

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. President Bush has signed into law, the 'Worker, Retiree, and Employer Recovery Act of 2008' which includes a one-year moratorium on MRDs for 2009.

Your employer-sponsored retirement plan ("your Plan"), is one for which Fidelity provides auto services for MRD notification and payments. This means your Plan automatically withdraws and distributes your MRD at the end of the year in one payment. In 2009, however, since MRDs are not required, your Plan will not automatically withdraw your MRD. If you wish to still receive this withdrawal, please contact Fidelity at 1-800-835-5095.

Please note: If you first became eligible for MRDs in 2008 and deferred your 2008 MRD to 2009, you will still be required to take that payment. If you haven't yet taken your 2008 MRD, your Plan will pay it to you automatically before April 1, 2009.

MRDs can be an important part of your retirement and estate planning process. You should always consider consulting with your tax advisor for assistance regarding your individual situation.

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

To request a withdrawal still be paid out, or if you have any questions, please call Fidelity at 1-800-835-5095.

Sincerely,

Fidelity Investments
Fidelity Investments Institutional Operations Company, Inc.
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Enclosures: *'Worker, Retiree, and Employer Recovery Act' of 2008 Frequently Asked Questions*