UNDERSTANDING INVESTMENT PERFORMANCE
As you review this update, please remember that the performance data stated represents past performance, which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance stated. To learn more or to obtain the most recent month-end performance, call Fidelity at 1-800-343-0860 or visit www.mysavingsatwork.com (log in, choose plan, select "Investment Choices & Research," and then pick investment option).

### TARGET DATE

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<th>Fund ID</th>
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<th>YTD</th>
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<tr>
<td>FFKVX</td>
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### MONEY MARKET - GOVERNMENT

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<th>Short-Term Trading Fee (%/Days)</th>
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<tr>
<td>FRTXX</td>
<td>Fidelity Money Market Trust Retirement Government Money Market II Portfolio 18</td>
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<td>12/02/88</td>
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### MANAGED INCOME/STABLE VALUE

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<td>S8862</td>
<td>Mellon Stable Value Fund Class M 1</td>
<td>0.42</td>
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<td>1.57</td>
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### BOND - GOVERNMENT

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<td>ABTIX</td>
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<th>Life of Fund</th>
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<td>FSICX</td>
<td>Fidelity® Strategic Income Fund 19</td>
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<td>4.54</td>
<td>4.03</td>
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<td>PTTRX</td>
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### BOND - INFLATION-PROTECTED

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<th>3 Year</th>
<th>5 Year</th>
<th>10 Year</th>
<th>Life of Fund</th>
<th>Fund Inception</th>
<th>Short-Term Trading Fee (%/Days)</th>
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<tr>
<td>VAIPX</td>
<td>Vanguard Inflation-Protected Securities Fund Admiral Shares 4,19</td>
<td>0.79</td>
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<td>-1.00</td>
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<td>3.76</td>
<td>5.38</td>
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## BALANCED/HYBRID

- **FPUKX** Fidelity® Puritan® Fund - Class K
  - 3 Month: 4.48
  - YTD: 13.59
  - 1 Year: 14.03
  - 3 Year: 7.83
  - 5 Year: 10.23
  - 10 Year: 6.60
  - Life of Fund: 10.98
  - Fund Inception: 4/16/47
  - Short-Term Trading Fee (%/Days): n/a
  - Expense Ratio: 0.460

- **VWIX** Vanguard Wellesley® Income Fund Admiral™ Shares
  - 3 Month: 2.28
  - YTD: 6.93
  - 1 Year: 6.27
  - 3 Year: 6.25
  - 5 Year: 6.88
  - 10 Year: 6.89
  - Life of Fund: 9.84
  - Fund Inception: 7/01/70
  - Short-Term Trading Fee (%/Days): n/a
  - Expense Ratio: 0.150

- **VWEX** Vanguard Wellington™ Fund Admiral™ Shares
  - 3 Month: 3.43
  - YTD: 9.84
  - 1 Year: 13.34
  - 3 Year: 8.03
  - 5 Year: 10.19
  - 10 Year: 8.27
  - Life of Fund: 7/01/29
  - Fund Inception: n/a
  - Short-Term Trading Fee (%/Days): n/a
  - Expense Ratio: 0.160

## DOMESTIC EQUITIES - LARGE VALUE

- **VWXAX** Vanguard Windsor™ II Fund Admiral™ Shares
  - 3 Month: 6.16
  - YTD: 2.28
  - 1 Year: 6.93
  - 3 Year: 6.27
  - 5 Year: 6.25
  - 10 Year: 6.88
  - Life of Fund: 9.84
  - Fund Inception: 7/01/70
  - Short-Term Trading Fee (%/Days): n/a
  - Expense Ratio: 0.150

## DOMESTIC EQUITIES - MID VALUE

- **FPLXX** Fidelity® Low-Priced Stock Fund - Class K
  - 3 Month: 5.03
  - YTD: 13.23
  - 1 Year: 17.01
  - 3 Year: 8.54
  - 5 Year: 12.92
  - 10 Year: 13.81
  - Life of Fund: 12/27/89
  - Fund Inception: n/a
  - Short-Term Trading Fee (%/Days): n/a
  - Expense Ratio: 0.580

## DOMESTIC EQUITIES - SMALL VALUE

- **NOSGX** Northern Small Cap Value Fund
  - 3 Month: 5.10
  - YTD: 5.06
  - 1 Year: 19.19
  - 3 Year: 13.95
  - 5 Year: 8.35
  - 10 Year: 10.36
  - Life of Fund: 3/31/94
  - Fund Inception: n/a
  - Short-Term Trading Fee (%/Days): n/a
  - Expense Ratio: 1.140

