Auto Portability can help keep your savings working for retirement

For old accounts with $7,000 or less[1]

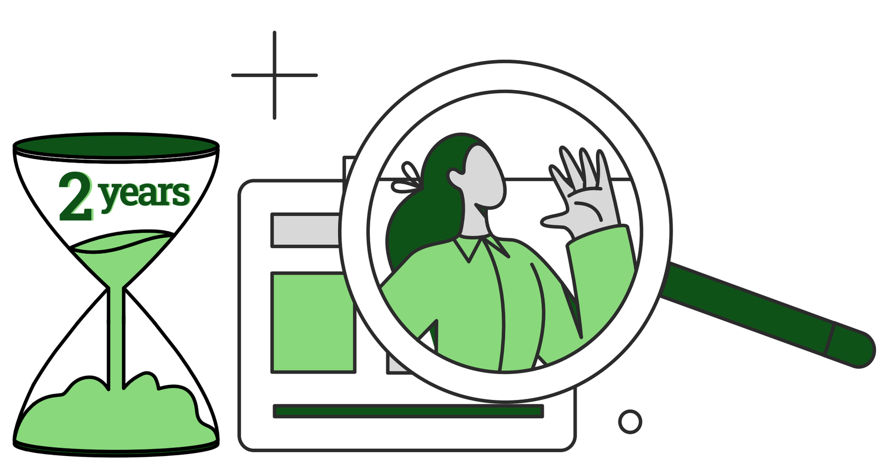
Auto Portability can automatically bring your workplace accounts together, if you switch employers.

If you have a former qualifying workplace retirement account—like a 401(k)—with a vested pre-tax balance of $7,000 or less, your old account will roll over automatically with Auto Portability. As you move from your old job to your new job, you don't have to roll over the money yourself.

Automatic money movement with no paperwork

There's no penalties or taxes, just a small fee, no more than $30

If you change jobs, what could happen to your old account?



Fidelity and Portability Services Network searches for a match for up to 2 years.

Portability Services Network (PSN), powered by Retirement Clearing House, works with Fidelity and other record keepers to locate your old account and match it to your active account with your new employer.

Accounts matched

If your old and new accounts are matched, the old account will automatically roll over to the new workplace retirement account, unless you opt out.

Accounts *not* matched

Your 401(k) is still portable. The old account will be rolled over to a Safe Harbor IRA (SHIRA) to continue the search for a new workplace account, or it will be cashed out.

For your accounts to be matched, both your old and new employers need to participate in the Auto Portability service. If your accounts are matched, PSN will send you a letter with next steps. If no match is found after a 2-year search period, you will be contacted by your old account's recordkeeper with next steps. Your account will be cashed out or rolled over to a Safe Harbor IRA (SHIRA). If your account is rolled to a SHIRA PSN will continue the search for your new workplace retirement account unless you opt-out of the search. Funds in a SHIRA are typically left in a cash position and therefore not invested. To ensure you receive these communications please keep your email and mailing address information updated on your old and new employer accounts. For more information visit www.netbenefits.com/autoportability.

Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.

1. Up to $7,000 depending on plan rules.

Portability Services Network (PSN) is an independent consortium of workplace recordkeepers that facilitates the matching and rollover of employee workplace retirement accounts for the benefit of plan participants.
To contact PSN, including to opt-out of the matching service, please go to www.PSN1.com/consent or call 866-698-3622. PSN is not affiliated with Fidelity Investments or its affiliates.

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