Dear Joe Sample:

# Congratulations. You are now eligible to enroll in your employer's workplace savings plan.

This is a unique opportunity for you. Fidelity and The Michelson Savings Investment Plan are committed to helping you make the most of it. You'll get the information you need to make choices, the tools you need to manage your account, and the support you need to pursue your goals.

# **Getting started takes three simple steps:**

#### 1. Decide how much to contribute.

Save what you can now and increase over time. Small amounts can really add up over time. The important thing is to save what you can afford — and get started as soon as possible.

# 2. Choose how you want to invest your savings.

Select where you want to invest your contributions. You can select from among a range of options available for your Plan. Full details — including fund descriptions and performance data — are available online.

## 3. Enroll online at Fidelity.

Go to www.401k.com to complete your enrollment. If you have questions, call 1-800-835-5097.

# It's important to establish your beneficiary information.

Once you're enrolled, you will be prompted to elect a beneficiary for your account. Don't forget to establish your beneficiary information. Do this online.

¡Inscríbase hoy mismo en el plan de jubilación de su empleador para comenzar a marcar una diferencia en el futuro de usted y su familia! Comuníquese con los representantes dedicados que hablan español, a la Línea Telefónica de Beneficios de Jubilación de Fidelity al 1-800-587-5282 para dar los primeros pasos.

Above all, it is critical to take the first step toward living the life you choose and enroll in your retirement savings plan today!

Sincerely,

### **Fidelity Investments**

# Investing involves risk, including risk of loss.

The Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, Rhode Island 02917 © 2010-[YEAR] FMR LLC. All rights reserved

460297.17.0