

## Space Exploration Technologies 401(k) Plan

**ENROLL NOW** TO TAKE FULL ADVANTAGE  
OF YOUR RETIREMENT SAVINGS PLAN BENEFITS



**YOUR GUIDE TO GETTING STARTED**



## Save for retirement through Space Exploration Technologies 401(k) Plan easily, regularly, and automatically.

With all the responsibilities and financial priorities you might be juggling – mortgage payments, parenthood, saving or paying for college, caring for parents, and more – it can be easy to overlook the need to save for retirement. But it's important to consider setting aside money for retirement as early and regularly as you can, because the quality of your retirement years could very well depend on how much you have been able to save.

As you consider enrolling in Space Exploration Technologies 401(k) Plan and selecting investment options for your account, please review this Enrollment Guide. It contains valuable information that may help you better understand the basics of investing, as well as help you make the most of your company's retirement savings plan.

## LOOK INSIDE FOR:

- Participating in your plan
- Investment Options
- Next Steps
- Rollover contribution form

Please review this information carefully.

## FIDELITY RESOURCES TO HELP YOU MANAGE YOUR RETIREMENT SAVINGS ACCOUNT:



Visit [www.401k.com](http://www.401k.com)



Contact Fidelity representatives at 1-800-835-5097 who are available to assist you from 8:30 a.m. to 8:00 p.m. ET any business day that the New York Stock Exchange is open.

¿Habla español? Para empezar, llame a nuestros representantes dedicados que hablan español a la línea de Beneficios de Jubilación de Fidelity (Fidelity Retirement Benefits Line) al 800-587-5282.



## PARTICIPATING IN YOUR **plan**

There are many benefits to participating in the Space Exploration Technologies 401(k) Plan. One of the primary benefits is that you will receive help reaching your financial goals for retirement. By reviewing the important information in this guide and visiting Fidelity NetBenefits® at [www.401k.com](http://www.401k.com), you can take advantage of what your company and Fidelity have to offer.

### When am I eligible for the Plan?

You are eligible to participate in the Plan if:

- you are employed by the Employer
- you are at least 18 years old
- and you are not:
  - covered by a collective bargaining agreement (unless the agreement specifically provides for you to be covered by the plan)
  - a nonresident alien who does not receive any earned income from your Employer
  - Interns

### How do I enroll?

To enroll, log on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com). You can also set up your beneficiary information by going to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) or calling a Fidelity Representative at 1-800-835-5097 to request a Designation of Beneficiary Form to fill out and return to Fidelity.

Remember to choose your investment options when you enroll. If you do not select an investment, your Plan Administrator has directed Fidelity to place your contributions in the American Century Investments lifecycle (target date) fund that most closely aligns with your projected retirement date based upon your birth year.

### When is my enrollment effective?

Once you satisfy these requirements you will become eligible to participate in the Plan on the first day of the following month.

### How much can I contribute?

Through automatic payroll deduction, you may contribute between 1% and 95% of your eligible pay on a pretax basis, up to the annual IRS dollar limit (2017 = \$18,000). You may change your deferral percentage as applicable on the first day of each month.

If you expect to receive bonus compensation and have not exceeded IRS pretax dollar contribution limits or Plan pretax contribution percentage limits, you may be able to make an additional deferral contribution to the Plan. You need to contact your plan administrator about the procedure for making an additional deferral contribution of up to 100% of a bonus paid to you.

In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program. To sign up, log on to NetBenefits®, or call the plan's toll-free number.

If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral contributions to the Plan up to the IRS Catch Up Provision Limit (2017= \$6,000).

The Roth 401(k) contribution option is available to you. A Roth 401(k) contribution to your retirement plan allows you to make after-tax contributions and take any associated earnings completely tax free at retirement.

### Can I roll my prior employer's retirement plan account into this one?

You may be permitted to roll over assets into this Plan from a previous employer's retirement plan or an IRA. **Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.** To complete a rollover in the Plan follow these easy steps:

- Contact your prior plan provider to request a rollover distribution
- Rollover check issued should be made payable to Fidelity Investments

Institutional Operations Company, Inc. (FIIOC) FBO: your name and sent to you

- Complete the Fidelity Rollover contribution form provided in the back of this Enrollment Guide
- Return both the Fidelity rollover contribution form and the check from your prior Plan to either your current Plan Administrator or directly to Fidelity at the address provided on the form

### **Does the Company contribute to my account?**

The Employer may make a discretionary pretax matching contribution to your account. The amount would be equal to a percentage determined annually by a Board of Directors' Resolution.

To be eligible for discretionary matching contributions you are required to:

- make employee pretax deferral contributions or Roth 401(k) after tax deferral contributions. The plan will match on the combined total of these contributions up to the matching limit.
- work a minimum of 1000 hours and be employed by the Employer as of the last day of the contribution period

For purposes of determining your matching contributions under the Plan, your pretax contributions will include Age 50 and over Catch-Up Contributions described above.

Your Employer may designate all or a portion of any matching contributions for a Plan Year as "qualified matching contributions" and allocate them to employees to help the Plan pass one or more annually required Internal Revenue Code nondiscrimination test(s). Any such contributions will be allocated to those non-highly compensated Participants eligible to receive the Employer matching contributions described above who made pretax contributions during the Plan Year. Participants are 100% vested in these contributions and may not request a hardship withdrawal of these contributions.

The Employer may make a discretionary profit sharing contribution to only those participants who are eligible under the terms of the plan. Please refer to your employer or Summary Plan Description for more detailed information.

### **When am I vested?**

The term "vesting" refers to the portion of your account balance that you are entitled to under the plan's rules.

