

Required Disclosure Information

HIRERIGHT 401(K) PLAN

Qualified Default Investment Alternative Notice

Participant Disclosure Notice

**IMPORTANT PLAN AND INVESTMENT-
RELATED INFORMATION**

The Plan Administrator has directed Fidelity Investments® ("Fidelity"), a Plan service provider, to collect, consolidate, and provide you with this Required Disclosure Information, which consists of separate and distinct regulatory notices listed below.

Inside, you will find the following:

- Qualified Default Investment Alternative Notice
- Participant Disclosure Notice

Please review these materials carefully. Please keep this information in mind when managing or monitoring any account you may have in the Plan. For more information about participating in the Plan, or if you already have an account with Fidelity in the HIRERIGHT 401(K) PLAN and would like to make any changes, log on to **<http://netbenefits.401k.com>**.

Note: If this is your first time logging on to **<http://netbenefits.401k.com>**, you will need to register and set up a username and password to access your account. If you already have a username and password for a Fidelity site (including NetBenefits® from a previous employer), you do not need to register again.

What's Inside

QUALIFIED DEFAULT INVESTMENT ALTERNATIVE NOTICE

A1

- Learn where your money will be invested if you do not provide investment direction, including
 - Objective, strategy and risk information about the Plan's designated default investment option
 - Fee and expense information

PARTICIPANT DISCLOSURE NOTICE

B1

SECTION 1:

Helping You Manage Your Plan Account

- Accessing your Plan account statement
- Your communication preferences

SECTION 2:

Certain Plan Information for You to Review

- Understand the right to direct investments in the Plan
- Learn about restrictions applicable under the Plan
- Review the types of Plan administrative and individual fees and expenses that may be deducted from your account

SECTION 3:

Evaluating the Plan's Investment Options

- Review information about the Plan's investment options, including historical or stated rates of return, fees and expenses, and restrictions across the available investment options

Qualified Default Investment Alternative Notice

Qualified Default Investment Alternative Notice

This notice is to inform you that any contributions for which you have the right to provide investment direction, but have not done so, will be invested in the Plan's designated default investment option, unless and until you direct otherwise. Provided below is a description of the Plan's designated default investment option(s), as well as certain applicable fee information. Additional fee information is available within the Participant Fee Disclosure document.

If you are satisfied with your current investment election(s), no action is required on your part. You always retain the right under the Plan 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. In the event that you have not made an investment election and the Plan Sponsor has not provided direction for a given contribution, it will be invested in the Plan's default investment option as described below. If your contributions are invested in the default investment option, you have the right to transfer out of this option to another investment option available in the Plan.

To obtain information about your Plan, including your contribution percentage, your current investment options and information (including objective, strategy, risk, performance and expense information) on other Plan investment options available to you, please log on to NetBenefits® at <http://netbenefits.401k.com> or call **800-835-5097** to speak to a representative. If you are a rehire, you should contact Fidelity® to confirm if you already have investment direction on file.

Plan's Current Designated Default Investment Option

The Target Date Fund used as the Plan's designated default investment option is based on the assumption that the participant will retire at age 65. Please use the chart below, decided by your Plan Sponsor, to determine in which Target Date Fund your future contributions will be directed, based on your date of birth on the Fidelity recordkeeping system.

Your Birth Date	Fund Name	Expense Information
Before 12/31/1942	T. Rowe Price Retirement 2005 Trust (Class F)	0.430%
1/1/1943 – 12/31/1947	T. Rowe Price Retirement 2010 Trust (Class F)	0.430%
1/1/1948 – 12/31/1952	T. Rowe Price Retirement 2015 Trust (Class F)	0.430%
1/1/1953 – 12/31/1957	T. Rowe Price Retirement 2020 Trust (Class F)	0.430%
1/1/1958 – 12/31/1962	T. Rowe Price Retirement 2025 Trust (Class F)	0.430%
1/1/1963 – 12/31/1967	T. Rowe Price Retirement 2030 Trust (Class F)	0.430%
1/1/1968 – 12/31/1972	T. Rowe Price Retirement 2035 Trust (Class F)	0.430%
1/1/1973 – 12/31/1977	T. Rowe Price Retirement 2040 Trust (Class F)	0.430%
1/1/1978 – 12/31/1982	T. Rowe Price Retirement 2045 Trust (Class F)	0.430%
1/1/1983 – 12/31/1987	T. Rowe Price Retirement 2050 Trust (Class F)	0.430%
1/1/1988 – 12/31/1992	T. Rowe Price Retirement 2055 Trust (Class F)	0.430%

