Required Disclosure Information
DePaul University 403(b) Retirement Plan

IMPORTANT PLAN AND INVESTMENT-RELATED INFORMATION FOR PLAN ACCOUNTS ESTABLISHED WITH FIDELITY

This Participant Disclosure Notice is being provided to you as required by federal law because you are/will be eligible to participate or have a balance in the DePaul University 403(b) Retirement Plan (the "Plan") and have the right to direct investments.

The Plan Administrator has directed Fidelity Investments® ("Fidelity"), a Plan service provider, to collect, consolidate, and provide you with the information in this Notice.

- Information about managing your Plan account
- Certain Plan information, including an explanation of the right to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with a Plan account
- Various details about the Plan's investment options, which may include historical rates of return, benchmark information, expense ratios, and other fees and restrictions that may be imposed

Please review these materials carefully. Please keep this information in mind when managing or monitoring any account you may have in the Plan. For more information about participating in the Plan, or if you already have an account with Fidelity in the DePaul University 403(b) Retirement Plan and would like to make any changes, please access the NetBenefits® mobile app or log on to **http://www.netbenefits.com/DePaul**.

Note: If this is your first time logging on to **http://www.netbenefits.com/DePaul**, you will need to register and set up a username and password to access your account. If you already have a username and password for a Fidelity site (including NetBenefits® from a previous employer), you do not need to register again.

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SECTION 1:

Helping You Manage Your Plan Account

This Participant Disclosure Notice (the "Notice") includes important Plan and investment-related information. Additional tools and other resources are available through your Plan's Web site. Your workplace savings plan is an important benefit, and you'll want to monitor your account periodically to help keep your savings plan on track.

Accessing Your Plan Account Statement

On the NetBenefits® mobile app or at **http://www.netbenefits.com/DePaul** you can access your online Fidelity statement, which is continuously available. You may also obtain a paper version (free of charge) by calling **800-558-9179**.

Please check your account information frequently and promptly review correspondence, account statements, and confirmations as they are made available to you. Contact Fidelity immediately if you see or suspect unauthorized activity, errors, discrepancies, or if you have not received your account statements or account documents or information.

For additional assistance and resources to help you make informed decisions, including more detailed information on the Plan's investment options, access the NetBenefits® mobile app, log on to **http://www.netbenefits.com/DePaul** or call **800-558-9179**.

Access the NetBenefits® mobile app or visit **https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=62919&client=700132** for information and resources to help you make informed investment decisions, including more detailed information on the Plan's investment options.

SECTION 2:

Certain Plan Information for You to Review

This Participant Disclosure Notice provides certain information about your Plan. Your rights under the Plan are subject to the terms of the Plan. This Notice describes only your Fidelity account within the Plan.

Right to Direct Investments

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions summarized below. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, access the NetBenefits® mobile app or log on to **http://www.netbenefits.com/DePaul** or call **800-558-9179**.

Investment Options

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options, along with certain information about each of them, are listed in Section 3 of this Notice.

Fidelity BrokerageLink®

The Plan also provides access to Fidelity BrokerageLink®, which allows you to choose from investments beyond those options offered by the Plan. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. This feature is intended for those who are comfortable managing a portfolio of expanded investment choices.

To utilize this feature, you must first open a separate brokerage account within the Plan. To open an account or if you have any questions about Fidelity BrokerageLink, please log on to **http://www.netbenefits.com/DePaul** or call **800-558-9179**. Once you have opened an account, you may access, monitor, or change investments in BrokerageLink by contacting Fidelity.

Any Plan-imposed restrictions related to BrokerageLink will be specified in the Restrictions section of this Notice; any individual administration fees associated with BrokerageLink are reflected in the Individual Fees section of this Notice. When you access BrokerageLink, there is additional information regarding available investment choices, which you should read before making any investment decisions. Prior to initiating a trade in BrokerageLink, you should review any fees associated with your transaction; please refer to the Appendix at the end of this Notice for brokerage fees.

Restrictions

There may be certain restrictions on how investment directions may be made in the Plan, summarized as follows:

- Exchanges into Fidelity BrokerageLink® within the Barat ER Transfer, Barat EE Transfer source(s) are not allowed.

