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Invest some of what you earn today for what you plan to accomplish tomorrow.

Dear Employee:

UNE offers a generous matching contribution, outstanding convenience, and a variety of investment options. Take a look and see what a difference enrolling in the plan could make in achieving your goals.

Benefit from:

Matching contributions. UNE helps your contributions grow through a generous Employer match of up to 8% annually—it's like getting "free" money. That's why it makes good financial sense to contribute at least this amount of your salary to the plan. Take advantage of this great benefit today!

Retirement planning tools. You have access to online tools designed to help you manage your assets as you plan for retirement.

Convenience. Your contributions are automatically deducted regularly from your paycheck.

Tax savings now. Your pretax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. It could mean more money in your take-home pay versus saving money in a taxable account.

Tax-deferred savings opportunities. You pay no taxes on any earnings until you withdraw them from your account, enabling you to keep more of your money working for you now.

Investment options. You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

Automatic annual increases. Save a little more each year, the easy way—the Annual Increase Program automatically increases your contribution each year on the date that you choose.

Online beneficiary. With Fidelity's Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually anytime.

Catch-up contributions. If you make the maximum contribution to your plan account, and you are 50 years of age or older during the calendar year, you can make an additional "catch-up" contribution of \$6,000 in 2019.

To learn more about what your plan offers, see "Frequently asked questions about your plan" later in this guide.



Enroll in your plan and invest in yourself today.

IRA

There is no waiting period. You can enroll in the Plan at any time.

HRA

Enroll online at any time, click on the "Enroll-Sign up Now" box in the center of the home page and the system will guide you through the enrollment process. You can also enroll by contacting the Fidelity Retirement Benefits Line at 1-800-343-0860.

IRA

A Roth contribution to your retirement savings

What are my investment options?

To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The many investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A completed description of the Plan's investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online.

What if I don't make an investment election?

We encourage you to take an active role in the UNE Retirement Plan and choose investment options that best suit your goals, time horizon, and risk tolerance. If you do not select specific investment options in the Plan, your contributions will be invested in the Fidelity Freedom® Fund with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65, at the direction of UNE.

If no date of birth or an invalid date of birth is on file at Fidelity your contributions may be invested in the Fidelity Freedom® Income Fund. More information about the Fidelity Freedom® Fund options can be found online.

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

How much should I save for retirement?

Fidelity's online planning tools are designed to help you manage your assets as you plan for retirement.

What "catch-up" contribution can I make?

If you have reached age 50 or will reach 50 during the calendar year January 1–December 31 and are making the maximum plan or IRS pretax contribution, you may make

an additional "catch-up" contribution each pay period. The maximum annual catch-up contribution is \$6,000. Going forward, catch-up contribution limits will be subject to cost of living adjustments (COLAs) in \$500 increments.

When am I vested?

You are immediately 100% vested in your own contributions to the UNE Retirement Plan, as well as in any of the organization's matching contributions and any earnings on them.

Can I take a loan from my account?

Although your plan account is intended for the future, you may borrow from your account for any reason.

Learn more about and/or request a loan online, or by calling the Fidelity Retirement Benefits Line at 1-800-343-0860.

Can I make withdrawals?

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, become permanently disabled, have severe financial hardship, as defined by your plan.

Learn more about and/or request a withdrawal online, or by calling the Fidelity Retirement Benefits Line at 1-800-343-0860.

Can I move money from another retirement plan into my account in the UNE Retirement Plan?

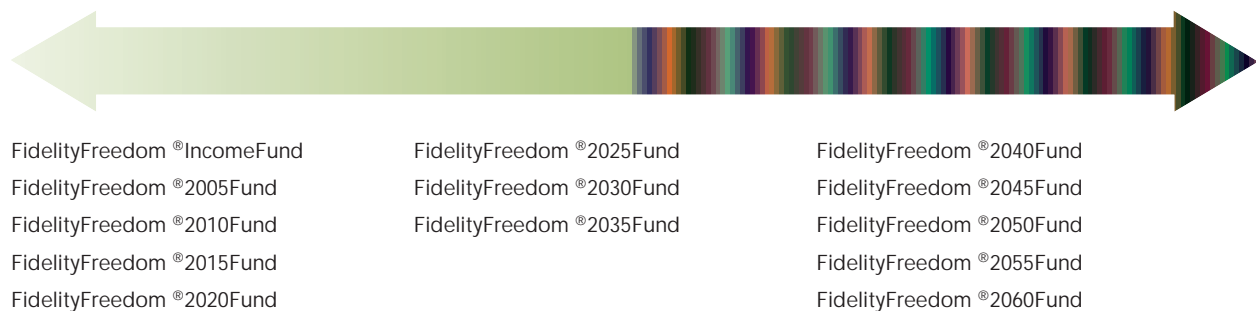
You are permitted to rollover eligible pretax contributions from another 401(k) plan, 401(a) plan, 403(b) plan or a governmental 457(b) retirement plan account or eligible pretax contributions from contributions from conduit individual retirement accounts (IRAs). A conduit IRA is one that contains only money rolled over from an employer-sponsored retirement plan that has not been mixed with regular IRA contributions.

