

FIDELITY
Advisor-Delivered
401(k)

FIND OUT ABOUT

first | PERSON

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Sponsoring a retirement plan
can be complex.

What you want from your provider
is an effective, high-quality plan
that can meet your employees'
long-term objectives.

What you need is a plan that can
be managed in less time, with fewer
complications and with greater
confidence.

When you work with a financial
advisor and Fidelity, you get both.

NOW IS THE TIME TO REVISIT YOUR CURRENT RETIREMENT PLAN SELECTION. Consider the advantages that come with choosing an advisor-delivered plan from Fidelity.

YOUR ADVISOR CAN HELP YOU assess, monitor, and administer your plan.

- > Providing an objective, professional evaluation of plan needs and potential providers
- > Providing effective employee enrollment, education, and planning tools throughout the life of the plan
- > Identifying and reviewing retirement and investment opportunities available to you

FIDELITY CAN DELIVER on your company's specific retirement needs with:

- > World-class service and expertise in recordkeeping and technology innovation
- > Superior investment management, diversified funds covering every corner of the market, and multi-family fund options
- > A commitment to the retirement business and brand-name leadership in a consolidating industry

WE'RE THE #1 PROVIDER
of workplace retirement savings plans,¹
and we service
ONE OUT OF EVERY SIX
401(k) PARTICIPANTS²



1. Plan Sponsor magazine, "America's Top Recordkeeper - 2003," ranked Fidelity the No. 1 provider of workplace retirement savings plans based on assets, as of June 2003.

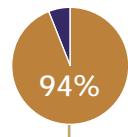
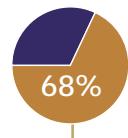
2. Fidelity Investments, 3/31/03.

FIDELITY'S ADVISOR-DELIVERED

advantages

EVERY PLAN GETS **the world-class service****and attention it deserves.**

**WE'RE A RETIREMENT LEADER
WHO UNDERSTANDS
THE SPECIAL NEEDS OF
SMALL TO MIDSIZE PLANS.**

JUST ASK OUR CLIENTS:HAVE FEWER
THAN 500
PARTICIPANTS¹HAVE FEWER
THAN 100
PARTICIPANTS¹**THEN
CONSIDER OUR****AND SEE HOW WE'VE
GROWN ONE COMPANY
AT A TIME.**

You know the value of personal service and attention. It's why you chose to work with an advisor. The success of your retirement plan, like the success of your business, often comes down to the people who run it. At Fidelity, we understand that. We strive to hire the best people and then commit vast resources to their training and development. Our unique organizational structure focuses our retirement professionals and their specialized areas of expertise to help meet the specific needs of companies your size.

You and your advisor always have an experienced retirement professional to call who can coordinate every aspect of your plan – making sure you don't have to search for information or track down a specialist to perform a critical service.



**AT FIDELITY, OUR PEOPLE
ARE MORE THAN RETIREMENT
EXPERTS.**

They are individuals you can trust to work toward the best interests of your plan and your employees.

1. Fidelity Investments, 12/31/03.

2. Fidelity Investments Retirement Services Company. 96.1% retention rate as of 1/04.

WHEN IT COMES TO FIDELITY AND PLAN ADMINISTRATION, nothing is outsourced.

So you don't have to worry about outside vendors with systems and processes that don't quite mesh.

Fidelity serves as your directed trustee¹ – potentially saving you money because it may qualify you for a limited scope audit. And our recordkeeping system, Fidelity Participant Recordkeeping System (FPRS), was built right here at Fidelity for and by the people who use it most.

It is run and maintained entirely in-house and provides daily valuation and recordkeeping for over 8.4 million plan participants and over 10,500 plan sponsors.²

FPRS is one example of our cutting-edge technology that you won't find anywhere else. Along with your advisor and Fidelity's relationship management team, this technology can help you do more, in less time, with fewer hassles and worries.

FIDELITY TECHNOLOGY enhances the control and reliability of your plan.



These systems are all connected directly to FPRS and designed to provide virtually 24/7 plan and account access.

WE CONTINUALLY INVEST in our retirement product to better serve you and your employees. **FIDELITY SPENDS IN EXCESS OF \$1 BILLION ANNUALLY ON TECHNOLOGY AND SYSTEMS²** to make sponsoring a retirement plan easier for you.

1. Trustee services are provided by Fidelity Management Trust Company.
2. Fidelity Investments, 01/21/04.

Benefit from the strength of FIDELITY ADVISOR FUNDS® and complementary OUTSIDE FUND OPTIONS.

Now more than ever investors are looking to professionals for assistance in reaching their financial goals. With Fidelity, you provide your employees with the confidence that comes from one of the most recognized brands in the industry. And your advisor has the expertise to help you build and vigilantly monitor your plan's investment menu. He can help ensure it meets employees' unique needs and your fiduciary responsibilities as well.

Fidelity Advisor Funds are backed by 50 years of experience in changing market conditions with one set of disciplined investment principles.

