

## Default Fund Information Sheet

The funds used as the Plan Designated Fund(s) are based on the assumption that the participant will retire at age 65. Please use the chart below, decided by your plan sponsor, to determine in which fund your future contributions will be directed, based on your date of birth at Fidelity Investments.

Date of Birth	Fund Name	Gross Expense Ratio
Prior to 12/31/1953	JPMorgan SmartRetirement® Blend Income Fund Class R6	0.71%
01/01/1954 to 12/31/1958	JPMorgan SmartRetirement® Blend 2020 Fund Class R6	0.64%
01/01/1959 to 12/31/1963	JPMorgan SmartRetirement® Blend 2025 Fund Class R6	0.62%
01/01/1964 to 12/31/1968	JPMorgan SmartRetirement® Blend 2030 Fund Class R6	0.60%
01/01/1969 to 12/31/1973	JPMorgan SmartRetirement® Blend 2035 Fund Class R6	0.60%
01/01/1974 to 12/31/1978	JPMorgan SmartRetirement® Blend 2040 Fund Class R6	0.58%
01/01/1979 to 12/31/1983	JPMorgan SmartRetirement® Blend 2045 Fund Class R6	0.60%
01/01/1984 to 12/31/1988	JPMorgan SmartRetirement® Blend 2050 Fund Class R6	0.63%
01/01/1989 to 12/31/1993	JPMorgan SmartRetirement® Blend 2055 Fund Class R6	0.74%
On or after 01/01/1994	JPMorgan SmartRetirement® Blend 2060 Fund Class R6	3.57%

\*Gross Expense Ratio is as of 11/12/2018

Fund Name(s) and Fund Code	Description
JPMorgan SmartRetirement® Blend Income Fund Class R6 (OK8U)	<p><b>Objective:</b> The investment seeks current income and some capital appreciation.</p> <p><b>Strategy:</b> The fund is a "fund of funds" that invests in other mutual funds and exchange traded funds (ETFs) within the same group of investment companies and also invest in market cap weighted index ETFs that are managed by unaffiliated investment advisers. It is generally intended for investors who are retired or about to retire soon and designed to provide exposure to a variety of asset classes through investments in underlying funds, with an emphasis on fixed income funds over equity funds and other funds.</p> <p><b>Risk:</b> The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments carry issuer default and credit risk, inflation risk, and interest rate risk. (As interest rates rise, bond prices</p>

	<p>usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Principal invested is not guaranteed at any time, including at or after retirement. Additional risk information for this product may be found in the prospectus or other product materials, if available.</p> <p>Short Term Trading Fee Note: None</p>
<p>JPMorgan SmartRetirement® Blend 2020 Fund Class R6 (OK8W)  JPMorgan SmartRetirement® Blend 2025 Fund Class R6 (OK11)  JPMorgan SmartRetirement® Blend 2030 Fund Class R6 (OK8X)  JPMorgan SmartRetirement® Blend 2035 Fund Class R6 (OK12)  JPMorgan SmartRetirement® Blend 2040 Fund Class R6 (OK8Y)  JPMorgan SmartRetirement® Blend 2045 Fund Class R6 (OK13)  JPMorgan SmartRetirement® Blend 2050 Fund Class R6 (OK8Z)  JPMorgan SmartRetirement® Blend 2055 Fund Class R6 (OSB6)  JPMorgan SmartRetirement® Blend 2060 Fund Class R6 (OIL7)</p>	<p><b>Objective:</b> The investment seeks high total return with a shift to current income and some capital appreciation over time as the fund approaches and passes the target retirement date.</p> <p><b>Strategy:</b> The fund is a "fund of funds" that invests in other mutual funds and exchange traded funds (ETFs) within the same group of investment companies and also invest in market cap weighted index ETFs that are managed by unaffiliated investment advisers. It is generally intended for investors expecting to retire around the year in the name of the fund (the target retirement year).</p> <p><b>Risk:</b> The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of 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 foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product</p>

	materials, if available.  Short Term Trading Fee Note: None
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**Footnotes:** This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

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

In the event of a discrepancy between this notice and the terms of the Plan, the plan document will govern

\*For a mutual fund, the expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. Expense ratios change periodically and are drawn from the fund's prospectus. For more detailed fee information, see the fund prospectus or annual or semiannual reports.

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