Additional information can be obtained online, or by calling the Fidelity Retirement Benefits Line at 1-800-343-0860.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

Here is a list of investment options for the UNER Retirement Plan. For up-to-date performance information and other fund specifics, go to www.netbenefits.com/une.

Target Date Funds



Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment 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 foreign securities. Principal invested is not guaranteed at any time, including after their target dates.

The chart below lists the assigned fund the UNER Retirement Plan believes will best fit your diversification needs should you not select an investment option.

Your Birth Date*	Fund Name	Target Retirement Years
Before 1938 January 1, 1938-Ddom	FidelityFreedom [®] IncomeFund	Retired before 2003

Core Investment Options

CONSERVATIVE

SHORT-TERM INVESTMENT		BOND		STOCKS			
Money Market	Stable Value	Bond		Domestic Equities		International/Global	Specialty
Government Fidelity® Money Market Fund	Lincoln Stable Value Account	Diversified Calvert Bond Fund Class I	Large Value Vanguard Windsor™ II Fund Admiral Shares	Large Blend Calvert US Large Cap Core Responsible Index Fund Class I	Large Growth Fidelity® Contrafund®	Diversified	Fidelity® Real Estate Investment Portfolio
		Loomis Sayles Strategic Income Fund Class Y	Mid Value Vanguard Total Stock Market Index Fund Admiral Shares	Vanguard Total Stock Market Index Fund Admiral Shares	Fidelity® Mid-Cap Stock Fund		
		Vanguard Total Bond Market Index Fund Admiral Shares	MFS® Mid Cap Value Fund Class R6	Small Value MFS® Mid Cap Value Fund Class R6	Small Growth T. Rowe Price QMU.S. Small-Cap Growth Equity Fund		
		Inflation-Protected Vanguard Inflation-Protected Securities Fund Admiral Shares	Small Value DFA U.S. Targeted Value Portfolio Institutional Class	Mid Blend Vanguard Mid-Cap Index Fund Admiral Shares			
		High Yield BlackRock High Yield Bond Portfolio Class K		Small Blend Vanguard Small-Cap Index Fund Admiral Shares			

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories of the investment options and not on the actual security holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of 11/30/2018. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category, and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decision. This spectrum does not represent actual or implied performance.

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.
 - † The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/15/2002. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 06/17/1999, 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.
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BlackRock High Yield Bond Portfolio Class K

VRS Code: 043673

Fund Objective: The investment seeks to maximize total return, consistent with income generation and prudent investment management.

Fund Strategy: The fund invests primarily in non-investment grade bonds with maturities of ten years or less. It normally invests at least 80% of its assets in high yield bonds. The fund may invest up to 30% of its assets in non-dollar denominated bonds of issuers located outside of the United States. Its investment in non-dollar denominated bonds may be on a currency hedged or unhedged basis. The fund may also invest in convertible and preferred securities.

Fund Risk: The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- † Someone interested in a bond fund that provides the potential for both current income and share-price appreciation.
- † Someone who is seeking to complement his or her core bond holdings with a bond investment that seeks higher returns from riskier bonds, and who can tolerate higher risk.

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.
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Calvert Bond Fund Class I

VRS Code: 047214

Fund Objective: The investment seeks to provide as high a level of current income as is consistent with preservation of capital through investment in bonds and other debt securities.

Fund Strategy: Under normal circumstances, the fund invests at least 80% of its net assets (including borrowings for investment purposes) in bonds. Bonds include debt securities of any maturity. At least 80% of the fund's net assets are invested in investment grade debt securities. The fund may also invest up to 25% of its net assets in foreign debt securities.

Fund Risk: In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- † Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- † Someone who is seeking to diversify an equity portfolio with a more conservative investment option.