- Exchanges out of Fidelity BrokerageLink® within the Barat ER Transfer, Barat EE Transfer source(s) are not allowed.
- Investment elections for Fidelity BrokerageLink® within the Barat ER Transfer, Barat EE Transfer source(s) are not allowed.
- Investment elections for any investment option are not allowed within the Barat ER Transfer source.
- Investment elections for any investment option are not allowed within the Barat EE Transfer source.

Any frequent trading restrictions imposed by the Plan and/or by the Plan's investment options are listed in Section 3 of this Notice. Keep in mind that restrictions are subject to change.

Exercising Voting, Tender, and Similar Rights

You have the right to exercise voting, tender, and similar rights related to the following investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

- Mutual Funds

Fees and Expenses

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses
- Individual fees and expenses

Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings. Refer to Section 3 of this Notice for information about the Plan's investment options, including their expense ratios (where applicable).

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a plan's administrative services may be paid for through offsets and/or payments associated with a plan's investment options.

Plan Administrative Fees and Expenses

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. Some plans may deduct these fees and expenses from individual accounts in the Plan.

Based on the information and direction Fidelity had on file at the time this Notice was prepared, the following Plan administrative fee(s) may be deducted from Plan accounts. The Plan's administrative services may also be paid for through offsets and/or payments associated with one or more of the Plan's investment options. As you review this information, please keep in mind that fees are subject to change and that certain Plan administrative fees may not be deducted from accounts in some circumstances.

Type of Plan Administrative Fee	Amount
Recordkeeping Fee	$56.00 per year deducted quarterly.

If any Plan administrative fees are deducted directly from your account, they will be reflected on your Plan account statement.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee	Amount
Loan Setup Fee	$75.00 per loan
Loan Maintenance Fee	$25.00 per year per loan deducted quarterly
Overnight Mailing Fee	$25.00 per transaction
Qualified Domestic Relations Order (QDRO) Fee	$300.00 per standard Fidelity web-generated order, $1,200.00 per modified Fidelity web-generated or custom order or $1,800.00 per order covering more than one plan

Also, please note that you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options. Please see Section 3 for details regarding the specific fees that may apply to the investment options available under the Plan.

If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.

SECTION 3:

Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data recordkept as of January 27, 2025, except for performance data, which is as of December 31 of the prior year. To help you better understand the Plan's investment options, information is available at **https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=62919&client=700132**, including a glossary of investment terms available online at **https://www.fidelity.com/research/funds/glossary-workplace.shtml**. To request additional investment-related information or a paper copy of certain information available online, free of charge, contact a Fidelity representative at Fidelity Investments, P.O. Box 770003, Cincinnati, OH 45277-0065 or call 800-558-9179.

As you review this information, you may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's Web site at **https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees** for an example of the long-term effect of fees and expenses.

Variable Return Investments

The chart below lists the Plan's investment options that do not have a fixed or stated rate of return, and underneath each investment option is an applicable benchmark(s) for that option. A benchmark is a standard against which the performance of a security, mutual fund, or investment manager can be measured. This Notice requires that a broad-based market index be listed on the chart for each investment option. Additional benchmarks for an investment option may be available online at **https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=62919&client=700132** along with benchmark index definitions. Please note that the benchmark to measure and monitor performance may be different from the benchmark displayed in the chart. Keep in mind that you cannot invest in a benchmark index.

Understanding investment performance: As you review the following information, please remember that the performance data stated represents past performance, which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance stated. To learn more or to obtain the most recent month-end performance, go to https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=62919&client=700132.

Investment Name *Benchmark(s)*	Average Annual Total Return as of 12/31/2024				Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
					Annual Gross Expense Ratio		Shareholder Fees^		
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date	As a %	Per $1,000			
Asset Class: Stocks									
DFA International Value Portfolio Institutional Class	6.88%	7.13%	5.60%	02/15/1994	0.490%	$4.90	N/A	Yes§	N/A
MSCI Wld ex US (N)	*4.70%*	*5.10%*	*5.26%*						
Fidelity® 500 Index Fund	25.00%	14.51%	13.09%	02/17/1988	0.015%	$0.15	N/A	Yes§	N/A
S&P 500	*25.02%*	*14.53%*	*13.10%*						
Fidelity® Extended Market Index Fund	16.98%	9.90%	9.46%	11/05/1997	0.035%	$0.35	N/A	Yes§	N/A
DJ US Completion TSM	*16.88%*	*9.76%*	*9.30%*						

