



Fidelity SIMPLE IRA—Company Profile

Use this form to provide information about your company to Fidelity. To establish a new Fidelity SIMPLE IRA Plan, you will need to complete and return this Company Profile form and the Adoption Agreement to Fidelity. **Please note:** If your company is incorporated, you will also need to complete and return the Corporate Resolution form to Fidelity. Type on screen or fill in using CAPITAL letters and black ink.

Helpful to Know

- This form should be completed by an officer or owner of your company, who has the authority to transact business with Fidelity on behalf of your company's SIMPLE IRA Plan. Fidelity will designate this person as the Primary Authorized Individual for your company's SIMPLE IRA Plan.
- The Primary Authorized Individual can also designate Additional Authorized Individuals in Section 3.
- You and each of your Eligible Employees must also complete a SIMPLE IRA Account Application to establish separate account(s) for accepting any SIMPLE IRA contributions deposited under this Plan.
- The Fidelity SIMPLE IRA Plan offers various options and features to assist your company in administering your plan, such as:
 - Fidelity Plan Manager: Our Web site designed to allow your company to manage your plan transactions, including contribution processing, plan fee payments, or certain maintenance tasks.
 - Electronic Funding Service: This service is available for companies that will be processing their Plan contributions internally. It is accessed via Fidelity Plan Manager and allows you to directly debit your company's bank account to electronically transmit funds to your Fidelity SIMPLE IRA Plan.
 - To establish or learn more about these features and options, please refer to Section 5 of this form, and "Important Information About Your Fidelity SIMPLE IRA Plan" at the end of this form.
- You will want to keep a copy of all documents and completed forms for your records.

1. Company Information

Adopting Company Name		Company Tax ID Number	
Primary Authorized Individual			
Daytime Phone	Extension		

Note: If your company is incorporated, the Fidelity SIMPLE IRA Corporate Resolution form is required to be completed and returned to Fidelity along with this form and the Adoption Agreement. Sole proprietorships or unincorporated partnerships do NOT need to complete the Corporate Resolution.

Company Permanent Address This is the legal address used for tax-reporting purposes, and cannot be a P.O. box, mail drop, or c/o.

Address		
City	State	ZIP

Mailing Address

Same as permanent address ▷ Default if no other information indicated below.

Address		
City	State	ZIP

Company Information continues on next page. ►►

Estimated Number of Eligible Employees

Please estimate the number of Eligible Employees that will participate in the Plan so that we may send you the appropriate number of enrollment kits. Additional employee enrollment kits can be requested at any time, free of charge, by phone or by visiting Fidelity.com/simpleira.

Estimated Number of Eligible Employees
--

2. Primary Authorized Individual *Required*

As the Primary Authorized Individual, you will have the authority to transact all business with Fidelity on behalf of your company's plan. This could include, but is not limited to, requesting plan maintenance; accessing Plan Manager to view, monitor, or submit any Plan contributions; and/or adding, updating, or removing Additional Authorized Individuals for your Plan.

Federal law requires you to provide this information.

First Name	M.I.	Last Name		
<table border="1"> <tr> <td>Social Security or Taxpayer ID Number</td> <td>Date of Birth MM DD YYYY</td> </tr> </table>			Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY			

Associations

Fidelity is required to obtain consent to open certain accounts from, and to report your trading activity and other account data to, the company(ies) identified below if you answer "Yes" to either of the following:

Are you employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA), or a municipal securities dealer?

Yes

Company Name

Are you or an immediate family/household member a director, corporate officer, or 10% shareholder of a publicly held company? This should be "Yes" if you or someone in your household or immediate family is a control person of a publicly traded company under SEC Rule 144.

Yes

Company Name	Trading Symbol or CUSIP
--------------	-------------------------

We have existing consent agreements with many firms. If your firm is not one of them, we will contact your firm's compliance office.

3. Add Additional Authorized Individual(s) *Optional*

To add Additional Authorized Individuals to your plan, provide the requested information below. You can also update Additional Authorized Individuals online via Plan Manager.

Note: Any person named in this section will have the same level of authority and access to your plan as described in the Primary Authorized Individual Section above, **except** to add or remove Additional Authorized Individuals.

Federal law requires you to provide this information.