## DOMESTIC EQUITIES - LARGE BLEND

- **FUSVX** Fidelity® 500 Index Fund - Premium Class
  - 3 Month: 4.48
  - YTD: 10.37
  - 1 Year: 16.63
  - 3 Year: 7.91
  - 5 Year: 12.31
  - 10 Year: 5.91
  - Life of Fund: 6/24/85
  - Fund Inception: n/a
  - Short-Term Trading Fee (%/Days): n/a
  - Expense Ratio: 0.250

## DOMESTIC EQUITIES - MID BLEND

- **FSEVX** Fidelity® Extended Market Index Fund - Premium Class
  - 3 Month: 4.99
  - YTD: 12.71
  - 1 Year: 19.08
  - 3 Year: 10.46
  - 5 Year: 14.13
  - 10 Year: 8.41
  - Life of Fund: 11/05/97
  - Fund Inception: n/a
  - Short-Term Trading Fee (%/Days): n/a
  - Expense Ratio: 0.070

## DOMESTIC EQUITIES - SMALL BLEND

- **DFSTX** DFA U.S. Small Cap Portfolio Institutional Class
  - 3 Month: 5.42
  - YTD: 7.44
  - 1 Year: 19.77
  - 3 Year: 11.76
  - 5 Year: 14.48
  - 10 Year: 8.91
  - Life of Fund: 3/19/92
  - Fund Inception: n/a
  - Short-Term Trading Fee (%/Days): n/a
  - Expense Ratio: 0.370

## DOMESTIC EQUITIES - LARGE GROWTH

- **FBGKX** Fidelity® Blue Chip Growth Fund - Class K
  - 3 Month: 6.38
  - YTD: 27.10
  - 1 Year: 25.12
  - 3 Year: 13.18
  - 5 Year: 16.95
  - 10 Year: 10.45
  - Life of Fund: 12/31/87
  - Fund Inception: n/a
  - Short-Term Trading Fee (%/Days): n/a
  - Expense Ratio: 0.590

## DOMESTIC EQUITIES - MID GROWTH

- **FCNKX** Fidelity® Contrafund® - Class K
  - 3 Month: 6.12
  - YTD: 23.98
  - 1 Year: 23.32
  - 3 Year: 12.14
  - 5 Year: 14.67
  - 10 Year: 8.64
  - Life of Fund: 5/17/67
  - Fund Inception: n/a
  - Short-Term Trading Fee (%/Days): n/a
  - Expense Ratio: 0.580

## DOMESTIC EQUITIES - SMALL GROWTH

- **FMILX** Fidelity® New Millennium Fund
  - 3 Month: 5.57
  - YTD: 13.12
  - 1 Year: 17.48
  - 3 Year: 8.73
  - 5 Year: 12.96
  - 10 Year: 8.22
  - Life of Fund: 12/28/92
  - Fund Inception: n/a
  - Short-Term Trading Fee (%/Days): n/a
  - Expense Ratio: 0.540

## INTERNATIONAL/GLOBAL - DIVERSIFIED

- **RWIGX** American Funds Capital World Growth and Income Fund® Class R-6
  - 3 Month: 5.11
  - YTD: 18.97
  - 1 Year: 18.80
  - 3 Year: 7.66
  - 5 Year: 11.17
  - 10 Year: 4.82
  - Life of Fund: 12/31/93
  - Fund Inception: n/a
  - Short-Term Trading Fee (%/Days): n/a
  - Expense Ratio: 0.450

## INTERNATIONAL/GLOBAL - EMERGING MARKETS

- **FPMAX** Fidelity® Emerging Markets Index Fund - Premium Class
  - 3 Month: 7.86
  - YTD: 28.13
  - 1 Year: 21.71
  - 3 Year: 4.90
  - 5 Year: 4.13
  - Life of Fund: 9/08/11
  - Fund Inception: n/a
  - Short-Term Trading Fee (%/Days): 1.5/90
  - Expense Ratio: 0.130

For important disclosures, please see last page(s) of this report.
| Fund ID | Name | 3 Month | YTD | 1 Year | 3 Year | 5 Year | 10 Year | Life of Fund | Fund Inception | Short-Term Trading Fee (%/Days) | Expense Ratio |
|--------|------|---------|-----|--------|--------|--------|---------|-------------|---------------|----------------|----------------|---------------|
| CSRSX  | Cohen & Steers Realty Shares Fund 16,23,24 | -0.03 | 4.00 | 0.24 | 9.77 | 9.57 | 5.98 | 11.76 | 7/02/91 | n/a | 0.960 |
| VGSLX  | Vanguard REIT Index Fund Admiral Shares 15,16,23,24 | 0.89 | 3.50 | 0.42 | 9.54 | 9.48 | 6.03 | 10.51 | 5/13/96 | n/a | 0.120 |

n/a = Not Applicable/None
- - = Not Available

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<td>13.79</td>
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- - = Not Available

Total returns are historical and include change in share value and reinvestment of dividends and capital gains, if any. Cumulative total returns are reported as of the period indicated. Life of fund figures are reported as of the inception date to the period indicated. These figures do not include the effects of sales charges, if any, as these charges are waived for contributions made through your company’s employee benefit plan. If sales charges were included, returns would have been lower.

