

## **Required Disclosure Information Professional Alternative 401(k) Plan**

IMPORTANT PLAN AND INVESTMENT-RELATED INFORMATION

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#### **QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE** A1

- Learn where your money will be invested if you do not provide investment direction, including
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#### **PARTICIPANT DISCLOSURE NOTICE** B1

##### **SECTION 1:**

Helping You Manage Your Plan Account

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##### **SECTION 2:**

Certain Plan Information for You to Review

- Understand the right to direct investments in the Plan
- Learn about restrictions applicable under the Plan
- Review the types of Plan administrative and individual fees and expenses that may be deducted from your account

##### **SECTION 3:**

Evaluating the Plan's Investment Options

- Review information about the Plan's investment options, including historical or stated rates of return, fees and expenses, and restrictions across the available investment options

The Plan Administrator has directed Fidelity Investments® ("Fidelity"), a Plan service provider, to collect, consolidate, and provide you with this Required Disclosure Information, which consists of these separate and distinct regulatory notices:

- Qualified Default Investment Alternative Notice
- Participant Disclosure Notice

Please review these materials carefully. Please keep this information in mind when managing or monitoring any account you may have in the Plan. For more information about participating in the Plan, or if you already have an account with Fidelity in the Professional Alternative 401(k) Plan and would like to make any changes, please access the NetBenefits® mobile app or log on to [www.netbenefits.com](http://www.netbenefits.com).

**Note:** If this is your first time logging on to [www.netbenefits.com](http://www.netbenefits.com), you will need to register and set up a username and password to access your account. If you already have a username and password for a Fidelity site (including NetBenefits® from a previous employer), you do not need to register again.

## Qualified Default Investment Alternative Notice

This notice is to inform you that any contributions for which you have the right to provide investment direction, but have not done so, will be invested in the Plan's designated default investment option, unless and until you direct otherwise. Provided below is a description of the Plan's designated default investment option(s), as well as certain applicable fee information. Additional fee information is available within the Participant Fee Disclosure document.

If you are satisfied with your current investment election(s), no action is required on your part. You always retain the right under the Plan to direct the investment of your existing balances, which includes contributions and any earnings on those contributions, and your future contributions to any of the Plan's available investment options. In the event that you have not made an investment election and the Plan Sponsor has not provided direction for a given contribution, it will be invested in the Plan's default investment option as described below. If your contributions are invested in the default investment option, you have the right to transfer out of this option to another investment option available in the Plan.

To obtain information about your Plan, including your contribution percentage, your current investment options and information (including objective, strategy, risk, performance and expense information) on other Plan investment options available to you, please access the NetBenefits® mobile app, log on to NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com) or call **800-294-4015** to speak to a representative. If you are a rehire, you should contact Fidelity® to confirm if you already have investment direction on file.

## Plan's Current Designated Default Investment Option

The Target Date Fund used as the Plan's designated default investment option is based on the assumption that the participant will retire at age 65. Please use the chart below, decided by your Plan Sponsor, to determine in which Target Date Fund your future contributions will be directed, based on your date of birth on the Fidelity recordkeeping system.

Your Birth Date	Fund Name	Gross Expense Ratio
Before 12/31/1934	Fidelity Advisor Freedom® Income Fund Class Z	0.420%
1/1/1935 – 12/31/1942	Fidelity Advisor Freedom® 2005 Fund Class Z	0.420%
1/1/1943 – 12/31/1947	Fidelity Advisor Freedom® 2010 Fund Class Z	0.430%
1/1/1948 – 12/31/1952	Fidelity Advisor Freedom® 2015 Fund Class Z	0.460%
1/1/1953 – 12/31/1957	Fidelity Advisor Freedom® 2020 Fund Class Z	0.500%
1/1/1958 – 12/31/1962	Fidelity Advisor Freedom® 2025 Fund Class Z	0.530%
1/1/1963 – 12/31/1967	Fidelity Advisor Freedom® 2030 Fund Class Z	0.570%
1/1/1968 – 12/31/1972	Fidelity Advisor Freedom® 2035 Fund Class Z	0.600%
1/1/1973 – 12/31/1977	Fidelity Advisor Freedom® 2040 Fund Class Z	0.640%
1/1/1978 – 12/31/1982	Fidelity Advisor Freedom® 2045 Fund Class Z	0.650%
1/1/1983 – 12/31/1987	Fidelity Advisor Freedom® 2050 Fund Class Z	0.650%
1/1/1988 – 12/31/1992	Fidelity Advisor Freedom® 2055 Fund Class Z	0.650%

Your Birth Date	Fund Name	Gross Expense Ratio
1/1/1993 – 12/31/1997	Fidelity Advisor Freedom® 2060 Fund Class Z	0.650%
1/1/1998 or after	Fidelity Advisor Freedom® 2065 Fund Class Z	0.650%

Reflects data recordkept as of March 11, 2024

## Fidelity Advisor Freedom® Income Fund Class Z

**Objective:** The fund seeks high return with a secondary objective of principal preservation.

**Strategy:** Investing in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying Fidelity funds according to a stable "neutral" asset allocation strategy (approximately 11% in domestic U.S. equity funds, 8% in international equity funds, 43% in U.S. investment grade bond funds, 5% in international bond funds, 3% in long-term treasury bond funds, 20% in inflation-protected bond funds, and 10% in short-term funds). The Adviser may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10 percentage points for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

**Risk:** The fund is subject to risks resulting from the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments entail issuer default and credit risk, inflation risk, and interest rate risk (as interest rates rise, bond prices usually fall and vice versa). This effect is usually more pronounced for longer-term securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee and single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Short term trading fees:** None

### Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On October 2, 2018, an initial offering of the Fidelity Advisor Freedom Income Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom Income Fund - Class A. Had Fidelity Advisor Freedom Income Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

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

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.

