

PLAN AHEAD

to Achieve your Retirement Goals



Knowing you can reach your retirement goals. That's retirement readiness. And you can begin taking the steps to achieve your goals when you meet with a Fidelity Retirement Counselor. Each consultation is specially designed to help you become better informed and more confident in planning for your retirement.

Please join Fidelity Investments for the following confidential consultations:

Confidential Consultations

August 30 and August 31, 2006

8:00 am to 5:00 pm

University of Alaska, Anchorage

University Center

Room 144

You will learn about investing for retirement and get a better understanding of the steps you can take to ensure your retirement readiness. So please join us.



Plan ahead to achieve your retirement goals.

To begin taking the steps to achieve your goals, attend this on-site event or visit www.fidelity.com/atwork to become better informed and more confident in planning for your retirement.

In addition to attending this valuable in-person meeting, you can also access Fidelity e-Learning® workshops at <http://e-learning.fidelity.com> any time to learn at your own pace.

To schedule your confidential consultation, call 1-800-642-7131, Monday through Friday, 4:00 A.M. to 8:00 P.M. Alaska Time.

This message has been sent to you at the request of your employer as part of a series of communications to make sure you are aware of the features and benefits of the retirement savings program.

Keep in mind, investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

Before investing in any investment option, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call Fidelity at 1-800-343-0860 or visit www.fidelity.com for a free mutual fund prospectus or variable annuity prospectus. Read them carefully before you invest.

The trademarks and/or service marks appearing above are the property of FMR Corp and may be registered.

Fidelity Investments Institutional Services Company, Inc.
82 Devonshire St., Boston, MA 02109
397601

© Copyright 2005 FMR Corp. All rights reserved.