You are always 100% vested in your:

- employee pretax account
- rollover account
- Roth 401(k) after tax deferral account
- and any earnings thereon.

Employer profit sharing contributions, matching contributions and earnings will be vested in accordance with the following schedule:

<b>Years of Service for Vesting</b>	<b>Percentage</b>
less than 1	0
1	20
2	40
3	60
4	80
5	100

### **Can I take a loan from my account?**

Although your plan account is intended for your retirement, you may take a loan from your account.

### **Can I make withdrawals from my account?**

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan.

### **How do I access my account?**

Through Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) you have access to your account information, retirement planning tools, and e-Learning workshops® that provide you access to self-paced training on savings and investing principles.

You may call the Retirement Benefits Line at 1-800-835-5097 between 8:30 a.m. and 8:00 p.m. on any business day when the New York Stock Exchange is open. Fidelity Representatives can assist you with transactions and answer many of your questions regarding retirement savings.

### **How do I learn more?**

Through Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) you have access to your account information and



retirement planning tools including:

- **Live and self-paced learning workshops.**  
The workshops cover a variety of topics including determining your retirement savings needs, evaluating your investment options and keeping your investment strategy on track to help you achieve your retirement goals.

In addition, you can take advantage of local Investor Centers by scheduling time with a Fidelity Representative to discuss your total investment needs beyond your retirement savings plan. Or, if you prefer, call 1-800-Fidelity for a complimentary portfolio review.

#### **How do I change my investment options?**

You can make changes to your investment selections online at [www.401k.com](http://www.401k.com) or by calling the Retirement Benefits Line at 1-800-835-5097.

Create an asset strategy that's right for you:

- Visit the Library section of NetBenefits®.

#### **How do I manage my account?**

Through Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) you may sign up to receive alerts via email when your retirement savings account strays from the investment allocation you established.

To update your beneficiary information go NetBenefits® and enter your beneficiary information at any time.

# INVESTMENT options

**Before investing in any investment option, 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.**

What follows is an introduction to the investment options you can choose for your plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the mutual funds available through the plan, including fees and expenses, log on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) or by calling the Retirement Benefits Line at 1-800-835-5097 for prospectuses. Read them carefully before you invest.

## More Conservative

Categories to the left have potentially more inflation risk and less investment risk

## More Aggressive

Categories to the right have potentially less inflation risk and more investment risk

Money Market (or Short Term)	Stable Value	Bond	Balanced / Hybrid	Domestic Equities			International / Global Equity	Specialty	Company Stock
	<ul style="list-style-type: none"> <li>Mellon Stable Value Fund Class J</li> </ul>	<p><b>Diversified</b></p> <ul style="list-style-type: none"> <li>Fidelity® U.S. Bond Index Fund - Premium Class</li> <li>Metropolitan West Total Return Bond Fund Class I</li> </ul> <p><b>Inflation-Protected</b></p> <ul style="list-style-type: none"> <li>BlackRock Inflation Protected Bond Fund Institutional Shares</li> </ul> <p><b>High Yield</b></p> <ul style="list-style-type: none"> <li>Invesco High Yield Fund R5 Class</li> </ul>	<ul style="list-style-type: none"> <li>Oakmark Equity And Income Fund Class I</li> </ul>	<p><b>Large Value</b></p> <ul style="list-style-type: none"> <li>Invesco Diversified Dividend Fund R5 Class</li> </ul>	<p><b>Large Blend</b></p> <ul style="list-style-type: none"> <li>MFS Massachusetts Investors Trust Class R4</li> <li>Fidelity® 500 Index Fund - Premium Class</li> </ul>	<p><b>Large Growth</b></p> <ul style="list-style-type: none"> <li>Wells Fargo Growth Fund - Class Inst</li> </ul>	<p><b>Diversified</b></p> <ul style="list-style-type: none"> <li>Fidelity® International Index Fund - Premium Class</li> <li>Harbor International Fund Institutional Class</li> <li>Oppenheimer International Small-Mid Company Fund Class Y</li> </ul> <p><b>Emerging Markets</b></p> <ul style="list-style-type: none"> <li>DFA Emerging Markets Core Equity Portfolio Institutional Class</li> </ul>		
				<p><b>Mid Value</b></p> <ul style="list-style-type: none"> <li>Goldman Sachs Mid Cap Value Fund Institutional Class</li> </ul>	<p><b>Mid Blend</b></p> <ul style="list-style-type: none"> <li>Fidelity® Extended Market Index Fund - Premium Class</li> </ul>	<p><b>Mid Growth</b></p> <ul style="list-style-type: none"> <li>Nationwide Geneva Mid Cap Growth Fund Institutional Service Class</li> </ul>			
				<p><b>Small Value</b></p> <ul style="list-style-type: none"> <li>DFA U.S. Small Cap Value Portfolio Institutional Class</li> </ul>	<p><b>Small Blend</b></p> <ul style="list-style-type: none"> <li>Fidelity® Small Cap Discovery Fund</li> </ul>	<p><b>Small Growth</b></p> <ul style="list-style-type: none"> <li>T. Rowe Price New Horizons Fund</li> </ul>			

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which may change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of the most recent calendar quarter. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options may vary significantly within each particular investment category, and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decision. The spectrum does not represent actual or implied performance.



## ADDITIONAL INVESTMENT **options:**

**Lifecycle funds** offer a blend of stocks, bonds, and short-term investments within a single fund. They are designed for investors who don't want to go through the process of picking several funds from the three asset classes but who still want to diversify among stocks, bonds, and short-term investments.