## Fidelity Advisor Freedom® 2005 Fund Class Z

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

**Strategy:** Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing in a combination of Fidelity US equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Advisor Freedom Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund will merge with the Advisor Freedom Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of investors. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10 percentage points for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

**Risk:** Investment performance of the Fidelity Advisor Freedom Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Advisor Freedom Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Short term trading fees:** None

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2005 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2005 Fund - Class A. Had Fidelity Advisor Freedom 2005 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

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

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.

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## Fidelity Advisor Freedom® 2010 Fund Class Z

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

**Strategy:** Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing in a combination of Fidelity US equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Advisor Freedom Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund will merge with the Advisor Freedom Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of investors. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10 percentage points for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

**Risk:** Investment performance of the Fidelity Advisor Freedom Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Advisor Freedom Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile

compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Short term trading fees:** None

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2010 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2010 Fund - Class A. Had Fidelity Advisor Freedom 2010 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

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

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.

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## Fidelity Advisor Freedom® 2015 Fund Class Z

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

**Strategy:** Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing in a combination of Fidelity US equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Advisor Freedom Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund will merge with the Advisor Freedom Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of investors. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation

strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10 percentage points for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

**Risk:** Investment performance of the Fidelity Advisor Freedom Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Advisor Freedom Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Short term trading fees:** None

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2015 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2015 Fund - Class A. Had Fidelity Advisor Freedom 2015 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

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

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.

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## Fidelity Advisor Freedom® 2020 Fund Class Z

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

**Strategy:** Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing in a combination of Fidelity US

equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Advisor Freedom Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund will merge with the Advisor Freedom Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of investors. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10 percentage points for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

**Risk:** Investment performance of the Fidelity Advisor Freedom Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Advisor Freedom Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Short term trading fees:** None

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2020 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2020 Fund - Class A. Had Fidelity Advisor Freedom 2020 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

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

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.

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## Fidelity Advisor Freedom® 2025 Fund Class Z

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

**Strategy:** Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing in a combination of Fidelity US equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Advisor Freedom Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund will merge with the Advisor Freedom Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of investors. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10 percentage points for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

**Risk:** Investment performance of the Fidelity Advisor Freedom Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Advisor Freedom Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Short term trading fees:** None

### Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2025 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2025 Fund - Class A. Had Fidelity Advisor Freedom 2025 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

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

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.

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## Fidelity Advisor Freedom® 2030 Fund Class Z

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

**Strategy:** Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing in a combination of Fidelity US equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Advisor Freedom Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund will merge with the Advisor Freedom Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of investors. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10 percentage points for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

**Risk:** Investment performance of the Fidelity Advisor Freedom Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Advisor Freedom Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Short term trading fees:** None

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2030 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2030 Fund - Class A. Had Fidelity Advisor Freedom 2030 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

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

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.

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## Fidelity Advisor Freedom® 2035 Fund Class Z

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

**Strategy:** Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing in a combination of Fidelity US equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Advisor Freedom Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund will merge with the Advisor Freedom Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of investors. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10 percentage points for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

**Risk:** Investment performance of the Fidelity Advisor Freedom Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Advisor Freedom Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile

compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Short term trading fees:** None

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2035 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2035 Fund - Class A. Had Fidelity Advisor Freedom 2035 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

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

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.

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## Fidelity Advisor Freedom® 2040 Fund Class Z

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

**Strategy:** Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing in a combination of Fidelity US equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Advisor Freedom Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund will merge with the Advisor Freedom Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of investors. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation

strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10 percentage points for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

**Risk:** Investment performance of the Fidelity Advisor Freedom Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Advisor Freedom Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Short term trading fees:** None

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2040 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2040 Fund - Class A. Had Fidelity Advisor Freedom 2040 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

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

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.

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## Fidelity Advisor Freedom® 2045 Fund Class Z

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

**Strategy:** Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing in a combination of Fidelity US

equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Advisor Freedom Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund will merge with the Advisor Freedom Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of investors. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10 percentage points for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

**Risk:** Investment performance of the Fidelity Advisor Freedom Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Advisor Freedom Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Short term trading fees:** None

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2045 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2045 Fund - Class A. Had Fidelity Advisor Freedom 2045 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

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

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.

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## Fidelity Advisor Freedom® 2050 Fund Class Z

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

**Strategy:** Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing in a combination of Fidelity US equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Advisor Freedom Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund will merge with the Advisor Freedom Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of investors. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10 percentage points for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

**Risk:** Investment performance of the Fidelity Advisor Freedom Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Advisor Freedom Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Short term trading fees:** None

### Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2050 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2050 Fund - Class A. Had Fidelity Advisor Freedom 2050 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

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

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.

