

Dear Participant:

Important information about Minimum Required Distributions (MRDs):

With the recent significant market volatility and economic downturn, government policymakers want to provide the opportunity for retirement plan participants who are subject to Minimum Required Distributions (MRDs) to keep their money invested in 2009 rather than be forced to withdraw from accounts that may have decreased in value. Former President Bush signed into law, the 'Worker, Retiree, and Employer Recovery Act of 2008' (the "Act") which includes a one-year moratorium on MRDs for 2009.

You are receiving this letter because you have established scheduled installment payments from your retirement plan, perhaps to help satisfy your annual MRD. If your plan rules allow, you may choose to change or stop future installment payments.*

- ▶ **If you would like to take advantage of this opportunity and stop or change your future installment payment(s)**, simply call Fidelity at 1-800-835-5095 at least ten (10) days prior to your next scheduled payment.
- ▶ **If you would like to continue to receive your installment payment(s)**, simply do nothing. Your payment(s) will be automatically deducted from your account on the date(s) you have previously selected if you do not contact us to request the payments be stopped.
- ▶ **If your plan usually automatically pays out an additional amount at year-end to satisfy your MRD requirement**, that additional amount will not automatically be paid in 2009. If you would like to still receive that withdrawal payment, please call Fidelity at 1-800-835-5095.

Enclosed are answers to frequently asked questions about these 2009 MRD changes. You may also visit www.401k.com/MRD.

Sincerely,

Fidelity Investments

Enclosure: *Frequently Asked Questions for 2009 MRD Requirements*

**Changes to your installment payments are subject to plan rules.*

You should always consider consulting with your tax advisor for assistance regarding your individual situation.

Fidelity Investments Institutional Operations Company, Inc.
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