Investment Name *Benchmark(s)*	Average Annual Total Return as of 12/31/2024				Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
					Annual Gross Expense Ratio		Shareholder Fees^		
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date	As a %	Per $1,000			
Asset Class: Stocks (cont'd)									
Fidelity® Growth Company K6 Fund	38.36%	22.91%	23.48%*	06/13/2019	0.450%	$4.50	N/A	Yes§	N/A
Russell 3000 Growth	*32.46%*	*18.25%*	*19.00%**						
MFS International Intrinsic Value Fund Class R6	7.53%	5.46%	7.83%	10/24/1995	0.700%	$7.00	N/A	Yes§	N/A
MSCI EAFE (N)	*3.82%*	*4.73%*	*5.20%*						
MFS Value Fund Class R6	12.02%	8.34%	8.92%	01/02/1996	0.450%	$4.50	N/A	Yes§	N/A
Russell 3000	*23.81%*	*13.86%*	*12.55%*						
Vanguard Real Estate Index Fund Institutional Shares	4.94%	3.01%	5.08%	05/13/1996	0.110%	$1.10	N/A	Yes§	N/A
MSCI US IMI 25/50 RE	*5.05%*	*3.12%*	--						
Vanguard Small-Cap Growth Index Fund Institutional Shares	16.50%	7.70%	9.10%	05/21/1998	0.060%	$0.60	N/A	Yes§	N/A
CRSP US Sm Cap Gr Idx	*16.48%*	*7.66%*	*9.05%*						
Vanguard Small-Cap Value Index Fund Institutional Shares	12.41%	9.91%	8.68%	05/21/1998	0.060%	$0.60	N/A	Yes§	N/A
CRSP US Sm Cap Val Idx	*12.42%*	*9.89%*	*8.67%*						
Vanguard Total International Stock Index Fund Institutional Shares	5.18%	4.31%	5.09%	04/29/1996	0.090%	$0.90	N/A	Yes§	N/A
Asset Class: Blended Investments									
Vanguard Target Retirement 2020 Fund	7.75%	4.75%	5.58%	06/07/2006	0.080%	$0.80	N/A	Yes§	N/A
MSCI US Broad Mkt (G)	*23.81%*	*14.01%*	*12.63%*						
Vanguard Retirement 2020 Composite Index	*7.90%*	*5.11%*	*5.86%*						
Vanguard Target Retirement 2025 Fund	9.44%	5.66%	6.32%	10/27/2003	0.080%	$0.80	N/A	Yes§	N/A
MSCI US Broad Mkt (G)	*23.81%*	*14.01%*	*12.63%*						
Vanguard Retirement 2025 Composite Index	*9.60%*	*6.09%*	*6.64%*						

Investment Name *Benchmark(s)*	Average Annual Total Return as of 12/31/2024				Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
					Annual Gross Expense Ratio		Shareholder Fees^		
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date	As a %	Per $1,000			
Asset Class: Blended Investments (cont'd)									
Vanguard Target Retirement 2030 Fund	10.64%	6.44%	6.92%	06/07/2006	0.080%	$0.80	N/A	Yes§	N/A
MSCI US Broad Mkt (G)	*23.81%*	*14.01%*	*12.63%*						
Vanguard Retirement 2030 Composite Index	*10.79%*	*6.86%*	*7.24%*						
Vanguard Target Retirement 2035 Fund	11.78%	7.20%	7.51%	10/27/2003	0.080%	$0.80	N/A	Yes§	N/A
MSCI US Broad Mkt (G)	*23.81%*	*14.01%*	*12.63%*						
Vanguard Retirement 2035 Composite Index	*11.83%*	*7.61%*	*7.82%*						
Vanguard Target Retirement 2040 Fund	12.88%	7.97%	8.08%	06/07/2006	0.080%	$0.80	N/A	Yes§	N/A
MSCI US Broad Mkt (G)	*23.81%*	*14.01%*	*12.63%*						
Vanguard Retirement 2040 Composite Index	*12.92%*	*8.36%*	*8.39%*						
Vanguard Target Retirement 2045 Fund	13.91%	8.73%	8.57%	10/27/2003	0.080%	$0.80	N/A	Yes§	N/A
MSCI US Broad Mkt (G)	*23.81%*	*14.01%*	*12.63%*						
Vanguard Retirement 2045 Composite Index	*14.02%*	*9.13%*	*8.89%*						
Vanguard Target Retirement 2050 Fund	14.64%	9.03%	8.72%	06/07/2006	0.080%	$0.80	N/A	Yes§	N/A
MSCI US Broad Mkt (G)	*23.81%*	*14.01%*	*12.63%*						
Vanguard Retirement 2050 Composite Index	*14.87%*	*9.43%*	*9.05%*						
Vanguard Target Retirement 2055 Fund	14.64%	9.02%	8.70%	08/18/2010	0.080%	$0.80	N/A	Yes§	N/A
MSCI US Broad Mkt (G)	*23.81%*	*14.01%*	*12.63%*						
Vanguard Retirement 2055 Composite Index	*14.87%*	*9.43%*	*9.05%*						