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## Fidelity Advisor Freedom® 2055 Fund Class Z, Fidelity Advisor Freedom® 2060 Fund Class Z

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

**Strategy:** Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing in a combination of Fidelity US equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Advisor Freedom Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund will merge with the Advisor Freedom Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of investors. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10 percentage points for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

**Risk:** Investment performance of the Fidelity Advisor Freedom Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Advisor Freedom Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Short term trading fees:** None

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2055 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2055 Fund - Class A. Had Fidelity Advisor Freedom 2055 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

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

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.

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## Fidelity Advisor Freedom® 2065 Fund Class Z

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

**Strategy:** Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing in a combination of Fidelity US equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds). Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Advisor Freedom Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund will merge with the Advisor Freedom Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of investors. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10 percentage points for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

**Risk:** Investment performance of the Fidelity Advisor Freedom Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Advisor Freedom Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile

compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

**Short term trading fees:** None

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

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

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.

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

In the event of a discrepancy between this notice and the terms of the Plan, the Plan document will govern.

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.

## Participant Disclosure Notice

### SECTION 1:

## Helping You Manage Your Plan Account

This Participant Disclosure Notice (the "Notice") includes important Plan and investment-related information. Additional tools and other resources are available through your Plan's Web site. Your workplace savings plan is an important benefit, and you'll want to monitor your account periodically to help keep your savings plan on track.

### Accessing Your Plan Account Statement

On the NetBenefits® mobile app or at **www.netbenefits.com** you can access your online Fidelity statement, which is continuously available. You may also obtain a paper version (free of charge) by calling **800-294-4015**.

Please check your account information frequently and promptly review correspondence, account statements, and confirmations as they are made available to you. Contact Fidelity immediately if you see or suspect unauthorized activity, errors, discrepancies, or if you have not received your account statements or account documents or information.

For additional assistance and resources to help you make informed decisions, including more detailed information on the Plan's investment options, access the NetBenefits® mobile app, log on to **www.netbenefits.com** or call **800-294-4015**.

### Your Communication Preferences

**Prefer Email?** If you are receiving this Notice in print and would like to receive it electronically, help us to serve you better by providing Fidelity with your email address. Simply access the NetBenefits® mobile app or visit **www.netbenefits.com** and access the *Profile* link at the top of the page. From there, select the *Personal & Contact Information* tab to provide your email address and the *Preferences* tab to provide consent for Required Disclosures.

Access the NetBenefits® mobile app or visit

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=742452&plan=70189>

for information and resources to help you make informed investment decisions, including more detailed information on the Plan's investment options.

## SECTION 2: Certain Plan Information for You to Review

This Participant Disclosure Notice provides certain information about your Plan. Your rights under the Plan are subject to the terms of the Plan. Please refer to your Plan's Summary Plan Description.

### Right to Direct Investments

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, access the NetBenefits® mobile app or log on to [www.netbenefits.com](http://www.netbenefits.com) or call 800-294-4015.

### Investment Options

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options, along with certain information about each of them, are listed in Section 3 of this Notice.

### Restrictions

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in Section 3 of this Notice. Keep in mind that restrictions are subject to change.

### Exercising Voting, Tender, and Similar Rights

You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

- Mutual Funds

### Fees and Expenses

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses
- Individual fees and expenses

#### Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to Section 3 of this Notice for information about the Plan's investment options, including their expense ratios (where applicable).

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in

part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a plan's administrative services may be paid for through offsets and/or payments associated with a plan's investment options.

#### Plan Administrative Fees and Expenses

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. Some plans may deduct these fees and expenses from individual accounts in the Plan.

Based on the information and direction Fidelity had on file at the time this Notice was prepared, the following Plan administrative fee(s) may be deducted from Plan accounts. The Plan's administrative services may also be paid for through offsets and/or payments associated with one or more of the Plan's investment options. As you review this information, please keep in mind that fees are subject to change and that certain Plan administrative fees may not be deducted from accounts in some circumstances.

Type of Plan Administrative Fee	Amount
Non-discrimination Testing - Annual Fee	The annual Plan level fee is \$1,000.00. This amount will be deducted equally from participant accounts and is estimated to be between \$10.00 and \$20.00 per year deducted quarterly.
Base Fee	The annual Plan level fee is \$4,300.00. This amount will be deducted equally from participant accounts and is estimated to be between \$59.00 and \$69.00 per year deducted quarterly.
Advisor/Consultant Fee	.25% of account balance per year deducted quarterly

**If any Plan administrative fees are deducted directly from your account, they will be reflected on your Plan account statement.**

#### Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee	Amount
Loan Setup Fee	\$125.00 per loan
Required Minimum Distribution Fee	\$25.00 per distribution year

Type of Individual Fee	Amount
Overnight Mailing Fee	\$25.00 per transaction
Qualified Domestic Relations Order (QDRO) Fee	\$300.00 per standard Fidelity web-generated order, \$1,200.00 per modified Fidelity web-generated or custom order or \$1,800.00 per order covering more than one plan

Also, please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options. Please see Section 3 for details regarding the specific fees that may apply to the investment options available under the Plan.

