

Name/Type of Investment Option	Investment Style	Average Total Return as of 12/31/10			Benchmark Return as of 12/31/10			Benchmark	Total Ann. Operating Expenses ¹	Short-Term Trading Fee ²
		1 Yr.	5 Yr.	10 Yr.	1 Yr.	5 Yr.	10 Yr.			
Money Market Funds										
Fidelity Retirement Money Market Portfolio (FRTXX)	Short Term (Active)	0.02	2.68	2.39	0.13	2.30	2.26	CG 3-month Treasury Bill	0.42%	No
Bond Funds										
Fidelity U.S. Bond Index Fund (FBIDX)	Income (Passive)	6.29	5.24	5.58	6.54	5.80	5.84	BC US Aggregate Bond	0.32%	No
PIMCO Total Return Fund (PTTRX)	Income (Active)	8.83	8.05	7.33	6.54	5.80	5.84	BC US Aggregate Bond	0.46%	No
Vanguard Inflation Protected Securities Fund (VIPSX)	Income (Active)	6.17	5.07	6.79	6.31	5.33	7.02	BS US TIPS	0.25%	No
Balanced/Hybrid Funds										
Dodge & Cox Balanced Fund (DODBX)	Balanced (Active)	12.22	2.08	5.93	12.13	4.08	3.53	60% S&P 500, 40% BC Aggregate	0.53%	No
SFEW Trustee Directed Portfolio (Default Fund)	Balanced (Active)	9.94	6.01	6.95	9.87	5.27	4.78	To 12/31/2008 30% S&P 500 70% BC Gov/Credit Intermediate as of 01/01/2009 35% S&P 500 65% BC Gov/Credit Intermediate as of 10/01/2010 30% S&P 500 65% BC Gov/Credit Intermediate 5% DJ-UBS Commodity	0.33%	No
Fidelity Balanced Fund (FBALX)	Balanced (Active)	13.76	4.02	6.02	12.13	4.15	4.53	60% S&P 500, 40% BC Aggregate	0.62%	No
Stock Funds										
Dodge & Cox Stock Fund (DODGX)	Large Cap Domestic Equity (Active)	13.49	0.05	5.40	15.51	1.28	3.26	Russell 1000 Value Index	0.52%	No
Spartan 500 Index Fund (FSMKX)	Large Cap Blend Domestic Equity (Passive)	14.98	2.25	1.32	15.06	2.29	1.41	S&P 500	0.10%	No
Fidelity Growth Company Fund (FDGRX)	Large Cap Growth Domestic Equity (Active)	20.55	5.72	1.68	17.64	3.88	0.30	Russell 3000 Growth Index	0.93%	No
Spartan Extended Market Index Fund (FSEMXX)	Mid-Cap Blend Domestic Equity (Active)	28.58	5.62	6.17	28.62	5.54	6.20	DJ US 4500 Completion	0.10%	90 days/0.75%
Fidelity Mid-Cap Stock Fund (FMCSX)	Mid-Cap Growth Domestic Equity (Active)	23.57	4.52	2.88	26.64	5.73	7.16	S&P Mid Cap 400	0.65%	30 days/0.75%
Fidelity Small Cap Stock Fund (FSLCX)	Small-Cap Blend Domestic Equity (Active)	22.96	6.68	8.33	26.85	4.47	6.33	Russell 2000 Index	1.25%	90 days/2.00%

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Dodge & Cox International Stock Fund (DODFX)	International Equity (Active)	13.69	5.03	9.40	7.75	2.46	3.50	MSCI EAFE (net, numbers shown) per manager; gross per IPS	0.65%	No
Fidelity Diversified International Fund (FDIVX)	International Equity (Active)	9.65	2.39	5.89	7.88	2.63	3.68	MSCI EAFE (net MA)	0.98%	30 days/1.00%
Asset Allocation										
Fidelity Freedom Income Fund (FFFAX)	Lifecycle (Active)	7.63	4.13	3.75	6.16	4.16	4.04	FID Freedom Income Composite	0.50%	No
Fidelity Freedom 2000 Fund (FFFBX)	Lifecycle (Active)	7.86	3.97	3.53	6.26	3.93	3.79	FID Freedom 2000 Composite	0.51%	No
Fidelity Freedom 2005 Fund (FFFBX)	Lifecycle (Active)	10.57	3.85	4.88	9.45	4.10	n/a	FID Freedom 2005 Composite	0.64%	No
Fidelity Freedom 2010 Fund (FFFCX)	Lifecycle (Active)	11.65	4.12	3.79	10.70	4.36	4.28	FID Freedom 2010 Composite	0.67%	No
Fidelity Freedom 2015 Fund (FFVFX)	Lifecycle (Active)	11.75	4.00	5.48	10.87	4.35	n/a	FID Freedom 2015 Composite	0.68%	No
Fidelity Freedom 2020 Fund (FFFDX)	Lifecycle (Active)	12.93	3.65	3.31	12.08	4.04	3.94	FID Freedom 2020 Composite	0.74%	No
Fidelity Freedom 2025 Fund (FFTWX)	Lifecycle (Active)	13.82	3.59	5.64	13.09	4.15	n/a	FID Freedom 2025 Composite	0.76%	No
Fidelity Freedom 2030 Fund (FFEX)	Lifecycle (Active)	14.04	2.99	2.70	13.35	3.52	3.47	FID Freedom 2030 Composite	0.79%	No
Fidelity Freedom 2035 Fund (FFTHX)	Lifecycle (Active)	14.46	2.91	5.46	14.10	3.62	n/a	FID Freedom 2035 Composite	0.81%	No
Fidelity Freedom 2040 Fund (FFFFX)	Lifecycle (Active)	14.62	2.76	2.40	14.15	3.47	3.33	FID Freedom 2040 Composite	0.81%	No
Fidelity Freedom 2045 Fund (FFFGX)	Lifecycle (Active)	14.72	n/a	2.10	14.29	n/a	n/a	FID Freedom 2045 Composite	0.82%	No
Fidelity Freedom 2050 Fund (FFFHX)	Lifecycle (Active)	14.90	n/a	1.72	14.46	n/a	n/a	FID Freedom 2050 Composite	0.84%	No

¹ Fees and expenses are only one of several factors that you should consider when making investment decisions.

² If you sell your shares after holding them for less than the stated number of days, the fund will deduct a short-term trading fee from your account equal to the percent indicated.