Your participation in your employer's retirement plan is the first step to ensuring adequate retirement income. The purpose of this Plan and Investment Notice is to help you make informed decisions when managing your retirement account. It contains important information regarding your plan's services, investments and expenses. While no action is required at this time, please review the notice and file it with your other retirement plan documents for future reference.

Section I: Summary of Plan Services and Costs
This section provides important information to assist you in making decisions related to your participation in your employer's plan. It outlines the services available under this plan, explains your right to select the investments for your account, and any fees and plan restrictions that may apply.

Section II: Investment Options Comparative Chart
This section is designed to make it easier for you to compare investments that align with your retirement goals. It provides detailed information about your plan's investment options, including long-term performance and expenses.
Multiple providers have been selected to offer retirement services and investment options to employees in the plan. There are costs associated with these services and investments, some of which may be paid by you. In addition to explaining how to direct your investments, this section details the administrative and individual expenses associated with your plan.

The information is sorted by service provider to make it easier to compare. Your plan offers a range of investment options and services from the following providers:

- TIAA-CREF
- CALVERT
- FIDELITY INVESTMENTS

### TIAA-CREF

**RIGHT TO DIRECT INVESTMENTS**
You may specify how your future contributions to the retirement plan are invested or make changes to existing investments in your plan as described in the Summary Plan Document. These changes can be made:

1. Online by visiting tiaa-cref.org
2. By phone at 800 842-2252, Monday – Friday 8 a.m. to 10 p.m. and Saturday, 9 a.m. to 6 p.m. (ET)

**RESTRICTIONS**
Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. (ET). Refer to Section II: Investment Options Comparative Chart for investment-specific restrictions.

**ADDITIONAL RIGHTS AND PRIVILEGES**
Certain investments that you may hold may give you the opportunity to vote on proposals. If and when such opportunities arise, you will receive a notice with the instructions on how to take advantage of what is being offered.

**INVESTMENT OPTIONS**
A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional
information, as well as up-to-date investment performance, is available online at www.tiaa-cref.org/planinvestmentoptions. After entering your plan ID, 100292, you'll be directed to plan and investment information.

COST OF PLAN SERVICES
There are three categories of services provided to your plan:

1. GENERAL ADMINISTRATIVE SERVICES
General administrative services include recordkeeping, legal, accounting, consulting, investment advisory and other plan administration services. Some of the expenses for general administrative services are fixed and other expenses such as legal or accounting may vary from year to year. These costs are allocated to each participant in a uniform way.

Other than your specific investment services fees, your plan has no additional administrative expenses paid to TIAA-CREF.

2. SPECIFIC INVESTMENT SERVICES
Each investment offered within the plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all participants in that investment in proportion to the amount of their investment. The specific expense ratio for each plan designated investment option is listed in Section II: Investment Options Comparative Chart.

3. PERSONALIZED SERVICES
Personalized services provide access to a number of plan features and investments that you pay for, only if you use them. The personalized services used most often are:

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement plan loan</td>
<td>The cost to you based upon the difference between what you earn on collateral and what you pay in interest</td>
</tr>
<tr>
<td>Qualified Domestic Relations Orders (QDRO)</td>
<td>No charge</td>
</tr>
<tr>
<td>Sales Charges, Purchase, Withdrawal And Redemption Fees For Certain Investments</td>
<td>Certain charges may apply. See Section II: Investment Options Comparative Chart or the prospectus for applicable charges.</td>
</tr>
</tbody>
</table>
CALVERT

RIGHT TO DIRECT INVESTMENTS

Plan participant may specify how future contributions to the Plan are directed or make changes to existing investments in the Plan as described in the Plan Document. These changes can be made online by visiting www.calvert.com/dartmouth.

RESTRICTIONS

Changes to how future contributions are directed take place in the payroll period following the receipt. Changes to existing investments usually take place at the close of the business day if a change is requested prior to 4:00 p.m. ET.

ADDITIONAL RIGHTS AND PRIVILEGES

Plan participant can transfer assets currently held at another financial institution or exchange shares from one Calvert Fund to another at no additional charge. For information on transferring assets, please call 1-866-305-8846, plan code 272, Monday - Friday, 8:00 A.M. to 5:00 P.M.

INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance is available online at www.calvert.com/dartmouth.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

These are required to operate the Plan as a whole, and you share in the cost of these services. General administrative services consist of recordkeeping, regulatory compliance and other required services. These costs are allocated to each Plan participant in a uniform way. No general administrative costs are attributable to services provided by Calvert.

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

These are associated with each Plan designated investment. You pay the cost associated with only those investments that you actually use. Each Calvert Fund offered within the Plan charges a fee for managing the investment and for associated services. This is referred to as the expense ratio and is paid by all Plan participants in that investment in proportion to the amount of their investment. The specific expense ratio for each Calvert Fund is available online at www.calvert.com/dartmouth. A prospectus for each Plan designated investment is also available at www.calvert.com/dartmouth.

COST OF PLAN SERVICES - PERSONALIZED SERVICES

These are services that you specifically request and you pay for directly if and when you use them. Personalized services provide access to a number of Plan features and investments that you pay for, only if you use them.

Some key personalized services:

- Loan initiation, Not available through Calvert
- Qualified domestic relations orders: No charge
- Sales charges for investments: There is generally no sales charge on shares purchased for the benefit of a retirement plan qualifying under section 403(b) or 401(k) of the Internal Revenue
Redemption fees for certain investments: In its effort to detect and prevent market timing, each Calvert non-money market fund charges a 2% redemption fee on redemptions, including exchanges, within 30 days (7 days for Calvert Ultra-Short Income Fund) of purchase into that fund, subject to certain waivers as stated in the Fund Prospectus.
FIDELITY INVESTMENTS

RIGHT TO DIRECT INVESTMENTS

You have the right to direct your account balance, and any future contributions, among the Plans investment options, subject to any restrictions. Your rights under the Plan, and any restrictions, are subject to the terms of the Plan.

Changes can be made:

1. Online by visiting www.fidelity.com/atwork
2. By phone at 800-343-0860, available Monday – Friday 8:00 am to midnight (ET)

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges, and expenses. For this and other information, call Fidelity at 800-343-0860 or visit www.fidelity.com/atwork for a free prospectus or, if available, a summary prospectus. Read it carefully before you invest.

RESTRICTIONS

Frequent trading in 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 or a 12 month period. Keep in mind, restrictions are subject to change.

ADDITIONAL RIGHTS AND PRIVILEGES

You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account: Mutual Funds

INVESTMENT OPTIONS

A variety of investment options are available in the plan. Please refer to Section II: Investment Options Comparative Chart for a current list of investment options available to you. Additional information, as well as up-to-date investment performance is available online at www.fidelity.com/atwork.

COST OF PLAN SERVICES - GENERAL ADMINISTRATIVE SERVICES

Plan administrative fees may include legal, accounting, trustee, recordkeeping, and other administrative fees and expenses associated with maintaining the Plan. In some instances, they may be deducted from individual accounts in the Plan.
Based on the information and direction Fidelity had on file at the time this brochure was prepared, no plan administrative fees were to be deducted from accounts in the Plan. Please keep in mind that fees are subject to change. If any plan administrative fees are actually deducted from your account, they will be reflected on your Plan account statement.

COST OF PLAN SERVICES - SPECIFIC INVESTMENT SERVICES

Asset-based fees reflect an investment options 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 estimate the annual expenses associated with your holdings. Refer to the Investment Options Comparative Chart for information about the Plans investment options, including their expense ratios (where applicable). Asset-based fees are deducted from an investment options 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 options strategy. There is not necessarily a correlation between fees and investment performance, and fees are just one component to consider when determining which investment options are right for you.

**COST OF PLAN SERVICES - PERSONALIZED SERVICES**

Individual fees and expenses include those associated with a service or transaction that an individual may select. 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 brochure 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:**

Overnight Mailing Fee $25.00 per transaction.

Also please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plans investment options. If any individual fees are actually deducted from your account, they will be reflected on your Plan account statement.
SECTION II

Investment Options Comparative Chart

Your plan offers a variety of professionally managed investments. One of the benefits of the plan is that you get to decide how your contributions are invested. When making investment decisions, you should keep in mind how long you have until retirement, your tolerance for risk, how this retirement plan fits into your overall financial picture, and the impact of fees. The information on the following pages will help you compare the investment options and make more informed decisions about your retirement plan.

Part A – Performance and Fee Information
Part A consists of performance and fee information for your plan's investment options. It shows you how well the investments have performed in the past as well as any fees and expenses you will pay if you invest in a particular option.
For more information on the impact of fees and expenses associated with your plan, refer to Section I: Summary of Plan Services and Costs or visit the DOL’s website at www.dol.gov/ebsa/publications/401k_employee.html. Fees are only one of many factors to consider when making an investment decision.

Part B – Annuity Income Information
Part B contains information about the annuity options available within your employer's retirement plan.
Part A. Performance and Fee Information

The following chart(s) list(s) your plan’s investment options whose value may change based on market fluctuations. When evaluating performance of your variable investment options, you should consider comparing the returns of each investment to an appropriate benchmark, which is included in the chart. A benchmark is a generally accepted unmanaged group of securities whose performance is used as a standard point of reference to measure and compare investment gains or losses for variable return investments. Keep in mind that you may not invest in the benchmark indexes which are shown for comparative purposes only. For investments that use a blend of stocks and bonds to limit risk, such as Target Date or Multi-Asset funds, a difference from the benchmark may be due to a difference in the proportion of stocks to bonds in the fund when compared to the benchmark. Benchmark information for fixed-return investments is not provided in this chart. Past performance does not indicate how an investment will perform in the future.
## TIAA-CREF

For the most up-to-date information about your investment options, prospectuses for available TIAA-CREF investments and other helpful resources, visit [www.tiaa-cref.org/planinvestmentoptions](http://www.tiaa-cref.org/planinvestmentoptions). After entering your plan ID, 100292, you'll be directed to plan and investment information.

Visit [tiaa-cref.org](http://www.tiaa-cref.org) for information and resources to help you make informed decisions. To request additional plan information or a paper copy of information available online, free of charge, contact TIAA-CREF at 800 842-2252 or write to us at TIAA-CREF, P.O. Box 1259, Charlotte, NC, 28201.