Investment Name *Benchmark(s)*	Average Annual Total Return as of 12/31/2024				Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
					Annual Gross Expense Ratio		Shareholder Fees^		
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date	As a %	Per $1,000			
Asset Class: Blended Investments (cont'd)									
Vanguard Target Retirement 2060 Fund	14.63%	9.02%	8.70%	01/19/2012	0.080%	$0.80	N/A	Yes§	N/A
MSCI US Broad Mkt (G)	*23.81%*	*14.01%*	*12.63%*						
Vanguard Retirement 2060 Composite Index	*14.87%*	*9.43%*	*9.05%*						
Vanguard Target Retirement 2065 Fund	14.62%	9.01%	9.24%*	07/12/2017	0.080%	$0.80	N/A	Yes§	N/A
MSCI US Broad Mkt (G)	*23.81%*	*14.01%*	*13.84%**						
Vanguard Retirement 2065 Composite Index	*14.87%*	*9.43%*	--						
Vanguard Target Retirement 2070 Fund	14.59%	N/A	14.08%*	06/28/2022	0.080%	$0.80	N/A	Yes§	N/A
MSCI US Broad Mkt (G)	*23.81%*	*N/A*	*20.06%**						
Vanguard Retirement 2070 Composite Index	*14.87%*	*N/A*	--						
Vanguard Target Retirement Income Fund	6.58%	3.58%	4.19%	10/27/2003	0.080%	$0.80	N/A	Yes§	N/A
BBg US Agg Bond	*1.25%*	*-0.33%*	*1.35%*						
Vanguard Retirement Income Composite Index	*6.75%*	*3.86%*	*4.41%*						
Asset Class: Bonds									
Fidelity® Short-Term Treasury Bond Index Fund	3.25%	0.97%	1.28%	12/20/2005	0.030%	$0.30	N/A	Yes§	N/A
BBg 1-5 TSY	*3.30%*	*1.00%*	*1.33%*						
Fidelity® U.S. Bond Index Fund	1.34%	-0.31%	1.33%	03/08/1990	0.025%	$0.25	N/A	Yes§	N/A
BBg US Agg Bond	*1.25%*	*-0.33%*	*1.35%*						
Loomis Sayles Core Plus Bond Fund Class N	0.85%	0.44%	1.91%	11/07/1973	0.400%	$4.00	N/A	Yes§	N/A
BBg US Agg Bond	*1.25%*	*-0.33%*	*1.35%*						

Investment Name *Benchmark(s)*	Average Annual Total Return as of 12/31/2024				Fees and Expenses			Excessive Trading Restrictions	Other Restrictions
	1 Year	5 Year	10 Year (if less, since Inception*)	Inception Date	Annual Gross Expense Ratio		Shareholder Fees^		
					As a %	Per $1,000			
Asset Class: Bonds (cont'd)									
Vanguard Total International Bond Index Fund Admiral™ Shares	3.67%	0.08%	1.90%	05/31/2013	0.110%	$1.10	N/A	Yes§	N/A
BBg Ag xUSD FlAd RIC C	*3.79%*	*0.21%*	*2.08%*						
Asset Class: Short-Term									
Vanguard Federal Money Market Fund Investor Shares £ 7-Day Yield % as of 12/31/2024: 4.39	5.23%	2.44%	1.72%	07/13/1981	0.110%	$1.10	N/A	N/A	N/A
FTSE 3-Mo Treasury Bill	*5.45%*	*2.54%*	*1.79%*						