Categories to the left have potentially more inflation risk and less investment risk	Categories to the right have potentially less inflation risk and more investment risk	
American Century Investments One Choice In Retirement Portfolio Investor Class	American Century Investments One Choice 2020 Portfolio Investor Class	American Century Investments One Choice 2040 Portfolio Investor Class
	American Century Investments One Choice 2025 Portfolio Investor Class	American Century Investments One Choice 2045 Portfolio Investor Class
	American Century Investments One Choice 2030 Portfolio Investor Class	American Century Investments One Choice 2050 Portfolio Investor Class
	American Century Investments One Choice 2035 Portfolio Investor Class	American Century Investments One Choice 2055 Portfolio Investor Class
		American Century Investments One Choice 2060 Portfolio Investor Class

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment 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 risk 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.

Please Note: Not all the Lifecycle Funds shown in the investment spectrum above may be available through your plan. Refer to your list of fund descriptions to identify those offered in your plan.

## NEXT **steps**

Investing in yourself is easy with your retirement plan. You can count on us to support you every step of the way with our account management website, Fidelity NetBenefits®. First log in to [www.401k.com](http://www.401k.com) and we'll show you how to get started step by step.

**Step 1:** Enroll online today. Go to [www.401k.com](http://www.401k.com) and click on "Register Now" when logging in for the first time. Follow the instructions to enroll online. Call the Retirement Benefits Line if you need assistance at 1-800-835-5097.

**Step 2:** Decide how much to invest and enter your contribution per pay period - 10% is often a good start.

**Step 3:** Select how you want to invest your contributions among the investment options available in the plan. Investment performance and fund descriptions are available online or over the phone. If you are interested in additional information about investing, go to the NetBenefits® Library to learn more.

**Enroll today, and start saving for your retirement.**





## DESCRIPTIONS OF INVESTMENT **options**

### STABLE VALUE FUNDS

**Mellon Stable Value  
Fund Class J  
OXMA**

**Objective:**

The stable value fund seeks preservation of principal and current income through all interest rate environments.

**Strategy:**

The stable value fund invests in high credit quality fixed income securities held by the Fund within contracts intended to minimize market volatility ("synthetic" GICs), Guaranteed Investment Contracts (GICs), and cash and cash equivalents. In general the bond market is volatile and bond funds entail interest rate risk (as interest rates rise bond prices usually fall and vice versa). This effect is usually more pronounced for longer-term securities. Bond funds also entail the risk of issuer default, issuer credit risk, and inflation risk. Unit price, yield and return will vary.

**Risk:**

The Contracts and securities purchased for the fund are backed solely by the financial resources of the issuers of such Contracts and securities. An investment in the fund is not insured or guaranteed by the manager(s), the plan sponsor, the trustee, the FDIC, or any other government agency. The Contracts purchased by the fund permit the fund to account for the fixed income securities at book value (principal plus interest accrued to date). Through the use of book value accounting, there is no immediate recognition of investment gains and losses on the fund's securities. Instead, gains and losses are recognized over time by periodically adjusting the interest rate credited to the fund under the Contracts. However, while the fund seeks to preserve your principal investment, it is possible to lose money by investing in this fund. The Contracts provide for the payment of certain withdrawals and exchanges at book value during the terms of the Contracts. In order to maintain the Contract issuers' promise to pay such withdrawals and exchanges at book value, the Contracts subject the fund and its participants to certain restrictions. For example, withdrawals prompted by certain events (e.g., layoffs, early retirement windows, spin-offs, sale of a division, facility closings, plan terminations, partial plan terminations, changes in laws or regulations) may be paid at the market value of the fund's securities, which may be less than your book value balance.

**Short-term Redemption Fee:**

**Who may want to invest:**

- Someone who seeks a slightly higher yield over the long term than is offered by money market funds, but who is willing to accept slightly more investment risk.
- Someone who is interested in balancing an aggressive portfolio with an investment that seeks to provide stability of price.

**Footnotes:**

The investment option is a stable value fund. It is managed by Mellon Institutional Funds. This description is only intended to provide a brief overview of the fund.

This investment option is not a mutual fund.

**Short-term Redemption Fee Notes:**

None

**BOND FUNDS**

**BlackRock Inflation  
Protected Bond Fund  
Institutional Shares  
OUEL**

**Objective:**

The investment seeks to maximize real return, consistent with preservation of real capital and prudent investment management.

**Strategy:**

The fund invests at least 80% of its assets in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, their agencies or instrumentalities, and U.S. and non-U.S. corporations. It may invest up to 20% of its assets in non-investment grade bonds or securities of emerging market issuers. The fund maintains an average portfolio duration that is within 20% of the duration of the Barclays U.S. Treasury Inflation Protected Securities Index (the benchmark). It is non-diversified.

**Risk:**

The interest payments of TIPS are variable, they generally rise with inflation and fall with deflation. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking potential returns primarily in the form of interest dividends and who can tolerate more frequent changes in the size of dividend distributions than those usually found with more conservative bond funds.
- Someone who is seeking to supplement his or her core fixed-income holdings with a bond investment that is tied to changes in inflation.

**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.

Duration is a measure of a security's price sensitivity to changes in interest rates. Duration differs from maturity in that it considers a security's interest payments in addition to the amount of time until the security reaches maturity, and also takes into account certain maturity shortening features (e.g., demand features, interest rate resets, and call options) when applicable. Securities with longer durations generally tend to be more sensitive to interest rate changes than securities with shorter durations. A fund with a longer average duration generally can be expected to be more sensitive to interest rate changes than a fund with a shorter average duration.



