

September 2022

Re: Changes to the Marriner Marketing 401(K) Plan

Dear Plan Participant:

Marriner Marketing Communications, Inc. is committed to periodically reviewing the Marriner Marketing 401(K) Plan (the "Plan") to make sure it continues to help you meet your retirement and financial goals. Among the things considered are the range of investment options available through the Plan, investment option performance and value, and whether the Plan gives you access to services that complement your account.

After consulting John Speakman with Wilmington Trust, Marriner Marketing Communications, Inc. has decided to make the following changes to the Plan's investment lineup.

The changes described below will take place without any action required on your part; however, you will have the opportunity to make changes. Go to the *What Do I Need to Do?* sections to learn more.

CHANGES TO THE MARRINER MARKETING 401(K) PLAN

Your New Investment Options

Effective **October 28, 2022**, the following investment options will be added to the investment lineup. Please see the *Investment Option Descriptions* section of this letter for more details.

- Fidelity® Mid Cap Index Fund
- Fidelity® Small Cap Index Fund
- American Funds 2010 Target Date Retirement Fund® Class R 6
- American Funds 2015 Target Date Retirement Fund® Class R 6
- American Funds 2020 Target Date Retirement Fund® Class R 6
- American Funds 2025 Target Date Retirement Fund® Class R 6
- American Funds 2030 Target Date Retirement Fund® Class R 6
- American Funds 2035 Target Date Retirement Fund® Class R 6
- American Funds 2040 Target Date Retirement Fund® Class R 6
- American Funds 2045 Target Date Retirement Fund® Class R 6
- American Funds 2050 Target Date Retirement Fund® Class R 6
- American Funds 2055 Target Date Retirement Fund® Class R 6
- American Funds 2060 Target Date Retirement Fund® Class R 6
- American Funds 2065 Target Date Retirement Fund® Class R 6

What Do I Need to Do?

You do not need to do anything. However, if you would like to request changes to your account, log on to Fidelity NetBenefits® at www.netbenefits.com or call 800-294-4015, Monday through Friday, between 8:30 a.m. and 8:30 p.m. Eastern time.

Investment Options Being Removed

Effective **October 28, 2022**, one or more investment options offered through the Plan will no longer be available. As a result, any existing balances and future contributions will be transferred to new investment options. See the following table for details.

The transfer of balances will appear as an exchange on your account history and next quarterly statement.

Removed Investment Option		New or Existing Investment Option
Columbia Mid Cap Index Fund Institutional 2 Class Ticker Symbol: CPXRX Gross Expense Ratio:0.280%	→	Fidelity® Mid Cap Index Fund Ticker Symbol: FSMDX Gross Expense Ratio:0.025%
Columbia Small Cap Index Fund Institutional 2 Class Ticker Symbol: CXXRX Gross Expense Ratio:0.200%	→	Fidelity® Small Cap Index Fund Ticker Symbol: FSSNX Gross Expense Ratio:0.025%
T. Rowe Price Target 2005 Fund I Class Ticker Symbol: TFRRX Gross Expense Ratio:0.300%	→	American Funds 2010 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFTTX Gross Expense Ratio:0.280%
T. Rowe Price Target 2010 Fund I Class Ticker Symbol: TORFX Gross Expense Ratio:0.300%	→	American Funds 2010 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFTTX Gross Expense Ratio:0.280%
T. Rowe Price Target 2015 Fund I Class Ticker Symbol: TTRTX Gross Expense Ratio:0.320%	→	American Funds 2015 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFJTX Gross Expense Ratio:0.290%
T. Rowe Price Target 2020 Fund I Class Ticker Symbol: TTURX Gross Expense Ratio:0.340%	→	American Funds 2020 Target Date Retirement Fund® Class R 6 Ticker Symbol: RRCTX Gross Expense Ratio:0.300%
T. Rowe Price Target 2025 Fund I Class Ticker Symbol: TRVVX Gross Expense Ratio:0.360%	→	American Funds 2025 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFDTX Gross Expense Ratio:0.310%
T. Rowe Price Target 2030 Fund I Class Ticker Symbol: TWRRX Gross Expense Ratio:0.380%	→	American Funds 2030 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFETX Gross Expense Ratio:0.330%

