

Auto Enrollment Notification Letter

	First_name				Last_name					
	Address1									
	Address2									
	Address3									
	City				State				Postal_code	

||Date||

RE: Your Enrollment in ||The Fidelity Advantage 401(k) PlanSM|| (the Plan)

Dear ||First_name||, ||Last_name||

Congratulations! Welcome to your employer's workplace savings plan. This is a convenient way to provide for your future by contributing to your ||Employee Deferral||.

To ensure that you take advantage of this great benefit, and based on the Plan's provisions, you'll be automatically enrolled in the Plan effective ||Enrollment date - 35 days in the future||, or as soon as administratively feasible, at the elections described below, unless you choose otherwise. However, we encourage you to take an active role in your planning and review the contribution amount and investment strategy to ensure they meet your needs.

Initial contribution amount: Pre-Tax Basic 3.00%

Initial investment mix: ||Participant aged-based default investment || <XX%>

In addition, you will be enrolled in the Plan's Annual Increase Program, an easy way to help you stay on track to meet your retirement goals. Each year, based on plan rules, your contributions will increase as shown below unless you elect otherwise.

Employee Deferral 1.00% ||Deferral.increase date||

Contributions will be capped at 10% unless you choose to maintain the Annual Increase Program after reaching this threshold.

If you would like to make changes to any of the above elections, prefer not to participate at this time, or have questions about the Plan's provisions, log on to www.netbenefits.com or call 1-800-835-5097 by the above effective date.

Sincerely,

Fidelity Investments

Contributions to the plan are subject to the annual IRS limits. You are fully vested in your own contributions and any earnings thereon. Your scheduled enrollment date is subject to change based on updates to your employment information provided by your plan sponsor.

Your plan allows you to request a return of your automatic contributions, adjusted for gains and losses, up to 90 days after you have been automatically enrolled in the plan by calling the phone number above. The withdrawal will be subject to income tax but not the 10% tax applied to early distributions and will result in the forfeiture of any related employer matching contributions if applicable. If you elect this withdrawal, you will be treated as also electing to unenroll in the plan and make no further contributions unless you have indicated otherwise. You may choose to continue or restart contributions at any time through NetBenefits or by calling the phone number above.

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

©2018 FMR LLC. All rights reserved.

475038.27.0