**Fidelity® U.S. Bond  
Index Fund - Premium  
Class  
2324**

The Barclays U.S. TIPS Index is an unmanaged index designed to represent securities that protect against adverse inflation and provide a minimum level of real return. To be included in this index, bonds must have cash flows linked to an inflation index, be sovereign issues denominated in U.S. currency, and have more than one year to maturity, and, as a portion of the index, total a minimum amount outstanding of 100 million U.S. dollars.

**Short-term Redemption Fee Notes:**

None

**Objective:**

Seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Barclays U.S. Aggregate Bond Index.

**Strategy:**

Normally investing at least 80% of the fund's assets in bonds included in the Barclays U.S. Aggregate Bond Index. Using statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Index using a smaller number of securities. Engaging in transactions that have a leveraging effect on the fund, including investments in derivatives - such as swaps (interest rate, total return, and credit default) and futures contracts - and forward-settling securities, to adjust the fund's risk exposure. Investing in Fidelity's central funds (specialized investment vehicles used by Fidelity funds to invest in particular security types or investment disciplines).

**Risk:**

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. The fund can invest in securities that may have a leveraging effect (such as derivatives and forward-settling securities) which may increase market exposure, magnify investment risks, and cause losses to be realized more quickly.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- Someone who is seeking to diversify an equity portfolio with a more conservative investment option.

**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.

Returns prior to May 4, 2011 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.

Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

The Barclays U.S. Aggregate Bond Index is an unmanaged market value-weighted index for U.S. dollar denominated investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities with maturities of at least one year.

As of June 14, 2016, this fund changed its name from Spartan U.S. Bond Index Fund - Fidelity Advantage Class.

**Short-term Redemption Fee Notes:**

None

**Invesco High Yield Fund**  
**R5 Class**  
**OKSA**

**Objective:**

The investment seeks total return through growth of capital and current income.

**Strategy:**

The fund invests, under normal circumstances, at least 80% of its net assets (plus any borrowings for investment purposes) in debt securities that are determined to be below investment grade quality, and in derivatives and other instruments that have economic characteristics similar to such securities. It may invest in preferred stocks and convertible securities, which are securities that generally pay interest and may be converted into common stock. The fund may invest up to 25% of its net assets in foreign securities.

**Risk:**

The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone interested in a bond fund that provides the potential for both current income and share-price appreciation.
- Someone who is seeking to complement his or her core bond holdings with a bond investment that seeks higher returns from riskier bonds, and who can tolerate higher risk.

**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.

Except for Life of Fund returns, the analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/30/2004. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 07/11/1978, 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



**Metropolitan West  
Total Return Bond Fund  
Class I  
OQDK**

Morningstar may differ from those applied by other entities, including the fund itself.

**Short-term Redemption Fee Notes:**

None

**Objective:**

The investment seeks to maximize long-term total return.

**Strategy:**

The fund pursues its objective by investing, under normal circumstances, at least 80% of its net assets in investment grade fixed income securities or unrated securities that are determined by the Adviser to be of similar quality. Up to 20% of the fund's net assets may be invested in securities rated below investment grade. The fund also invests at least 80% of its net assets plus borrowings for investment purposes in fixed income securities it regards as bonds.

**Risk:**

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- Someone who is seeking to diversify an equity portfolio with a more conservative investment option.

**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.

Except for Life of Fund returns, the analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/31/2000. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 03/31/1997, 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.

**Short-term Redemption Fee Notes:**

None

**BALANCED/HYBRID FUNDS**

**Oakmark Equity And  
Income Fund Class I  
OMWG**

**Objective:**

The investment seeks income and preservation and growth of capital.

**Strategy:**

The fund invests primarily in a diversified portfolio of U.S. equity and debt securities (although the fund may invest up to 35% of its total assets in equity and debt securities of non-U.S. issuers). It is intended to present a balanced investment program between growth and income by investing approximately 40-75% of its total assets in common stock, including securities convertible into common stock, and up to 60% of its total assets in debt securities issued by U.S. or non-U.S. governments and corporate entities rated at the time of purchase within the two highest grades.

**Risk:**

Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking to invest in a fund that invests in both stocks and bonds.
- Someone who is seeking the potential both for income and for long-term share-price appreciation and who is willing to accept the volatility of the bond and stock markets.

**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.

**Short-term Redemption Fee Notes:**

None

**DOMESTIC EQUITY FUNDS**

**DFA U.S. Small  
Cap Value Portfolio  
Institutional Class  
OSIA**

**Objective:**

The investment seeks to achieve long-term capital appreciation.

**Strategy:**

The fund normally will invest at least 80% of its net assets in securities of small cap U.S. companies. It may use derivatives, such as futures contracts and options on futures contracts for U.S. equity securities and indices, to adjust market exposure based on actual or expected cash inflows to or outflows from the Portfolio.



**Fidelity® 500 Index  
Fund - Premium Class  
1523**

**Risk:**

The securities of smaller, less well-known companies can be more volatile than those of larger companies. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is comfortable with value-style investments and the potentially greater volatility of investments in smaller companies.

**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.

**Short-term Redemption Fee Notes:**

None

**Objective:**

Seeks to provide investment results that correspond to the total return (i.e., the combination of capital changes and income) performance of common stocks publicly traded in the United States.

**Strategy:**

Normally investing at least 80% of assets in common stocks included in the S&P 500 Index, which broadly represents the performance of common stocks publicly traded in the United States.

**Risk:**

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

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the volatility associated with investing in the stock market.

**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.

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.

Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

**Fidelity® Extended  
Market Index Fund -  
Premium Class  
1521**

The 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.

As of June 14, 2016, this fund changed its name from Spartan 500 Index Fund - Fidelity Advantage Class.