First Name	M.I.	Last Name		
<table border="1"> <tr> <td>Social Security or Taxpayer ID Number</td> <td>Date of Birth MM DD YYYY</td> </tr> </table>			Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY			

First Name	M.I.	Last Name		
<table border="1"> <tr> <td>Social Security or Taxpayer ID Number</td> <td>Date of Birth MM DD YYYY</td> </tr> </table>			Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY			

First Name	M.I.	Last Name		
<table border="1"> <tr> <td>Social Security or Taxpayer ID Number</td> <td>Date of Birth MM DD YYYY</td> </tr> </table>			Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY			

Form continues on next page. ►►



4. Contribution Processing *Required*

All Eligible Employees' Elective Deferrals, Employer Matching Contributions, and Nonelective Contributions must be sent electronically via the Automated Clearing House (ACH) network. Indicate below how your company's SIMPLE IRA Plan contributions will be processed.

- Check one. **Internally**—If your SIMPLE IRA Plan contributions will be managed and processed internally, and/or your company elects to pay the annual plan fee directly, you will need to establish Fidelity's Electronic Funding Service by providing your company's bank information in Section 5.
- Externally**—If your SIMPLE Plan contributions will be managed and processed via an external payroll service and you do not wish to establish the Electronic Funding Service, skip to section 6. You will need to provide your payroll vendor with the information required to process your ACH transactions included in the "Important Information About Your Fidelity SIMPLE IRA Plan" at the end of this form. Please note that, by checking this box, your plan's fee will default to \$25 per participant, collected annually from each participant's account.

5. Electronic Funding Service

To establish Fidelity's Electronic Funding Service, provide your company's bank information below. This service allows you to transfer your SIMPLE IRA Plan contributions to your employees' Fidelity SIMPLE IRA accounts via a direct debit from your company's bank account. Instructions are provided each payroll period by accessing the Fidelity Plan Manager site. **Note: This service may take 4-5 business days to become active after the processing of this form. Business days are Monday through Friday. Bank and New York Stock Exchange holidays are not included. Your bank must be a member of the Automated Clearing House (ACH) network.**

For additional information regarding Fidelity's Plan Manager site, Electronic Funding Service, and plan fees, see "Important Information About Your Fidelity SIMPLE IRA Plan" at the end of this form.

- Check one. Checking
- NOW or Money Market Deposit Account
- Savings *Passbook savings accounts are not eligible.*

Please attach a voided check (not a deposit slip) or complete the information to the right. Please call your bank to verify

Name of Your Bank	
Name on Your Bank Account	
Bank Routing Number <i>Nine digits, starts 0, 1, 2, 3, or 4.</i>	Bank Account Number

6. Primary Authorized Individual Signature and Date *Required*

In the section below, "Fidelity," "us," and "we" refer to Fidelity Brokerage Services LLC and National Financial Services LLC and their affiliates, and their employees, agents, representatives, shareholders, successors, and assigns as the context may require; "you" refers to the company and the Primary Authorized Individual indicated on this form.

By signing below, you:

- Adopt the Fidelity SIMPLE IRA Plan, appointing Fidelity Management Trust Company (FMTC) (or any successor) as Custodian, and Fidelity to perform administrative services.
- Authorize and request Fidelity to establish the funding account (the "Account") in your company's name for the purpose of transmitting contributions to your company's Fidelity SIMPLE IRA Plan to each participant's Fidelity SIMPLE IRA as directed by you or any Additional Authorized Individual(s). The sole purpose of the Account is to pay the annual plan fee or to facilitate electronic funding of Fidelity SIMPLE IRA Plan contributions on behalf of Plan participants. You understand that this Account is not meant to draw interest or dividends, or to transact in or hold securities.
- Understand that your plan fee will default to \$25 per participant and will be collected annually from each participant's account, unless you annually elect to pay the \$350 plan fee via the Electronic Funding Service by that year's applicable deadline. Fidelity will provide an annual reminder of the plan fee options and that year's applicable deadline to make this election.
- Affirm that you are at least 18 years old and of full legal age to enter into this Agreement in your state of residence.
- Acknowledge that you received the Fidelity Funding Account Agreement; and you state that you have read it, you understand it, and you accept all the terms and conditions, as this agreement may be amended from time to time.
- Understand that the Funding Account Agreement and its enforcement shall be governed by the laws of the Commonwealth of Massachusetts. It shall cover individually and collectively all accounts that you may open or reopen with Fidelity. It shall inure to the benefit of Fidelity's successors and assigns, whether by merger, consolidation, or otherwise. Fidelity may transfer your account to its successors and assigns, and this Agreement shall be binding upon your heirs, executors, administrators, successors, and assigns.
- Authorize FMTC (or its agents or successors) to accept direction with respect to this Plan from the Primary Authorized Individual identified in Section 2 or any Additional Authorized Individual(s) identified in Section 3 above.
- Represent and warrant that if you have not checked the box for Associations, you are not associated with or employed by a stock exchange or a broker-dealer or you are not a control person or associate of a public company under SEC Rule 144 (such as a director, a 10% shareholder, or a policy-making officer), or an immediate family or household member of such a person.
- Certify that all information you provided is correct.
- Acknowledge that you will receive a monthly account statement from Fidelity, unless there are no transactions in a particular month. In any case, you will receive a statement quarterly.