Your Birth Date	Fund Name	Expense Information
1/1/1993 or after	T. Rowe Price Retirement 2060 Trust (Class F)	0.430%

Reflects data recordkept as of July 08, 2019

T. Rowe Price Retirement 2005 Trust (Class F)

Objective: The Trust seeks the highest total return over time consistent with an emphasis on both capital growth and income.

Strategy: The Trust invests in a diversified portfolio of other T. Rowe Price common trust funds that represent various asset classes and sectors. The Trusts' allocations between stock and bond trusts will change over time in relation to each Trust's target retirement date.

Risk: The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They 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, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual 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 04/07/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

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 risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

T. Rowe Price Retirement 2010 Trust (Class F)

Objective: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Strategy: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Risk: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust (Class F)

T. Rowe Price Retirement 2015 Trust (Class F)

Objective: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Strategy: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Risk: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual 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 04/05/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

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 risk associated with investing in high yield, small cap and foreign

securities. Principal invested is not guaranteed at any time, including at or after their target dates.

T. Rowe Price Retirement 2020 Trust (Class F)

Objective: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Strategy: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Risk: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust (Class F)

T. Rowe Price Retirement 2025 Trust (Class F)

Objective: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Strategy: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Risk: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust (Class F)

T. Rowe Price Retirement 2030 Trust (Class F)

Objective: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Strategy: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Risk: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust (Class F)

T. Rowe Price Retirement 2035 Trust (Class F)

Objective: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Strategy: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Risk: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust (Class F)

T. Rowe Price Retirement 2040 Trust (Class F)

Objective: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Strategy: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Risk: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust (Class F)

T. Rowe Price Retirement 2045 Trust (Class F)

Objective: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Strategy: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Risk: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust (Class F)

T. Rowe Price Retirement 2050 Trust (Class F)

Objective: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Strategy: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Risk: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2005 Trust (Class F)

T. Rowe Price Retirement 2055 Trust (Class F)

Objective: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Strategy: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Risk: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Short term trading fees: None

Footnotes:

Same description as T. Rowe Price Retirement 2015 Trust (Class F)

T. Rowe Price Retirement 2060 Trust (Class F)

Objective: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Strategy: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Risk: Same description as T. Rowe Price Retirement 2005 Trust (Class F)

Short term trading fees: None

Footnotes:

The investment option is a collective investment trust. It is managed by T. Rowe Price. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual 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 04/05/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 12/05/2014, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

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 risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Before investing in any investment option, 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.

In the event of a discrepancy between this notice and the terms of the Plan, the Plan document will govern.

A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percent of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the Plan Sponsor, the investment option's manager or the trustee. When no ratio is shown for these options, it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult NetBenefits for updates.

Fidelity provides recordkeeping services for the model portfolios and is not involved in the construction or management of the model portfolios.

In making this service available on the Fidelity platform, Fidelity will not endorse, recommend or otherwise express any opinion regarding, or assume any responsibility for the third party investment manager or the model portfolios.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

© 2019 FMR LLC. All rights reserved

701066.5.0

Participant Disclosure Notice

Participant Disclosure Notice

SECTION 1:

Helping You Manage Your Plan Account

This Participant Disclosure Notice (the "Notice") includes important Plan and investment-related information. Additional tools and other resources are available through your Plan's Web site. Your workplace savings plan is an important benefit, and you'll want to monitor your account periodically to help keep your savings plan on track.