**Short-term Redemption Fee Notes:**

None

**Objective:**

Seeks to provide investment results that correspond to the total return stocks of mid- to small-capitalization United States companies.

**Strategy:**

Normally investing at least 80% of assets in common stocks included in the Dow Jones U.S. Completion Total Stock Market Index, which represents the performance of stocks of mid- to small-capitalization U.S. companies.

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Investments in smaller companies may involve greater risks than those in larger, more well known companies.

**Short-term Redemption Fee:** 0.75

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the generally greater volatility of investments in smaller companies.

**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.

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.

As of June 14, 2016, this fund changed its name from Spartan® Extended Market Index Fund - Fidelity Advantage Class.

The Dow Jones U.S. Completion Total Stock Market Index is an unmanaged index that represents all U.S. equity issues with readily available prices, excluding components of the S&P 500.

**Short-term Redemption Fee Notes:**

This fund has a Short-term Redemption Fee of 0.75% for fee eligible shares held less than 90 days.

**Objective:**

Seeks long-term growth of capital.

**Strategy:**

Normally investing at least 80% of assets in securities of companies with small market capitalizations (companies with market capitalizations similar to the companies in the Russell 2000 Index or the S&P Small Cap 600). Investing in either "growth" stocks or "value" stocks or both. Normally investing primarily in common stocks.

**Fidelity® Small Cap  
Discovery Fund  
0384**





**Goldman Sachs Mid  
Cap Value Fund  
Institutional Class  
OQQZ**

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks.

**Short-term Redemption Fee:** 1.50

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the generally greater volatility of investments in smaller companies.

**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.

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

The S&P Small Cap 600<sup>®</sup> Index is a registered service mark of The McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Corporation and its affiliates. It is a market capitalization-weighted index of 600 small-capitalization stocks.

**Short-term Redemption Fee Notes:**

This fund has a Short-term Redemption Fee of 1.50% for fee eligible shares held less than 90 days.

**Objective:**

The investment seeks long-term capital appreciation.

**Strategy:**

The fund invests, under normal circumstances, at least 80% of its net assets plus any borrowings for investment purposes in a diversified portfolio of equity investments in mid-cap issuers with public stock market capitalizations within the range of the market capitalization of companies constituting the Russell Midcap<sup>®</sup> Value Index at the time of investment. Although it will invest primarily in publicly traded U.S. securities, the fund may invest in foreign securities, including securities of issuers in countries with emerging markets or economies and securities quoted in foreign currencies.

**Risk:**

Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Invesco Diversified  
Dividend Fund R5 Class  
OKTK**

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is comfortable with value-style investments and the potentially greater volatility of investments in smaller companies.

**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.

The Russell Midcap<sup>®</sup> Value Index is an unmanaged market capitalization-weighted index of medium-capitalization value-oriented stocks of U.S. domiciled companies that are included in the Russell Midcap Index. Value-oriented stocks tend to have lower price-to-book ratios and lower forecasted growth values.

**Short-term Redemption Fee Notes:**

None

**Objective:**

The investment seeks long-term growth of capital and, secondarily, current income.

**Strategy:**

The fund invests primarily in dividend-paying equity securities. It invests in securities that the portfolio managers believe are undervalued based on various valuation measures. The fund may invest up to 25% of its net assets in securities of foreign issuers.

**Risk:**

Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is comfortable with the volatility of large-cap stocks and value-style investments.

**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.



**MFS Massachusetts  
Investors Trust Class R4  
OEEX**

Except for Life of Fund returns, the analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 10/25/2005. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 12/31/2001, 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.

**Short-term Redemption Fee Notes:**

None

**Objective:**

The investment seeks capital appreciation.

**Strategy:**

The fund normally invests the fund's assets primarily in equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. While it may invest the fund's assets in companies of any size, the fund primarily invests in companies with large capitalizations. It may invest the fund's assets in foreign securities.

**Risk:**

Value and growth stocks can perform differently from other types of stocks. Growth stocks can be more volatile. Value stocks can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the volatility associated with investing in the stock market.

**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.

Except for Life of Fund returns, the analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 04/01/2005. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 07/15/1924, 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.

Nationwide Geneva  
Mid Cap Growth Fund  
Institutional Service  
Class  
OYSZ

**Short-term Redemption Fee Notes:**

None

**Objective:**

The investment seeks long-term capital appreciation.

**Strategy:**

The fund seeks to invest, under normal market conditions, in common stocks of publicly traded companies that the subadviser believes demonstrate, at the time of a stock's purchase, strong growth characteristics such as a leadership position in the relevant industry, a sustainable advantage, strong earnings growth potential and experienced management. It will invest at least 80% of its net assets in U.S. mid-cap companies.

**Risk:**

Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated both with growth-oriented stocks and with smaller companies.

**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.

Except for Life of Fund returns, the analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 06/26/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 01/04/1999, 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.

**Short-term Redemption Fee Notes:**

None

**Objective:**

The investment seeks long-term capital growth.

**Strategy:**

T. Rowe Price New  
Horizons Fund  
OF3R



The fund invests primarily in a diversified group of small, emerging growth companies, preferably early in their corporate life cycle before the companies become widely recognized by the investment community. The fund may also invest in companies that offer the possibility of accelerating earnings growth because of rejuvenated management, new products, or structural changes in the economy.

**Risk:**

The securities of smaller, less well-known companies can be more volatile than those of larger companies. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated both with growth-oriented stocks and with smaller companies.

**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.

**Short-term Redemption Fee Notes:**

None

**Objective:**

The investment seeks long-term capital appreciation.