### Table 1 – Variable Return Investments as of June 30, 2014

<table>
<thead>
<tr>
<th>Investment Name / Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Equities</strong></td>
<td></td>
<td></td>
<td></td>
<td>1 Yr.</td>
<td>5 Yr.</td>
<td>10 Yr. or Since Inception</td>
</tr>
<tr>
<td><strong>Mutual Fund</strong></td>
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</tr>
<tr>
<td>TIAA-CREF International Equity Fund Institutional</td>
<td>Foreign Large Blend</td>
<td>TIIEX</td>
<td>07/01/1999</td>
<td>23.75%</td>
<td>13.90%</td>
<td>7.30%</td>
</tr>
<tr>
<td><strong>MSCI EAFE Index</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>TIAA-CREF S&amp;P 500 Index Fund Institutional</td>
<td>Large Blend</td>
<td>TISPX</td>
<td>10/01/2002</td>
<td>24.51%</td>
<td>18.74%</td>
<td>7.72%</td>
</tr>
<tr>
<td><strong>S&amp;P 500 Index</strong></td>
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<tr>
<td>TIAA-CREF Social Choice Equity Fund Institutional</td>
<td>Large Blend</td>
<td>TISCX</td>
<td>07/01/1999</td>
<td>23.99%</td>
<td>18.93%</td>
<td>8.21%</td>
</tr>
<tr>
<td><strong>Russell 3000 Index</strong></td>
<td></td>
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<tr>
<td>TIAA-CREF Growth &amp; Income Fund Institutional</td>
<td>Large Growth</td>
<td>TIGHX</td>
<td>07/01/1999</td>
<td>26.59%</td>
<td>18.65%</td>
<td>9.78%</td>
</tr>
<tr>
<td><strong>S&amp;P 500 Index</strong></td>
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<tr>
<td>TIAA-CREF Large-Cap Value Fund Institutional</td>
<td>Large Value</td>
<td>TRLIX</td>
<td>10/01/2002</td>
<td>22.77%</td>
<td>18.37%</td>
<td>8.19%</td>
</tr>
<tr>
<td><strong>Russell 1000 Value Index</strong></td>
<td></td>
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<tr>
<td>INVESTMENT OPTIONS COMPARATIVE CHART</td>
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<tr>
<td>SECTION II</td>
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<tr>
<td>TIAA-CREF Mid-Cap Growth Fund Institutional</td>
<td>Mid-Cap Growth</td>
<td>TRPWX</td>
<td>10/01/2002</td>
<td>22.81%</td>
<td>20.78%</td>
<td>9.50%</td>
</tr>
<tr>
<td>Russell Midcap Growth Index</td>
<td>26.04%</td>
<td>21.16%</td>
<td>9.83%</td>
<td>Contractual Cap</td>
<td>Exp:</td>
<td>02/28/2015</td>
</tr>
<tr>
<td>TIAA-CREF Mid-Cap Value Fund Institutional</td>
<td>Mid-Cap Value</td>
<td>TIMVX</td>
<td>10/01/2002</td>
<td>26.30%</td>
<td>20.29%</td>
<td>10.62%</td>
</tr>
<tr>
<td>Russell Midcap Value Index</td>
<td>27.76%</td>
<td>22.97%</td>
<td>10.66%</td>
<td>Contractual Cap</td>
<td>Exp:</td>
<td>02/28/2015</td>
</tr>
<tr>
<td>TIAA-CREF Real Estate Securities Fund Institutional</td>
<td>Real Estate</td>
<td>TIREX</td>
<td>10/01/2002</td>
<td>13.36%</td>
<td>23.18%</td>
<td>8.53%</td>
</tr>
<tr>
<td>FTSE NAREIT All Equity REITs Index</td>
<td>13.02%</td>
<td>23.65%</td>
<td>9.67%</td>
<td>Contractual Cap</td>
<td>Exp:</td>
<td>07/31/2014</td>
</tr>
<tr>
<td>TIAA-CREF Small-Cap Equity Fund Institutional</td>
<td>Small Blend</td>
<td>TISEX</td>
<td>10/01/2002</td>
<td>24.99%</td>
<td>20.42%</td>
<td>8.38%</td>
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<tr>
<td>Russell 2000 Index</td>
<td>23.64%</td>
<td>20.21%</td>
<td>8.70%</td>
<td>Contractual Cap</td>
<td>Exp:</td>
<td>02/28/2015</td>
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<tr>
<td>Variable Annuity</td>
<td>CREF Equity Index Account</td>
<td>Large Blend</td>
<td>CEQX#</td>
<td>04/29/1994</td>
<td>24.71%</td>
<td>18.86%</td>
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<tr>
<td>Russell 3000 Index</td>
<td>25.22%</td>
<td>19.33%</td>
<td>8.23%</td>
<td></td>
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<tr>
<td>CREF Stock Account</td>
<td>Large Blend</td>
<td>CSTK#</td>
<td>07/31/1952</td>
<td>23.92%</td>
<td>16.61%</td>
<td>7.54%</td>
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<tr>
<td>Russell 3000 Index</td>
<td>25.22%</td>
<td>19.33%</td>
<td>8.23%</td>
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<tr>
<td>CREF Growth Account</td>
<td>Large Growth</td>
<td>CGRW#</td>
<td>04/29/1994</td>
<td>28.27%</td>
<td>18.79%</td>
<td>7.89%</td>
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<tr>
<td>Russell 1000 Growth Index</td>
<td>26.92%</td>
<td>19.24%</td>
<td>8.20%</td>
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<tr>
<td>CREF Global Equities Account</td>
<td>World Stock</td>
<td>CGLB#</td>
<td>05/01/1992</td>
<td>22.93%</td>
<td>15.11%</td>
<td>6.99%</td>
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<tr>
<td>MSCI World Index</td>
<td>24.05%</td>
<td>14.99%</td>
<td>7.25%</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Fixed Income</td>
<td>Variable Annuity</td>
<td>CREF Inflation-Linked Bond Account</td>
<td>Inflation-Protected Bond</td>
<td>CILB#</td>
<td>05/01/1997</td>
<td>4.13%</td>
</tr>
<tr>
<td>INVESTMENT OPTIONS COMPARATIVE CHART</td>
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<tr>
<td><strong>Barclays U.S. Treasury Inflation Protected Securities (TIPS) Index (Series-L)</strong></td>
<td>4.44% 5.55% 5.25%</td>
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<tr>
<td><strong>CREF Bond Market Account</strong></td>
<td>Intermediate-Term Bond</td>
<td>CBND# 03/01/1990</td>
<td>4.92% 5.06% 4.54%</td>
<td>0.45% $4.50 0.45% $4.50</td>
<td>Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.</td>
<td></td>
</tr>
<tr>
<td><strong>Barclays U.S. Aggregate Bond Index</strong></td>
<td>4.37% 4.85% 4.93%</td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Money Market</strong></td>
<td><strong>Variable Annuity</strong></td>
<td><strong>CREF Money Market Account</strong></td>
<td>Money Market-Taxable</td>
<td>CMMA# 04/01/1988</td>
<td>0.00% 0.00% 1.56%</td>
<td>0.40% $4.00 0.40% $4.00</td>
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<tr>
<td><strong>iMoneyNet Money Fund Averages-All Taxable</strong></td>
<td>0.01% 0.03% 1.46%</td>
<td></td>
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<tr>
<td><strong>Multi-Asset</strong></td>
<td><strong>Mutual Fund</strong></td>
<td><strong>TIAA-CREF Lifecycle Retirement Income Fund Institutional</strong></td>
<td>Retirement Income</td>
<td>TLRIX 11/30/2007</td>
<td>12.27% 10.10% 5.23%</td>
<td>0.56% $5.60 0.38% $3.80</td>
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<tr>
<td><strong>Barclays U.S. Aggregate Bond Index</strong></td>
<td>4.37% 4.85% 4.82%</td>
<td>Contractual Waiver</td>
<td>Exp: 09/30/2014</td>
<td></td>
<td></td>
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<tr>
<td><strong>TIAA-CREF Lifecycle 2010 Fund Institutional</strong></td>
<td>Target Date 2000-2010</td>
<td>TCTIX 01/17/2007</td>
<td>13.73% 11.25% 6.30%</td>
<td>0.53% $5.50 0.46% $4.00</td>
<td>Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
<td></td>
</tr>
<tr>
<td><strong>Barclays U.S. Aggregate Bond Index</strong></td>
<td>4.37% 4.85% 4.69%</td>
<td>Contractual Waiver</td>
<td>Exp: 09/30/2014</td>
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<td></td>
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<tr>
<td><strong>TIAA-CREF Lifecycle 2015 Fund Institutional</strong></td>
<td>Target Date 2011-2015</td>
<td>TCNIX 01/17/2007</td>
<td>15.00% 12.09% 6.48%</td>
<td>0.54% $5.40 0.41% $4.10</td>
<td>Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
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<tr>
<td><strong>Russell 3000 Index</strong></td>
<td>25.22% 19.33% 8.76%</td>
<td>Contractual Waiver</td>
<td>Exp: 09/30/2014</td>
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<tr>
<td><strong>TIAA-CREF Lifecycle 2020 Fund Institutional</strong></td>
<td>Target Date 2016-2020</td>
<td>TCWIX 01/17/2007</td>
<td>16.52% 13.02% 6.59%</td>
<td>0.55% $5.50 0.42% $4.20</td>
<td>Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
<td></td>
</tr>
<tr>
<td><strong>Russell 3000 Index</strong></td>
<td>25.22% 19.33% 8.76%</td>
<td>Contractual Waiver</td>
<td>Exp: 09/30/2014</td>
<td></td>
<td></td>
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<tr>
<td><strong>TIAA-CREF Lifecycle 2025 Fund Institutional</strong></td>
<td>Target Date 2021-2025</td>
<td>TCYIX 01/17/2007</td>
<td>18.04% 13.97% 6.73%</td>
<td>0.57% $5.70 0.44% $4.40</td>
<td>Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
<td></td>
</tr>
</tbody>
</table>
### Investment Options Comparative Chart