Accessing Your Plan Account Statement

If you have a Plan account, one way to monitor your retirement savings is to periodically review your account statement. Your statement will also display any Plan administrative or individual fees described in this Notice that have been deducted from your Plan account. Remember, on <http://netbenefits.401k.com>, you may do the following:

- Access your online Fidelity statement, which is continuously available, by logging on to the Web site, clicking *Quick Links for your applicable Plan(s)* selecting *Statements from the drop down list*.
- Please check your account information frequently and promptly review correspondence, account statements, and confirmations as they are made available to you. Contact Fidelity immediately if you see or suspect unauthorized activity, errors, discrepancies, or if you have not received your account statements or account documents or information.
- Print your Fidelity statement. Keep in mind that you may obtain a paper version (free of charge) by calling your Plan's toll-free number.
- Change the way Fidelity statements are delivered to you by logging on to your account and visiting *Preferences*.

For additional assistance, log on to <http://netbenefits.401k.com> or call 800-835-5097.

Your Communication Preferences

Prefer Email? If you are receiving this Notice in print and would like to receive it electronically, help us to serve you better by providing Fidelity with your email address. Simply visit <http://netbenefits.401k.com> and access the *Profile* link at the top of the page. From there, select the *Personal & Contact Information* tab to provide your email address and the *Preferences* tab to provide consent for Required Disclosures.

Visit <http://netbenefits.401k.com> for information and resources to help you make informed investment decisions, including more detailed information on the Plan's investment options.

SECTION 2:

Certain Plan Information for You to Review

This Participant Disclosure Notice provides certain information about your Plan. Your rights under the Plan are subject to the terms of the Plan. Please refer to your Plan's Summary Plan Description.

Right to Direct Investments

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions summarized below. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to <http://netbenefits.401k.com> or call **800-835-5097**.

Investment Options

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options, along with certain information about each of them, are listed in Section 3 of this Notice.

Restrictions

There may be certain restrictions on how investment directions may be made in the Plan, summarized as follows:

- Exchanges into PNC Stable Value Fund - Class Z are not allowed.
- Investment elections for PNC Stable Value Fund - Class Z are not allowed.
- Exchanges into Vanguard Federal Money Market Fund Investor Shares are not allowed.
- Investment elections for Vanguard Federal Money Market Fund Investor Shares are not allowed.
- Exchanges into PIMCO Long-Term Real Return Fund Institutional Class are not allowed.
- Exchanges out of PIMCO Long-Term Real Return Fund Institutional Class are not allowed.
- Investment elections for PIMCO Long-Term Real Return Fund Institutional Class are not allowed.

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in Section 3 of this Notice. Keep in mind that restrictions are subject to change.

Exercising Voting, Tender, and Similar Rights

You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

- Mutual Funds

Fees and Expenses

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses

- Individual fees and expenses

Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to Section 3 of this Notice for information about the Plan's investment options, including their expense ratios (where applicable).

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a plan's administrative services may be paid for through offsets and/or payments associated with a plan's investment options.

Plan Administrative Fees and Expenses

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. Some plans may deduct these fees and expenses from individual accounts in the Plan.

Based on the information and direction Fidelity had on file at the time this Notice was prepared, the following Plan administrative fee(s) may be deducted from Plan accounts. The Plan's administrative services may also be paid for through offsets and/or payments associated with one or more of the Plan's investment options. As you review this information, please keep in mind that fees are subject to change and that certain Plan administrative fees may not be deducted from accounts in some circumstances.

Type of Plan Administrative Fee	Amount
Recordkeeping Fee	The annual Plan level fee is 0.145% of the Plan's assets. This amount will be deducted from participant accounts proportionally based upon account balance. For example, if your account balance is \$10,000.00 you will have an estimated fee between \$9.50 and \$19.50 per year deducted quarterly.