**Strategy:**

The fund invests at least 80% of its total assets in equity securities and up to 25% of the fund's total assets in equity securities of foreign issuers through ADRs and similar investments. It invests principally in equity securities of companies that the advisor believes have prospects for robust and sustainable growth of revenues and earnings. The fund may invest in the equity securities of companies of any market capitalization.

**Risk:**

Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated with growth-oriented stocks.

**Wells Fargo Growth  
Fund - Class Inst  
OQGP**

**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.

Except for Life of Fund returns, the analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/24/2000. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 12/31/1993, 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.

**Short-term Redemption Fee Notes:**

None

**INTERNATIONAL/GLOBAL FUNDS****DFA Emerging Markets Objective:**

The investment seeks long-term capital appreciation.

**Core Equity Portfolio Institutional Class Strategy:**

OEFG

The Emerging Markets Core Equity Portfolio purchases a broad and diverse group of securities associated with emerging markets, which may include frontier markets (emerging market countries in an earlier stage of development), authorized for investment by the Advisor's Investment Committee ("Approved Markets"), with an increased exposure to securities of small cap issuers and securities.

**Risk:**

Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is willing to accept the higher degree of risk associated with investing in emerging markets.
- Someone who is seeking to complement a portfolio of domestic investments and/or international investments in developed countries with investments in developing countries, which can behave differently.

**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.

**Short-term Redemption Fee Notes:**

None



**Fidelity® International  
Index Fund - Premium  
Class  
1522**

**Objective:**

Seeks to provide investment results that correspond to the total return of foreign stock markets.

**Strategy:**

Normally investing at least 80% of assets in common stocks included in the Morgan Stanley Capital International Europe, Australasia, Far East Index, which represents the performance of foreign stock markets.

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets.

**Short-term Redemption Fee:** 1.00

**Who may want to invest:**

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

**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.

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.

Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

The MSCI Europe, Australasia and Far East Index is an unmanaged market capitalization-weighted index designed to represent the performance of developed stock markets outside the United States and Canada.

As of June 14, 2016, this fund changed its name from Spartan International Index Fund - Fidelity Advantage Class.

**Short-term Redemption Fee Notes:**

This fund has a Short-term Redemption Fee of 1.00% for fee eligible shares held less than 90 days.

**Harbor International  
Fund Institutional Class  
OFHL**

**Objective:**

The investment seeks long-term total return, principally from growth of capital.

**Strategy:**

The fund invests normally in a minimum of ten countries throughout the world, focusing on companies located in Europe, the Pacific Basin and emerging industrialized countries whose economies and political regimes appear stable. It invests primarily (no less than 65% of its total assets) in common and preferred stocks of foreign companies, including those located in emerging market countries. Companies in the fund's portfolio generally have market capitalizations in excess of \$1 billion at the time of purchase.

**Oppenheimer  
International Small-Mid  
Company Fund Class Y  
OSZB**

**Risk:**

Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Value and growth stocks can perform differently from other types of stocks. Growth stocks can be more volatile. Value stocks can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

**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.

**Short-term Redemption Fee Notes:**

None

**Objective:**

The investment seeks capital appreciation.

**Strategy:**

Under normal market conditions, the fund will invest at least 80% of its net assets, plus borrowings for investment purposes, in equity securities of small- and mid-cap companies. The fund's managers consider small- and mid-cap companies to be those having a market capitalization in the range of the MSCI All Country World (ACWI) ex-USA SMID Index. The capitalization range of the index is subject to change at any time due to market activity or changes in its composition.

**Risk:**

Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking to complement a portfolio of domestic investments with international investments in smaller companies, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated both with investing overseas and with investing in smaller companies.



**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.

Except for Life of Fund returns, the analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 09/07/2005. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/17/1997, 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.

The MSCI ACW SMID ex US Index captures mid and small cap representation across 23 of 24 developed market countries (excluding the US) and 21 emerging markets countries.

As of December 29, 2015, this fund changed its name from Oppenheimer International Small Company Fund.

**Short-term Redemption Fee Notes:**

None

**LIFECYCLE (TARGET DATE) FUNDS**

**American Century  
Investments One  
Choice 2020 Portfolio  
Investor Class  
OUMV**

**Objective:**

The investment seeks the highest total return consistent with its asset mix.

**Strategy:**

The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2020) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

**Risk:**

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 materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.

**American Century  
Investments One  
Choice 2025 Portfolio  
Investor Class  
OLAN**

- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**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.

**Short-term Redemption Fee Notes:**

None

**Objective:**

The investment seeks the highest total return consistent with its asset mix.

**Strategy:**

The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2025) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

**Risk:**

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 materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**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.

**Short-term Redemption Fee Notes:**

None



**American Century  
Investments One  
Choice 2030 Portfolio  
Investor Class  
OUMW**

**Objective:**

The investment seeks the highest total return consistent with its asset mix.

**Strategy:**

The fund is a “fund of funds,” it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2030) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

**Risk:**

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 materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**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.

**Short-term Redemption Fee Notes:**

None

**American Century  
Investments One  
Choice 2035 Portfolio  
Investor Class  
OLAO**

**Objective:**

The investment seeks the highest total return consistent with its asset mix.

**Strategy:**

The fund is a “fund of funds,” it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2035) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

**American Century  
Investments One  
Choice 2040 Portfolio  
Investor Class  
OUMX**

**Risk:**

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 materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**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.

**Short-term Redemption Fee Notes:**

None

**Objective:**

The investment seeks the highest total return consistent with its asset mix.

**Strategy:**

The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2040) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

**Risk:**

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 materials, if available.

**Short-term Redemption Fee:** 0.00



**American Century  
Investments One  
Choice 2045 Portfolio  
Investor Class  
OLAP**

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**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.