<table>
<thead>
<tr>
<th>Investment Option</th>
<th>Index</th>
<th>Return Rate</th>
<th>Contractual Waiver</th>
<th>Exp. Date</th>
<th>Exchange Restriction</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Russell 3000 Index</strong></td>
<td>25.22%</td>
<td>19.33%</td>
<td>8.76%</td>
<td></td>
<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
</tr>
<tr>
<td>TIAA-CREF Lifecycle 2030 Fund Institutional</td>
<td>TCRIX</td>
<td>01/17/2007</td>
<td>19.63%</td>
<td>6.77%</td>
<td>0.58%&lt;br&gt;$5.80 0.45%&lt;br&gt;$4.50&lt;br&gt;Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
</tr>
<tr>
<td><strong>Russell 3000 Index</strong></td>
<td>25.22%</td>
<td>19.33%</td>
<td>8.76%</td>
<td></td>
<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
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<tr>
<td>TIAA-CREF Lifecycle 2035 Fund Institutional</td>
<td>TCIX</td>
<td>01/17/2007</td>
<td>21.04%</td>
<td>7.05%</td>
<td>0.60%&lt;br&gt;$6.00 0.47%&lt;br&gt;$4.70&lt;br&gt;Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
</tr>
<tr>
<td><strong>Russell 3000 Index</strong></td>
<td>25.22%</td>
<td>19.33%</td>
<td>8.76%</td>
<td></td>
<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
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<td>TIAA-CREF Lifecycle 2040 Fund Institutional</td>
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<td>21.90%</td>
<td>7.42%</td>
<td>0.60%&lt;br&gt;$6.00 0.47%&lt;br&gt;$4.70&lt;br&gt;Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
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<tr>
<td><strong>Russell 3000 Index</strong></td>
<td>25.22%</td>
<td>19.33%</td>
<td>8.76%</td>
<td></td>
<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
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<tr>
<td>TIAA-CREF Lifecycle 2045 Fund Institutional</td>
<td>TDEX</td>
<td>11/30/2007</td>
<td>21.89%</td>
<td>4.75%</td>
<td>0.62%&lt;br&gt;$6.20 0.47%&lt;br&gt;$4.70&lt;br&gt;Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
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<tr>
<td><strong>Russell 3000 Index</strong></td>
<td>25.22%</td>
<td>19.33%</td>
<td>7.10%</td>
<td></td>
<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
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<td>TIAA-CREF Lifecycle 2050 Fund Institutional</td>
<td>TFOX</td>
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<td>21.87%</td>
<td>4.72%</td>
<td>0.64%&lt;br&gt;$6.40 0.47%&lt;br&gt;$4.70&lt;br&gt;Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
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<tr>
<td><strong>Russell 3000 Index</strong></td>
<td>25.22%</td>
<td>19.33%</td>
<td>7.10%</td>
<td></td>
<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
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<tr>
<td>TIAA-CREF Lifecycle 2055 Fund Institutional</td>
<td>TTXIX</td>
<td>04/29/2011</td>
<td>21.92%</td>
<td>10.61%</td>
<td>0.98%&lt;br&gt;$9.80 0.47%&lt;br&gt;$4.70&lt;br&gt;Round Trip: You cannot exchange into the fund within 30 days of exchanging out of the fund.</td>
</tr>
<tr>
<td><strong>Russell 3000 Index</strong></td>
<td>25.22%</td>
<td>19.33%</td>
<td>8.23%</td>
<td></td>
<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.</td>
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<tr>
<td>Variable Annuity</td>
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<td></td>
<td></td>
<td></td>
<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.</td>
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<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.</td>
</tr>
<tr>
<td><strong>Russell 3000 Index</strong></td>
<td>25.22%</td>
<td>19.33%</td>
<td>8.23%</td>
<td></td>
<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.</td>
</tr>
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<td>Real Estate</td>
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<td></td>
<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.</td>
</tr>
<tr>
<td>Variable Annuity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.</td>
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<td>TIAA Real Estate Account</td>
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<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.</td>
</tr>
<tr>
<td>S&amp;P 500 Index</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>Contractual Waiver</strong> 09/30/2014&lt;br&gt;Round Trip: If a round trip is made within 60 days, exchanges into the same account will be restricted for 90 days.</td>
</tr>
</tbody>
</table>
Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a $1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses 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.
To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: Calvert  (866)305-8846, plan code 272

Table 1 – Variable Return Investments as of June 30, 2014

<table>
<thead>
<tr>
<th>Investment Name / Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
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<tr>
<td></td>
<td></td>
<td></td>
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<td>1 Yr.</td>
<td>5 Yr.</td>
<td>10 Yr. or Since Inception</td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
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<td>Mutual Fund</td>
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<tr>
<td>Calvert Emerging Markets</td>
<td>Diversified</td>
<td>CVMAX</td>
<td>10/31/2012</td>
<td>18.12%</td>
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<td>12.60%</td>
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<td>Equity A</td>
<td>Emerging Mkts</td>
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<td></td>
<td></td>
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<tr>
<td>MSCI EM NR USD</td>
<td></td>
<td></td>
<td></td>
<td>14.31%</td>
<td>9.24%</td>
<td>11.94%</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>Contractual Waiver</td>
<td>Exp: 01/31/2015</td>
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<tr>
<td>Calvert Global Alternative</td>
<td>Equity Energy</td>
<td>CGAEX</td>
<td>05/31/2007</td>
<td>21.14%</td>
<td>-3.02%</td>
<td>-8.39%</td>
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<td>Energy Fund A</td>
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<td>Contractual Waiver</td>
<td>Exp: 01/31/2015</td>
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<td>S&amp;P 1500 Energy Index</td>
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<td>Calvert International Equity</td>
<td>Foreign Large</td>
<td>CWVGX</td>
<td>07/02/1992</td>
<td>17.43%</td>
<td>9.22%</td>
<td>3.50%</td>
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<td>Fund A</td>
<td>Growth</td>
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<td>MSCI ACWI Ex USA Growth</td>
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<td>NR USD</td>
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<td></td>
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<tr>
<td>Calvert International</td>
<td>Foreign</td>
<td>CIOAX</td>
<td>05/31/2007</td>
<td>25.80%</td>
<td>13.80%</td>
<td>2.80%</td>
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<tr>
<td>Opportunities Fund A</td>
<td>Small/Mid Blend</td>
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<tr>
<td>MSCI EAFE SMID Index (NR</td>
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<tr>
<td>USD)</td>
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<tr>
<td>Calvert Large Cap Core</td>
<td>Large Blend</td>
<td>CMIFX</td>
<td>04/15/1998</td>
<td>19.53%</td>
<td>17.92%</td>
<td>5.93%</td>
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<td>Portfolio A</td>
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<tr>
<td>Russell 1000 Index</td>
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<td></td>
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<tr>
<td>Investment Name / Benchmark</td>
<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>1 Yr.</td>
<td>5 Yr.</td>
<td>10 Yr. or Since Inception</td>
</tr>
<tr>
<td>---------------------------------------------</td>
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<tr>
<td>Calvert Equity Portfolio A</td>
<td>Large Growth</td>
<td>CSIEX</td>
<td>08/24/1987</td>
<td>22.65%</td>
<td>16.59%</td>
<td>7.37%</td>
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<tr>
<td>S&amp;P 500 Index</td>
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<tr>
<td>Calvert Social Index Fund A</td>
<td>Large Growth</td>
<td>CSXAX</td>
<td>06/30/2000</td>
<td>23.94%</td>
<td>18.47%</td>
<td>6.41%</td>
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<tr>
<td>Calvert Social Index TR</td>
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<td></td>
<td></td>
<td>25.09%</td>
<td>19.43%</td>
<td>7.48%</td>
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<tr>
<td>Calvert Equity Income A</td>
<td>Large Value</td>
<td>CEIAX</td>
<td>10/31/2011</td>
<td>22.18%</td>
<td>-</td>
<td>19.12%</td>
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<tr>
<td>Russell 1000 Value TR USD</td>
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<tr>
<td>Calvert Large Cap Value Fund A</td>
<td>Large Value</td>
<td>CLVAX</td>
<td>12/29/1999</td>
<td>21.95%</td>
<td>16.55%</td>
<td>6.78%</td>
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<tr>
<td>Russell 1000 Value Index</td>
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<td></td>
<td>23.81%</td>
<td>19.23%</td>
<td>8.03%</td>
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<td>Calvert Capital Accumulation Fund A</td>
<td>Mid-Cap Growth</td>
<td>CCAFX</td>
<td>10/31/1994</td>
<td>21.43%</td>
<td>20.73%</td>
<td>7.39%</td>
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<tr>
<td>Russell Midcap Growth Index</td>
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<td>26.04%</td>
<td>21.16%</td>
<td>9.83%</td>
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<tr>
<td>Calvert Global Water Fund A</td>
<td>Natural Resources</td>
<td>CFWAX</td>
<td>09/30/2008</td>
<td>27.65%</td>
<td>16.06%</td>
<td>11.21%</td>
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<tr>
<td>S&amp;P North American Natural Resources Index</td>
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<td>33.14%</td>
<td>14.76%</td>
<td>7.96%</td>
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<tr>
<td>Calvert Small Cap Fund A</td>
<td>Small Blend</td>
<td>CCVAX</td>
<td>10/01/2004</td>
<td>20.30%</td>
<td>18.27%</td>
<td>6.86%</td>
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<tr>
<td>Russell 2000 Index</td>
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<td>23.64%</td>
<td>20.21%</td>
<td>9.03%</td>
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<tr>
<td>Fixed Income</td>
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<td>Mutual Fund</td>
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<tr>
<td>Calvert Income Fund A</td>
<td>Corporate Bond</td>
<td>CFICX</td>
<td>10/12/1982</td>
<td>6.07%</td>
<td>6.11%</td>
<td>4.15%</td>
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<tr>
<td>Barclays U.S. Index</td>
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<td>7.44%</td>
<td>7.65%</td>
<td>5.85%</td>
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<tr>
<td>Calvert Long-Term Income Fund A</td>
<td>Corporate Bond</td>
<td>CLDAX</td>
<td>12/31/2004</td>
<td>11.11%</td>
<td>9.00%</td>
<td>8.14%</td>
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</tbody>
</table>