T. Rowe Price Target 2035 Fund I Class Ticker Symbol: TPGPX Gross Expense Ratio:0.400%	→	American Funds 2035 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFFTX Gross Expense Ratio:0.350%
T. Rowe Price Target 2040 Fund I Class Ticker Symbol: TRXR Gross Expense Ratio:0.420%	→	American Funds 2040 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFGTX Gross Expense Ratio:0.360%
T. Rowe Price Target 2045 Fund I Class Ticker Symbol: TRFWX Gross Expense Ratio:0.430%	→	American Funds 2045 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFHTX Gross Expense Ratio:0.370%
T. Rowe Price Target 2050 Fund I Class Ticker Symbol: TOORX Gross Expense Ratio:0.440%	→	American Funds 2050 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFITX Gross Expense Ratio:0.370%
T. Rowe Price Target 2055 Fund I Class Ticker Symbol: TRPPX Gross Expense Ratio:0.450%	→	American Funds 2055 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFKTX Gross Expense Ratio:0.380%
T. Rowe Price Target 2060 Fund I Class Ticker Symbol: TTOIX Gross Expense Ratio:0.460%	→	American Funds 2060 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFUTX Gross Expense Ratio:0.380%

Expense Ratios as of September 07, 2022. For the most up-to-date information related to gross and net expense ratios go to Fidelity NetBenefits® at www.netbenefits.com.

A short-term redemption fee will not be charged as part of this reallocation. However, if you request a change before the transition without satisfying the required holding period, you may incur a short-term redemption fee.

What Do I Need to Do?

If you are satisfied with how your current investment election will be modified, as shown previously, no action is required on your part. Marriner Marketing Communications, Inc. has worked carefully to move the existing balances and future contributions to investment options that it believes have the most similar investment objectives.

However, if you do not want these changes to take place, you must contact Fidelity to complete a change of investments. Log on to Fidelity NetBenefits® at www.netbenefits.com or call 800-294-4015, Monday through Friday, between 8:30 a.m. and 8:30 p.m. Eastern time.

Additional Information

The dates shown are based on the timing and accuracy of a variety of factors, including the transfer of

data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the dates and timing, including the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

Marriner Marketing 401(K) Plan Default Fund

If you have not already made an investment election decision, we encourage you to review the investment options available to you. However, if no elections are made, Marriner Marketing Communications, Inc. has directed Fidelity to invest your future contributions in a American Funds Target Date Retirement Fund Class R-6. Simply find your date of birth range in the following chart to determine which fund your contributions will be directed to.

What Do I Need to Do?

If you do not want future contributions to default into the investment options shown, or if you wish to change how your current balance(s) are invested, please log on to Fidelity NetBenefits® at www.netbenefits.com or call 800-294-4015, Monday through Friday, between 8:30 a.m. and 8:30 p.m. Eastern time.

As a reminder, if you have already made an investment election for your contributions through Fidelity, the previous default information does not apply.

Target Date Age Chart

Your contributions will be directed to a American Funds Target Date Retirement Fund Class R-6 as indicated in the mapping chart located in the *Your New Investment Options* and *Investment Options Being Removed* sections. Marriner Marketing Communications, Inc. has chosen a American Funds Target Date Retirement Fund Class R-6 based on your date of birth and the assumption that you will retire at age 65. Simply find your date of birth range in the following chart to determine which fund your contributions will be directed to.