N/A = Not Applicable/None *-- = Not Available*

^ Some outside investment and vendor information may not be available to Fidelity. When "N/A" does not appear and no shareholder fee is shown, it is due to the fact that our recordkeeping system does not have a shareholder fee(s) on file. Nevertheless, there may be shareholder fees associated with the investment option. If a shareholder fee is shown, please keep in mind there may be other fees associated with the investment that our recordkeeping system does not have on file. More information may be found in the prospectus and/or other investment-related information, as well as by contacting the outside investment manager or vendor directly.

Investment Restrictions

§ Excessive trading in this investment option and/or other investment options subject to such restrictions will result in the limitation or prohibition of additional purchases (other than contributions and loan repayments) for 85 calendar days; additional excessive trading will result in a limitation of one exchange day per calendar quarter for a 12-month period.

Additional Investment Information

** Performance provided is Life of Fund, which is since the inception date noted, when the investment option has been in existence for less than 10 years. Life of fund figures are from the inception date to the period shown. For unitized funds, the inception date shown may be that of the fund's underlying investment option. For non-mutual fund pools and trusts whose strategies may be offered to multiple clients and whose returns may be based on a composite, the inception date shown may be the beginning date of the composite's returns.*

Total returns are historical and include change in share price and reinvestment of dividends and capital gains, if any. These figures do not include the effect of sales charges, if any, as these fees are waived for contributions made through your retirement plan. If sales charges were included, returns would have been lower.

The current yield reflects the current earnings of the fund, while the total return refers to a specific past holding period. The 7-Day Yield is the average income return over the previous seven days, assuming the rate stays the same for one year. It is the Fund's total income net of expenses, divided by the total number of outstanding shares and includes any applicable waiver or reimbursement.

Please see the Additional Disclosure Information section at the back of this Notice for additional information, including performance and index disclosures.

Expense Ratio

Expense ratio is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount, or in basis points. These are costs the investor pays through a reduction in the investment's rate of return, and are required to be disclosed on the chart as a gross amount. For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information, but may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the most recent prospectus and has been provided by FMR LLC for Fidelity mutual funds and Morningstar, LLC for non-Fidelity mutual funds. For non-mutual fund investment options, the information has been provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor or other third party.

In certain instances, there may be fee waivers and/or expense reimbursements, which could result in a temporary reduction to the gross expense ratios listed in the chart. More information is available online at

https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=62919&client=700132.

Fixed Return Investments

The following chart lists the Plan's investment options that have a fixed or stated rate of return.

Investment Name	Fixed Rate	Term	Rate Subject to Adjustment?	Minimum Guaranteed Rate	Fees^	Restrictions/Other
Asset Class: Bonds						
New York Life Guaranteed Interest Account	2.70%	Start Date: 01/01/2025 End Date: 06/30/2025	No	2.70%	N/A	‡‡

N/A = Not Applicable/None *-- = Not Available*

^ *Some outside investment and vendor information may not be available to Fidelity. When "N/A" does not appear and no shareholder fee is shown, it is due to the fact that our recordkeeping system does not have a shareholder fee(s) on file. Nevertheless, there may be shareholder fees associated with the investment option. If a shareholder fee is shown, please keep in mind there may be other fees associated with the investment that our recordkeeping system does not have on file. More information may be found in the prospectus and/or other investment-related information, as well as by contacting the outside investment manager or vendor directly.*

Investment Restrictions

‡‡ You are not permitted to make a direct exchange from New York Life Guaranteed Interest Account into the following fund(s), which are considered "competing fund(s)":

- *Fidelity® Short-Term Treasury Bond Index Fund*
- *Vanguard Federal Money Market Fund Investor Shares*

Before exchanging from New York Life Guaranteed Interest Account into the competing fund(s), you must first exchange to a non-competing fund for 90 days. These requirements are typically imposed by issuers such as insurance companies, banks, or other approved financial institutions as a condition for issuing investment contracts to retirement plans.