Primary Authorized Individual Signature and Date continues on next page. ►►

6. Primary Authorized Individual Signature and Date, continued

If establishing the Fidelity Electronic Funding Service, you:

- Authorize Fidelity to initiate debit entries to your company's bank account indicated in Section 5. You further authorize and request the bank indicated in Section 5 to accept any such debit entries initiated by Fidelity to your company's bank account and to credit such amounts to the Account without any further authorization relating hereto. You authorize Fidelity to debit the Account and

credit each participant's Fidelity SIMPLE IRA account in the amounts and contribution types for which you will provide contribution instructions from time to time.

- Ratify the instructions given pursuant to this authorization and agree to indemnify and hold Fidelity harmless from any loss, liability, cost, or expense that may arise from Fidelity acting on your instructions. You understand that if there are insufficient funds in the bank account listed in Section 5, Fidelity may

cancel contributions, and that Fidelity is not responsible for the timing, amount, purpose, or propriety of any SIMPLE contributions. You further agree to hold Fidelity harmless if a cancellation results in a contribution not being deposited in time to meet the contribution's deadline. You hereby agree to indemnify and hold Fidelity harmless for any loss, liability, cost, or expense arising out of insufficient funds in the bank account provided.

<p><i>If you are a U.S. person for tax purposes:</i></p> <ul style="list-style-type: none"> • Certify under penalties of perjury that you are a U.S. person (including a U.S. resident alien or other U.S. person as defined in the instructions to IRS Form W-9) and the Social Security or Taxpayer Identification Number provided is correct (or that you are waiting for a number to be issued to you). 	<ul style="list-style-type: none"> • Certify under penalties of perjury that you are not subject to backup withholding because any of the following applies: <ul style="list-style-type: none"> – You are exempt from backup withholding. – You have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding as a result of a failure to report all interest or dividends. – The IRS has notified you that you are no longer subject to backup withholding. 	<p><i>If you are not a U.S. person for tax purposes:</i></p> <ul style="list-style-type: none"> • Are submitting the applicable Form W-8 with this form to certify your foreign status and, if applicable, claim tax treaty benefits. <p>◀ <i>If the IRS has notified you that you are currently subject to backup withholding because you failed to report all interest and dividends on your tax return, CROSS OUT all text in brackets.</i></p>
--	---	---

To help the government fight money laundering and the funding of terrorism, federal law requires Fidelity to obtain your name, date of birth, address, and a government-issued ID number before opening your account, and to verify the information. In certain circumstances, Fidelity may obtain and verify comparable information for any person authorized to make transactions in an account or beneficial owners of certain entities. Further documentation is required for certain entities, such as trusts, estates, corporations, partnerships, and other organizations. Your account may be restricted or closed if Fidelity cannot obtain and verify this information. Fidelity will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if your account is restricted or closed.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

You acknowledge that this account is governed by a predispute arbitration clause, which appears on the last page of the Fidelity Funding Account Agreement, and that you have read the predispute arbitration clause.