Redemption Fee: 2.00% if held < 30 days
<table>
<thead>
<tr>
<th>Investment Name / Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>1 Yr.</th>
<th>5 Yr.</th>
<th>10 Yr. or Since Inception</th>
<th>Gross</th>
<th>Net</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barclays U.S. Long Credit Index</td>
<td></td>
<td></td>
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<td>13.34%</td>
<td>11.11%</td>
<td>7.01%</td>
<td>Gross:</td>
<td>Net:</td>
<td><strong>Contractual Waiver</strong> Exp: 01/31/2015</td>
</tr>
<tr>
<td>Calvert High Yield Bond Fund A</td>
<td>High Yield Bond</td>
<td>CYBAX</td>
<td>02/01/2007</td>
<td>10.79%</td>
<td>13.01%</td>
<td>7.37%</td>
<td>1.43%</td>
<td>1.07%</td>
<td>$14.30 $10.70 Redeem Fee: 2.00% if held &lt; 30 days</td>
</tr>
<tr>
<td>Merrill Lynch U.S. High-Yield Master II Index</td>
<td></td>
<td></td>
<td></td>
<td>11.84%</td>
<td>13.94%</td>
<td>8.62%</td>
<td>Gross:</td>
<td>Net:</td>
<td><strong>Contractual Waiver</strong> Exp: 01/31/2015</td>
</tr>
<tr>
<td>Calvert Bond Portfolio A</td>
<td>Intermediate-Term Bond</td>
<td>CSIBX</td>
<td>08/24/1987</td>
<td>5.00%</td>
<td>5.55%</td>
<td>4.65%</td>
<td>1.11%</td>
<td>1.11%</td>
<td>$11.10 $11.10 Redeem Fee: 2.00% if held &lt; 30 days</td>
</tr>
<tr>
<td>Barclays U.S. Index</td>
<td></td>
<td></td>
<td></td>
<td>7.44%</td>
<td>7.65%</td>
<td>5.85%</td>
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<tr>
<td>Calvert Government Fund A</td>
<td>Intermediate-Term Bond</td>
<td>CGVAX</td>
<td>12/31/2008</td>
<td>1.56%</td>
<td>3.93%</td>
<td>4.20%</td>
<td>1.35%</td>
<td>1.04%</td>
<td>$13.50 $10.40 Redeem Fee: 2.00% if held &lt; 30 days</td>
</tr>
<tr>
<td>Barclays U.S. Government Index</td>
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<td></td>
<td>2.08%</td>
<td>3.46%</td>
<td>2.54%</td>
<td>Gross:</td>
<td>Net:</td>
<td><strong>Contractual Waiver</strong> Exp: 01/31/2015</td>
</tr>
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<td>Calvert Short Duration Income Fund A</td>
<td>Short-Term Bond</td>
<td>CSDAX</td>
<td>01/31/2002</td>
<td>2.71%</td>
<td>3.48%</td>
<td>4.01%</td>
<td>1.12%</td>
<td>1.08%</td>
<td>$11.20 $10.80 Redeem Fee: 2.00% if held &lt; 30 days</td>
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<tr>
<td>Barclays U.S. 1-5 Year Government/Credit Index</td>
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<td></td>
<td></td>
<td>3.42%</td>
<td>4.53%</td>
<td>4.32%</td>
<td>Gross:</td>
<td>Net:</td>
<td><strong>Contractual Waiver</strong> Exp: 01/31/2015</td>
</tr>
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<td>Calvert Ultra-Short Income Fund A</td>
<td>Ultrashort Bond</td>
<td>CULAX</td>
<td>10/31/2006</td>
<td>1.33%</td>
<td>1.88%</td>
<td>2.95%</td>
<td>1.02%</td>
<td>0.89%</td>
<td>$10.20 $8.90 Redeem Fee: 2.00% if held &lt; 30 days</td>
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<td>Barclays U.S. Short Treasury 9-12 Months Index</td>
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<td>0.27%</td>
<td>0.44%</td>
<td>1.78%</td>
<td>Contractual Waiver Exp: 01/31/2016</td>
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<td>Calvert Aggressive Allocation Fund A</td>
<td>Aggressive Allocation</td>
<td>CAAAX</td>
<td>06/30/2005</td>
<td>20.14%</td>
<td>14.57%</td>
<td>5.73%</td>
<td>1.64%</td>
<td>1.26%</td>
<td>$16.40 $12.60 Redeem Fee: 2.00% if held &lt; 30 days</td>
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<tr>
<td>Russell 3000 Index</td>
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<td>25.22%</td>
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<td>04/29/2005</td>
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<td>9.67%</td>
<td>5.63%</td>
<td>1.25%</td>
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<td>5.74%</td>
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<td>12.72%</td>
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<td>1.20%</td>
<td>$12.00 $12.00 Redeem Fee: 2.00% if held &lt; 30 days</td>
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<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>Average Annual Total Returns/Benchmark</td>
<td>Total Annual Operating Expenses (%/Per $1000)</td>
<td>Shareholder Fees &amp; Restrictions</td>
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Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a $1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses 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.
# FIDELITY INVESTMENTS

To request additional plan information from this service provider or a paper copy of information available online, free of charge, contact: Fidelity (800) 343-0860