**If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.**

**SECTION 3:**

**Evaluating the Plan's Investment Options**

This section provides information about the investment options in the Plan and reflects data recordkept as of March 11, 2024, except for performance data, which is as of December 31 of the prior year. To help you better understand the Plan's investment options, information is available at

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=742452&plan=70189>, including a glossary of investment terms available online at

<https://netbenefits.fidelity.com/NBLogin/?option=dcPlandetails>. To request additional investment-related information or a paper copy of certain information available online, free of charge, contact a Fidelity representative at

Fidelity Investments, P.O. Box 770003, Cincinnati, OH 45277-0065 or call 800-294-4015.

As you review this information, you may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's Web site at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees> for an example of the long-term effect of fees and expenses.

**Variable Return Investments**

The chart below lists the Plan's investment options that do not have a fixed or stated rate of return, and underneath each investment option is an applicable benchmark(s) for that option. A benchmark is a standard against which the performance of a security, mutual fund, or investment manager can be measured. This Notice requires that a broad-based market index be listed on the chart for each investment option. Additional benchmarks for an investment option may be available online at

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=742452&plan=70189>

along with benchmark index definitions. Please note that the benchmark to measure and monitor performance may be different from the benchmark displayed in the chart. Keep in mind that you cannot invest in a benchmark index.

**Understanding investment performance:** As you review the following information, 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, go to

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=742452&plan=70189>.

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2023			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks</b>				
<b>AB Discovery Growth Fund Advisor Class</b> <i>Russell 2500 Growth</i>	18.99%	11.11%	8.74%	07/07/1938
	18.93%	11.43%	8.78%	
<b>Allspring Growth Fund - Class Inst</b> <i>Russell 3000</i>	34.04%	13.42%	10.52%	02/24/2000
	25.96%	15.16%	11.48%	
<b>Allspring Small Company Growth Fund - Class Inst</b> <i>Russell 3000</i>	18.11%	10.98%	8.15%	11/11/1994
	25.96%	15.16%	11.48%	

Fees and Expenses		Shareholder Fees^	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.700%	\$7.00	N/A	Yes <sup>§</sup>	N/A
0.860%	\$8.60	N/A	Yes <sup>§</sup>	N/A
1.030%	\$10.30	N/A	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2023			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>BlackRock Equity Dividend Fund Institutional Shares</b> <i>Russell 1000 Value</i>	12.69% 11.46%	11.53% 10.91%	9.03% 8.40%	11/29/1988
<b>Delaware Ivy Mid Cap Growth Fund Class I</b> <i>Russell Midcap Growth</i>	20.31% 25.87%	15.09% 13.81%	10.82% 10.57%	06/30/2000
<b>Fidelity Advisor® Dividend Growth Fund Class I</b> <i>S&amp;P 500</i>	17.56% 26.29%	11.68% 15.69%	8.79% 12.03%	12/28/1998
<b>Fidelity Advisor® Equity Value Fund Class I</b> <i>Russell 3000 Value</i>	5.27% 11.66%	10.97% 10.84%	8.09% 8.28%	05/09/2001
<b>Fidelity Advisor® Focused Emerging Markets Fund Class I</b> <i>MSCI EM Net MA</i>	8.45% 9.86%	7.45% 3.71%	4.96% 2.70%	03/29/2004
<b>Fidelity Advisor® International Discovery Fund Class I</b> <i>MSCI EAFE (Net MA)</i>	14.15% 18.49%	8.09% 8.39%	4.15% 4.48%	12/31/1986
<b>Fidelity Advisor® Leveraged Company Stock Fund Class I</b> <i>Russell MidCap</i>	26.15% 17.23%	15.32% 12.68%	8.22% 9.42%	12/27/2000
<b>Fidelity Advisor® Mid Cap II Fund Class I</b> <i>S&amp;P MidCap 400</i>	15.03% 16.44%	12.50% 12.62%	8.02% 9.27%	08/12/2004
<b>Fidelity Advisor® New Insights Fund Class I</b> <i>S&amp;P 500</i>	36.26% 26.29%	14.65% 15.69%	11.30% 12.03%	07/31/2003