PRINT PRIMARY AUTHORIZED INDIVIDUAL NAME									
PRIMARY AUTHORIZED INDIVIDUAL SIGNATURE									
SIGN	X								
DATE	<table border="1"> <tr> <td>TODAY'S DATE MM-DD-YYYY</td> <td>DL/Govt ID verified by:</td> </tr> <tr> <td></td> <td> <table border="1"> <tr> <td>Fidelity Representative A#</td> <td>Initials</td> </tr> <tr> <td></td> <td></td> </tr> </table> or <input type="checkbox"/> Customer not present </td> </tr> </table>	TODAY'S DATE MM-DD-YYYY	DL/Govt ID verified by:		<table border="1"> <tr> <td>Fidelity Representative A#</td> <td>Initials</td> </tr> <tr> <td></td> <td></td> </tr> </table> or <input type="checkbox"/> Customer not present	Fidelity Representative A#	Initials		
TODAY'S DATE MM-DD-YYYY	DL/Govt ID verified by:								
	<table border="1"> <tr> <td>Fidelity Representative A#</td> <td>Initials</td> </tr> <tr> <td></td> <td></td> </tr> </table> or <input type="checkbox"/> Customer not present	Fidelity Representative A#	Initials						
Fidelity Representative A#	Initials								
If applicable, introducing representative signature:									

Did you sign the form and include any necessary documents?

Send the ENTIRE form and the Adoption Agreement to Fidelity Investments.

Questions? Go to Fidelity.com/simpleira or call 1-800-544-5373, option 3.

Use postage-paid envelope OR deliver to:

Regular mail
 Fidelity Investments
 Attention: SIMPLE Service Team
 P.O. Box 770001
 Cincinnati, OH 45277-0038

Overnight mail
 Fidelity Investments
 Attention: SIMPLE Service Team
 100 Crosby Parkway KC1D
 Covington, KY 41015

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 680971.2.0 (08/14)

Important Information about Your Fidelity SIMPLE IRA Plan

Keep this information for your records.

The Fidelity SIMPLE IRA offers various options and features to assist your company in administering your plan. Please review this document to learn more about the Fidelity Plan Manager site, contribution processing, and our plan pricing options.

For additional information on how to calculate plan contributions, including estimating employer contributions for your plan, see pages 2 and 3 of this document.

Fidelity Plan Manager

The Fidelity Plan Manager site is available to any company adopting our SIMPLE IRA Plan. This site is designed to allow your company to manage your overall plan and provides:

- An overview of your plan details
- Tracking of year-to-date contributions
- The ability to perform certain maintenance tasks on your plan
- Access to pay the annual plan fee and/or to process your company's SIMPLE IRA contributions via our Electronic Funding Service

To register or learn more about the Plan Manager site, go to <https://planmanager.fidelity.com>.

Electronic Funding Service

This service is available to companies that will be processing their SIMPLE IRA contributions internally and/or elect to pay the annual plan fee directly. Please see the Plan Pricing Option section for additional information on the plan fees. The benefits of using the Electronic Funding Service include:

- **Convenience:** You can access the service any time, via the Plan Manager site, to provide contribution instructions quickly and accurately.
- **Contribution Tracking and Verification:** You will receive immediate verification of your completed transactions, which you can print and save for your records. You can also track year-to-date contribution information for your employees to help guard against making inadvertent overcontributions to your plan.

Additional details on how the service works:

- This service is available free of charge through Fidelity, but you should contact your bank to confirm whether it charges a fee to process direct debits. This service cannot be established or updated over the phone.
- When you establish this service, your Fidelity Funding Account will act as the conduit between your bank account and your employees' Fidelity SIMPLE IRA accounts. Your bank must be a member of the Automated Clearing House (ACH) network.
- The Funding Account is a non-interest-bearing account that is not eligible for securities transactions. For additional details regarding the Funding Account, please review the Funding Account Agreement included in the SIMPLE IRA Plan Establishment kit or visit [Fidelity.com/simpleira](https://www.fidelity.com/simpleira).
- Based on your instructions each payroll period, the service uses the ACH network to transfer your SIMPLE contributions to your Funding Account via a direct debit from your company's bank account. Upon deposit to the Funding Account, Fidelity will automatically allocate the contributions among your employees' Fidelity SIMPLE IRA accounts.
- You can schedule your contributions in advance, but **Fidelity must receive your instructions at least two business days before your**

intended deposit date. For example, to meet an October 15 tax-filing deadline for prior-year employer contributions, your contributions must be submitted by October 13, or potentially even sooner to account for any weekends or holidays.