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.
- † The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/31/2000. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 08/24/1987, 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

Footnotes:

DFAU.S.TargetedValuePortfolioInstitutionalClass

VRSCode: 042267

FundObjective: The investment seeks long-term capital appreciation.

FundStrategy: The fund purchases a broad and diverse group of the readily marketable securities of U.S. small and mid cap companies that the Advisor determines to be value stocks. It may purchase or sell futures contracts and options on futures contracts for U.S. equity securities and indices, to adjust market exposure based on actual or expected cash inflows to or outflows from the fund. The advisor does not intend to sell futures contracts to establish short positions in individual securities or to use derivatives for purposes of speculation or leveraging investment returns.

FundRisk: The securities of smaller, less well-known companies can be more volatile than those of larger companies. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fundshorttermtradingfees: None

Whomaywanttoinvest:

- † Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- † Someone who is comfortable with value-style investments and the potentially greater volatility of investments in smaller companies.

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.
- † AdditionalRiskInformation: Short positions pose a risk because they lose value as a security's price increases; therefore, the loss on a short sale is theoretically unlimited.

FidelityFreedom[®]2005Fund

VRSCode: 001312

FundObjective: Seekshightotalreturnuntilitstargetretirementdate. Thereafter, thefund'sobjectivewillbetoseekhigh currentincomeand, asasecondaryobjective, capitalappreciation.

FundStrategy: Designedforinvestorswhoanticipateretiringinorwithinafewyearsofthefund'stargetretirementyearator aroundage65. InvestinginacombinationofFidelitydomesticequityfunds, internationalequityfunds, bondfunds, andshort-termfunds(underlyingFidelityfunds). AllocatingassetsamongunderlyingFidelityfundsaccordingtoa"neutral"asset allocationstrategythatadjustsovertimeuntilitreachesanallocationsimilartothatoftheFreedomIncomeFund approximately10to19yearsafterthetargetyear. Ultimately, thefundwillmergewiththeFreedomIncomeFund. FMRCo., Inc.(theAdviser)maymodifythefund'sneutralassetallocationsfromtimetotimewhenintheinterestsofinvestors. Buying andsellingfuturescontracts(bothlongandshortpositions)inanefforttomanagecashflowsefficiently, remainfullyinvested, orfacilitateassetallocation. Throughanactiveassetallocationstrategy, theAdvisermayincreaseordecreaseneutralasset classexposuresbyupto10percentagepointsforequity, bondandshort-termfundstoreflecttheAdviser'smarketoutlook, whichisprimarilyfocusedontheintermediateterm.

FundRisk:

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.

FidelityFreedom[®]2010Fund

VRSCode: 000371

FundRisk:

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.
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Fidelity Freedom[®] 2015 Fund

VRS Code: 001313

Fund Objective: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Fund 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 domestic 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 Freedom Income Fund approximately 10 to 19 years after the target year. Bon simFty 10 tothe fund'be to meet yearn a freedom Income Fund apprAdviser) may modifyfund's tar
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FundRisk:

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.

Fidelity Freedom[®] 2020 Fund

VRSCode: 000372

FundObjective: Seekshightotalreturnuntilitstargetretirementdate. Thereafter,thefund'sobjectivewillbetoseekhigh currentincomeand,asasecondaryobjective,capitalappreciation.

FundStrategy: Designedforinvestorswhoanticipateretiringinorwithinafewyearsofthefund'stargetretirementyearator aroundage65. InvestinginacombinationofFidelitydomestic equityfunds,internationalequityfunds,bondfunds,andshort-termfunds(underlyingFidelityfunds). AllocatingassetsamongunderlyingFidelityfundsaccordingtoa"neutral"asset allocation

FundRisk: InvestmentperformanceoftheFidelityFreedomFundproductsdependsontheperformanceoftheunderlying investmentoptionsandontheportionoftheassetsinvestedineachunderlyinginvestmentoption. Theinvestmentriskof eachFidelityFreedomFundchangesovertimeasitsassetallocationchanges. Theserisksaresubjecttotheassetallocation decisionsoftheInvestmentAdviser. PursuanttotheAdviser'sabilitytouseanactiveassetallocationstrategy,investorsmaybe subjecttoadifferentriskprofilecomparedtothefund'sneutralassetallocationstrategyshowninitsglidepath. Thefundsare subjecttothevolatilityofthefinancialmarkets,includingthatofequityandfixedincomeinvestmentsintheU.S.andabroad, andmaybesubjecttorisksassociatedwithinvestinginhigh-yield,small-cap,commodity-linkedandforeignsecurities. Leveragecanincreasemarketexposure,magnifyinvestmentrisks,andcauselosses toberealizedmorequickly. Notargetdate fundisconsideredacompleteretirementprogramandthereisnoguaranteeanyfundwillprovidesufficientretirement incomeatorthroughretirement. Principalinvestedisnotguaranteedatanytime,includingatorafterthefunds'targetdates.

