

2012 Annual QDIA Notification

Subject: Important Information regarding your 401(k) plans

Dear Employee;

You are receiving this notice because you may have contributions which are currently being invested in, or you have a balance in the designated default fund on your 401(k) Plan. The current default plan is your age-appropriate Fidelity Freedom Fund. Under the Plan, any contributions for which you do not provide investment direction will be invested in the Plan designated fund. For description and fee information regarding this fund, go to www.401k.com.

You have the right under the Plan to direct the investment of your existing balances and future contributions to any available Plan investment options. Unless you provide alternative direction, your contributions and/or account balance will continue to be invested in the Plan designated fund.

To obtain information about other plan investment options, please log onto NetBenefits® at www.401k.com or call 1-800-835-5095 to speak to a representative. You may also make changes to your investment elections for future contributions and/or exchange all or a portion of your existing balance into other options available under the Plan via NetBenefits or by phone. We encourage you to review your investment mix and deferral percentage and update as appropriate.

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

The investment options available through the plan reserve the right to modify or withdraw the exchange privilege.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4 p.m. Eastern time, or on weekends or holidays, will receive the next available closing prices.

This notice is a requirement regarding the default investment if you do not make an investment election.