## Table 1 – Variable Return Investments as of June 30, 2014

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<th>Allocation</th>
<th>Investment Name / Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>1 Yr.</th>
<th>5 Yr.</th>
<th>10 Yr. or Since Inception</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
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<td>7.78%</td>
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<td>Shareholder Fees &amp; Restrictions</td>
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<td>Shareholder Fees &amp; Restrictions</td>
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**Equities Mutual Fund**
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<th>Investment Name / Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
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<td>Fidelity® China Region</td>
<td>China Region</td>
<td>FHKCX</td>
<td>11/01/1995</td>
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<td>14.03% 14.67% 8.13%</td>
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<td>Fidelity® Select Construction &amp; Hsg Port</td>
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<td>13.41% - 2.33%</td>
<td>0.35% $3.50 0.20% $2.00</td>
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**Notes:**
- **Average Annual Total Returns/Benchmark:** 1 Yr., 5 Yr., 10 Yr. or Since Inception
- **Total Annual Operating Expenses (%/Per $1000):** Gross, Net
- **Shareholder Fees & Restrictions:** Redemption Fee, Voluntary Waiver
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<th>Inception Date</th>
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<th>5 Yr.</th>
<th>10 Yr. or Since Inception</th>
<th>Gross</th>
<th>Net</th>
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<td>12.59%</td>
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<td>1.40%</td>
<td>$14.00</td>
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<td><strong>MSCI EM NR USD</strong></td>
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<td>1.56%</td>
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<td>16.97%</td>
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<tr>
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<td>Fidelity® International Enhanced Index</td>
<td>Foreign Large Blend</td>
<td>FIENX</td>
<td>12/20/2007</td>
<td>25.48% 12.52% 1.16%</td>
<td>0.62% $6.20 0.62% $6.20</td>
<td>Redemption Fee: 1.00% if held &lt; 30 days</td>
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<td><strong>MSCI EAFE NR USD</strong></td>
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<tr>
<td>Fidelity® Overseas K</td>
<td>Foreign Large Blend</td>
<td>FOSKX</td>
<td>05/09/2008</td>
<td>24.70% 12.02% 0.94%</td>
<td>0.93% $9.30 0.93% $9.30</td>
<td>Redemption Fee: 1.00% if held &lt; 30 days</td>
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<td><strong>MSCI EAFE NR USD</strong></td>
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<td>Foreign Large Blend</td>
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<td>11/01/2007</td>
<td>17.85% 12.03% -0.18%</td>
<td>1.09% $10.90 1.09% $10.90</td>
<td>Redemption Fee: 1.00% if held &lt; 30 days</td>
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<td><strong>MSCI ACWI Ex USA NR USD</strong></td>
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<td>Fidelity® International Capital Apprec</td>
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<td>1.17% $11.70 1.17% $11.70</td>
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<td><strong>MSCI ACWI Ex USA NR USD</strong></td>
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<td>Fidelity® International Growth</td>
<td>Foreign Large Growth</td>
<td>FIGFX</td>
<td>11/01/2007</td>
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<td>1.13% $11.30 1.13% $11.30</td>
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<td><strong>MSCI EAFE Growth NR USD</strong></td>
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<td>Fidelity® International Value</td>
<td>Foreign Large Value</td>
<td>FIVLX</td>
<td>05/18/2006</td>
<td>20.52% 10.08% 1.98%</td>
<td>1.05% $10.50 1.05% $10.50</td>
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<td><strong>MSCI EAFE Value NR USD</strong></td>
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<td>Fidelity® International Small Cap Opp</td>
<td>Foreign Small/Mid Growth</td>
<td>FSCOX</td>
<td>08/02/2005</td>
<td>24.77% 18.98% 6.93%</td>
<td>1.39% $13.90 1.39% $13.90</td>
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<td>Health</td>
<td>FBIOX</td>
<td>12/16/1985</td>
<td>41.61% 28.90% 13.85%</td>
<td>0.76% $7.60 0.76% $7.60</td>
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<td><strong>S&amp;P 500 TR USD</strong></td>
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<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>1 Yr.</td>
<td>5 Yr.</td>
<td>10 Yr. or Since Inception</td>
<td>Gross</td>
<td>Net</td>
<td>Shareholder Fees &amp; Restrictions</td>
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<td>Health</td>
<td>FSPHX</td>
<td>07/14/1981</td>
<td>49.80%</td>
<td>27.23%</td>
<td>13.42%</td>
<td>0.77%</td>
<td>0.77%</td>
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<td>S&amp;P 500 TR USD</td>
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<td>18.83%</td>
<td>7.78%</td>
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<tr>
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<td>Health</td>
<td>FSHCX</td>
<td>06/30/1986</td>
<td>25.13%</td>
<td>21.63%</td>
<td>12.37%</td>
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<td>S&amp;P 500 TR USD</td>
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<td>Health</td>
<td>FSMEX</td>
<td>04/28/1998</td>
<td>35.34%</td>
<td>18.53%</td>
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<td>Health</td>
<td>FPHAX</td>
<td>06/18/2001</td>
<td>39.26%</td>
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<td>0.82%</td>
<td>Redemption Fee: 0.75% if held &lt; 30 days</td>
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<td>S&amp;P 500 TR USD</td>
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<td>Fidelity® Select Air Transportation Port</td>
<td>Industrials</td>
<td>FSAIX</td>
<td>12/16/1985</td>
<td>40.39%</td>
<td>29.79%</td>
<td>12.26%</td>
<td>0.87%</td>
<td>0.87%</td>
<td>Redemption Fee: 0.75% if held &lt; 30 days</td>
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<td>S&amp;P 500 TR USD</td>
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<tr>
<td>Fidelity® Select Defense &amp; Aero Port</td>
<td>Industrials</td>
<td>FSDAX</td>
<td>05/08/1984</td>
<td>25.18%</td>
<td>22.15%</td>
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<td>0.81%</td>
<td>Redemption Fee: 0.75% if held &lt; 30 days</td>
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<td>S&amp;P 500 TR USD</td>
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<td>FSLEX</td>
<td>06/29/1989</td>
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<td>0.97%</td>
<td>Redemption Fee: 0.75% if held &lt; 30 days</td>
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<td>S&amp;P 500 TR USD</td>
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<td>Industrials</td>
<td>FSCGX</td>
<td>09/29/1986</td>
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<td>21.91%</td>
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<td>Redemption Fee: 0.75% if held &lt; 30 days</td>
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<td>S&amp;P 500 TR USD</td>
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<td>FCYIX</td>
<td>03/03/1997</td>
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<td>12.03%</td>
<td>0.81%</td>
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<td>Redemption Fee: 0.75% if held &lt; 30 days</td>
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<td>S&amp;P 500 TR USD</td>
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<td>FSRFX</td>
<td>09/29/1986</td>
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<td>27.76%</td>
<td>12.70%</td>
<td>0.85%</td>
<td>0.85%</td>
<td>Redemption Fee: 0.75% if held &lt; 30 days</td>
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<td>S&amp;P 500 TR USD</td>
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<tr>
<td>Investment Name / Benchmark</td>
<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>Average Annual Total Returns/Benchmark 1 Yr.</td>
<td>Average Annual Total Returns/Benchmark 5 Yr.</td>
<td>Average Annual Total Returns/Benchmark 10 Yr. or Since Inception</td>
<td>Total Annual Operating Expenses (%/Per $1000) Gross</td>
<td>Total Annual Operating Expenses (%/Per $1000) Net</td>
<td>Shareholder Fees &amp; Restrictions</td>
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<td>FJPNX</td>
<td>09/15/1992</td>
<td>8.16%</td>
<td>6.31%</td>
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<td>Topix TR JPY</td>
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<td>11/01/1995</td>
<td>13.92%</td>
<td>13.11%</td>
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<td>1.01%</td>
<td>1.01%</td>
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<td>MSCI Japan NR USD</td>
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<td>8.66%</td>
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<td>0.05%</td>
<td>Redemption Fee: 0.50% if held &lt; 90 days</td>
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<tr>
<td>Fidelity® Large Cap Stock</td>
<td>Large Blend</td>
<td>FLCSX</td>
<td>06/22/1995</td>
<td>27.77%</td>
<td>21.59%</td>
<td>8.93%</td>
<td>0.88%</td>
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<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>Average Annual Total Returns/Benchmark</td>
<td>Total Annual Operating Expenses (%/Per $1000)</td>
<td>Shareholder Fees &amp; Restrictions</td>
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<td>FLAUX</td>
<td>11/16/2011</td>
<td>23.89% 20.74%</td>
<td>1.04% $10.40 0.98% $9.80</td>
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<tr>
<td>S&amp;P 500 TR USD</td>
<td>Large Growth</td>
<td>FSSKX</td>
<td>05/09/2008</td>
<td>28.08% 7.43%</td>
<td>0.61% $6.10 0.61% $6.10</td>
<td>Contractual Waiver Exp: 07/31/2014</td>
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<td>Large Growth</td>
<td>FFDKX</td>
<td>05/09/2008</td>
<td>23.83% 6.21%</td>
<td>0.42% $4.20 0.42% $4.20</td>
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<td>Fidelity® Blue Chip Growth K</td>
<td>Large Growth</td>
<td>FBGKX</td>
<td>05/09/2008</td>
<td>32.18% 11.46%</td>
<td>0.61% $6.10 0.61% $6.10</td>
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<tr>
<td>Russell 1000 Growth TR USD</td>
<td>Large Growth</td>
<td>FCAKX</td>
<td>05/09/2008</td>
<td>25.71% 9.49%</td>
<td>0.66% $6.60 0.66% $6.60</td>
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<td>Fidelity® Capital Appreciation K</td>
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<td>FCNKX</td>
<td>05/09/2008</td>
<td>25.83% 8.41%</td>
<td>0.56% $5.60 0.56% $5.60</td>
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<tr>
<td>S&amp;P 500 TR USD</td>
<td>Large Growth</td>
<td>FEXKX</td>
<td>05/09/2008</td>
<td>19.27% 5.29%</td>
<td>0.65% $6.50 0.65% $6.50</td>
<td>Redemption Fee: 0.75% if held &lt; 30 days</td>
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<tr>
<td>S&amp;P 500 TR USD</td>
<td>Large Growth</td>
<td>FFYX</td>
<td>09/17/1993</td>
<td>27.96% 7.33%</td>
<td>0.83% $8.30 0.83% $8.30</td>
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<td>Fidelity® Focused Stock</td>
<td>Large Growth</td>
<td>FTQGX</td>
<td>11/12/1996</td>
<td>29.39% 10.95%</td>
<td>0.91% $9.10 0.91% $9.10</td>
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<td>Fidelity® Growth Company K</td>
<td>Large Growth</td>
<td>FGCKX</td>
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<td>30.13% 10.37%</td>
<td>0.71% $7.10 0.71% $7.10</td>
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<td>Ticker Symbol</td>
<td>Inception Date</td>
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<td>Total Annual Operating Expenses (%/Per $1000)</td>
<td>Shareholder Fees &amp; Restrictions</td>
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<td>Russell 3000 Growth TR USD</td>
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<td>Fidelity® Growth Discovery K</td>
<td>Large Growth</td>
<td>FGDKX</td>
<td>05/09/2008</td>
<td>32.62% 21.34% 8.02%</td>
<td>0.72% 0.72% $7.20 $7.20</td>
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<td>Fidelity® Nasdaq Composite Stock Index®</td>
<td>Large Growth</td>
<td>FNCMX</td>
<td>09/25/2003</td>
<td>30.87% 20.30% 8.79%</td>
<td>0.56% 0.29% $5.60 $2.90 Redemption Fee: 0.75% if held &lt; 90 days</td>
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<td>Fidelity® New Millennium</td>
<td>Large Growth</td>
<td>FMILX</td>
<td>12/28/1992</td>
<td>27.93% 21.07% 10.32%</td>
<td>0.91% 0.91% $9.10 $9.10</td>
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<td>S&amp;P 500 TR USD</td>
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<td>Fidelity® OTC K</td>
<td>Large Growth</td>
<td>FOCKX</td>
<td>05/09/2008</td>
<td>34.56% 21.48% 12.05%</td>
<td>0.62% 0.62% $6.20 $6.20</td>
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<td>NASDAQ Composite TR USD</td>
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<td>Fidelity® Stock Select All Cp</td>
<td>Large Growth</td>
<td>FDSSX</td>
<td>09/28/1990</td>
<td>28.00% 18.57% 7.84%</td>
<td>0.71% 0.71% $7.10 $7.10</td>
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<td>S&amp;P 500 TR USD</td>
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<tr>
<td>Fidelity® Trend</td>
<td>Large Growth</td>
<td>FTRNX</td>
<td>06/16/1958</td>
<td>30.21% 20.67% 9.61%</td>
<td>0.78% 0.78% $7.80 $7.80</td>
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<td>Strategic Advisers® Growth Multi-Mgr</td>
<td>Large Growth</td>
<td>FMELX</td>
<td>11/16/2011</td>
<td>27.40% 19.67%</td>
<td>0.88% 0.88% $8.80 $8.80</td>
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<tr>
<td>Fidelity® Blue Chip Value</td>
<td>Large Value</td>
<td>FBCVX</td>
<td>06/17/2003</td>
<td>23.35% 15.45% 5.44%</td>
<td>0.64% 0.64% $6.40 $6.40</td>
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<td>Shareholder Fees &amp; Restrictions</td>
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<tr>
<td><strong>Fidelity® Equity Dividend Income K</strong></td>
<td>Large Value</td>
<td>FETKX</td>
<td>05/09/2008</td>
<td>21.22% 16.79% 5.61%</td>
<td>0.53% $5.30 0.53% $5.30</td>
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<tr>
<td><strong>Fidelity® Equity-Income K</strong></td>
<td>Large Value</td>
<td>FEIKX</td>
<td>05/09/2008</td>
<td>20.55% 17.20% 5.84%</td>
<td>0.54% $5.40 0.54% $5.40</td>