Fundshorttermtradingfees: None

Whomaywanttoinvest:

- Someonewhoisseekinganinvestmentoptionthatgraduallybecomesmoreconservativeovertimeandwhoiswillingto acceptthevolatilityofthemarkets.
- Someonewhoisseekingadiversifiedmixofstocks,bonds,andshort-terminvestmentsinoneinvestmentoptionorwho doesnotfeelcomfortablemakingassetallocationchoicesovertime.

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.
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Fidelity Freedom[®] 2025 Fund

VRSCode: 001314

FundObjective: Seekshightotalreturnuntilitstargetretirementdate. Thereafter,thefund'sobjectivewillbetoseekhigh currentincomeand,asasecondaryobjective,capitalappreciation.

FundStrategy: Designedforinvestorswhoanticipateretiringinorwithinafewyearsofthefund'stargetretirementyearator

Fidelity Freedom[®] 2035 Fund

VRSCode: 001315

FundObjective: Seekshightotalreturnuntilitstargetretirementdate. Thereafter, thefund'sobjectivewillbetoseekhigh currentincomeand,asasecondaryobjective,capitalappreciation.

FundStrategy: Designedforinvestorswhoanticipateretiringinorwithinafewyearsofthefund'stargetretirementyearator aroundage65. InvestinginacombinationofFidelitydomesticstockequityfunds,internationalequityfunds,bondfunds,andshort-termfunds(underlyingFidelityfunds). AllocatingassetsamongunderlyingFidelityfundsaccordingtoa"neutral"asset allocationstrategythatadjustsovertimeuntilitreachesanallocationsimilartothatoftheFreedomIncomeFund

FundRisk: InvestmentperformanceoftheFidelityFreedomFundproductsdependsontheperformanceoftheunderlying investmentoptionsandontheportionoftheassetsinvestedineachunderlyinginvestmentoption. Theinvestmentriskof eachFidelityFreedomFundchangesovertimeasitsassetallocationchanges. Theserisksaresubjecttotheassetallocation decisionsoftheInvestmentAdviser. PursuanttotheAdviser'sabilitytouseanactiveassetallocationstrategy, investorsmaybe subjecttoadifferentriskprofilecomparedtothefund'sneutralassetallocationstrategyshowninitsglidepath. Thefundsare subjecttothevolatilityofthefinancialmarkets,includingthatofequityandfixedincomeinvestmentsintheU.S.andabroad, andmaybesubjecttorisksassociatedwithinvestinginhigh-yield,small-cap,commodity-linkedandforeignsecurities. Leveragecanincreasemarketexposure,magnifyinvestmentrisks,andcauselosses toberealizedmorequickly. Notargetdate fundisconsideredacompleteretirementprogramandthereisnoguaranteeanyfundwillprovidesufficientretirement incomeatorthroughretirement. Principalinvestedisnotguaranteedatanytime,includingatortimeafterthefunds'targetdates.

Fundshorttermtradingfees: None

Whomaywanttoinvest:

- Someonewhoisseekinganinvestmentoptionthatgraduallybecomesmoreconservativeovertimeandwhoiswillingto acceptthevolatilityofthemarkets.
- Someonewhoisseekingadiversifiedmixofstocks,bonds,andshort-terminvestmentsinoneinvestmentoptionorwho doesnotfeelcomfortablemakingassetallocationchoicesovertime.

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.
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Fidelity Freedom[®] 2040 Fund

VRSCode: 000718

FundObjective: Seekshightotalreturnuntilitstargetretirementdate. Thereafter, thefund'sobjectivewillbetoseekhigh currentincomeand,asasecondaryobjective,capitalappreciation.