Fees and Expenses		Shareholder Fees^	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.700%	\$7.00	N/A	Yes <sup>§</sup>	N/A
0.840%	\$8.40	N/A	Yes <sup>§</sup>	N/A
0.720%	\$7.20	N/A	Yes <sup>§</sup>	N/A
0.830%	\$8.30	N/A	Yes <sup>§</sup>	N/A
0.960%	\$9.60	N/A	Yes <sup>§</sup>	N/A
0.640%	\$6.40	N/A	Yes <sup>§</sup>	N/A
0.770%	\$7.70	N/A	Yes <sup>§</sup>	N/A
0.710%	\$7.10	N/A	Yes <sup>§</sup>	N/A
0.400%	\$4.00	N/A	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2023			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Stocks (cont'd)</b>				
<b>Fidelity Advisor® Small Cap Fund Class I</b>	18.57%	14.11%	7.99%	09/09/1998
<i>Russell 2000</i>	16.93%	9.97%	7.16%	
<b>Fidelity Advisor® Stock Selector Large Cap Value Fund Class I</b>	14.47%	12.03%	8.57%	11/15/2001
<i>Russell 1000 Value</i>	11.46%	10.91%	8.40%	
<b>Fidelity® 500 Index Fund</b>	26.29%	15.68%	12.02%	02/17/1988
<i>S&amp;P 500</i>	26.29%	15.69%	12.03%	
<b>Franklin DynaTech Fund Advisor Class</b>	44.78%	16.14%	13.69%	01/02/1968
<i>Russell 1000 Growth</i>	42.68%	19.50%	14.86%	
<b>Invesco Dividend Income Fund Class Y</b>	7.31%	9.06%	8.15%	06/02/1986
<i>Russell 1000 Value</i>	11.46%	10.91%	8.40%	
<b>Janus Henderson Mid Cap Value Fund Class T</b>	11.26%	10.07%	7.11%	08/12/1998
<i>Russell Midcap Value</i>	12.71%	11.16%	8.26%	
<b>Lord Abbett Fundamental Equity Class R5</b>	13.36%	10.99%	7.63%	01/03/1994
<i>Russell 1000 Value</i>	11.46%	10.91%	8.40%	
<b>MFS New Discovery Fund Class R4</b>	14.25%	10.80%	7.50%	01/02/1997
<i>Russell 2000 Growth</i>	18.66%	9.22%	7.16%	
<b>PGIM Jennison Global Equity Income Fund- Class R6</b>	10.89%	9.55%	6.71%	12/31/1997
<i>MSCI ACWI (N)</i>	22.20%	11.72%	7.93%	

Fees and Expenses		Shareholder Fees^	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
1.070%	\$10.70	N/A	Yes <sup>§</sup>	N/A
0.870%	\$8.70	N/A	Yes <sup>§</sup>	N/A
0.015%	\$0.15	N/A	Yes <sup>§</sup>	N/A
0.580%	\$5.80	N/A	Yes <sup>§</sup>	N/A
0.690%	\$6.90	N/A	Yes <sup>§</sup>	N/A
0.740%	\$7.40	N/A	Yes <sup>§</sup>	N/A
0.690%	\$6.90	N/A	Yes <sup>§</sup>	N/A
1.050%	\$10.50	N/A	Yes <sup>§</sup>	N/A
0.850%	\$8.50	N/A	Yes <sup>§</sup>	N/A



Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2023			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Blended Investments</b>				
<b>Fidelity Advisor Freedom® 2005 Fund Class Z</b>	8.23%	4.14%	3.77%	11/06/2003
<i>BBg US Agg Bond</i>	5.53%	1.10%	1.81%	
<i>FID FF 2005 Comp Idx</i>	8.58%	4.17%	3.86%	
<b>Fidelity Advisor Freedom® 2010 Fund Class Z</b>	9.51%	5.03%	4.38%	07/24/2003
<i>BBg US Agg Bond</i>	5.53%	1.10%	1.81%	
<i>FID FF 2010 Comp Idx</i>	9.96%	5.02%	4.48%	
<b>Fidelity Advisor Freedom® 2015 Fund Class Z</b>	11.07%	5.92%	4.97%	11/06/2003
<i>BBg US Agg Bond</i>	5.53%	1.10%	1.81%	
<i>FID FF 2015 Comp Idx</i>	11.41%	5.87%	5.10%	
<b>Fidelity Advisor Freedom® 2020 Fund Class Z</b>	12.40%	6.69%	5.44%	07/24/2003
<i>BBg US Agg Bond</i>	5.53%	1.10%	1.81%	
<i>FID FF 2020 Comp Idx</i>	12.87%	6.64%	5.59%	
<b>Fidelity Advisor Freedom® 2025 Fund Class Z</b>	13.50%	7.42%	5.88%	11/06/2003
<i>S&amp;P 500</i>	26.29%	15.69%	12.03%	
<i>FID FF 2025 Comp Idx</i>	14.07%	7.35%	6.08%	
<b>Fidelity Advisor Freedom® 2030 Fund Class Z</b>	14.70%	8.46%	6.59%	07/24/2003
<i>S&amp;P 500</i>	26.29%	15.69%	12.03%	
<i>FID FF 2030 Comp Idx</i>	15.26%	8.35%	6.82%	
<b>Fidelity Advisor Freedom® 2035 Fund Class Z</b>	16.74%	9.97%	7.41%	11/06/2003
<i>S&amp;P 500</i>	26.29%	15.69%	12.03%	
<i>FID FF 2035 Comp Idx</i>	17.43%	9.83%	7.68%	

