

> Three easy steps to start saving



Fidelity Advisor SIMPLE IRA

PRESENTED BY ADP AND FIDELITY INVESTMENTS

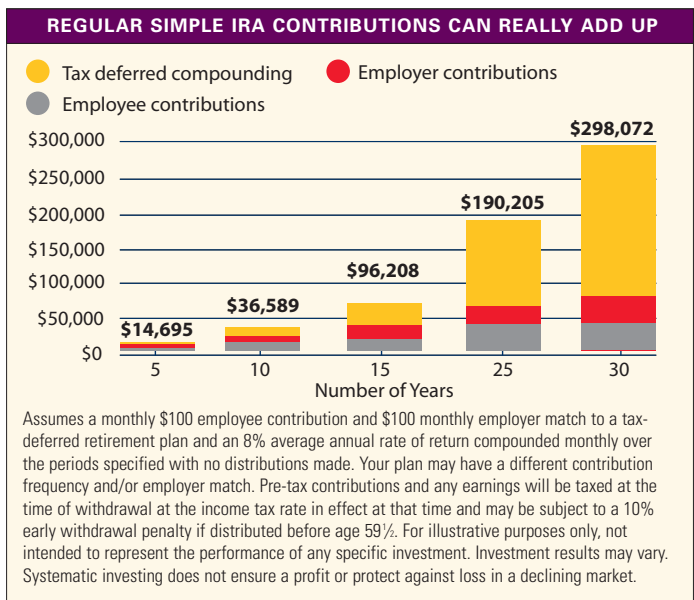
What are the benefits of a SIMPLE IRA Plan?

It's easy. If you're like most people, you may find it hard to discipline yourself to save regularly. A SIMPLE IRA makes it easy because saving for retirement through the plan is automatic. You decide how much you want to invest, and the money is deducted from your paycheck and invested directly into your SIMPLE IRA, according to your instructions.

It's affordable. You don't have to contribute a lot of money each pay period to save for retirement. The contributions you make are generally deducted before most federal income taxes are withheld. Then the money invested in your SIMPLE IRA compounds on a tax-deferred basis. Instead of paying taxes each year on any investment earnings, 100% of your potential earnings remain invested in your SIMPLE IRA. As your potential tax-deferred investment earnings accumulate, every dollar can generate additional earnings that continue to compound over time. You won't be taxed on your contribution or any earnings until you begin to withdraw your money, usually at retirement — when you may be in a lower tax bracket.

Your employer will help. Your employer will help you save for retirement by making contributions to your SIMPLE IRA account. You always own (or are vested in) your employer contribution account. The added dollars can give a boost to your retirement savings.

The Fidelity Advisor SIMPLE IRA advantage. By choosing the Fidelity Advisor SIMPLE IRA Plan, your employer joins thousands of companies that have chosen Fidelity as their retirement plan provider. You can choose from over 100 Fidelity mutual fund options in which to invest your contributions.



Contributions

In 2009, you can contribute up to \$11,500 (\$14,000 if age 50 or over) or 100% of your compensation, whichever is less, to your SIMPLE IRA. You specify the

percentage of your compensation to be contributed to the plan, and your employer will deduct that amount from your pay, generally before taxes are withheld, and send the SIMPLE IRA contributions to Fidelity.

To change the amount of your contribution, review the Summary Description provided or see your employer for instructions and any restrictions on resuming salary deferrals.

Questions & Answers about SIMPLE IRA Plans

What is a SIMPLE IRA?

A SIMPLE IRA is a Savings Incentive Match Plan for Employees of companies with 100 or fewer employees that do not currently maintain another employer-sponsored retirement plan. Contributions are deducted from your current compensation, thereby reducing current taxable income. Your employer will also make a matching or non-elective annual contribution for you. All contributions (adjusted for investment earnings or losses) belong to you even after you terminate employment.

Am I eligible to participate?

You are eligible to participate if you earned at least \$5,000 from your employer in any two prior years and you are reasonably expected to earn at least \$5,000 during the current year. Your employer may offer less restrictive eligibility rules so that more employees can participate in the SIMPLE IRA Plan. Certain union employees and nonresident alien employees may be excluded, depending on the plan document. For more information, please refer to your plan's Summary Description.



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Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact your investment professional or visit advisor.fidelity.com for a prospectus containing this information. Read it carefully.

How are my SIMPLE IRA contributions invested?

You choose how to invest SIMPLE IRA contributions made by you and your employer. Choose from over 100 stock, bond and money market mutual funds. For more information about the funds, please read the prospectuses.

Who controls my SIMPLE IRA?

You own and control your SIMPLE IRA. Your employer sends contributions to Fidelity for deposit into your SIMPLE IRA. Your employer contribution account is always 100% vested.

Is there a cost for me to join the plan?

There is no cost for joining the plan. However, there is an annual \$30 base custodial fee for maintaining your SIMPLE IRA. In addition, certain charges and expenses are assessed by the manager of the funds against the assets held by a particular fund and certain sales charges may apply. For a complete list of fund expenses, including sales charges, please read your prospectus.

How can I access my money?

The SIMPLE IRA was designed to be a long-term retirement savings vehicle. To help keep your retirement plan money working for you, the following early withdrawal penalties are imposed under the Internal Revenue Code:

- If you are under age 59½ and you take a distribution within the first two years of the date the initial contribution was made to your SIMPLE IRA, your distribution will generally be subject to a 25% early withdrawal penalty, in addition to income taxes.
- If you are under age 59½ and you take a distribution after the first two years of the date the initial contribution was made to your SIMPLE IRA, your distribution will generally be subject to a 10% early withdrawal penalty, in addition to income taxes.
- You are required to begin taking minimum distributions from your SIMPLE IRA no later than April 1st following the year in which you reach age 70½.