- > Bottom-up, company-by-company approach building portfolios one investment at a time
- > Extensive fundamental portfolio analysis and a rigorous process of security selection

These principles drive every investment decision our portfolio managers make. We take

this same disciplined approach when choosing our investment partners – your outside fund options come only from brand-name, well-respected companies. They are chosen based on 3-year track record, manager core competency, fund type, and investment style.

Our disciplined approach, our commitment to fundamental investing principles, and our work with financial advisors are why we've grown during changing market conditions.

That is why millions of investors have trusted us with their financial goals.

FUNDS COVERING EVERY INVESTMENT STYLE

FIDELITY STRENGTH
WORKING FOR YOU

50 YEARS
OF INVESTMENT
EXPERIENCE



APPROXIMATELY
\$988.3 BILLION
IN ASSETS UNDER
MANAGEMENT¹

11 YEARS AVERAGE
TENURE FOR PORTFOLIO MANAGERS¹

1. Fidelity Investments, 12/31/03.

To communicate the true value of your retirement plan, DO IT IN first|PERSON.

In designing first|PERSON, Fidelity's goal was to put each employee's needs first. The result is a communications program that reaches all individuals, supported by your advisor, with information personally relevant to each one, through a variety of delivery channels.

Fidelity's first|PERSON combines the latest in online, print-on-demand, and segmentation technologies with the unparalleled insight of America's leading employers.

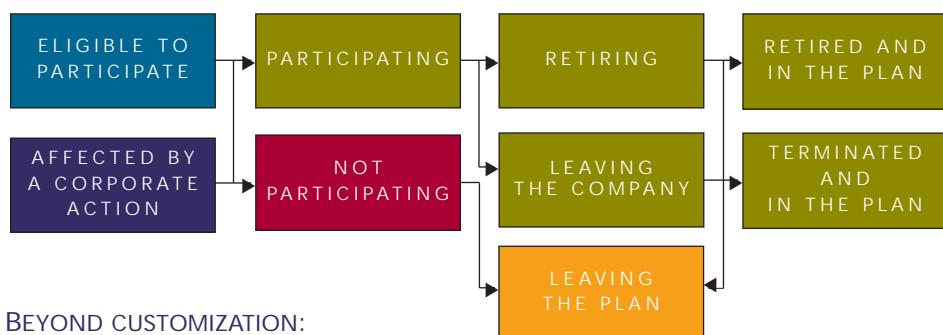
By integrating scheduled events, right-on-time contacts, and ongoing resources, first|PERSON helps you provide the communications each employee needs to stay involved, become better informed, and prepare to take action. Every employee receives multiple communications over the course of a year. And Fidelity's programmatic approach leaves your HR and retirement staff free to take care of other important tasks.

THE first|PERSON EXPERIENCE

first|PERSON employs 3-D Personalization – communications and education tailored to an employee's life stage, personal information you provide, and plan specifics.

EMPLOYEE RELATIONSHIP CYCLE

first|PERSON begins with a clear understanding of the employee relationship cycle – the way employees move into, through, and out of your organization. This model allows you to help individuals through critical life transitions and throughout their various life stages.



BEYOND CUSTOMIZATION:

3-D PERSONALIZATION

A combination of plan information, life stage education, and personal data makes every first|PERSON message unique. 3-D Personalization can result in communications that are more personally relevant, more engaging, more motivating, and, yes, more effective.



Fidelity's processes have been
DEVELOPED, REFINED, AND PERFECTED over 20 years.

And your advisor, with a highly specialized and dedicated implementation team, will support every step of your plan conversion. Your Fidelity point of contact will develop a customized timeline to fit your plan's needs and keep you informed – working directly with you to help ensure your conversion is efficient, accurate, and organized. It's our job to:

- > Understand your current plan and its special needs
- > Ensure everything is in place and properly executed
- > Plan and deliver enrollment support
- > Transfer existing plan assets and plan records based upon your direction
- > Activate the plan



IT'S ALSO OUR JOB TO
PROVIDE YOU WITH THE
CONFIDENCE OF KNOWING WHAT TO EXPECT EVERY STEP OF THE WAY.

financial advisor



Put the EXPERTISE OF YOUR
FINANCIAL ADVISOR AND FIDELITY
to work for you today.

Rely on Fidelity Investments, a retirement leader. In all, Fidelity serves over 10,000 plan sponsors and the needs of more than 8 million plan participants.* Now, more than ever, we can help you put the advantages of our insight to work for your employees and your organization.

fidelity

*Fidelity Investments, 01/21/04.



Take the next step now.

Don't wait for the perfect time to
change your retirement plan provider.

There's a better one out there.





Please carefully consider the funds' investment objectives, risks, charges, and expenses before investing. For this and other information, call your investment professional for a free prospectus or visit [advisor.fidelity.com](#) for a free Fidelity Advisor fund prospectus. Read it carefully before you make your investment choices.

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REFER TO THE ENCLOSED INFORMATION FOR DETAILS.

Depending on the size of your plan, you may choose different Premium Program service options.