

Investment Option Additions - Compensation and Fee Addendum

This Addendum, generated on Tuesday, February 19, 2019, contains information regarding investment option(s) that the plan's named fiduciary is considering directing Fidelity to add to the plan's line-up including information required to be provided under the Employee Retirement Income Security Act of 1974 (ERISA) Section 408(b)(2) regulation. Please ensure that this Addendum is reviewed by the Plan's responsible fiduciary before the investment option(s) listed below is added to the plan.

Please note that other fees may apply if the investment option(s) is added to the plan, in which case information related to such fees will be provided separately. If you have any questions regarding this information, please contact your Fidelity representative.

A. Investment Option Fees Attributable to Recordkeeping

Investment Option name	Ticker	Investment Option Fees Attributable to Recordkeeping*
Fidelity® Emerging Markets Fund - Class K	FKEMX	0.10%
T. Rowe Price Retirement I 2020 Fund I Class	TRBRX	0.00%
T. Rowe Price Retirement I 2015 Fund I Class	TRFGX	0.00%
T. Rowe Price Retirement I 2010 Fund I Class	TRPAX	0.00%
T. Rowe Price Retirement I 2030 Fund I Class	TRPCX	0.00%
T. Rowe Price Retirement I 2040 Fund I Class	TRPDX	0.00%
T. Rowe Price Retirement I 2005 Fund I Class	TRPFX	0.00%
T. Rowe Price Retirement I 2025 Fund I Class	TRPHX	0.00%
T. Rowe Price Retirement I 2035 Fund I Class	TRPJX	0.00%
T. Rowe Price Retirement I 2045 Fund I Class	TRPKX	0.00%
T. Rowe Price Retirement I 2060 Fund I Class	TRPLX	0.00%
T. Rowe Price Retirement I 2050 Fund I Class	TRPMX	0.00%
T. Rowe Price Retirement I 2055 Fund I Class	TRPNX	0.00%
T. Rowe Price Retirement Balanced I Fund I Class	TRPTX	0.00%

*For Fidelity funds, the rate displayed is used to calculate payments to a nonaffiliated recordkeeper to support certain services for Fidelity funds. In the case of Fidelity funds that are offered only to Fidelity recordkept plans (other than multi-manager funds), the rate is based on the payments Fidelity receives from comparably priced funds that make such payments. In the case of Fidelity multi-manager funds (which may hold Fidelity and nonproprietary funds), the rate is based on the rate that would be used to calculate payments to a nonaffiliated recordkeeper for a Fidelity fund of a similar asset class that does not hold nonproprietary funds although any payments that may be received in connection with any nonproprietary funds held by the fund range from 0 to 40 bps. With respect to nonproprietary funds, the rate displayed is used to calculate payments Fidelity receives pursuant to a contract or arrangement between Fidelity and the fund service provider, contract issuer or fund under which Fidelity provides certain services to that fund service provider, contract issuer or fund. These payments are used to support Fidelity's services to the plan and are considered indirect compensation under the 408(b)(2) regulation. Investment option fees attributable to recordkeeping do not include additional value that may be provided for certain Fidelity funds.

B. Investment Disclosures

Under the 408(b)(2) regulation, recordkeepers are required to provide certain information or data that is required for the plan administrator to comply with its disclosure obligation under ERISA 404(a) regulation to the extent such information is within the control of or reasonably available to the recordkeeper. Listed below is the investment information reasonably available to Fidelity at the time this addendum was prepared.**