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<tr>
<td><strong>Fidelity® Large Cap Value Enhanced Index</strong></td>
<td>Large Value</td>
<td>FLVEX</td>
<td>04/19/2007</td>
<td>25.20% 18.97% 4.77%</td>
<td>0.47% $4.70 0.47% $4.70</td>
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<tr>
<td><strong>Fidelity® Value Discovery</strong></td>
<td>Large Value</td>
<td>FVDFX</td>
<td>12/10/2002</td>
<td>26.60% 19.20% 8.90%</td>
<td>0.74% $7.40 0.74% $7.40</td>
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<td><strong>Russell 3000 Value TR USD</strong></td>
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<td><strong>Fidelity® Value Discovery K</strong></td>
<td>Large Value</td>
<td>FVDKX</td>
<td>05/09/2008</td>
<td>26.80% 19.42% 7.20%</td>
<td>0.57% $5.70 0.57% $5.70</td>
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<td><strong>Russell 3000 Value TR USD</strong></td>
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<tr>
<td><strong>Fidelity® Latin America</strong></td>
<td>Latin America Stock</td>
<td>FLATX</td>
<td>04/19/1993</td>
<td>3.74% 4.05% 13.41%</td>
<td>1.04% $10.40 1.04% $10.40</td>
<td>Redemption Fee: 1.50% if held &lt; 90 days</td>
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<td><strong>MSCI EM Latin America NR USD</strong></td>
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<td><strong>Fidelity Spartan® Extnd Mkt Idx Advtg</strong></td>
<td>Mid-Cap Blend</td>
<td>FSEVX</td>
<td>10/14/2005</td>
<td>26.76% 21.90% 10.39%</td>
<td>0.07% $0.70 0.07% $0.70</td>
<td>Redemption Fee: 0.75% if held &lt; 90 days</td>
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<td><strong>DJ US Completion Float Adjusted TR USD</strong></td>
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<td><strong>Fidelity Spartan® Mid Cap Idx Advtg®</strong></td>
<td>Mid-Cap Blend</td>
<td>FSCKX</td>
<td>09/08/2011</td>
<td>26.74% - 23.01%</td>
<td>0.21% $2.10 0.09% $0.90</td>
<td>Redemption Fee: 0.75% if held &lt; 30 days</td>
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<td><strong>Russell Mid Cap TR USD</strong></td>
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<td><strong>Fidelity® Leveraged Company Stock K</strong></td>
<td>Mid-Cap Blend</td>
<td>FLCKX</td>
<td>05/09/2008</td>
<td>25.01% 22.42% 6.15%</td>
<td>0.69% $6.90 0.69% $6.90</td>
<td>Redemption Fee: 1.50% if held &lt; 90 days</td>
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<td><strong>S&amp;P 500 TR USD</strong></td>
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<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>1 Yr.</td>
<td>5 Yr.</td>
<td>10 Yr. or Since Inception</td>
<td>Gross</td>
<td>Net</td>
<td>Shareholder Fees &amp; Restrictions</td>
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<tr>
<td>Fidelity® Mid Cap Enhanced Index</td>
<td>Mid-Cap Blend</td>
<td>FMEIX</td>
<td>12/20/2007</td>
<td>28.56%</td>
<td>21.82%</td>
<td>9.23%</td>
<td>0.62%</td>
<td>$6.20</td>
<td>Redemption Fee: 0.75% if held &lt; 30 days</td>
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<tr>
<td>Russell Mid Cap TR USD</td>
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<tr>
<td>Fidelity® Growth Strategies K</td>
<td>Mid-Cap Growth</td>
<td>FAGKX</td>
<td>05/09/2008</td>
<td>26.18%</td>
<td>18.71%</td>
<td>7.17%</td>
<td>0.48%</td>
<td>$4.80</td>
<td>Redemption Fee: 1.50% if held &lt; 90 days</td>
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<td>Fidelity® Mid-Cap Stock K</td>
<td>Mid-Cap Growth</td>
<td>FKMCX</td>
<td>05/09/2008</td>
<td>28.03%</td>
<td>22.28%</td>
<td>9.52%</td>
<td>0.68%</td>
<td>$6.80</td>
<td>Redemption Fee: 0.75% if held &lt; 30 days</td>
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<td>S&amp;P MidCap 400 TR</td>
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<td>25.24%</td>
<td>21.95%</td>
<td>8.97%</td>
<td>0.58%</td>
<td>$5.80</td>
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<td>Mid-Cap Value</td>
<td>FVSKX</td>
<td>05/09/2008</td>
<td>23.16%</td>
<td>21.95%</td>
<td>8.97%</td>
<td>0.58%</td>
<td>$5.80</td>
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<td>Russell Mid Cap Value TR USD</td>
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<td>Fidelity® Low-Priced Stock K</td>
<td>Mid-Cap Value</td>
<td>FLPKX</td>
<td>05/09/2008</td>
<td>22.31%</td>
<td>20.25%</td>
<td>10.36%</td>
<td>0.68%</td>
<td>$6.80</td>
<td>Redemption Fee: 1.50% if held &lt; 90 days</td>
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<td>Russell 2000 TR USD</td>
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<td>23.64%</td>
<td>20.21%</td>
<td>8.70%</td>
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<td>Fidelity® Mid Cap Value</td>
<td>Mid-Cap Value</td>
<td>FSMVX</td>
<td>11/15/2001</td>
<td>27.11%</td>
<td>23.33%</td>
<td>10.32%</td>
<td>0.80%</td>
<td>$8.00</td>
<td>Redemption Fee: 0.75% if held &lt; 30 days</td>
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<tr>
<td>Russell Mid Cap Value TR USD</td>
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<tr>
<td>Fidelity® Value K</td>
<td>Mid-Cap Value</td>
<td>FVLKX</td>
<td>05/09/2008</td>
<td>28.22%</td>
<td>22.71%</td>
<td>8.76%</td>
<td>0.54%</td>
<td>$5.40</td>
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<tr>
<td>Russell Mid Cap Value TR USD</td>
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<td></td>
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<td>27.76%</td>
<td>22.97%</td>
<td>10.66%</td>
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<td>Fidelity® Canada</td>
<td>Miscellaneous Region</td>
<td>FICDX</td>
<td>11/17/1987</td>
<td>24.81%</td>
<td>10.97%</td>
<td>10.49%</td>
<td>0.87%</td>
<td>$8.70</td>
<td>Redemption Fee: 1.50% if held &lt; 90 days</td>
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<td>S&amp;P/TSX Composite TR USD</td>
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<td>Fidelity® Nordic</td>
<td>Miscellaneous Region</td>
<td>FNORX</td>
<td>11/01/1995</td>
<td>47.93%</td>
<td>20.80%</td>
<td>12.04%</td>
<td>1.04%</td>
<td>$10.40</td>
<td>Redemption Fee: 1.50% if held &lt; 90 days</td>
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<td>MSCI ACWI Ex USA NR USD</td>
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<td>21.75%</td>
<td>11.11%</td>
<td>7.75%</td>
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<td>Fidelity® Select Chemicals Portfolio</td>
<td>Natural Resources</td>
<td>FSCHX</td>
<td>07/29/1985</td>
<td>31.06%</td>
<td>26.01%</td>
<td>15.35%</td>
<td>0.81%</td>
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<td>19.88%</td>
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<th>Ticker Symbol</th>
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<td>0.72% $7.20 0.72% $7.20</td>
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<td>5.02% $50.20 0.80% $8.00</td>
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<td>BofAML US HY Master II Constnd TR USD</td>
<td>High Yield Bond</td>
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<td>12.59% 11.31%</td>
<td>5.02% $50.20 0.80% $8.00</td>
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<td>Inflation-Protected Bond</td>
<td>FSIYX</td>
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<td>FSIYX</td>
<td>05/16/2012</td>
<td>4.42% -0.08%</td>
<td>0.10% $1.00 0.10% $1.00</td>
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<tr>
<td>Fidelity® Inflation-Protected Bond</td>
<td>Inflation-Protected Bond</td>
<td>FINPX</td>
<td>06/26/2002</td>
<td>3.99% 4.56%</td>
<td>0.45% $4.50 0.45% $4.50</td>
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<tr>
<td>Investment Name / Benchmark</td>
<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>Average Annual Total Returns/Benchmark</td>
<td>Total Annual Operating Expenses (%/Per $1000)</td>
<td>Shareholder Fees &amp; Restrictions</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>----------------------</td>
<td>---------------</td>
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</tr>
<tr>
<td></td>
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<td>1 Yr.</td>
<td>5 Yr.</td>
<td>10 Yr. or Since Inception</td>
</tr>
<tr>
<td>Barclays US Treasury US TIPS TR USD</td>
<td></td>
<td></td>
<td></td>
<td>4.44%</td>
<td>5.55%</td>
<td>5.25%</td>
</tr>
<tr>
<td>Fidelity Spartan® Interm Tr Bd Idx Advtg</td>
<td>Intermediate Government</td>
<td>FIBAX</td>
<td>12/20/2005</td>
<td>2.41%</td>
<td>4.83%</td>
<td>5.53%</td>
</tr>
<tr>
<td>Barclays US Government TR USD</td>
<td></td>
<td></td>
<td></td>
<td>2.08%</td>
<td>3.46%</td>
<td>4.43%</td>
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<tr>
<td>Fidelity® GNMA</td>
<td>Intermediate Government</td>
<td>FGMNX</td>
<td>11/08/1985</td>
<td>5.07%</td>
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<tr>
<td>Barclays GNMA TR USD</td>
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<td>4.74%</td>
<td>4.33%</td>
<td>5.04%</td>
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<tr>
<td>Fidelity® Government Income</td>
<td>Intermediate Government</td>
<td>FGOVX</td>
<td>04/04/1979</td>
<td>2.98%</td>
<td>3.59%</td>
<td>4.57%</td>
</tr>
<tr>
<td>Barclays US Government TR USD</td>
<td></td>
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<td>2.08%</td>
<td>3.46%</td>
<td>4.43%</td>
</tr>
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<td>Fidelity® Intermediate Government Income</td>
<td>Intermediate Government</td>
<td>FSTGX</td>
<td>05/02/1988</td>
<td>2.01%</td>
<td>2.88%</td>
<td>3.91%</td>
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<tr>
<td>Barclays US Govt Interm TR USD</td>
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<td>2.83%</td>
<td>3.91%</td>
</tr>
<tr>
<td>Fidelity Spartan® US Bond Idx Advtg</td>
<td>Intermediate-Term Bond</td>
<td>FSITX</td>
<td>05/04/2011</td>
<td>4.27%</td>
<td>-</td>
<td>3.59%</td>
</tr>
<tr>
<td>Barclays US Agg Bond TR USD</td>
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<td>4.37%</td>
<td>4.85%</td>
<td>4.93%</td>
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<tr>
<td>Fidelity® Intermediate Bond</td>
<td>Intermediate-Term Bond</td>
<td>FTHRX</td>
<td>05/23/1975</td>
<td>3.59%</td>
<td>5.60%</td>
<td>4.38%</td>
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<td>Barclays US Govt/Credit Interm TR USD</td>
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<td>2.86%</td>
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<td>Fidelity® Investment Grade Bond</td>
<td>Intermediate-Term Bond</td>
<td>FBNDX</td>
<td>08/06/1971</td>
<td>5.28%</td>
<td>6.59%</td>
<td>4.76%</td>
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<tr>
<td>Barclays US Agg Bond TR USD</td>
<td></td>
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<td>4.37%</td>
<td>4.85%</td>
<td>4.93%</td>
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<td>Fidelity® Mortgage Securities</td>
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<td>FMSFX</td>
<td>12/31/1984</td>
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<td>5.06%</td>
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<td>4.66%</td>
<td>3.92%</td>
<td>4.95%</td>
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<td>Fidelity® Total Bond</td>
<td>Intermediate-Term Bond</td>
<td>FTBFX</td>
<td>10/15/2002</td>
<td>5.71%</td>
<td>6.88%</td>
<td>5.53%</td>
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<tr>
<td>Investment Name / Benchmark</td>
<td>Morningstar Category</td>
<td>Ticker Symbol</td>
<td>Inception Date</td>
<td>Average Annual Total Returns/Benchmark</td>
<td>Total Annual Operating Expenses (%/Per $1000)</td>
<td>Shareholder Fees &amp; Restrictions</td>
</tr>
<tr>
<td>-----------------------------</td>
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<td>1 Yr.</td>
<td>5 Yr.</td>
<td>10 Yr. or Since Inception</td>
</tr>
<tr>
<td>Barclays US Agg Bond TR USD</td>
<td></td>
<td></td>
<td></td>
<td>4.37%</td>
<td>4.85%</td>
<td>4.93%</td>
</tr>
<tr>
<td>Strategic Advisers® Core Inc Multi-Mgr</td>
<td>Intermediate-Term Bond</td>
<td>FWHBX</td>
<td>06/19/2012</td>
<td>4.99%</td>
<td>-</td>
<td>2.82%</td>
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<tr>
<td>Barclays US Agg Bond TR USD</td>
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<td>4.37%</td>
<td>4.85%</td>
<td>4.93%</td>
</tr>
<tr>
<td>Fidelity Spartan® L/T Tr Bd Idx Fid Adv</td>
<td>Long Government</td>
<td>FLBAX</td>
<td>12/20/2005</td>
<td>5.75%</td>
<td>7.21%</td>
<td>6.74%</td>
</tr>
<tr>
<td>Barclays US Treasury Long TR USD</td>
<td></td>
<td></td>
<td></td>
<td>6.26%</td>
<td>7.36%</td>
<td>7.18%</td>
</tr>
<tr>
<td>Fidelity® Strategic Income</td>
<td>Multisector Bond</td>
<td>FSICX</td>
<td>05/01/1998</td>
<td>8.67%</td>
<td>9.04%</td>
<td>7.46%</td>
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<tr>
<td>BofAHL US HY Master II Constnd TR USD</td>
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<td>11.79%</td>
<td>13.89%</td>
<td>8.91%</td>
</tr>
<tr>
<td>Fidelity Spartan® S/T Tr Bd Idx Fid Adv</td>
<td>Short Government</td>
<td>FSBAX</td>
<td>12/20/2005</td>
<td>1.00%</td>
<td>1.83%</td>
<td>3.33%</td>
</tr>
<tr>
<td>Barclays Government 1-5 Yr TR USD</td>
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<td></td>
<td></td>
<td>1.14%</td>
<td>1.92%</td>
<td>3.24%</td>
</tr>
<tr>
<td>Fidelity® Limited Term Government</td>
<td>Short Government</td>
<td>FFXSX</td>
<td>11/10/1986</td>
<td>1.27%</td>
<td>1.83%</td>
<td>3.12%</td>
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<tr>
<td>Barclays Government 1-5 Yr TR USD</td>
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<td>1.14%</td>
<td>1.92%</td>
<td>3.24%</td>
</tr>
<tr>
<td>Fidelity® Short-Term Bond</td>
<td>Short-Term Bond</td>
<td>FSHBX</td>
<td>09/15/1986</td>
<td>1.61%</td>
<td>2.67%</td>
<td>2.28%</td>
</tr>
<tr>
<td>Barclays US Govt/Credit 1-3 Yr TR USD</td>
<td></td>
<td></td>
<td></td>
<td>1.14%</td>
<td>1.73%</td>
<td>2.96%</td>
</tr>
<tr>
<td>Fidelity® Conservative Income Bond</td>
<td>Ultrashort Bond</td>
<td>FCONX</td>
<td>03/03/2011</td>
<td>0.48%</td>
<td>-</td>
<td>0.65%</td>
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<tr>
<td>Barclays Govt/Corp 1 Yr Duration TR USD</td>
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<td>0.47%</td>
<td>0.76%</td>
<td>2.24%</td>
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<tr>
<td>Fidelity® Global Bond</td>
<td>World Bond</td>
<td>FGBFX</td>
<td>05/22/2012</td>
<td>7.17%</td>
<td>-</td>
<td>2.20%</td>
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<tr>
<td>Citi WGBI NonUSD USD</td>
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<td></td>
<td>8.88%</td>
<td>3.59%</td>
<td>4.90%</td>
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Contractual Waiver

