

▶ Take three.

That's all the steps you need to join your workplace savings plan.

▶ 1. Decide how much to contribute.

First, you'll need to decide how much you want deducted from your paycheck and contributed to your workplace savings plan account. **Once you've decided how much to save, you'll complete a contribution form available from your employer.**

Your plan may limit the amount, but generally you can contribute up to the annual IRS limit of \$15,500 for 2007.

Tip: If you're 50 years or older, you may be eligible to make an additional catch-up contribution of up to \$5,000 in 2007.

See how a small contribution can potentially add up to bigger savings.

With the power of compounding over time, a hypothetical investor could accumulate a substantial balance with a contribution of only \$200 a month for 25 years.

	5 Years	15 Years	25 Years
Investor contributions	\$ 12,000	\$ 36,000	\$ 60,000
Investor contributions with the benefit of compounding	\$ 14,402	\$ 63,762	\$ 162,959

This hypothetical example is based on monthly contributions made at the beginning of the month to a tax-deferred retirement plan, and a 7% annual rate of return compounded monthly. Your own Plan account may earn more or less than this example, and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against loss in declining markets. Rates of return vary over time, particularly for long-term investments. Investments offering higher rates of return generally involve a higher degree of risk to principal.

▶ 2. Invest in a smart, simple way.

To make the most of your savings, you'll need to choose funds that make the most sense for you. Fortunately, this couldn't be simpler than with **Fidelity Freedom Funds®**—all you need to know is your current age and the fund manager will do the rest.

Neither diversification nor asset allocation ensures a profit or guarantees against loss.

Tip: There's a Freedom fund that may be right for you, even if you're retired or getting close to retiring. You can even make a choice that fits your plan to retire earlier or later than a fund's target date.

Choose the Freedom fund that matches your current age.

Based on a retirement age of 65, professional managers adjust each fund's mix of underlying funds to improve its potential for long-term returns and help limit investment risk.

Your Current Age	74+	69-73	64-68	59-63	54-58	49-53	44-48	39-43	34-38	29-33	24-28	Up to 23
Freedom Fund	Income	2000	2005	2010	2015	2020	2025	2030	2035	2040	2045	2050

The profiles are based on birth date range tables outlined in the prospectus. Your plan's Freedom fund offering and/or the chosen date ranges for each fund may differ. Hypothetical example for illustrative purposes only.

▶ 3. Enroll in your plan now.

Ready to get started? Simply complete the enclosed account application, and return it to Fidelity Investments using the envelope provided.

If you have any questions, don't hesitate to **call a Fidelity Retirement Services Specialist at 1-800-343-0860.**

Tip: Explore how you can save time and money by consolidating multiple retirement accounts from previous employers under one roof. Fill out the enclosed *Transfer/Rollover* form, and return it to Fidelity today.



Smart move.®

Fidelity Freedom Funds®—what they're all about

What they are: The Fidelity Freedom Funds are investment options that allow the investor to select the fund that best matches his or her expected retirement year. The Fidelity Freedom Funds invest in a diversified portfolio of other Fidelity mutual funds to provide moderate asset allocation. They are designed for investors who want a simple yet diversified approach to investing for their retirement. The allocation strategy for the underlying equity, fixed-income, and short-term mutual funds is based on the number of years until the Freedom funds reach their target retirement dates. Each Freedom fund with a target retirement date will gradually adopt a more conservative asset allocation as it approaches its target retirement date. Therefore, each fund's target asset allocation percentages will change over time to become more conservative, by gradually reducing allocations to equity funds and increasing allocations to fixed-income and short-term funds. The Fidelity Freedom Income Fund®, designed for those already in retirement, emphasizes fixed-income and short-term mutual funds and seeks to maintain a stable asset allocation from year to year.