FundStrategy: Designedforinvestorswhoanticipateretiringinorwithinafewyearsofthefund'stargetretirementyearator aroundage65. InvestinginacombinationofFidelitydomesticstockequityfunds,internationalequityfunds,bondfunds,andshort-termfunds(underlyingFidelityfunds). AllocatingassetsamongunderlyingFidelityfundsaccordingtoa"neutral"asset allocationstrategythatadjustsovertimeuntilitreachesanallocationsimilartothatoftheFreedomIncomeFund approximately10to19yearsafterthetargetyear. Ultimately,thefundwillmergewiththeFreedomIncomeFund. FMRCo., Inc.(theAdviser)maymodifythefund'sneutralassetallocationsfromtimetotimewhenintheinterestsofinvestors. Buyingandsellingfuturescontracts(bothlongandshortpositions)inanefforttomanagecashflowefficiently,remainfullyinvested, orfacilitateassetallocation. Throughanactiveassetallocationstrategy, theAdvisermayincreaseordecreaseneutralasset classexposuresbyupto10percentagepointsforequity,bondandshort-termfundstoreflecttheAdviser'smarketoutlook, whichisprimarilyfocusedontheintermediate-term.

FundRisk: Investment performance of the Fidelity 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 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. Not a target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income or through retirement. Principal invested is not guaranteed at any time, including after the funds' target dates.

Fund short term trading fees: None

Whom may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- 1 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.

Fidelity Freedom[®]

FundRisk: Investment performance of the Fidelity 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 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. Not a target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income or through retirement. Principal invested is not guaranteed at any time, including after the funds' target dates.

Fund short term trading fees: None

Whom may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- 1 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.

Fidelity Freedom[®] 2050 Fund

VRS Code: 001618

Fund Objective: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Fund Strategy: Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or

Fund Risk: Investment performance of the Fidelity 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 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. Not a target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income or through retirement. Principal invested is not guaranteed at any time, including before or after the funds' target dates.

Fund short term trading fees: None

Whom may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

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.
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Fidelity Freedom[®] 2055 Fund

VRS Code: 002331

FundRisk: Investment performance of the Fidelity 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 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. Not a 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.

Fund short term trading fees: None

Whom may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

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.

Fidelity Freedom[®] 2060 Fund

VRSCode: 002708

Fund Objective: Seek high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

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

FundRisk: Investment performance of the Fidelity 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 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. Not a 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.

Fund short term trading fees: None

Whom may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

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.

Fidelity Freedom[®] Income Fund

VRSCode: 000369

FundObjective: Seekshightotalcurrentincomeand,asasecondaryobjective,capitalappreciation.

FundStrategy: InvestinginacombinationofFidelitydomesticequityfunds,internationalequityfunds,bondfunds,andshort-termfunds(underlyingFidelityfunds).AllocatingassetsamongunderlyingFidelityfundsaccordingtoastable"neutral"asset allocationstrategy.FMRCo.,Inc.(theAdviser)maymodifythefund'sneutralassetallocationsfromtimetotimewheninthe interestsofshareholders.Buyingandsellingfuturescontracts(bothlongandshortpositions)inanefforttomanagecashflows efficiently,remainfullyinvested,orfacilitateassetallocation.Throughanactiveassetallocationstrategy,theAdvisermay increaseordecreaseutralassetclassexposuresbyupto10percentagepointsforequity,bondandshort-termfundsto reflecttheAdviser'smarketoutlook,whichisprimarilyfocusedontheintermediateterm.

FundRisk: ThefundissubjecttorisksresultingfromtheassetallocationdecisionsoftheInvestmentAdviser.Pursuanttothe Adviser'sabilitytouseanactiveassetallocationstrategy,investorsmaybesubjecttoadifferentriskprofilecomparedtothe fund'sneutralassetallocationstrategyshowninitsglidepath.Thefundissubjecttothevolatilityofthefinancialmarkets, includingthatofequityandfixedincomeinvestments.Fixedincomeinvestmentsentailissuerdefaultandcreditrisk,inflation risk,andinterestraterisk(asinterestratesrise,bondpricesusuallyfallandviceversa).Thiseffectisusuallymorepronounced

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.
-

Fidelity[®] Contrafund[®]

VRSCode: 000022

FundObjective: Seekscapitalappreciation.

FundStrategy: InvestinginsecuritiesofcompanieswhosevalueFMRbelievesisnotfullyrecognizedbythepublic.Investing ineither'growth'stocksor'value'stocksorboth.Normallyinvestingprimarilyincommonstocks.

FundRisk: Thevalueofthefund'sdomesticandforeigninvestmentswillvaryfromdaytodayinresponsetomanyfactors. Stockvaluesfluctuateinresponsetotheactivitiesofindividualcompanies,andgeneralmarketandeconomicconditions. Investmentsinforeignsecuritiesinvolvegreater riskthanU.S.investments.Youmayhaveagainorlosswhenyousellyour shares.