**Short-term Redemption Fee Notes:**

None

**Objective:**

The investment seeks the highest total return consistent with its asset mix.

**Strategy:**

The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2045) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

**Risk:**

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 materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**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.

**Short-term Redemption Fee Notes:**

None

**American Century  
Investments One  
Choice 2050 Portfolio  
Investor Class  
OUMY**

**Objective:**

The investment seeks the highest total return consistent with its asset mix.

**Strategy:**

The fund is a “fund of funds,” it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2050) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

**Risk:**

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 materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**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.

**Short-term Redemption Fee Notes:**

None

**American Century  
Investments One  
Choice 2055 Portfolio  
Investor Class  
OYM4**

**Objective:**

The investment seeks the highest total return consistent with its asset mix.

**Strategy:**

The fund is a “fund of funds,” it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2055) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.



**American Century  
Investments One  
Choice 2060 Portfolio  
Investor Class  
OICR**

**Risk:**

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 materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**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.

**Short-term Redemption Fee Notes:**

None

**Objective:**

The investment seeks the highest total return consistent with its asset mix.

**Strategy:**

The fund is a "fund of funds," meaning that it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The underlying stock funds draw on growth, value and quantitative investment techniques and diversify investments among small, medium and large U.S. and foreign companies. The underlying bond funds invest in fixed-income securities that vary by issuer type (corporate and government), credit quality (investment-grade and high-yield or "junk bonds") and geographic exposure (domestic and international).

**Risk:**

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,

**American Century  
Investments One  
Choice In Retirement  
Portfolio Investor Class  
OLAQ**

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 materials, if available.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**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.

**Short-term Redemption Fee Notes:**

None

**Objective:**

The investment seeks current income; capital appreciation is a secondary objective.

**Strategy:**

The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The fund's target allocation for the various asset classes and underlying funds is to invest 45% of its assets in stock funds, 45% of its assets in bond funds, and 10% of its assets in money market funds. The target asset mix of One Choice In Retirement Portfolio is expected to remain fixed over time.

**Risk:**

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 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.

**Short-term Redemption Fee:** 0.00

**Who may want to invest:**

- Someone who is seeking an investment option intended for people in retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option and looking primarily for the potential for income and, secondarily, for share-price appreciation.





**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.

**Short-term Redemption Fee Notes:**

None

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**Plan Name (i.e., "the Plan"):** Space Exploration Technologies 401(k) Plan

**Plan#:** 86233

### **Incoming Rollover Instructions**

If you have a balance in a former employer's retirement plan and/or an IRA or conduit (rollover) IRA, you may want to consider consolidating your assets in the Plan. Keeping your retirement savings in a single plan can help simplify performance tracking, provide greater convenience in making investment changes, and minimize paperwork.

"Rolling over" money into the Plan is a three-step process. Please follow these instructions to ensure that this process is completed in a timely and accurate manner. *Please Note:* Failure to follow these instructions may result in a delay in the processing of your request and may jeopardize your ability to roll over your distribution.

### **Step 1. Request your distribution**

Request a direct rollover distribution from your previous eligible retirement plan. See the Incoming Rollover Contribution Application for a list of the types of plans or accounts from which rollovers may be made to your employer's plan. Please keep in mind that you can only rollover your Roth 401(k) or After-tax contributions into the plan if your plan allows for these types of rollovers. Check with your Benefits Department to see if these types of rollovers are allowed. There are two distribution check payable options:

#### Option 1.

The check can be made payable to Fidelity Investments Institutional Operations Company, Inc. (or FIIOC), for the benefit of (YOUR NAME). The check must be from the distributing trustee or custodian. (Personal checks are not acceptable.) **Note:** This type of distribution avoids automatic income tax withholding. Also, it avoids the possible 10% early withdrawal penalty if you are under the age of 59 1/2.

#### Option 2.

If the distribution was originally made payable directly to you, you must send your rollover contribution to Fidelity via a certified check or money order only for the amount you are rolling over payable to FIIOC. (Personal checks are not acceptable.) **Note:** If your distribution is initially received as a check made payable to you, your rollover must be completed within 60 days of receipt of the distribution. Your previous administrator will be required to withhold income taxes. As a result, you will not be able to roll over 100% of your eligible distribution unless you have extra savings available to make up the amount withheld. You must also roll over that amount within 60 days of receipt of your distribution. If you do not make up the amount withheld, that amount will be considered a withdrawal from the previous program and the taxable portion will be subject to ordinary income taxes and possibly a 10% early withdrawal penalty.

*Fidelity does not accept wire transfers of funds. You must request a CHECK from your previous plan or IRA. The check should be mailed directly to you. Once you have received the check, please follow the directions in Step 2.*

### **Step 2. Complete your rollover application**

Please complete the Incoming Rollover Contribution Application. Please be sure to complete all items, and sign the form where indicated.

*Please Note:* This rollover contribution will be invested based on the investment elections you have on file for rollover contributions to the Plan. If you have not previously made investment elections for your rollover contribution please log on to NetBenefits® at [www.401k.com](http://www.401k.com) to do so. Otherwise, it will be invested based on your elections for elective deferral contributions. If you have not made investment elections for either rollover or deferral contributions, this amount will be invested in the Plan-designated default investment option. If you wish to make investment elections for your rollover contribution, please do so by contacting Fidelity Investments prior to submitting this form.

If you are not sure of the plan type that you are rolling out of, please contact your previous Plan Sponsor or IRA custodian for verification. Some plan types are not eligible for rollover.  
You should make a copy of the check and the Incoming Rollover Contribution Application for your records.