If any Plan administrative fees are deducted directly from your account, they will be reflected on your Plan account statement.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee	Amount
Loan Setup Fee	\$75.00 per loan
Loan Maintenance Fee	\$25.00 per year per loan deducted quarterly
Overnight Mailing Fee	\$25.00 per transaction
Qualified Domestic Relations Order (QDRO) Fee	\$300.00 per standard Fidelity web-generated order, \$1,200.00 per modified Fidelity web-generated or custom order or \$1,800.00 per order covering more than one plan

Also, please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan’s investment options. Please see Section 3 for details regarding the specific fees that may apply to the investment options available under the Plan.

If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.

SECTION 3:

Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data recordkept as of July 08, 2019, except for performance data, which is as of December 31 of the prior year. Additional information about the Plan's investment options, including a glossary of investment terms to help you better understand the Plan's investment options, is available online at

<https://netbenefits.fidelity.com/NBLogin/?option=dcPlandetails>. To request additional investment-related information or a paper copy of certain information available online, free of charge, contact a Fidelity representative at Fidelity Investments, P.O. Box # 770003, Cincinnati, OH 45277-0065 or call 800-835-5097.

As you review this information, you may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's Web site at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees> for an example of the long-term effect of fees and expenses.

Variable Return Investments

The chart below lists the Plan's investment options that do not have a fixed or stated rate of return, and underneath each investment option is an applicable benchmark(s) for that option. A benchmark is a standard against which the performance of a security, mutual fund, or investment manager can be measured. This Notice requires that a broad-based market index be listed on the chart for each investment option. Additional benchmarks for an investment option may be available online at

<https://netbenefits.fidelity.com/NBLogin/?option=dcPlandetails> along with benchmark index definitions. Please note that the benchmark to measure and monitor performance may be different from the benchmark displayed in the chart. Keep in mind that you cannot invest in a benchmark index.

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2018			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Stocks				
Brookfield Global Listed Real Estate Fund Class Y	-8.12%	4.88%	8.52%*	11/30/2011
<i>EPRA/NAREIT Dev (G)</i>	-4.74%	5.26%	8.23%*	
DFA U.S. Targeted Value Portfolio Institutional Class	-15.78%	2.59%	11.94%	02/23/2000
<i>Russell 2000 Value</i>	-12.86%	3.61%	10.40%	
Dodge & Cox Stock Fund	-7.07%	7.06%	13.17%	01/04/1965
<i>S&P 500</i>	-4.38%	8.49%	13.12%	

Understanding investment performance: As you review the following information, please remember that the performance data stated represents past performance, which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance stated and is available at <http://netbenefits.401k.com>.

Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio		Shareholder Fees^		
As a %	Per \$1,000			
0.970%	\$9.70		N/A	N/A
0.370%	\$3.70		Yes [§]	N/A
0.520%	\$5.20		Yes [§]	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2018			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Stocks (cont'd)				
Fidelity® Contrafund® - Class K	-2.07%	9.40%	14.02%	05/17/1967
<i>S&P 500</i>	-4.38%	8.49%	13.12%	
Harbor International Fund Institutional Class	-17.96%	-1.96%	5.84%	12/29/1987
<i>MSCI EAFE (N)</i>	-13.79%	0.53%	6.32%	
Harding Loevner International Equity Portfolio Institutional Class	-13.96%	2.64%	8.82%	05/11/1994
<i>MSCI AC Wld ex US (N)</i>	-14.20%	0.68%	6.57%	
T. Rowe Price Institutional Large Cap Growth Fund	4.32%	12.09%	18.12%	10/31/2001
<i>Russell 1000 Growth</i>	-1.51%	10.40%	15.29%	
Vanguard Extended Market Index Fund Admiral Shares	-9.36%	5.28%	13.63%	12/21/1987
<i>S&P Completion (TR)</i>	-9.57%	5.17%	13.54%	
Vanguard FTSE All-World ex-US Index Fund Admiral Shares	-13.95%	0.97%	6.61%	03/02/2007
<i>FTSE AW ex US TR</i>	-13.87%	1.35%	7.28%	
Vanguard Institutional Index Fund Institutional Shares	-4.42%	8.46%	13.11%	07/31/1990
<i>S&P 500</i>	-4.38%	8.49%	13.12%	
William Blair Small-Mid Cap Growth Fund Class I	-2.06%	8.92%	15.81%	12/29/2003
<i>Russell 2500 Growth</i>	-7.47%	6.19%	14.76%	
Asset Class: Blended Funds				
T. Rowe Price Retirement 2005 Trust (Class F)	-3.10%	3.54%	5.91%*	01/13/2012
<i>S&P Trgt DT Ret Inc</i>	-2.54%	3.06%	4.04%*	

Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio		Shareholder Fees^		
As a %	Per \$1,000			
0.730%	\$7.30		Yes [§]	N/A
0.890%	\$8.90		Yes [§]	N/A
0.810%	\$8.10		Yes [§]	N/A
0.560%	\$5.60		Yes [§]	N/A
0.070%	\$0.70		Yes [§]	N/A
0.110%	\$1.10		Yes [§]	N/A
0.035%	\$0.35		Yes [§]	N/A
1.160%	\$11.60		Yes [§]	N/A
0.430%	\$4.30		N/A	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2018			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Blended Funds (cont'd)				
T. Rowe Price Retirement 2010 Trust (Class F) <i>S&P Target Date 2010</i>	-3.48% -3.10%	3.80% 3.40%	6.55%* 4.88%*	01/13/2012
T. Rowe Price Retirement 2015 Trust (Class F) <i>S&P Target Date 2015</i>	-4.11% -3.67%	4.16% 3.79%	7.54%* 5.70%*	01/13/2012
T. Rowe Price Retirement 2020 Trust (Class F) <i>S&P Target Date 2020</i>	-4.84% -4.16%	4.57% 4.10%	8.48%* 6.41%*	01/13/2012
T. Rowe Price Retirement 2025 Trust (Class F) <i>S&P Target Date 2025</i>	-5.56% -5.02%	4.91% 4.31%	9.30%* 6.98%*	01/13/2012
T. Rowe Price Retirement 2030 Trust (Class F) <i>S&P Target Date 2030</i>	-6.09% -5.99%	5.19% 4.50%	10.03%* 7.50%*	01/13/2012
T. Rowe Price Retirement 2035 Trust (Class F) <i>S&P Target Date 2035</i>	-6.64% -6.88%	5.37% 4.69%	10.55%* 7.94%*	01/13/2012
T. Rowe Price Retirement 2040 Trust (Class F) <i>S&P Target Date 2040</i>	-7.03% -7.41%	5.54% 4.82%	10.90%* 8.26%*	01/13/2012
T. Rowe Price Retirement 2045 Trust (Class F) <i>S&P Target Date 2045</i>	-7.25% -7.74%	5.55% 4.91%	10.98%* 8.52%*	01/13/2012
T. Rowe Price Retirement 2050 Trust (Class F) <i>S&P Target Date 2050</i>	-7.35% -7.94%	5.56% 5.01%	10.97%* 8.76%*	01/13/2012

Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio		Shareholder Fees^		
As a %	Per \$1,000			
0.430%	\$4.30		N/A	N/A
0.430%	\$4.30		N/A	N/A
0.430%	\$4.30		N/A	N/A
0.430%	\$4.30		N/A	N/A
0.430%	\$4.30		N/A	N/A
0.430%	\$4.30		N/A	N/A
0.430%	\$4.30		N/A	N/A
0.430%	\$4.30		N/A	N/A
0.430%	\$4.30		N/A	N/A