Fundshorttermtradingfees: None

Whomaywanttoinvest:

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated with growth-oriented stocks.

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.
-

Fidelity[®] Diversified International Fund

VRSCode: 000325

FundObjective: Seekscapitalgrowth.

FundStrategy: Normallyinvestingprimarilyinnon-U.S.securities.Normallyinvestingprimarilyincommonstocks.

FundRisk: Stockmarkets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets.

Fund short term trading fees:

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.

Fidelity® Government Money Market Fund

VRSCode: 000458

FundObjective: Seeks a high level of current income as is consistent with preservation of capital and liquidity.

FundStrategy: The Adviser normally invests at least 99.5% of the fund's total assets in cash, U.S. Government securities and/or repurchase agreements that are collateralized fully (i.e., collateralized by cash or government securities). Certain issuers of U.S. Government securities are sponsored or chartered by Congress but their securities are neither issued nor guaranteed by the U.S. Treasury. Investing in compliance with industry-standard regulatory requirements for money market funds for the quality, maturity, liquidity and diversification of investments. The Adviser stresses maintaining a stable \$1.00 share price, liquidity, and income. In addition the Adviser normally invests at least 80% of the fund's assets in U.S. Government securities and repurchase agreements for those securities.

FundRisk:

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

Fidelity® Mid-Cap Stock Fund

VRSCode: 000337

FundObjective: Seeks long-term growth of capital.

FundStrategy: Normally investing at least 80% of assets in common stocks of companies with medium market capitalizations (companies with market capitalizations similar to companies in the Russell Midcap Index or the S&P MidCap 400). Investing in

Footnotes:

- 1 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.

Lincoln Stable Value Account

VRSCode: 039147

Fund Objective: The Lincoln Stable Value Option is managed to earn a competitive interest rate without risking a loss of principal.

Fund Strategy: The account is a diversified portfolio of fixed-income assets. This diversified general account portfolio consists of public and private securities, commercial and residential mortgages and U.S. agency securities.

Fund Risk: The fund is backed by a diversified portfolio of fixed-income assets held in the general account of the issuer. Guarantees are subject to the claims paying ability of the issuer. Restrictions or fees may apply to exchanges or withdrawals. The Contracts provide for the payment of certain withdrawals and exchanges at book value during the terms of the Contracts. In order to maintain the Contract issuer's promise to pay such withdrawals and exchanges at book value, the Contracts subject the fund and its participants to certain restrictions. For example, withdrawals prompted by certain events (e.g., layoffs, early retirement windows, spin-offs, sale of a division, facility closings, plan terminations, partial plan terminations, changes in laws or regulations) may be paid at the market value of the fund's securities, which may be less than your book value balance or may restrict withdrawals in these events. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Certain investment options offered by your plan (e.g., money market funds, short term bond funds, certain asset allocation/lifecycle funds and broker age window) may be deemed by the Contract issuer to "compete" with this fund. The terms of the Contracts prohibit you from making a direct exchange from this fund to such competing funds. Instead, you must first exchange to an non-competing fund for 90 days. While these requirements may seem restrictive, they are imposed by the Contract issuer as a condition for the issuer's promise to pay certain withdrawals and exchanges at book value.

Fund short term trading fees: None

Whom may want to invest:

- Someone whose seeks a slightly higher yield over the long term than is offered by money market funds, but who is willing to accept slightly more investment risk.
- Someone who is interested in balancing an aggressive portfolio with an investment that seeks to provide a declared crediting rate that is reset on a periodic basis.

Footnotes:

- The investment option is an annuity. The fund is managed by Lincoln National Life Insurance Company. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.

Loomis Sayles Strategic Income Fund Class Y

VRSCode: 041005

Fund Objective: The investment seeks high current income with a secondary objective of capital growth.

Fund Strategy: The fund will invest substantially all of its assets in income producing securities (including below investment grade securities, or "junk bonds") with a focus on U.S. corporate bonds, convertible securities, foreign debt instruments, including those in emerging markets and related foreign currency transactions, and U.S. government securities. The fund is not limited in the percentage of its assets that it may invest in these instruments.

Fund Risk: The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Whom may want to invest:

- Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- Someone looking for a fund investing in a mix of bonds that range from conservative to high risk and who can tolerate the risks associated with fixed-income investments.