EXPENSE RATIO
A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percent of the fund’s total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund’s prospectus. For non-mutual fund investment options, the information has been provided by the plan sponsor, the investment option’s manager or the trustee. When no ratio is shown for these options it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult NetBenefits for updates.

SPECIFIC FUNDS
Morningstar, Inc., provided data on the non-Fidelity mutual funds. Although the data is gathered from reliable sources, accuracy and completeness cannot be guaranteed by Morningstar.

1 This investment option is not a mutual fund.

2 The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class’s actual inception of 03/01/2010. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 05/16/1980, adjusted to reflect the fees and expenses of this share class (when this share class’s fees and expenses are higher.) Please refer to a fund’s prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

3 As of April 10, 2017, this fund changed the name of its share class from Institutional Class.

4 The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class’s actual inception of 06/10/2005. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 06/29/2000, adjusted to reflect the fees and expenses of this share class (when this share class’s fees and expenses are higher.) Please refer to a fund’s prospectus for information regarding fees and expenses. These
adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

5 On May 9, 2008, an initial offering of the retirement (K) class took place. Returns and expenses prior to that date are those of the non-K, non-advisor class. Had K class expenses been reflected in the returns shown, total returns would have been higher.

6 The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/14/2001. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 07/01/1970, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

7 The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/14/2001. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 07/01/1929, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

8 The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/24/1985. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 06/24/1985, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

9 Returns prior to October 14, 2005 are those of the Investor Class and reflect the Investors Class’ expense ratio. Had the Premium Class’ expense ratio been reflected, total returns would have been higher.

10 The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/13/2000. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 04/27/1992, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

11 Returns prior to October 14, 2005 are those of the Investor Class and reflect the Investor Class’ expense ratio. Had the Premium Class’ expense ratio been reflected, total returns would have been higher.

12 The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/28/2007. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 03/16/1994, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

13 Additional Risk Information: The Fund's social responsibility criteria will affect the fund's exposure to certain issuers, industries, sectors, regions and countries and could cause the fund to sell or avoid stocks that subsequently perform well. In addition, undervalued stocks that do not meet the social criteria could outperform those that do.

14 The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 03/26/1993, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

15 The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/12/2001. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 05/13/1996, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

INVESTMENT RISK

16 Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

17 Fidelity Freedom Funds are designed for investors expecting to retire around the year indicated in each fund's name. Except for the Freedom Income Fund, the funds' asset allocation strategy becomes increasingly conservative as it approaches the target date and beyond. Ultimately, they are expected to merge with the Freedom Income Fund. The investment risks of each Fidelity Freedom Fund change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield, small cap and, commodity-related, foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

18 Fidelity Government Mutual Fund Money Market: You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.
Fidelity’s government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund’s weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.

19 In general the bond market is volatile and bonds entail interest rate risk (as interest rates rise bond prices usually fall and vice versa). This effect is usually pronounced for longer-term securities. Bonds also entail the risk of issuer default, issuer credit risk and inflation risk.

20 Investments in mid-sized companies may involve greater risk than those of larger, more well known companies, but may be less volatile than investments in smaller companies.

21 Investments in smaller companies may involve greater risk than those in larger, more well known companies.

22 Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation.

23 Because of their narrow focus, sector funds may be more volatile than funds that diversify across many sectors.

24 Changes in real estate values or economic downturns can have a significant negative effect on issuers in the real estate industry.

**MARKET INDICATORS**

Indices are unmanaged and you cannot invest directly in an index

**DJ Industrial Average** The Dow Jones Industrial Average (DJIA) is an unmanaged price-weighted index and is the most widely used indicator of how the country’s industrial leaders are performing. Also known as “the Dow,” this is a formula based on the stock prices of 30 major companies chosen from sectors of the economy most representative of our country’s economic condition.

**MSCI EAFE (Net MA)** The MSCI Europe, Australasia and Far East Index (net MA tax) is an unmanaged market capitalization-weighted index of equity securities of companies domiciled in various countries. The index is designed to represent performance of developed stock markets outside the United States and Canada and excludes certain market segments unavailable to U.S. based investors. The index returns for periods after 1/1/1997 are adjusted for tax withholding rates applicable to U.S.-based mutual funds organized as Massachusetts business trusts.

**S&P 500** S&P 500 Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance.

**Russell 2000** The Russell 2000® Index is an unmanaged market capitalization-weighted index of 2,000 small company stocks of U.S. domiciled companies.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.