Exp: 02/28/2015
<table>
<thead>
<tr>
<th>Investment Name / Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity® International Bond</td>
<td>World Bond</td>
<td>FINUX</td>
<td>05/22/2012</td>
<td>8.99%  -  3.05%</td>
<td>1.07% $10.70  0.75% $7.50</td>
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</tr>
<tr>
<td>Citi WGBI NonUSD USD</td>
<td></td>
<td></td>
<td></td>
<td>8.88% 3.59% 4.90%</td>
<td>0.75% $7.50  0.37% $3.70</td>
<td>Exp: 02/28/2015</td>
</tr>
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<td><strong>Money Market</strong></td>
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<tr>
<td><strong>Mutual Fund</strong></td>
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</tr>
<tr>
<td>Fidelity Government Money Market</td>
<td>Money Market- Taxable</td>
<td>SPAXX</td>
<td>02/05/1990</td>
<td>0.01% 0.02% 1.56%</td>
<td>0.42% $4.20  0.42% $4.20</td>
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</tr>
<tr>
<td><strong>USTREAS T-Bill Auction Ave 3 Mon</strong></td>
<td></td>
<td></td>
<td></td>
<td>0.05% 0.09% 1.59%</td>
<td>0.42% $4.20  0.42% $4.20</td>
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</tr>
<tr>
<td>Fidelity Money Market</td>
<td>Money Market- Taxable</td>
<td>SPRXX</td>
<td>01/23/1989</td>
<td>0.01% 0.04% 1.69%</td>
<td>0.42% $4.20  0.42% $4.20</td>
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</tr>
<tr>
<td><strong>USTREAS T-Bill Auction Ave 3 Mon</strong></td>
<td></td>
<td></td>
<td></td>
<td>0.05% 0.09% 1.59%</td>
<td>0.42% $4.20  0.42% $4.20</td>
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</tr>
<tr>
<td>Fidelity Money: Retirement Govt MMkt</td>
<td>Money Market- Taxable</td>
<td>FGMXX</td>
<td>12/16/1988</td>
<td>0.01% 0.02% 1.58%</td>
<td>0.42% $4.20  0.42% $4.20</td>
<td></td>
</tr>
<tr>
<td><strong>USTREAS T-Bill Auction Ave 3 Mon</strong></td>
<td></td>
<td></td>
<td></td>
<td>0.05% 0.09% 1.59%</td>
<td>0.42% $4.20  0.42% $4.20</td>
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</tr>
<tr>
<td>Fidelity Retirement Money Market</td>
<td>Money Market- Taxable</td>
<td>FRTXX</td>
<td>12/02/1988</td>
<td>0.01% 0.04% 1.70%</td>
<td>0.42% $4.20  0.42% $4.20</td>
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</tr>
<tr>
<td><strong>USTREAS T-Bill Auction Ave 3 Mon</strong></td>
<td></td>
<td></td>
<td></td>
<td>0.05% 0.09% 1.59%</td>
<td>0.42% $4.20  0.42% $4.20</td>
<td></td>
</tr>
<tr>
<td>Fidelity Select Money Market</td>
<td>Money Market- Taxable</td>
<td>FSLXX</td>
<td>08/30/1985</td>
<td>0.02% 0.09% 1.74%</td>
<td>0.30% $3.00  0.30% $3.00</td>
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<tr>
<td><strong>USTREAS T-Bill Auction Ave 3 Mon</strong></td>
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<td>0.05% 0.09% 1.59%</td>
<td>0.30% $3.00  0.30% $3.00</td>
<td></td>
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<tr>
<td>Fidelity Treasury Only Money Market</td>
<td>Money Market- Taxable</td>
<td>FDLXX</td>
<td>01/05/1988</td>
<td>0.01% 0.01% 1.35%</td>
<td>0.42% $4.20  0.42% $4.20</td>
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<tr>
<td><strong>USTREAS T-Bill Auction Ave 3 Mon</strong></td>
<td></td>
<td></td>
<td></td>
<td>0.05% 0.09% 1.59%</td>
<td>0.42% $4.20  0.42% $4.20</td>
<td></td>
</tr>
<tr>
<td>Fidelity® Cash Reserves</td>
<td>Money Market- Taxable</td>
<td>FDRXX</td>
<td>05/10/1979</td>
<td>0.01% 0.05% 1.68%</td>
<td>0.37% $3.70  0.37% $3.70</td>
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</tr>
<tr>
<td><strong>USTREAS T-Bill Auction Ave 3 Mon</strong></td>
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<td></td>
<td></td>
<td>0.05% 0.09% 1.59%</td>
<td>0.37% $3.70  0.37% $3.70</td>
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### INVESTMENT OPTIONS COMPARATIVE CHART

