

This notification is being sent to you to update you about a change to one or more of the funds in your retirement plan.

Share Class Change

This notification is to inform you of upcoming share class conversions for certain Fidelity Index fund(s) offered in your company sponsored retirement plan(s). Each of the higher cost share classes will be consolidated into the lowest cost share class for each impacted fund which translates to lower costs to shareholders, for each of the impacted share classes. Each fund's investment objective, strategies and risk remain the same.

Any balance in the existing share class of the fund(s) will be exchanged into the lowest cost share class. If your investment mix election includes the impacted fund(s), it will also be redirected to this share class. This share class change is expected to be completed by November 2, 2018.

If you would like more information on how this transaction has impacted your plan account, please review your transaction history online by visiting www.netbenefits.com, www.401k.com, www.fidelity.com/atwork, or contact Fidelity by calling your Plan's toll free number. You will also find more information regarding your available investment options, expense ratios and more by simply visiting our website.

Before investing in any mutual fund, 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.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

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