What they invest in: Each Freedom fund invests in a diversified portfolio of Fidelity equity, fixed-income, and short-term mutual funds. Fidelity Freedom 2050, with the longest time horizon, invests primarily in equity mutual funds to take advantage of potentially greater growth opportunities. The asset mix of each Freedom fund with a target retirement date (Freedom 2000, 2005, 2010, 2015, 2020, 2025, 2030, 2035, 2040, 2045, and 2050) will gradually become more conservative over time so investors can stay with the same fund before and during retirement. After reaching the target retirement date, these Freedom funds continue to be managed more conservatively for 10 to 15 more years until their asset mix is approximately the same as Freedom Income Fund. Ultimately, after notifying the funds' investors, the funds will merge into the Freedom Income Fund. The Freedom Income Fund, designed for those already retired, is invested more conservatively, with a larger percentage in fixed-income and short-term funds, and has a smaller percentage of equity mutual funds. The funds' manager must invest in the group of underlying funds named in the prospectus, and will aim for the projected target asset allocation percentages announced to investors in the funds' annual and semiannual reports. Freedom funds with target retirement dates may invest in domestic and foreign equity funds, high-yield and investment-grade fixed-income funds, and short-term funds. The Freedom Income Fund invests in domestic equity funds, investment-grade fixed-income funds, high-yield bond funds and short-term funds. These funds are subject to the volatility of the financial markets in the U.S. and abroad, and may be subject to the additional risk associated with investing in high-yield, small cap, and foreign securities. Share price and return of each Freedom fund will vary.

■ Domestic Equity

■ International Equity

■ Investment-Grade Fixed-Income

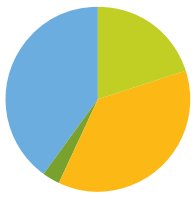
■ High-Yield Fixed-Income

■ Short-Term

Fidelity Freedom Income Fund® An asset allocation mutual fund.

Fund Code: 00369

Goal: Seeks to provide high current income and, as a secondary objective, some capital appreciation for those already in retirement.

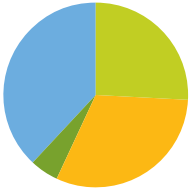


What it invests in: Primarily invests approximately 20% in domestic equity funds, 37% in investment-grade fixed-income funds, 3% in high-yield fixed-income funds, and 40% in Fidelity short-term funds. Beginning May 29, 2005, Freedom Income Fund will gradually move toward its stable target asset allocation of 20% domestic equity funds, 35% investment-grade fixed-income funds, 5% in high-yield fixed-income funds and 40% in short-term funds. Share price and return will vary.

Fidelity Freedom 2000 Fund® An asset allocation mutual fund.

Fund Code: 00370

Goal: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

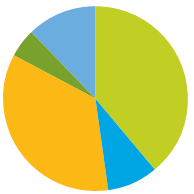


What it invests in: Primarily invests approximately 26% in domestic equity funds, 31% in investment-grade fixed-income funds, 5% in high-yield fixed-income funds, and 38% in Fidelity short-term mutual funds. The mix of underlying Fidelity mutual funds will gradually become more conservative over time. Share price and return will vary.

Fidelity Freedom 2005 Fund® An asset allocation mutual fund.

Fund Code: 01312

Goal: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

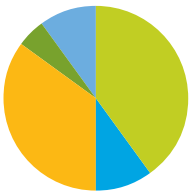


What it invests in: Primarily invests approximately 39% in domestic equity funds, 9% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high-yield fixed-income funds, and 12% in Fidelity short-term mutual funds. The mix of underlying Fidelity mutual funds will gradually become more conservative over time. Share price and return will vary.

Fidelity Freedom 2010 Fund® An asset allocation mutual fund.

Fund Code: 00371

Goal: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

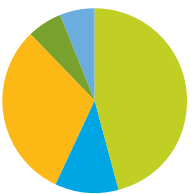


What it invests in: Primarily invests approximately 40% in domestic equity funds, 10% in international equity funds, 35% in investment-grade fixed-income funds, 5% in high-yield fixed-income funds, and 10% in Fidelity short-term mutual funds. The mix of underlying Fidelity mutual funds will gradually become more conservative over time. Share price and return will vary.

Fidelity Freedom 2015 Fund® An asset allocation mutual fund.

Fund Code: 01313

Goal: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

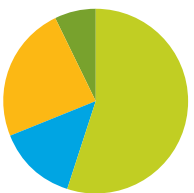


What it invests in: Primarily invests approximately 46% in domestic equity funds, 11% in international equity funds, 31% in investment-grade fixed-income funds, 6% in high-yield fixed-income funds, and 6% in Fidelity short-term mutual funds. The mix of underlying Fidelity mutual funds will gradually become more conservative over time. Share price and return will vary.