<table>
<thead>
<tr>
<th>Investment Name / Benchmark</th>
<th>Morningstar Category</th>
<th>Ticker Symbol</th>
<th>Inception Date</th>
<th>Average Annual Total Returns/Benchmark</th>
<th>Total Annual Operating Expenses (%/Per $1000)</th>
<th>Shareholder Fees &amp; Restrictions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity® US Government Reserves</td>
<td>Money Market-Taxable</td>
<td>FGRXX</td>
<td>11/03/1981</td>
<td>0.01% 0.02% 1.61%</td>
<td>0.32% $3.20 0.32% $3.20</td>
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</tr>
<tr>
<td>USTREAS T-Bill Auction Ave 3 Mon</td>
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<td></td>
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<tr>
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<tr>
<td><strong>Mutual Fund</strong></td>
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</tr>
<tr>
<td>Fidelity® Floating Rate High Income</td>
<td>Bank Loan</td>
<td>FFRHX</td>
<td>09/19/2002</td>
<td>4.70% 6.04% 4.54%</td>
<td>0.70% $7.00 0.70% $7.00</td>
<td>Redemption Fee: 1.00% if held &lt; 60 days</td>
</tr>
<tr>
<td>S&amp;P/LSTA Leveraged Loan TR</td>
<td></td>
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<td></td>
<td>5.59% 8.72% 5.25%</td>
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<tr>
<td>Fidelity® Convertible Securities</td>
<td>Convertibles</td>
<td>FCVSX</td>
<td>01/05/1987</td>
<td>20.45% 16.96% 8.52%</td>
<td>0.73% $7.30 0.73% $7.30</td>
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<tr>
<td>BofAML All Convertible All Qualities</td>
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<tr>
<td><strong>Real Estate</strong></td>
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<tr>
<td><strong>Mutual Fund</strong></td>
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<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Fidelity® International Real Estate</td>
<td>Global Real Estate</td>
<td>FIREX</td>
<td>09/08/2004</td>
<td>16.75% 13.19% 6.62%</td>
<td>1.16% $11.60 1.16% $11.60</td>
<td>Redemption Fee: 1.50% if held &lt; 90 days</td>
</tr>
<tr>
<td><strong>MSCI EAFE NR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>23.57% 11.77% 6.93%</td>
<td>Voluntary Waiver</td>
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<tr>
<td>Fidelity Spartan® Real Estate Idx Advtg®</td>
<td>Real Estate</td>
<td>FSRVX</td>
<td>09/08/2011</td>
<td>13.18% - 14.05%</td>
<td>0.20% $2.00 0.10% $1.00</td>
<td>Redemption Fee: 0.75% if held &lt; 90 days</td>
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<tr>
<td><strong>DJ US Select REIT TR USD</strong></td>
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<td>13.27% 23.76% 9.41%</td>
<td>Contractual Waiver Exp: 09/30/2014</td>
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</tr>
<tr>
<td>Fidelity® Real Estate Income</td>
<td>Real Estate</td>
<td>FRIFX</td>
<td>02/04/2003</td>
<td>9.80% 15.47% 7.41%</td>
<td>0.84% $8.40 0.84% $8.40</td>
<td>Redemption Fee: 0.75% if held &lt; 90 days</td>
</tr>
<tr>
<td><strong>S&amp;P 500 TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>24.61% 18.83% 7.78%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fidelity® Real Estate Investment Port</td>
<td>Real Estate</td>
<td>FRESX</td>
<td>11/17/1986</td>
<td>12.65% 24.95% 9.44%</td>
<td>0.81% $8.10 0.81% $8.10</td>
<td>Redemption Fee: 0.75% if held &lt; 90 days</td>
</tr>
<tr>
<td><strong>S&amp;P 500 TR USD</strong></td>
<td></td>
<td></td>
<td></td>
<td>24.61% 18.83% 7.78%</td>
<td></td>
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</tr>
</tbody>
</table>

Table 1 shows fee and expense information for the investment options listed including the Total Annual Operating Expenses expressed as a percentage and a dollar amount based upon a $1,000 accumulation both as net and gross of expenses. Total Annual Operating Expenses 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.
The following chart lists the plan's investment options that have a fixed or stated rate of return.

<table>
<thead>
<tr>
<th>Name/Type/Option</th>
<th>Return</th>
<th>Term</th>
<th>Additional Information</th>
</tr>
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<tbody>
<tr>
<td><strong>Guaranteed Annuity</strong></td>
<td></td>
<td></td>
<td>The current rate shown applies to premiums remitted during the month of September 2014 and will be credited through 2/28/2015. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800 842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</td>
</tr>
<tr>
<td>TIAA Traditional-Group Supplemental Retirement Annuity</td>
<td>3.00%</td>
<td>Through 02/28/2015</td>
<td></td>
</tr>
<tr>
<td>TIAA Traditional-Retirement Annuity</td>
<td>3.50%</td>
<td>Through 02/28/2015</td>
<td>The current rate shown applies to premiums remitted during the month of September 2014 and will be credited through 2/28/2015. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800 842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability. Subject to the terms of your plan, once your TIAA Traditional balance exceeds $2,000 withdrawals and transfers out must be spread out in ten annual installments.</td>
</tr>
<tr>
<td>TIAA Traditional-Supplemental Retirement Annuity</td>
<td>3.00%</td>
<td>Through 02/28/2015</td>
<td>The current rate shown applies to premiums remitted during the month of September 2014 and will be credited through 2/28/2015. This rate is subject to change in subsequent months. Up-to-date rate of return information is available on your plan-specific website noted above or at 800 842-2733. TIAA Traditional guarantees your principal and a minimum annual interest rate. The guaranteed minimum interest rate is 3.00%, and is effective while the funds remain in the contract. The account also offers the opportunity for additional amounts in excess of the guaranteed minimum interest rate. When declared, additional amounts remain in effect for the twelve-month period that begins each March 1 for accumulating annuities and January 1 for payout annuities. Additional amounts are not guaranteed for the future years. All guarantees are subject to TIAA's claims paying ability.</td>
</tr>
</tbody>
</table>

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Part B. Annuity Information

The information below focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

TIAA-CREF

TIAA Traditional Annuity Lifetime Income Option

OBJECTIVES / GOALS
To provide a guaranteed stable stream of income for your life and, if you choose, the life of an annuity partner. A TIAA Traditional Annuity provides income stability by providing a minimum guaranteed interest rate as well as the potential for additional interest. TIAA Traditional can be part of a diversified retirement portfolio that may include stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available under the TIAA Traditional Annuity.

PRICING FACTORS
The amount of your lifetime income is dependent upon many factors including:
- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods), and your selection of either the standard or graded benefit method.
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The projected returns of the TIAA Traditional Annuity.

Under no circumstances will you receive less than the guaranteed amount of income required under the annuity contracts. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

RESTRICTIONS / FEES
- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than $5,000 on your annuity starting date, TIAA may choose instead to pay your accumulations to you in a single sum.
- If your TIAA annuity payment would be less than $100, TIAA has the right to change the payment frequency which would result in a payment of $100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.

TIAA Real Estate and CREF Variable Annuity Lifetime Income Options

OBJECTIVES / GOALS
To provide a variable stream of income for your life and, if you choose, the life of an annuity partner. This lifetime annuity provides a variable income that you cannot outlive. A variable annuity can be part of a diversified retirement portfolio that may include guaranteed, stocks (equities), bonds (fixed income), real estate, and money market investments. Electing a life annuity is just one of many payout options available.
PRICING FACTORS
The amount of your lifetime income is dependent upon many factors including:
- The type of annuity selected (single life, joint life, with or without guaranteed minimum periods).
- The amount of accumulations converted to a life annuity.
- Your age and, if applicable, the age of your annuity partner.
- The investment performance of the variable annuity account your annuity is based upon.

Variable annuity accounts don't guarantee a minimum income. Income fluctuates based on market performance and is directly tied to the accounts' investment returns. A 4% annual investment return is assumed. Generally, if the actual return in a given year is greater than 4% the amount of annuity income will increase; if it is less than 4%, the income will decrease. To learn more about investments that offer lifetime annuity income, please access the web link provided in the Performance and Fee Information section.

RESTRICTIONS / FEES
- You may not begin a one-life annuity after you attain age 90, nor may you begin a two-life annuity after you or your annuity partner attains age 90.
- Subject to contract terms, if your accumulation is less than $5,000 on your annuity starting date, TIAA-CREF may choose instead to pay your accumulations to you in a single sum.
- If your annuity payment would be less than $100, TIAA-CREF has the right to change the payment frequency which would result in a payment of $100 or more.
- Once you have elected a lifetime annuity, your election is irrevocable.
Please visit www.tiaa-cref.org/public/support/help/glossary/index.html for a glossary of investment terms relevant to the investment options under this plan.

Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at www.dol.gov/ebsa/publications/401k_employee.html.

Other service provider disclaimers:

TIAA-CREF disclaimers:
The returns quoted represent past performance, which is no guarantee of future results. Returns and the principal value of your investment will fluctuate. Current performance may be higher or lower than that shown, and you may have a gain or a loss when you redeem your investments. Expense ratios shown are based on the most recent information available, but may not reflect all updates. Please consult the most recent prospectus or offering document for more detailed information.

Variable return investments (mutual funds and/or variable annuities) are offered through your plan sponsor's retirement plan. Funds are offered at that day's net asset value (NAV), and the performance is displayed accordingly. Performance at NAV does not reflect sales charges, which are waived through your retirement plan. If included, the sales charges would have reduced the performance as quoted.

If a variable return investment option includes performance for periods beyond its inception date that performance is based on the performance of an older share class of the investment option. Such performance has not been restated to reflect expense differences between the two classes. If expense differences had been reflected, performance for these periods would be lower or higher than stated.

TIAA-CREF provides information on restrictions on recordkept investment options, as well as performance and product information for all proprietary investment options. TIAA-CREF assumes no responsibility for damages or losses arising from the use of such information, and has not independently verified the accuracy or completeness of such information.

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The Morningstar Category classifies an investment option based on its investment style as measured by underlying portfolio holdings (portfolio statistics and compositions over the past three years). If the investment option is new and has no portfolio, Morningstar estimates where it will fall before assigning a more permanent category. When necessary, Morningstar may change a category assignment based on current information.

There are inherent risks in investing in variable return investments including loss of principal. Please read the prospectus and carefully consider the investment objectives, risks, charges and expenses before investing.

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