Fees and Expenses		Shareholder Fees^	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.420%	\$4.20	N/A	Yes <sup>§</sup>	N/A
0.430%	\$4.30	N/A	Yes <sup>§</sup>	N/A
0.460%	\$4.60	N/A	Yes <sup>§</sup>	N/A
0.500%	\$5.00	N/A	Yes <sup>§</sup>	N/A
0.530%	\$5.30	N/A	Yes <sup>§</sup>	N/A
0.570%	\$5.70	N/A	Yes <sup>§</sup>	N/A
0.600%	\$6.00	N/A	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2023			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Blended Investments (cont'd)</b>				
<b>Fidelity Advisor Freedom® 2040 Fund Class Z</b>	18.82%	10.95%	7.85%	07/24/2003
<i>S&amp;P 500</i>	26.29%	15.69%	12.03%	
<i>FID FF 2040 Comp Idx</i>	19.58%	10.86%	8.15%	
<b>Fidelity Advisor Freedom® 2045 Fund Class Z</b>	19.42%	11.05%	7.90%	06/01/2006
<i>S&amp;P 500</i>	26.29%	15.69%	12.03%	
<i>FID FF 2045 Comp Idx</i>	20.11%	10.95%	8.19%	
<b>Fidelity Advisor Freedom® 2050 Fund Class Z</b>	19.32%	11.02%	7.90%	06/01/2006
<i>S&amp;P 500</i>	26.29%	15.69%	12.03%	
<i>FID FF 2050 Comp Idx</i>	20.11%	10.95%	8.19%	
<b>Fidelity Advisor Freedom® 2055 Fund Class Z</b>	19.39%	11.05%	7.91%	06/01/2011
<i>S&amp;P 500</i>	26.29%	15.69%	12.03%	
<i>FID FF 2055 Comp Idx</i>	20.11%	10.95%	8.19%	
<b>Fidelity Advisor Freedom® 2060 Fund Class Z</b>	19.25%	11.02%	8.10%*	08/05/2014
<i>S&amp;P 500</i>	26.29%	15.69%	12.24%*	
<i>FID FF 2060 Comp Idx</i>	20.11%	10.95%	8.27%*	
<b>Fidelity Advisor Freedom® 2065 Fund Class Z</b>	19.34%	N/A	8.55%*	06/28/2019
<i>S&amp;P 500</i>	26.29%	N/A	13.21%*	
<i>FID FF 2065 Comp</i>	20.11%	N/A	8.53%*	
<b>Fidelity Advisor Freedom® Income Fund Class Z</b>	8.16%	3.63%	3.26%	07/24/2003
<i>BBg US Agg Bond</i>	5.53%	1.10%	1.81%	
<i>FID FF Income Comp Idx</i>	8.47%	3.68%	3.31%	

Fees and Expenses		Shareholder Fees^	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.640%	\$6.40	N/A	Yes <sup>§</sup>	N/A
0.650%	\$6.50	N/A	Yes <sup>§</sup>	N/A
0.650%	\$6.50	N/A	Yes <sup>§</sup>	N/A
0.650%	\$6.50	N/A	Yes <sup>§</sup>	N/A
0.650%	\$6.50	N/A	Yes <sup>§</sup>	N/A
0.650%	\$6.50	N/A	Yes <sup>§</sup>	N/A
0.420%	\$4.20	N/A	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2023			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Blended Investments (cont'd)</b>				
<b>Janus Henderson Balanced Fund Class I</b>	15.43%	9.63%	8.01%	09/01/1992
<i>S&amp;P 500</i>	26.29%	15.69%	12.03%	
<b>Asset Class: Bonds</b>				
<b>Fidelity Advisor® Government Income Fund Class I</b>	4.05%	0.17%	1.04%	04/04/1979
<i>BBg Government Bond</i>	4.09%	0.56%	1.27%	
<b>Fidelity Advisor® High Income Advantage Fund Class I</b>	12.63%	7.67%	5.81%	01/05/1987
<i>ICE BofA US HY/HY Const B</i>	13.45%	5.19%	4.51%	
<b>Fidelity Advisor® Strategic Income Fund Class I</b>	9.49%	3.81%	3.47%	10/31/1994
<i>BBg US Universal</i>	6.17%	1.44%	2.08%	
<b>Lord Abbett Short Duration Income Fund Class R5</b>	5.39%	2.12%	2.10%	11/04/1993
<i>ICE BofA 1-3 Yr US Corp</i>	5.60%	2.16%	1.89%	
<b>PIMCO GNMA and Government Securities Fund Institutional Class</b>	6.32%	0.71%	1.55%	07/31/1997
<i>BBg GNMA</i>	5.40%	0.34%	1.34%	
<b>PIMCO Investment Grade Credit Bond Fund Institutional Class</b>	8.35%	2.17%	3.23%	04/28/2000
<i>BBg Credit Bond</i>	8.18%	2.45%	2.83%	
<b>PIMCO Real Return Fund Institutional Class</b>	3.74%	3.28%	2.38%	01/29/1997
<i>BBg US TIPS</i>	3.90%	3.15%	2.42%	
<b>Putnam Mortgage Securities Fund Class Y</b>	3.89%	0.01%	0.70%	02/08/1984
<i>BBg MBS</i>	5.05%	0.25%	1.38%	