Date of Birth Range	American Funds Target Date Retirement Fund Class R-6	Retirement Date Range
On or before 12/31/1947	American Funds 2010 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFTTX Gross Expense Ratio: 0.280%	On or before 2012
01/01/1948 - 12/31/1952	American Funds 2015 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFJTX Gross Expense Ratio: 0.290%	2013 - 2017
01/01/1953 - 12/31/1957	American Funds 2020 Target Date Retirement Fund® Class R 6 Ticker Symbol: RRCTX Gross Expense Ratio: 0.300%	2018 - 2022

01/01/1958 - 12/31/1962	American Funds 2025 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFDTX Gross Expense Ratio: 0.310%	2023 - 2027
01/01/1963 - 12/31/1967	American Funds 2030 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFETX Gross Expense Ratio: 0.330%	2028 - 2032
01/01/1968 - 12/31/1972	American Funds 2035 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFFTX Gross Expense Ratio: 0.350%	2033 - 2037
01/01/1973 - 12/31/1977	American Funds 2040 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFGTX Gross Expense Ratio: 0.360%	2038 - 2042
01/01/1978 - 12/31/1982	American Funds 2045 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFHTX Gross Expense Ratio: 0.370%	2043 - 2047
01/01/1983 - 12/31/1987	American Funds 2050 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFITX Gross Expense Ratio: 0.370%	2048 - 2052
01/01/1988 - 12/31/1992	American Funds 2055 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFKTX Gross Expense Ratio: 0.380%	2053 - 2057

01/01/1993 - 12/31/1997	American Funds 2060 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFUTX Gross Expense Ratio: 0.380%	2058 - 2062
On or after 01/01/1998	American Funds 2065 Target Date Retirement Fund® Class R 6 Ticker Symbol: RFVTX Gross Expense Ratio: 0.440%	On or after 2063

Date of birth ranges were selected by your Plan Sponsor.

Expense Ratios as of September 07, 2022. For the most up-to-date information related to gross and net expense ratios go to Fidelity NetBenefits® at www.netbenefits.com.

Important Note if You Use Automatic Rebalance

If your existing Automatic Rebalance election includes an old investment option, your election will automatically be updated to replace the old investment option.

If you have questions or need assistance with the Automatic Rebalance feature, log on to Fidelity NetBenefits® at www.netbenefits.com or call 800-294-4015, Monday through Friday, between 8:30 a.m. and 8:30 p.m. Eastern time.

We Are Here to Help

Marriner Marketing Communications, Inc. is committed to offering you a range of investment options. While selecting an appropriate mix of investments might seem challenging, you have access to resources that can help make it easier.

Planning & Guidance Center	<p>Visit the Planning & Guidance Center for help creating an investment mix for your goals. By answering just a few questions, you'll be able to compare investment options for your portfolio and learn more about selecting a target asset mix based on your time horizon and risk tolerance.</p> <p>Get investment support within the Planning & Guidance Center at www.netbenefits.fidelity.com/planningcenter.</p>
Need in-person help?	<p>You may also contact John Speakman with Wilmington Trust, engaged by Marriner Marketing Communications, Inc. to assist you with investment-related questions at jspeakman@wilmingtontrust.com.</p>

Go Paperless

Tired of mailbox clutter? You can significantly reduce paper mail by providing us your email address and updating your mail preferences to electronic delivery.

Log on to Fidelity NetBenefits at www.netbenefits.com and go to *Your Profile*.

Investment Option Descriptions

American Funds 2010 Target Date Retirement Fund® Class R 6

Ticker: RFTTX

Gross Expense Ratio: 0.28% as of **09/07/2022**

Objective: The investment seeks growth, income and conservation of capital.

Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

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.

Who may want to invest:

- Someone who is seeking an investment option intended for people in or very near 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 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.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/13/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/01/2007, 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.

American Funds 2015 Target Date Retirement Fund® Class R 6

Ticker: RFJTX

Gross Expense Ratio: 0.29% as of **09/07/2022**

Objective: The investment seeks growth, income and conservation of capital.

Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment

objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

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.