**Step 3. Mail the information**

Mail (1) the Incoming Rollover Contribution Application and (2) the check in the enclosed preaddressed envelope or mail to:

**FIRST CLASS MAIL WITH STAMP:**

Fidelity Investments Client Service Operations  
P.O. Box 770003 Cincinnati, OH 45277-0065

**Overnight Address:**

Fidelity Investments  
Client Service Operations (KC1F-L)  
100 Crosby Parkway Covington, KY 41015

Please include all the information requested. Incomplete forms and the accompanying check will be returned to you and may jeopardize your ability to roll over your distribution.

Once your contribution is accepted into the Plan, you can log on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) to view your rollover contribution and investment election(s). Please allow at least seven business days for processing. If you have any questions about rollover contributions, call **1-800-835-5097**. Please be sure you have beneficiary information for the Plan on file.



Plan Name (i.e. the Plan): Space Exploration Technologies 401(k) Plan

Plan #: 86233

Incoming Rollover Contribution Application

Section One: Participant Information (please print)

The following section must be completed entirely to ensure that your account is properly set up

Social Security #: [ ][ ][ ]-[ ][ ][ ]-[ ][ ][ ][ ][ ]

Hire Date: \_\_\_/\_\_\_/\_\_\_ Birth Date: \_\_\_/\_\_\_/\_\_\_

Participant Name (first, MI, last): \_\_\_\_\_

Participant Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Phone (day): \_\_\_\_\_ Phone (evening): \_\_\_\_\_

Section Two: Rollover Contribution Information

Acceptable rollover funds

The Plan will accept taxable\* money from the following types of plans: 401(a) plans (e.g., 401(k)); 403(a) plans; governmental 457(b) plans; 403(b) plans (e.g., plans of tax-exempt organizations); conduit IRAs (rollover IRAs); non-conduit IRAs (traditional IRAs, Simplified Employee Pension plans (SEP-IRAs)) and "SIMPLE" IRA distributions made more than two years from the date you first participated in the SIMPLE IRA; distributions of taxable monies made to you as (1) a Spousal beneficiary from a current or former spouse from these types of plans, or (2) an alternate payee pursuant to a qualified domestic relations order (QDRO). In addition, the Plan will accept the following money types if indicated below: Roth 401(k), Roth 403(b), or Roth 457(b); After-tax contributions from 401(a) and 403(a) plans.

\*Taxable money is defined as pretax contributions (employee and employer), earnings on pretax contributions, and taxable earnings on after-tax contributions from your previous employer's plan.

Please note: Making rollover contributions to the Plan that consist of assets other than qualified 401(a), or 403(a) plan assets, or conduit IRA (rollover IRA) assets, may result in the loss of capital gains or 10-year income-averaging tax treatment associated with lump sum distributions from the Plan.

If you may be eligible for this special tax treatment, you should consult your tax adviser and carefully consider the impact of making a rollover contribution to the Plan. Please talk to your tax adviser for additional information and review the special tax notice to determine if you're eligible.

Enclosed Contribution

Grid of boxes for entering contribution amounts and dates, including a decimal point box.

Pre-tax Dollars

Roth 401(k), 403(b)  
Government 457(b)

Roth 401(k), 403(b), Government 457(b)  
Contributions excluding earnings

Date of First Roth 401(k), 403(b),  
Government 457(b) contribution





**Unacceptable rollover sources**

The Plan cannot accept money from the following sources: rollovers from nonspousal beneficiary accounts, payments over a life expectancy or a period of 10 or more years, or mandatory age 70½ distributions. Also unacceptable are Roth IRAs, HSAs and Coverdell Education Savings Accounts (CESAs). In-kind distributions of employer stock are not acceptable; therefore, stock must be sold and the proceeds (including any appreciation realized through the date of distribution) may be rolled over.

**Section Three: Investment Elections**

I direct Fidelity to invest my rollover contribution into my current investment mix applicable to rollover contributions. If I have not previously made investment elections for the rollover contribution it will be invested based on my elections for elective deferral contributions. If I have not selected an investment mix on my own via NetBenefits® or by telephone, I understand that this rollover contribution will be invested in the Plan's default investment option as directed by my employer.

**Section Four: Participant Certification**

I authorize the investment election for this rollover and acknowledge that I have received information detailing my available investment options. I acknowledge that my rollover contribution will be invested in accordance with section three of this form.

I certify that this rollover amount is composed ONLY of money from acceptable sources listed under Section Two, and I have completed the information regarding the source of this money to the best of my knowledge. Also, if the distribution check was made payable to me, I understand that this rollover must be received and deposited to my account within 60 days of receipt of the distribution. I understand that, once invested, these monies will be subject to the terms that govern the Plan.

X

Signature of Employee

Date

**Application must be signed, or form and check will be returned to you.**

Please complete this application and return it with your rollover check.

For Fidelity Use Only

NIGO

Please provide the following optional information regarding the origin of this rollover: Plan Name: \_\_\_\_\_

401(k)

Governmental 457(b)

Conduit IRA (rollover IRA)

401(a)

Roth 401(a)/401(k)

Non-Conduit IRA

403(b)

Roth 403(b)

Governmental Roth 457(b)

Fidelity Investments Institutional Operations Company, Inc.  
For more information about the 401(k) Plan, go to [www.401k.com](http://www.401k.com)  
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Fidelity tools are educational in nature.

This document provides only a summary of the main features of the Space Exploration Technologies 401(k) Plan, and the Plan document will govern in the event of any discrepancy.

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.

Investor Center products & services are offered beyond your employer sponsored retirement plan.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, Rhode Island, 02917

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**86233**



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