Fees and Expenses		Shareholder Fees^	Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio				
As a %	Per \$1,000			
0.660%	\$6.60	N/A	Yes <sup>§</sup>	N/A
0.500%	\$5.00	N/A	Yes <sup>§</sup>	N/A
0.920%	\$9.20	N/A	Yes <sup>§</sup>	N/A
0.700%	\$7.00	N/A	Yes <sup>§</sup>	N/A
0.380%	\$3.80	N/A	Yes <sup>§</sup>	N/A
1.340%	\$13.40	N/A	Yes <sup>§</sup>	N/A
1.040%	\$10.40	N/A	Yes <sup>§</sup>	N/A
0.670%	\$6.70	N/A	Yes <sup>§</sup>	N/A
0.720%	\$7.20	N/A	Yes <sup>§</sup>	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2023			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
<b>Asset Class: Short-Term</b>				
<b>Fidelity® Government Money Market Fund £</b>	4.78%	1.63%	1.01%	02/05/1990
7-Day Yield % as of 12/31/2023: 5.01				
<i>FTSE 3-Mo Treasury Bill</i>	5.26%	1.91%	1.26%	

N/A = Not Applicable/None

-- = Not Available

^ Some outside investment and vendor information may not be available to Fidelity. When "N/A" does not appear and no shareholder fee is shown, it is due to the fact that our recordkeeping system does not have a shareholder fee(s) on file. Nevertheless, there may be shareholder fees associated with the investment option. If a shareholder fee is shown, please keep in mind there may be other fees associated with the investment that our recordkeeping system does not have on file. More information may be found in the prospectus and/or other investment-related information, as well as by contacting the outside investment manager or vendor directly.

#### Investment Restrictions

§ Excessive trading in this investment option and/or other investment options subject to such restrictions will result in the limitation or prohibition of additional purchases (other than contributions and loan repayments) for 85 calendar days; additional excessive trading will result in a limitation of one exchange day per calendar quarter for a 12-month period.

#### Additional Investment Information

\* Performance provided is Life of Fund, which is since the inception date noted, when the investment option has been in existence for less than 10 years. Life of fund figures are from the inception date to the period shown. For unitized funds, the inception date shown may be that of the fund's underlying investment option. For non-mutual fund pools and trusts whose strategies may be offered to multiple clients and whose returns may be based on a composite, the inception date shown may be the beginning date of the composite's returns.

Total returns are historical and include change in share price and reinvestment of dividends and capital gains, if any. These figures do not include the effect of sales charges, if any, as these fees are waived for contributions made through your retirement plan. If sales charges were included, returns would have been lower.

The current yield reflects the current earnings of the fund, while the total return refers to a specific past holding period. The 7-Day Yield is the average income return over the previous seven days, assuming the rate stays the same for one year. It is the Fund's total income net of expenses, divided by the total number of outstanding shares and includes any applicable waiver or reimbursement.

Please see the Additional Disclosure Information section at the back of this Notice for additional information, including performance and index disclosures.

Fees and Expenses		Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio			
As a %	Per \$1,000		
0.420%	\$4.20	N/A	N/A

#### Expense Ratio

Expense ratio is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount, or in basis points. These are costs the investor pays through a reduction in the investment's rate of return, and are required to be disclosed on the chart as a gross amount. For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information, but may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the most recent prospectus and has been provided by FMR LLC for Fidelity mutual funds and Morningstar, LLC for non-Fidelity mutual funds. For non-mutual fund investment options, the information has been provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor or other third party.

In certain instances, there may be fee waivers and/or expense reimbursements, which could result in a temporary reduction to the gross expense ratios listed in the chart. More information is available online at

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=742452&plan=70189>.

#### Investment Risk

Additional information regarding an investment option's risks, as well as its strategy and objectives, including a prospectus or fact sheet if available, can be obtained at

<https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=742452&plan=70189>. Please consider all investment information prior to directing your Plan account.

Investments in mid-sized companies may involve greater risk than those of larger, more well known companies, but may be less volatile than investments in smaller companies.

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

Investments in smaller companies may involve greater risk than those in larger, more well known companies.

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.

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.

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.

Lower-quality debt securities involve greater risk of default or price changes due to potential changes in the credit quality of the issuer.

£ 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.***

## Additional Disclosure Information

Generally, data on Fidelity mutual funds is provided by FMR LLC, data on non-Fidelity mutual funds is provided by Morningstar, LLC, and data on non-mutual fund products is provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor whose plan is offering the product to participants, or other third party. Although Fidelity believes data gathered from these third-party sources is reliable, it does not review such information and cannot warrant it to be accurate, complete, or timely. Fidelity is not responsible for any damages or losses arising from any use of this third-party information.

**AB Discovery Growth Fund Advisor Class :** The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 10/01/1996. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 07/07/1938, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Allspring Small Company Growth Fund - Class Inst :** The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/31/2008. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/11/1994, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Delaware Ivy Mid Cap Growth Fund Class I :** The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/02/2007. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 06/30/2000, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Fidelity® 500 Index Fund :** Returns prior to May 4, 2011 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

**Franklin DynaTech Fund Advisor Class :** The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/15/2008. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 01/02/1968, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Fidelity Advisor® Stock Selector Large Cap Value Fund Class I :** On February 13, 2007, an initial offering of the Advisor I class of this fund, formerly FA Large Cap Value, took place. Returns and expenses prior to that date are those of the non-Advisor class. Had I class expenses been reflected in the returns shown, total returns would have been lower.