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.
- † The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/01/1999. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 05/01/1995, 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® Mid Cap Value Fund Class R6

VRS Code: 094990

Fund Objective: The investment seeks capital appreciation.

Fund Strategy: The fund normally invests at least 80% of the fund's net assets in issuers with medium market capitalizations. The adviser generally defines medium market capitalization issuers as issuers with market capitalizations similar to those of issuers included in the Russell Midcap® Value Index over the last 13 months at the time of purchase. It normally invests the fund's assets primarily in equity securities.

Fund Risk: Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

†

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.
- † The Russell Midcap® Value Index is an unmanaged market capitalization-weighted index of medium-capitalization value-oriented stocks of U.S. domiciled companies that are included in the Russell Midcap® Index. Value-oriented stocks tend to have lower price-to-book ratios and lower forecasted growth values.
- † The analysis on these pages may be based,†08†partlr Td [†itpartlr bo9002cred c 1 2mMkctal fund. Read toese pls ehvesxe bas

Fund Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- † Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- † Someone who is willing to accept the higher degree of risk associated with investing overseas.

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.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/29/2012. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 03/25/1996, adjusted to reflect the fees and expenses of this share class (when this share class' 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.

T.Rowe Price QMU.S.Small-Cap Growth Equity Fund

VRSCode: 078226

Fund Objective: The investment seeks long-term growth of capital by investing primarily in common stocks of small growth companies.

Fund Strategy: The fund will normally invest at least 80% of its net assets (including any borrowings for investment purposes) in equity securities issued by small-cap U.S. growth companies. While most assets will typically be invested in U.S. equity securities, the fund may invest up to 10% of its net assets in foreign stocks, including securities of emerging market issuers.

Fund Risk: These securities of smaller, less well-known companies can be more volatile than those of larger companies. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: This fund has a Short-term Redemption Fee of 1.00% for fee eligible shares held less than 90 days.

Whomay want to invest:

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated both with growth-oriented stocks and with smaller companies.

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.

Templeton Foreign Fund Class R6

VRSCode: 091781

Fund Objective: The investment seeks long-term capital growth.

Fund Strategy: Under normal market conditions, the fund invests at least 80% of its net assets in foreign securities. These securities are predominantly equity securities of companies located outside the U.S., including developing markets. The equity securities in which the fund invests are predominantly common stock, and may include smaller and midsize companies.

Although the investment manager will search for investments across a large number of regions, countries and sectors, from time to time 2gmr

Fund Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

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.
- † The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2013. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 10/05/1982, 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.

Vanguard Inflation-Protected Securities Fund Admiral Shares

VRS Code: 049268

Fund Objective: The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities.

Fund Strategy: The fund invests at least 80% of its assets in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.

Fund Risk: The interest payments of TIPS are variable, they generally rise with inflation and fall with deflation. In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- † Someone who is seeking potential returns primarily in the form of interest dividends and who cannot tolerate more frequent changes in the size of dividend distribution than those usually found with more conservative bond funds.
- † Someone who is seeking to supplement this or her core fixed-income holdings with a bond investment that is tied to changes in inflation.

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.
- † Weighted average maturity (WAM) is the weighted average of all the maturities of the securities held in a fund. WAM for money market funds can be used as a measure of sensitivity to interest rate changes. Generally, the longer the maturity, the greater the sensitivity. WAM for money market funds is based on the dollar-weighted average length of time until principal payments must be paid, taking into account any call options exercised by the issuer and any permissible maturity shortening devices, such as demand features and interest rate resets. For bond funds, WAM can be used as a measure of sensitivity to the markets. Generally, the longer the maturity, the greater the sensitivity. The WAM calculation for bond funds excludes interest rate resets and only takes into account issuer call options if it is probable that the issuer of the instrument will take advantage of such options.

FundRisk: Value and growth stocks can perform differently from other types of stocks. Growth stocks can be more volatile. Value stocks can continue to be undervalued by the market for long periods of time. These securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Whom may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the generally greater volatility of investments in smaller companies.

Vanguard Small-Cap Index Fund Admiral Shares

VRSCode: 044553

Fund Objective:

VRSCode:

VRSCode:

FundRisk: These securities of smaller, less well-known companies can be more volatile than those of larger companies. Value and growth stocks can perform differently from other types of stocks. Growth stocks can be more volatile. Value stocks can continue to be undervalued by the market for long periods of time. Stock markets can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

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.
- The CRSP US Small Cap Index includes U.S. companies that fall between the bottom 2%-15% of the investable market capitalization. There is no lower limit in market capitalization, other than what is specified by investability screens.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/13/2000. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 10/03/1960, 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.

