Gaining on your savings goals with catch-up contributions

If you'll be 50 or older by the end of this calendar year, you may be eligible for a huge retirement savings advantage: You can make a larger contribution to your workplace savings plan each year than your younger coworkers can. For instance, your eligible "catch-up contribution" for 2013 is $5,500, bringing your total allowable contribution to $23,000 in 2013. To make a catch-up contribution, you need to invest up to the IRS or your plan's maximum.* Consider it another opportunity to help you get that much closer to your retirement goals.

How can catch-up contributions help?

As the name suggests, catch-up contributions can help provide the savings momentum you may want—or need—as you get closer to retirement. The hypothetical illustration on the reverse page shows the potential financial benefits of making the maximum contributions available to you.

How large a catch-up contribution can I make each year?

The maximum annual catch-up contribution for 2013 is $5,500. Catch-up contribution limits may be adjusted for inflation in $500 increments in the future.

ACTION PLAN

- Understand the purpose of catch-up contributions.
- See what a difference they could make.
- Take advantage of this outstanding opportunity.

*Annual additions to the plan (your contributions and company contributions combined) may not exceed 100% of your pay or $51,000 for 2013 (whichever is less).

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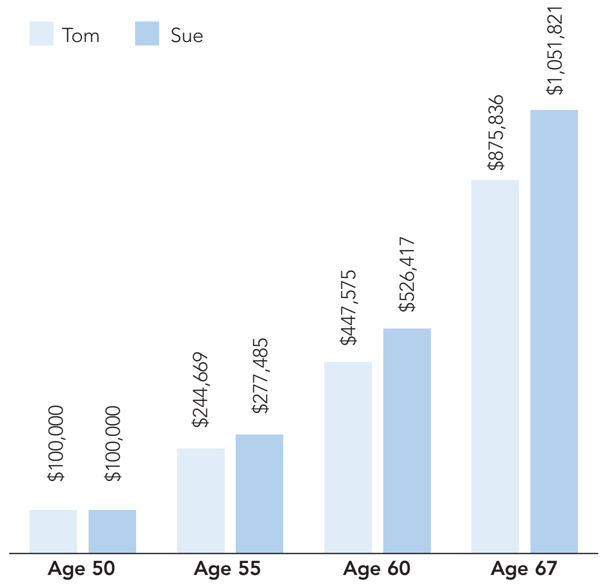
Catching up and moving forward

Let's say that both Sue and Tom are age 50 and have an existing balance of $100,000 in their workplace savings plan.

Also assume the following:

- Sue begins taking advantage of catch-up contributions and contributes $23,000 annually for 17 years.
- Tom does not take advantage of the catch-up provision and contributes $17,500 annually for 17 years.

At the end of the 17-year period, Sue will have a balance of $1,051,821 in her workplace savings plan account, and Tom will have $875,836. Sue gains $175,985 more than Tom by taking advantage of the catch-up provision.



This hypothetical example is based on Sue and Tom having a starting balance of $100,000 in a tax-deferred workplace savings plan and being the same age. At 50, Sue begins making monthly pretax contributions of $1,916.66 and Tom begins making monthly pretax contributions of $1,458.33, both at the beginning of the month, to their tax-deferred workplace savings plan. Results are based on these participants starting contributions when they turn 50 and ending when they turn 67. Both receive a 7% annual rate of return compounded monthly. Your own plan account may earn more or less than this example. The ending values do not reflect taxes, fees, or inflation. Earnings and pretax contributions are subject to taxes when withdrawn. Distributions before age 59½ may also be subject to a 10% penalty. Contribution amounts are subject to IRS limits and plan provisions. This example is for illustrative purposes only and does not represent the performance of any security. Investing in this manner does not ensure a profit or guarantee against a loss in declining markets.

HERE'S HELP

To make catch-up contributions:

- Log on to Fidelity NetBenefits,® click the link for your plan on the home page, then click *Contribution Amount.* Select contribution amount and catch-up contributions.
- Call your plan's toll-free number and follow the prompts for, or ask about, catch-up contributions.

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Over time, the value of your account will vary, and you may have more or less than the original amount invested.

Contributions to the plan are subject to the annual IRS limits.

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