Investment Name <i>Benchmark(s)</i>	Average Annual Total Return as of 12/31/2018			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Blended Funds (cont'd)				
T. Rowe Price Retirement 2055 Trust (Class F)	-7.30%	5.55%	10.96%*	01/13/2012
<i>S&P Target Date 2055</i>	-7.97%	5.07%	8.95%*	
T. Rowe Price Retirement 2060 Trust (Class F)	-7.31%	N/A	7.35%*	12/05/2014
<i>S&P Target Date 2060+</i>	-7.95%	N/A	4.58%*	
T. Rowe Price Retirement Balanced Trust (Class F)	-3.25%	3.23%	5.49%*	01/13/2012
<i>S&P Trgt DT Ret Inc</i>	-2.54%	3.06%	4.04%*	
Asset Class: Bonds				
Managed Income Portfolio Class 1	1.57%	1.25%	1.28%	09/07/1989
<i>7-Day Yield % as of 12/31/2018: 1.75</i>	1.89%	0.64%	0.39%	
<i>BBgBarc 3M t-bill</i>				
PIMCO Long-Term Real Return Fund Institutional Class	-6.52%	2.57%	5.46%	11/12/2001
<i>BBgBarc US TIN 10+ year</i>	-5.82%	2.98%	4.83%	
PIMCO Total Return Fund Institutional Class	-0.26%	2.56%	4.71%	05/11/1987
<i>BBgBarc U.S. Agg Bond</i>	0.01%	2.52%	3.48%	
PNC Stable Value Fund - Class Z	--	--	--	--
T. Rowe Price Institutional High Yield Fund	-3.13%	3.51%	9.75%	05/31/2002
<i>JP Morgan Glb High Yield</i>	-2.37%	4.01%	11.38%	
Templeton Global Bond Fund Class R6	1.57%	1.78%	5.41%	09/18/1986
<i>FTSE WGBI</i>	-0.84%	0.77%	1.52%	
Vanguard Total Bond Market Index Fund Admiral Shares	-0.03%	2.46%	3.42%	12/11/1986
<i>BBgBarc Agg Float Adj</i>	-0.08%	2.50%	--	

Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio		Shareholder Fees^		
As a %	Per \$1,000			
0.430%	\$4.30		N/A	N/A
0.430%	\$4.30		N/A	N/A
0.430%	\$4.30		N/A	N/A
0.740%	\$7.40		N/A	‡‡
1.290%	\$12.90		Yes [§]	‡
0.550%	\$5.50		Yes [§]	N/A
0.320%	\$3.20		N/A	‡, ***
0.500%	\$5.00		Yes [§]	N/A
0.670%	\$6.70		Yes [§]	N/A
0.050%	\$0.50		Yes [§]	N/A

Investment Name Benchmark(s)	Average Annual Total Return as of 12/31/2018			
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date
Asset Class: Short-Term				
Vanguard Federal Money Market Fund Investor Shares £	1.78%	0.59%	0.34%	07/13/1981
7-Day Yield % as of 12/31/2018: 2.29	1.86%	0.60%	0.35%	
FTSE 3-Mo Treasury Bill				

N/A = Not Applicable/None

-- = Not Available

^ Some outside investment and vendor information may not be available to Fidelity. When "N/A" does not appear and no shareholder fee is shown, it is due to the fact that our recordkeeping system does not have a shareholder fee(s) on file. Nevertheless, there may be shareholder fees associated with the investment option. If a shareholder fee is shown, please keep in mind there may be other fees associated with the investment that our recordkeeping system does not have on file. More information may be found in the prospectus and/or other investment-related information, as well as by contacting the outside investment manager or vendor directly.

Investment Restrictions

‡ Closed to new investments, including contributions and exchanges.

‡‡ You are not permitted to make a direct exchange from Managed Income Portfolio Class 1 into the following fund(s), which are considered "competing fund(s)":

- PNC Stable Value Fund - Class Z
- Templeton Global Bond Fund Class R6
- Vanguard Federal Money Market Fund Investor Shares

Before exchanging from Managed Income Portfolio Class 1 into the competing fund(s), you must first exchange to a non-competing fund for 90 days. These requirements are typically imposed by issuers such as insurance companies, banks, or other approved financial institutions as a condition for issuing investment contracts to retirement plans.