**Fidelity Advisor® International Discovery Fund Class I :** On January 6, 2005, an initial offering of the advisor I class took place. Returns and expenses prior to that date are those of the non-advisor class. Had I class expenses been reflected in the returns shown, total returns would have been lower.

**Fidelity Advisor® International Discovery Fund Class I :** Prior to October 1, 2004, International Discovery (the original class of FA International Discovery) operated under certain different investment policies. The fund's historical performance may not represent its current investment policies.

**Invesco Dividend Income Fund Class Y :** The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 10/03/2008. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 06/02/1986, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Lord Abbett Fundamental Equity Class R5 :** The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/30/2015. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 01/03/1994, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**MFS New Discovery Fund Class R4 :** The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/01/2005. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 01/02/1997, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**PGIM Jennison Global Equity Income Fund- Class R6 :** The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 01/18/2011. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 12/31/1997, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

**Fidelity Advisor Freedom® Income Fund Class Z :** On October 2, 2018, an initial offering of the Fidelity Advisor Freedom Income Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom Income Fund - Class A. Had Fidelity Advisor Freedom Income Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

**Fidelity Advisor Freedom® 2005 Fund Class Z :** On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2005 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2005 Fund - Class A. Had Fidelity Advisor Freedom 2005 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

**Fidelity Advisor Freedom® 2010 Fund Class Z :** On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2010 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2010 Fund - Class A. Had Fidelity Advisor Freedom 2010 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

**Fidelity Advisor Freedom® 2015 Fund Class Z :** On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2015 Fund - Class Z took place. Returns and expenses prior to that date are

those of the Fidelity Advisor Freedom 2015 Fund - Class A. Had Fidelity Advisor Freedom 2015 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

Fidelity Advisor Freedom® 2020 Fund Class Z : On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2020 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2020 Fund - Class A. Had Fidelity Advisor Freedom 2020 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

Fidelity Advisor Freedom® 2025 Fund Class Z : On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2025 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2025 Fund - Class A. Had Fidelity Advisor Freedom 2025 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

Fidelity Advisor Freedom® 2030 Fund Class Z : On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2030 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2030 Fund - Class A. Had Fidelity Advisor Freedom 2030 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

Fidelity Advisor Freedom® 2035 Fund Class Z : On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2035 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2035 Fund - Class A. Had Fidelity Advisor Freedom 2035 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

Fidelity Advisor Freedom® 2040 Fund Class Z : On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2040 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2040 Fund - Class A. Had Fidelity Advisor Freedom 2040 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

Fidelity Advisor Freedom® 2045 Fund Class Z : On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2045 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2045 Fund - Class A. Had Fidelity Advisor Freedom 2045 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

Fidelity Advisor Freedom® 2050 Fund Class Z : On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2050 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2050 Fund - Class A. Had Fidelity Advisor Freedom 2050 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

Fidelity Advisor Freedom® 2055 Fund Class Z, Fidelity Advisor Freedom® 2060 Fund Class Z : On October 2, 2018, an initial offering of the Fidelity Advisor Freedom 2055 Fund - Class Z took place. Returns and expenses prior to that date are those of the Fidelity Advisor Freedom 2055 Fund - Class A. Had Fidelity Advisor Freedom 2055 Fund - Class Z expenses been reflected in the returns shown, total returns would have been higher.

Janus Henderson Balanced Fund Class I : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/06/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 09/01/1992, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Fidelity Advisor® High Income Advantage Fund Class I : Initial offering of Institutional Class shares for FA High Income Advantage was on 7/03/95. Prior returns are those of Class T and reflect Class T's 12b-1 fee. If Class T's 12b-1 fees were not included, returns would have been higher.

Fidelity Advisor® Strategic Income Fund Class I : Initial offering of Institutional Class shares for FA Strategic Income was on 7/03/95. Prior returns are those of Class T and reflect Class T's 12b-1 fee. If Class T's 12b-1 fees were not included, returns would have been higher.

Fidelity Advisor® Government Income Fund Class I : On October 24, 2006, an initial offering of the Advisor I class took place. Returns and expenses prior to that date are those of the non-Advisor class. Had I class expenses been reflected in the returns shown, total returns would have been lower.

Lord Abbett Short Duration Income Fund Class R5 : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/30/2015. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/04/1993, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Lord Abbett Short Duration Income Fund Class R5 : Duration is a measure of a security's price sensitivity to changes in interest rates. Duration differs from maturity in that it considers a security's interest payments in addition to the amount of time until the security reaches maturity, and also takes into account certain maturity shortening features (e.g., demand features, interest rate resets, and call options) when applicable. Securities with longer durations generally tend to be more sensitive to interest rate changes than securities with shorter durations. A fund with a longer average duration generally can be expected to be more sensitive to interest rate changes than a fund with a shorter average duration.

Putnam Mortgage Securities Fund Class Y : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/11/1994. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/08/1984, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

#### **Benchmarks**

Benchmark indices are unmanaged, and you cannot invest directly in an index. More information on benchmarks for the investment options through Fidelity is available online at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance&client=742452&plan=70189>.

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