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American Funds 2020 Target Date Retirement Fund® Class R 6

Ticker: RRCTX

Gross Expense Ratio: 0.3% as of 09/07/2022

Objective: The investment seeks growth, income and conservation of capital.

Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it continues past its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

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.

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- Someone who is seeking an investment option intended for people in or very near retirement and who is willing to accept the volatility of diversified investments in the market.
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American Funds 2025 Target Date Retirement Fund® Class R 6

Ticker: RFDTX

Gross Expense Ratio: 0.31% as of **09/07/2022**

Objective: The investment seeks growth, income and conservation of capital.

Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

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.

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

American Funds 2030 Target Date Retirement Fund® Class R 6

Ticker: RFETX

Gross Expense Ratio: 0.33% as of **09/07/2022**

Objective: The investment seeks growth, income and conservation of capital.

Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

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.

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.
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Footnotes:

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American Funds 2035 Target Date Retirement Fund® Class R 6

Ticker: RFFTX

Gross Expense Ratio: 0.35% as of **09/07/2022**

Objective: The investment seeks growth, income and conservation of capital.

Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

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.

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.
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American Funds 2040 Target Date Retirement Fund® Class R 6

Ticker: RFGTX

Gross Expense Ratio: 0.36% as of **09/07/2022**

Objective: The investment seeks growth, income and conservation of capital.

Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

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.

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American Funds 2045 Target Date Retirement Fund® Class R 6

Ticker: RFHTX

Gross Expense Ratio: 0.37% as of **09/07/2022**

Objective: The investment seeks growth, income and conservation of capital.

Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

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.

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American Funds 2050 Target Date Retirement Fund® Class R 6

Ticker: RFITX

Gross Expense Ratio: 0.37% as of **09/07/2022**

Objective: The investment seeks growth, income and conservation of capital.

Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

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American Funds 2055 Target Date Retirement Fund® Class R 6

Ticker: RFKTX

Gross Expense Ratio: 0.38% as of **09/07/2022**

Objective: The investment seeks growth, income and conservation of capital.

Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

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.

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.

American Funds 2060 Target Date Retirement Fund® Class R 6**Ticker:** RFUTX**Gross Expense Ratio:** 0.38% as of **09/07/2022****Objective:** The investment seeks growth, income and conservation of capital.

Strategy: The fund normally invests a greater portion of its assets in fixed income, equity income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

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.

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.

American Funds 2065 Target Date Retirement Fund® Class R 6**Ticker:** RFVTX**Gross Expense Ratio:** 0.44% as of **09/07/2022****Objective:** The investment seeks growth, income and conservation of capital.

Strategy: The fund normally invests a greater portion of its assets in fixed income, equity-income and balanced funds as it approaches and passes its target date. The advisor attempts to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds represent a variety of fund categories, including growth funds, growth-

and-income funds, equity-income funds, balanced funds and fixed income funds. The fund categories represent differing investment objectives and strategies.

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.

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.

Fidelity® Mid Cap Index Fund

Ticker: FSMDX

Gross Expense Ratio: 0.025% as of **09/07/2022**

Objective: The fund seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies.

Strategy: Normally investing at least 80% of assets in securities included in the Russell Midcap Index. Lending securities to earn income for the fund.

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.

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 Mid Cap Index is an unmanaged index that measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 26% of the total market capitalization of the Russell 1000 Index.

Fidelity® Small Cap Index Fund

Ticker: FSSNX

Gross Expense Ratio: 0.025% as of **09/07/2022**

Objective: The fund seeks to provide investment results that correspond to the total return of stocks of small-capitalization United States companies.

Strategy: Normally investing at least 80% of assets in securities included in the Russell 2000 Index. Lending securities to earn income for the fund.

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.

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® Index is an unmanaged market capitalization weighted index measuring the performance of the smallest 2,000 companies in the Russell 3000 index.

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

Investing involves risk, including risk of loss.

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

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