*** You are not permitted to make a direct exchange from PNC Stable Value Fund - Class Z into the following fund(s), which are considered "competing fund(s)":

- Managed Income Portfolio Class 1
- Templeton Global Bond Fund Class R6
- Vanguard Federal Money Market Fund Investor Shares

Before exchanging from PNC Stable Value Fund - Class Z into the competing fund(s), you must first exchange to a non-competing fund for 90 days. These requirements are typically imposed by issuers such as insurance companies, banks, or other approved financial institutions as a condition for issuing investment contracts to retirement plans.

§ Excessive trading in this investment option and/or other investment options subject to such restrictions will result in the limitation or prohibition of additional purchases (other than contributions and loan repayments) for 85 calendar days; additional excessive trading will result in a limitation of one exchange day per calendar quarter for a 12-month period.

Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
Annual Gross Expense Ratio		Shareholder Fees^		
As a %	Per \$1,000			
0.110%	\$1.10		N/A	‡

Additional Investment Information

* Performance provided is Life of Fund, which is since the inception date noted, when the investment option has been in existence for less than 10 years. Life of fund figures are from the inception date to the period shown. For unitized funds, the inception date shown may be that of the fund's underlying investment option. For non-mutual fund pools and trusts whose strategies may be offered to multiple clients and whose returns may be based on a composite, the inception date shown may be the beginning date of the composite's returns.

Total returns are historical and include change in share price and reinvestment of dividends and capital gains, if any. These figures do not include the effect of sales charges, if any, as these fees are waived for contributions made through your retirement plan. If sales charges were included, returns would have been lower.

The current yield reflects the current earnings of the fund, while the total return refers to a specific past holding period. The 7-Day Yield is based on a calculation prescribed by the SEC. It is the average income return over the previous seven days, assuming the rate stays the same for one year and that dividends are reinvested. It is the fund's total income net of expenses, divided by the total number of outstanding shares. This yield does not allow for the inclusion of capital gains or losses.

Please see the Additional Disclosure Information section at the back of this Notice for additional information, including performance and index disclosures.

Expense Ratio

Expense ratio is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount, or in basis points. These are costs the investor pays through a reduction in the investment's rate of return, and are required to be disclosed on the chart as a gross amount. For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information, but may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the most recent prospectus and has been provided by FMR LLC for Fidelity mutual funds and Morningstar, LLC for non-Fidelity mutual funds. For non-mutual fund investment options, the information has been provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor or other third party.

In certain instances, there may be fee waivers and/or expense reimbursements, which could result in a temporary reduction to the gross expense ratios listed in the chart. More information is available online at

<https://netbenefits.fidelity.com/NBLogin/?option=dcPlandetails>.

Investment Risk

Additional information regarding an investment option's risks, as well as its strategy and objectives, including a prospectus or fact sheet if available, can be obtained at <http://netbenefits.401k.com>. Please consider all investment information prior to directing your Plan account.

Because of their narrow focus, sector funds may be more volatile than funds that diversify across many sectors.

Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

Changes in real estate values or economic downturns can have a significant negative effect on issuers in the real estate industry.

Investments in smaller companies may involve greater risk than those in larger, more well known companies.

In general the bond market is volatile and bonds entail interest rate risk (as interest rates rise bond prices usually fall and vice versa). This effect is usually pronounced for longer-term securities. Bonds also entail the risk of issuer default, issuer credit risk and inflation risk.

Lower-quality debt securities involve greater risk of default or price changes due to potential changes in the credit quality of the issuer.

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 risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Investments in mid-sized companies may involve greater risk than those of larger, more well known companies, but may be less volatile than investments in smaller companies.

£ Non-Fidelity Government Mutual Fund Money Market: ***You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.***

Additional Disclosure Information

Generally, data on Fidelity mutual funds is provided by FMR LLC, data on non-Fidelity mutual funds is provided by Morningstar, LLC, and data on non-mutual fund products is provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor whose plan is offering the product to participants, or other third party. Although Fidelity believes data gathered from these third-party sources is reliable, it does not review such information and cannot warrant it to be accurate, complete, or timely. Fidelity is not responsible for any damages or losses arising from any use of this third-party information.