Fidelity Freedom 2020 Fund® An asset allocation mutual fund.

Fund Code: 00372

Goal: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

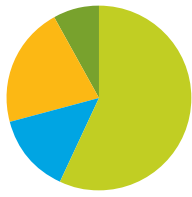


What it invests in: Primarily invests approximately 55% in domestic equity funds, 14% in international equity funds, 24% in investment-grade fixed-income funds, and 7% in high-yield fixed-income funds. The mix of underlying Fidelity mutual funds will gradually become more conservative over time. Share price and return will vary.

Fidelity Freedom 2025 Fund® An asset allocation mutual fund.

Fund Code: 01314

Goal: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

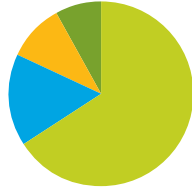


What it invests in: Primarily invests approximately 57% in domestic equity funds, 14% in international equity funds, 21% in investment-grade fixed-income funds, and 8% in high-yield fixed-income funds. The mix of underlying Fidelity mutual funds will gradually become more conservative over time. Share price and return will vary.

Fidelity Freedom 2030 Fund® An asset allocation mutual fund.

Fund Code: 00373

Goal: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

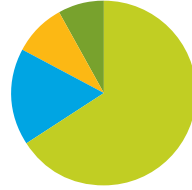


What it invests in: Primarily invests approximately 66% in domestic equity funds, 16% in international equity funds, 10% in investment-grade fixed-income funds, and 8% in high-yield fixed-income funds. The mix of underlying Fidelity mutual funds will gradually become more conservative over time. Share price and return will vary.

Fidelity Freedom 2035 Fund® An asset allocation mutual fund.

Fund Code: 01315

Goal: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

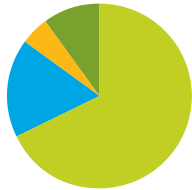


What it invests in: Primarily invests approximately 66% in domestic equity funds, 17% in international equity funds, 9% in investment-grade fixed-income funds, and 8% in high-yield fixed-income funds. The mix of underlying Fidelity mutual funds will gradually become more conservative over time. Share price and return will vary.

Fidelity Freedom 2040 Fund® An asset allocation mutual fund.

Fund Code: 00718

Goal: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

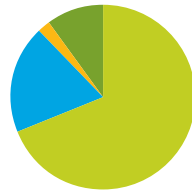


What it invests in: Primarily invests approximately 68% in domestic equity funds, 17% in international equity funds, 5% in investment-grade fixed-income funds, and 10% in high-yield fixed-income funds. The mix of underlying Fidelity mutual funds will gradually become more conservative over time. Share price and return will vary.

Fidelity Freedom 2045 FundSM An asset allocation mutual fund.

Fund Code: 01617

Goal: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

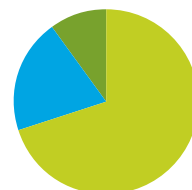


What it invests in: Primarily invests approximately 69% in domestic equity funds, 19% in international equity funds, 2% in investment-grade fixed-income funds, and 10% in high-yield fixed-income funds. The mix of underlying Fidelity mutual funds will gradually become more conservative over time. Share price and return will vary.

Fidelity Freedom 2050 FundSM An asset allocation mutual fund.

Fund Code: 01618

Goal: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.



What it invests in: Primarily invests approximately 70% in domestic equity funds, 20% in international equity funds, and 10% in high-yield fixed-income funds. The mix of underlying Fidelity mutual funds will gradually become more conservative over time. Share price and return will vary.

The percentages represent anticipated target asset allocation at March 31, 2007.

Strategic Advisers, Inc., a subsidiary of FMR Corp., manages the Fidelity Freedom Funds®

Fidelity Management & Research Company manages Fidelity mutual funds.

It is your responsibility to select and monitor your investments to make sure they continue to reflect your financial situation, risk tolerance, and time horizon. Most investment professionals suggest that you reexamine your investment strategy at least annually or when your situation changes. In addition, you may want to consult an investment adviser regarding your specific situation.

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.

Fidelity Investments Tax-Exempt Services Company, a division of Fidelity Investments Institutional Services Company, Inc., 82 Devonshire Street, Boston, MA 02109

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