation risk.

9 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.

MARKET INDICATORS

Indices are unmanaged and you cannot invest directly in an index

DJ Industrial Average The Dow Jones Industrial Average (DJIA) is an unmanaged price-weighted index and is the most widely used indicator of how the country’s industrial leaders are performing. Also known as “the Dow,” this is a formula based on the stock prices of 30 major companies chosen from sectors of the economy most representative of our country’s economic condition.

MSCI EAFE (Net MA) The MSCI Europe, Australasia and Far East Index (net MA tax) is an unmanaged market capitalization-weighted index of equity securities of companies domiciled in various countries. The index is designed to represent performance of developed stock markets outside the United States and Canada and excludes certain market segments unavailable to U.S. based investors. The index returns for periods after 1/1/1997 are adjusted for tax withholding rates applicable to U.S.-based mutual funds organized as Massachusetts business trusts.

S&P 500 S&P 500 Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance.

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

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