DFA U.S. Targeted Value Portfolio Institutional Class : Additional Risk Information: 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.

Fidelity® Contrafund® - Class K : On May 9, 2008, an initial offering of the retirement (K) class took place. Returns and expenses prior to that date are those of the non-K, non-advisor class. Had K class expenses been reflected in the returns shown, total returns would have been higher.

Vanguard Extended Market Index Fund Admiral Shares : 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 12/21/1987, 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 historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Vanguard FTSE All-World ex-US Index Fund Admiral Shares : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 09/27/2011. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 03/02/2007, 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.

T. Rowe Price Retirement 2005 Trust (Class F) : This investment option is not a mutual fund.

T. Rowe Price Retirement 2005 Trust (Class F) : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/07/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2010 Trust (Class F) : This investment option is not a mutual fund.

T. Rowe Price Retirement 2010 Trust (Class F) : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/07/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2015 Trust (Class F) : This investment option is not a mutual fund.

T. Rowe Price Retirement 2015 Trust (Class F) : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/05/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2020 Trust (Class F) : This investment option is not a mutual fund.

T. Rowe Price Retirement 2020 Trust (Class F) : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/07/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2025 Trust (Class F) : This investment option is not a mutual fund.

T. Rowe Price Retirement 2025 Trust (Class F) : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/07/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2030 Trust (Class F) : This investment option is not a mutual fund.

T. Rowe Price Retirement 2030 Trust (Class F) : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/07/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2035 Trust (Class F) : This investment option is not a mutual fund.

T. Rowe Price Retirement 2035 Trust (Class F) : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/07/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2040 Trust (Class F) : This investment option is not a mutual fund.

T. Rowe Price Retirement 2040 Trust (Class F) : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/07/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to

reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2045 Trust (Class F) : This investment option is not a mutual fund.

T. Rowe Price Retirement 2045 Trust (Class F) : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/07/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2050 Trust (Class F) : This investment option is not a mutual fund.

T. Rowe Price Retirement 2050 Trust (Class F) : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/07/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2055 Trust (Class F) : This investment option is not a mutual fund.

T. Rowe Price Retirement 2055 Trust (Class F) : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/05/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement 2060 Trust (Class F) : This investment option is not a mutual fund.

T. Rowe Price Retirement 2060 Trust (Class F) : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/05/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 12/05/2014, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

T. Rowe Price Retirement Balanced Trust (Class F) : This investment option is not a mutual fund.

T. Rowe Price Retirement Balanced Trust (Class F) : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/07/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/13/2012, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Managed Income Portfolio Class 1 : This investment option is not a mutual fund.

Managed Income Portfolio Class 1 : Management Fee includes the costs associated with managing the investments in the pool. The management fee does not include the wrap contract fees, which are paid to third party wrap providers and do not result in any additional compensation to Fidelity. The wrap contract fees are not separately stated but are included in the Expense Ratio and do reduce returns.

Managed Income Portfolio Class 1 : Expense Ratio (Gross) includes management and wrap contract fees. For certain investments, it may also include distribution fees. Please note that the Gross and Net Expense Ratio are the same for this investment.

PNC Stable Value Fund - Class Z : This investment option is not a mutual fund.

Templeton Global Bond Fund Class R6 : 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 09/18/1986, 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 Total Bond Market Index Fund Admiral Shares : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/12/2001. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 12/11/1986, 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.

Benchmarks

Benchmark indices are unmanaged, and you cannot invest directly in an index. More information on benchmarks for the investment options through Fidelity is available online at <http://netbenefits.401k.com>.

Fidelity Investments Institutional Operations Company, Inc., 245 Summer Street, Boston MA 02210

© 2019 FMR LLC. All rights reserved

579674.20.0