Please see the Additional Disclosure Information section at the back of this Notice for additional information, including performance and index disclosures.

Additional Disclosure Information

Generally, data on Fidelity mutual funds is provided by FMR LLC, data on non-Fidelity mutual funds is provided by Morningstar, LLC, and data on non-mutual fund products is provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor whose plan is offering the product to participants, or other third party. Although Fidelity believes data gathered from these third-party sources is reliable, it does not review such information and cannot warrant it to be accurate, complete, or timely. Fidelity is not responsible for any damages or losses arising from any use of this third-party information.

Fidelity® 500 Index Fund : Returns prior to May 4, 2011 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

Fidelity® Extended Market Index Fund : Returns prior to September 8, 2011 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

MFS International Intrinsic Value Fund Class R6 : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2006. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 10/24/1995, 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.

MFS Value Fund Class R6 : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2006. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 01/02/1996, 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.

Vanguard Real Estate Index Fund Institutional Shares : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/02/2003. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 05/13/1996, 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.

Vanguard Small-Cap Growth Index Fund Institutional Shares : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/24/2000. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 05/21/1998, 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.

Vanguard Small-Cap Value Index Fund Institutional Shares : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 12/07/1999. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 05/21/1998, 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.

Vanguard Total International Stock Index Fund Institutional Shares : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/29/2010. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 04/29/1996, 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.

Fidelity® Short-Term Treasury Bond Index Fund : Returns prior to October 4, 2017 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

Fidelity® U.S. Bond Index Fund : Returns prior to May 4, 2011 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

Loomis Sayles Core Plus Bond Fund Class N : The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 02/01/2013. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/07/1973, 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.

New York Life Guaranteed Interest Account : This investment option is not a mutual fund.

New York Life Guaranteed Interest Account : Transfers and exchanges to investment options offered through a competing recordkeeping platform, through a company other than Fidelity, may be subject to limitations. Disbursements in excess of 15% per annum may be subject to a market value charge as described in your Plan's contract.

Benchmarks

Benchmark indices are unmanaged, and you cannot invest directly in an index. More information on benchmarks for the investment options through Fidelity is available online at ***https://pcs.fidelity.com/public/netbenefits/planfunds/performance/cr?plan=62919&client=700132.***

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Appendix

Fidelity BrokerageLink® Fees

Below are certain fees that may be deducted from your Plan's Fidelity BrokerageLink® account in connection with various trades. More detailed fee information is available in the *Fidelity BrokerageLink Commission Schedule*, which can be obtained, along with additional BrokerageLink and Plan information, on your Plan's website or by calling the Plan's toll-free number. Your Plan may limit the trades and the available investments within BrokerageLink. Before directing transactions within BrokerageLink, remember to review the prospectus or other offering document of that investment, and consider the charges associated with that transaction. If any fees are deducted as a result of a BrokerageLink transaction, they will be reflected on your transaction confirmation and/or the BrokerageLink statement. Note that if you have granted trading authority to a Fidelity-approved advisor, the advisor's fee schedule will apply and fees may differ from those listed below; please refer to the advisor's fee schedule for more information.

Mutual Fund Transactions	**Fee** (up to amount listed)
Fidelity and Non-Fidelity No-Transaction Fee FundsNetwork® Funds	
Purchases	**$0** (standard load applies)
Short-Term Trading Fee for Shares Held Less Than 60 Days[1]	**$49.95** flat fee if executed online **$187.50** max. via Fidelity Automated Service Telephone (FAST®) **$250** max. if representative-assisted
FundsNetwork® Transaction-Fee Funds	
Purchases	**$49.95** or **$100** per purchase if executed online To identify any applicable transaction fees associated with the purchase of a given fund, please refer to the "Fees and Distributions" tab on the individual fund page on Fidelity.com. **$187.50** max. via FAST® **$250** max. if representative-assisted
FundsNetwork® Load Funds	
Purchases	standard load applies

[1]Certain FundsNetwork® funds may be subject to a separate and additional redemption fee imposed by the particular fund. Please check the fund's prospectus for details.

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