

Announcing Fund Add

Plan sponsors are increasingly aware that employees need broad investment choices and targeted options to meet individual retirement needs. Fidelity Freedom Fund strategies are designed to provide just that. Each fund's asset mix is gradually adjusted according to a specified target retirement date, so participants can make a single investment and have an asset allocation strategy that may meet their changing needs over time.

Recently, Fidelity announced the launch of the Fidelity Freedom[®] 2065 Fund and has received direction from your plan to add the appropriate Fidelity Freedom 2065 fund to your Plan. Within the month of October, 2019, the following investment option will be added to the investment lineup. Please see the *Investment Option Description* section of this letter for more details.

Fund Addition (“New”) Fund(s)	Ticker
Fidelity Freedom [®] 2065 Fund - Class K	FFSDX

For more information on the fund, log on to Fidelity NetBenefits[®] at www.netbenefits.com, www.401k.com or www.fidelity.com/atwork.

In the event that you have not made an investment election or the Plan Sponsor has not provided direction for a given contribution, it will be invested into the Fidelity Freedom[®] fund that is based on your current age and assuming a retirement age of 65. If your contributions are invested in the plan's designated default option, you have the right to transfer out of the designated default option to another investment option. If under your plan, any contributions for which you do not provide investment direction are invested in the Fidelity Freedom[®] fund as the plan's designated default option, keep in mind that you have the right 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.

Additions to Target Date Age Chart

The following change will be made to the Fidelity Freedom[®] fund age table associated with your plan, if appropriate. This change is based on the assumption that the participant will retire at age 65. If you are currently defaulting into a Fidelity Freedom[®] fund and your date of birth falls within a range specified below in the Target Date Age Chart, unless you direct otherwise, once this investment option is added, your future contributions will be invested in the new Fidelity Freedom[®] 2065 fund in accordance with the Target Date Age Chart. However, any balances previously defaulted in a Fidelity Freedom[®] fund prior to these additions will remain where they are currently invested unless you make an exchange to another fund investment option within your plan.

Fidelity Freedom Fund	Date of Birth
Fidelity Freedom [®] 2065 Fund - Class K	1/1/1998 – 12/31/2099

*Date of birth ranges were selected by your Plan Sponsor, if the fund is the Plan designated default option, or are based on the fund prospectus, if not.

**Expense ratio is as of May 30, 2019.

What Do I Have to Do?

You do not have to do anything. However, if you would like to request changes to your account, obtain additional information including information about the plan's other investment options, or find answers to questions, log on to Fidelity NetBenefits® at www.netbenefits.com, www.401k.com, www.fidelity.com/atwork or contact Fidelity to speak with a customer service representative.

Keep in mind that any balances, including those previously defaulted, in a Fidelity Freedom® fund prior to this addition will remain where they are currently invested unless you make an exchange to another investment option within your plan.

Go Paperless

Tired of mailbox clutter? You can significantly reduce paper mail by providing us your email address and updating your mail preferences to electronic delivery.

Log on to Fidelity NetBenefits at www.netbenefits.com, www.401k.com, www.fidelity.com/atwork and go to *Your Profile*.

Sincerely,

TTT West Coast, Inc.