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.
- † The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/29/2010. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 04/29/1996, 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.
- † The FTSE Global All Cap ex US Index is part of a range of indices designed to help US investors benchmark their international investments. The index comprises large, mid and small cap stocks globally excluding the US.

Vanguard Total Stock Market Index Fund Admiral Shares

VRS Code: 044908

Fund Objective: The investment seeks to track the performance of a benchmark index that measures the investment return of the overall stock market.

Fund Strategy: The fund employs an indexing investment approach designed to track the performance of the CRSP US Total Market Index, which represents approximately 100% of the investable U.S. stock market and includes large-, mid-, small-, and micro-cap stocks regularly traded on the New York Stock Exchange and Nasdaq. It invests by sampling the index, meaning that it holds a broadly diversified collection of securities that, in the aggregate, approximates the full index in terms of key characteristics.

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.
- † The CRSP US Total Market Index is comprised of nearly 4,000 constituents across mega, large, small and micro capitalization representing nearly 100% of the U.S. investable equity market.
- † The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/13/2000. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 04/27/1992, 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.

Fund Risk: Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:

- † Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- † Someone who is comfortable with the volatility of large-cap stocks and value-style investments.



What is the Roth 403(b) Contribution Option?

A Roth contribution is available to employees who participate in the 403(b) plan. For payroll purposes Roth contributions are treated as after tax. This feature will allow participants to make Roth contributions to their plan while taking their earnings completely tax free at retirement—as long as the withdrawal is a qualified one. A qualified withdrawal is one that can be taken five tax years after the year of the first Roth contribution and after the participant has attained age 59½, has become disabled, or has died.

If you qualify to make traditional 403(b) contributions, you are eligible for a Roth 403(b) contribution.

How does a Roth 403(b) contribution option work?

You elect an amount of your salary that you wish to contribute to the Roth source, just as you would for your traditional 403(b). The contribution is based on your eligible compensation, not on your net pay—for example, if your total annual eligible compensation is \$40,000 per year and you elect a 6% deferral amount, then \$2,400 per year would go into your Roth 403(b) account.

Unlike your traditional 403(b) pretax contribution, with a Roth 403(b) contribution, you pay the taxes now on the contributions you make—but later your earnings are all tax free, if you meet certain criteria.

Example: Sally earns \$40,000 and has elected to put 6% toward her Roth 403(b) contributions and 6% toward her traditional 403(b) pretax contributions on a monthly basis.

	ROTH 403(b)*	TRADITIONAL 403(b)*
Sally's monthly contribution into each account	\$200	\$200
Sally's reduction in take-home pay	\$200	\$150

*This hypothetical example is based solely on an assumed federal income tax rate of 25%. No other payroll deductions are taken into account. Your own results will be based on your individual tax situation.

Your combined Roth and traditional pretax 403(b) contributions cannot exceed the IRS limits for the year.

Would a Roth 403(b) contribution option benefit me?

The potential benefits of Roth 403(b) contributions really depend on your personal situation, but are mainly focused on your existing tax rate and your anticipated tax rate at the time of retirement. If you are contributing to a Roth, you are giving up a tax break today for a tax break in the future.

Therefore, a Roth contribution might benefit you if your tax rate in retirement were higher than it had been during the years you contributed.

If your tax rate were lower in retirement, then a traditional 403(b) might be more beneficial to you than the Roth option. Talk with a tax professional for more information on how to determine if Roth 403(b) contributions are right for you.

Is a traditional pretax 403(b) still beneficial?

Yes. For many participants a traditional pretax 403(b) will still be the most beneficial type of retirement savings plan. We do not know what the future holds regarding tax rates. Therefore, it is not possible to predict with certainty which type of 403(b) savings will be most beneficial to a participant.

Remember, because Roth 403(b) contributions are made after tax, you may take home less money in your paycheck than you would if you contributed to a traditional pretax 403(b).

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3. ACCOUNT(S) OR CONTRACT(S) TO MOVE



4. YOUR FIDELITY ACCOUNT INFORMATION



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5. INVESTMENT INSTRUCTIONS

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6. EMPLOYER PLAN ACCEPTANCE



This information is intended to be educational and is not tailored to the investment needs of any specific investor.

This document provides only a summary of the main features of the UNE Retirement Plan and the Plan Document will govern in the event of discrepancies.

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

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