



Here are some helpful steps for managing your fiduciary responsibilities and risk. For help along the way, turn to your advisor and Fidelity for the following support services.

PLAN SPONSOR ACTIVITIES	ACTION STEPS	SUPPORT SERVICES
<p><b>Follow a fiduciary process</b></p>	<ul style="list-style-type: none"> <li>• Establish a fiduciary committee to oversee:                             <ul style="list-style-type: none"> <li>• the plan’s investment options</li> <li>• plan decisions</li> <li>• service providers</li> <li>• plan fees</li> </ul> </li> <li>• Document processes and procedures</li> <li>• Conduct a periodic audit of processes and procedures including a due diligence review</li> <li>• Establish procedures to ensure the plan maintains its tax-qualified status</li> </ul>	<ul style="list-style-type: none"> <li>• Retirement Plan Review: Comprehensive review of plan demographics and participant behaviors. With the help of your advisor the Retirement Plan Review can be a useful tool in determining proper plan design and enhancement opportunities.</li> <li>• Compliance Review: Overview of certain annual plan compliance tasks and deadlines. Helpful compliance information proactively delivered throughout the year.</li> <li>• Investment Policy Statement Guide: Informative guide designed to assist in the construction of an Investment Policy Statement.</li> <li>• Relationship Management Support: Providing support to help you meet your fiduciary responsibilities.</li> </ul> <p>Note: Fidelity maintains a strict policy regarding short-term trading and imposes redemption fees on certain funds as a deterrent. Certain trading restrictions may also be imposed. Consult your advisor for more information.</p>
<p><b>Take advantage of 404(c) protection</b></p>	<ul style="list-style-type: none"> <li>• Disclose that you intend to comply with 404(c) and allow for participant direction of all investment options</li> <li>• Diversify your plan’s investment options</li> <li>• Monitor your plan’s investment options</li> <li>• Provide other disclosures and information to participants</li> </ul>	<ul style="list-style-type: none"> <li>• Summary Plan Description: Sample of a legally required document that discloses 404(c) intent and additional plan information.</li> <li>• Broad Range of Investments:<sup>1</sup> Diversify your plan investment options by selecting from a wide variety of Fidelity Advisor funds (including Fidelity Advisor Freedom Funds<sup>®</sup>) and non-Fidelity funds.</li> <li>• Understanding ERISA Section 404(c) Requirements: Reference document that outlines 404(c) compliance, including how Fidelity can assist you in meeting disclosure requirements.</li> </ul>
<p><b>Promote education resources available to plan participants</b></p>	<ul style="list-style-type: none"> <li>• Educate participants about:                             <ul style="list-style-type: none"> <li>• plan provisions</li> <li>• investment information</li> <li>• investment options</li> <li>• retirement planning</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Employee communication and education program: Provides targeted messages to eligible employees (even nonparticipating ones) directing them to take specific steps towards achieving the retirement they imagine.</li> <li>• NetBenefits<sup>®</sup>: Award-winning<sup>2</sup> participant Web site tailored to your plan. Participants can review account details, perform transactions, research investments, and utilize retirement planning tools. Additional features include educational articles, e-Learning workshops, and more. Available virtually 24 hours a day, 7 days a week.</li> <li>• Summary Plan Description: Sample of a legally required document that discloses 404(c) intent and additional plan information.</li> <li>• Service Representatives: Specially trained associates to provide plan and investment information to your participants. These associates are available from 8:30 a.m. – 8:30 p.m. ET each day the New York Stock Exchange is open.</li> </ul>

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<b>Understand and adhere to your written plan document and ERISA</b>	<ul style="list-style-type: none"> <li>• Maintain a written plan document that complies with the rules and regulations governing retirement plans</li> <li>• Establish procedures to maintain and follow the plan document</li> <li>• Satisfy applicable regulatory requirements</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Prototype Plan Document:</b> Cost-effective alternative to an individually designed document. IRS-approved prototype plan document is maintained by Fidelity.</li> <li>• <b>Testing Services:</b><sup>3</sup> Nondiscrimination and midyear projection testing to help meet regulatory requirements. Specialists are available to provide you assistance on testing process and plan results.</li> <li>• <b>Proprietary Recordkeeping System:</b> Recordkeeping system specifically designed to support administration of the prototype plan document. This system is monitored and supported in-house by Fidelity professionals.</li> <li>• <b>Document Compliance Support:</b> Specialists trained to answer plan document compliance questions.</li> </ul>
<b>Satisfy reporting and disclosure requirements</b>	<ul style="list-style-type: none"> <li>• Meet ERISA's government reporting requirements</li> <li>• Disclose required information to participants and beneficiaries</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Summary Plan Description:</b> Sample of a legally required document that discloses plan information.</li> <li>• <b>5500 Services:</b><sup>3</sup> Comprehensive reporting services that include a signature-ready Form 5500. Specialists are available to consult with you on reporting requirements.</li> <li>• <b>Summary Annual Report:</b> Annual, distribution-ready participant disclosure.</li> <li>• <b>Fidelity's Auditor's Guide:</b> Detailed review of plan reporting provided directly to your auditor. Designed to minimize the time and resources you contribute to your annual audit.</li> </ul>
<b>Further your fiduciary and retirement plan knowledge on an ongoing basis</b>	<ul style="list-style-type: none"> <li>• Take advantage of available education resources</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Fidelity Plan Sponsor WebStation:</b> Internet-based system designed to provide education tools. Key features include regularly scheduled discussions on the latest regulatory, fiduciary, and investment-related topics.</li> <li>• <b>Regulatory and Legislative Brief:</b> Timely updates reviewing regulatory news and analysis.</li> <li>• <b>Fidelity eNews:</b> Monthly electronic newsletter for both plan sponsors and advisors. Topics include employee education, plan compliance, plan administration, and a variety of other retirement plan-related topics.</li> </ul>

**Your Advisor and Fidelity** | Insight  
Diversification  
Dedicated Support

The information provided should not be construed as legal, tax, or investment advice as Fidelity does not provide any such advice or guidance regarding the operation of your plan. This guide is intended to provide some general education about certain fiduciary responsibilities with respect to your plan, and is not intended to be a comprehensive analysis of all fiduciary and legal requirements that could apply to your particular plan under ERISA, the Internal Revenue Code, or other applicable laws.

You should always consult with your legal and/or tax advisors about your plan's particular circumstances in reviewing these and related matters. Certain services provided by Fidelity and/or your investment professional are subject to change.

**1.** Please refer to the Fidelity Advisor 401(k) Investment Options Flyer and your investment professional as to fund and share class availability. Not all funds may be approved for sale by the investment professional's firm.

**2.** Academy of Digital Arts & Sciences Official Honoree, December 2006.

**3.** Additional fees may apply.

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