Investment Option Name	Ticker	Fund Category	Benchmark Name	Benchmark Performance			Investment Option Performance			Gross Expense Ratio***	Shareholder Fees (e.g. short-term redemption fees)
				1 Year	5 Year	10 Year	1 Year	5 Year	10 Year		
Fidelity® Emerging Markets Fund - Class K	FKEMX	Diversified Emerging Mkts	MSCI EM Net MA	-14.20%	4.81%	9.73%	-15.62%	6.32%	10.60%	0.82%	-
T. Rowe Price Retirement I 2020 Fund I Class	TRBRX	Target-Date 2020	S&P Target Date 2020	-1.81%	5.41%	9.04%	-2.51%	-	-	0.48%	-
T. Rowe Price Retirement I 2015 Fund I Class	TRFGX	Target-Date 2015	S&P Target Date 2015	-1.36%	4.92%	8.16%	-1.83%	-	-	0.46%	-
T. Rowe Price Retirement I 2010 Fund I Class	TRPAX	Target-Date 2000-2010	S&P Target Date 2010	-0.95%	4.34%	7.14%	-1.33%	-	-	0.46%	-
T. Rowe Price Retirement I 2030 Fund I Class	TRPCX	Target-Date 2030	S&P Target Date 2030	-3.39%	6.25%	10.47%	-3.70%	-	-	0.54%	-
T. Rowe Price Retirement I 2040 Fund I Class	TRPDX	Target-Date 2040	S&P Target Date 2040	-4.65%	6.91%	11.42%	-4.53%	-	-	0.59%	-
T. Rowe Price Retirement I 2005 Fund I Class	TRPFX	Target-Date 2000-2010	S&P Trgt DT Ret Inc	-0.55%	3.80%	6.07%	-0.95%	-	-	0.57%	-
T. Rowe Price Retirement I 2025 Fund I Class	TRPHX	Target-Date 2025	S&P Target Date 2025	-2.59%	5.84%	9.80%	-3.12%	-	-	0.51%	-
T. Rowe Price Retirement I 2035 Fund I Class	TRPJX	Target-Date 2035	S&P Target Date 2035	-4.18%	6.64%	11.03%	-4.25%	-	-	0.58%	-
T. Rowe Price Retirement I 2045 Fund I Class	TRPKX	Target-Date 2045	S&P Target Date 2045	-4.98%	7.09%	11.68%	-4.84%	-	-	0.61%	-
T. Rowe Price Retirement I 2060 Fund I Class	TRPLX	Target-Date 2060+	S&P Target Date 2060+	-5.25%	7.44%	-	-4.73%	-	-	0.91%	-
T. Rowe Price Retirement I 2050 Fund I Class	TRPMX	Target-Date 2050	S&P Target Date 2050	-5.17%	7.27%	-	-4.75%	-	-	0.61%	-
T. Rowe Price Retirement I 2055 Fund I Class	TRPNX	Target-Date 2055	S&P Target Date 2055	-5.24%	7.38%	-	-4.78%	-	-	0.65%	-
T. Rowe Price Retirement Balanced I Fund I Class	TRPTX	Allocation--30% to 50% Equity	S&P Trgt DT Ret Inc	-0.55%	3.80%	6.07%	-1.11%	-	-	0.48%	-

This information and data, as well as any additional information or data Fidelity receives, will be populated on the Fidelity website for your plan (netbenefits.fidelity.com) and may also be accessed via PSW (psw.fidelity.com).

**Data with respect to Fidelity mutual funds is provided by Fidelity Investments, which obtains certain data from the funds' prospectuses and annual or semi-annual reports. Data with respect to non-Fidelity mutual funds is obtained from Morningstar, Inc., which is not affiliated with Fidelity Investments. Non-mutual fund investment option data is requested from the investment option's issuer or other service provider. Fidelity makes no representations to the completeness or accuracy of such information or data. Benchmark and Investment Option Performances are based on Average Annual Total Returns as of previous year end.

***The gross 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.

Fidelity may receive a payment from American Fund Distributors (AFD) for among other things, to compensate Fidelity for providing them access to financial intermediaries and investors in certain Fidelity channels, a platform to support the provision of investment guidance and service to such financial intermediaries and investors, when applicable, and to promote operational efficiencies. As described in American Fund prospectuses, AFD has discretion as to the amount of the payment, if any; the criteria to determine any payment includes sales, assets, and cash flows as well as qualitative factors. It is anticipated that the payment would not exceed .08% annually of American Fund assets in all retail, workplace and intermediary channels maintained by Fidelity, subject to certain exclusions.

Fidelity may receive an annual product fee of up to \$2,000 if aggregate assets held in that product across in all retail, workplace and intermediary channels maintained by Fidelity are less than \$1.5 million.

Fidelity may receive a fee from unaffiliated product providers to compensate Fidelity for maintaining the infrastructure to accommodate unaffiliated products. The fee is a fixed amount that typically equates to less than 0.05% of a product provider's assets in all retail, workplace, and intermediary channels maintained by Fidelity and does not vary based on a plan's offering of an unaffiliated product supported by Fidelity. In addition, such unaffiliated product providers may pay Fidelity initial start-up fees, product add, and maintenance fees as well as a provider minimum monthly fees. These fees are not in connection with Fidelity's services to the plan and are not considered indirect compensation under the 408(b)(2) regulations.

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