- For your protection, *SIMPLE IRA contribution instructions cannot be accepted over the phone.*
- As National Financial Services LLC (NFS) is the clearinghouse Fidelity uses to process electronic transfers, "National Financial Services LLC" will be the name appearing on your company's bank statement.

If your company will not be establishing the Electronic Funding Service to process your plan contributions internally, please see the Contribution Processing section for information on using an external payroll vendor.

Plan Pricing Options

Fidelity offers two flexible pricing options to meet your needs. You will have the opportunity to choose annually between these two options:

Option 1:

This can be the more economical option for your company; the fee is collected from your employees' SIMPLE IRAs.

- \$25 annual fee per participant, regardless of the number of participants.
- This fee is debited from each participant's SIMPLE IRA account in November.
- This is the default option if your company does not elect to pay the plan fee directly via Fidelity's Electronic Funding Service each year.

Option 2:

This provides the maximum retirement benefit to your employees; the fee is paid directly by the company.

- \$350 annual fee per plan, regardless of the number of participants.
- This fee is debited directly from your company's bank account.
- You must elect to pay this fee each year via Fidelity's Electronic Funding Service.

Fidelity will send an annual reminder of these options, including the time frame available for your company to pay the plan fee on Plan Manager. As Option 1 is the default, you will only need to take action if your company is covering the plan fee for that year.

Contribution Processing

All SIMPLE IRA Plan contributions must be deposited electronically from your company's bank account. Your company has the choice of establishing the Electronic Funding Service, as discussed above, or using an external payroll service to manage and monitor the funding process on your behalf.

In order for your vendor to process your ACH transactions, you will need to provide the following information:

- A separate ACH transaction will need to be sent for each employee contribution and each corresponding employer contribution—for each contribution year. For example, if Jane Anderson makes a salary reduction contribution to her SIMPLE IRA and your company matches that contribution, you will need to initiate two separate ACH transactions—one for Jane's contribution and another for your company's matching contribution.

Important Information, continued

There may also be times when you need to submit contributions for two tax years at the same time. For example, in January 2014, you might find yourself submitting contributions for 2013 and 2014. In Jane's example, you would need to initiate four separate ACH transactions:

1. Jane's contribution for December 2013
2. Jane's contribution for January 2014
3. Your company's contribution for Jane for December 2013
4. Your company's contribution for Jane for January 2014

Sample Contribution Table			
1. Eligible Employee's Name	2. Transit/Routing Number for Fidelity's Bank (UMB Bank, N.A.)	3. Destination Information at UMB Bank, N.A.	4. Dollar Amount
Jane Anderson	101205681	395 12013101234567	\$67.50
John James	n/a	n/a	n/a
Richard Jones	101205681	3951 2013 101567890	\$312.50

Source code¹
Year for which contribution is being made²
Employee's SIMPLE IRA account number³

Calculating Your Plan Contributions

Once you adopt a Fidelity SIMPLE IRA, you'll need to keep track of the SIMPLE IRA contributions for each of your plan participants. We have designed the sample worksheet on the next page to help make it easy for you. You may want to set up a similar worksheet on your computer using spreadsheet software, with the following guidelines.

- 1. Employee's Name.** Write in the name of each employee who is eligible to participate in your SIMPLE IRA Plan. Remember to include yourself as a participant.
- 2. Employee's SIMPLE IRA Account Number.** Write in each eligible employee's nine-digit SIMPLE IRA Account Number. (Once we receive your employees' SIMPLE IRA applications, Fidelity will send you these assigned numbers. You will need to use these numbers each time you forward a contribution to Fidelity.)
- 3. Pretax Compensation.** Write in your employees' compensation for the payroll period—before any taxes are withheld.
- 4. Employee's Contribution Percentage.** Indicate the percentage of each employee's pretax compensation he or she wants to defer to the SIMPLE IRA. (This amount must generally be expressed as a percentage of compensation.)
- 5. Employee's Salary Reduction Contribution.** To calculate each employee's actual SIMPLE IRA contribution, multiply the employee's pretax compensation (column 3) by his or her contribution percentage (column 4). Employee contributions must be deposited as of the earliest date on which the contributions can reasonably be segregated from your general account, but

no later than the 30th day following the last day of the month in which the contributions are withheld from the employees' compensation.

Please note: You'll need to keep a running total of each employee's contributions for the year (column 5a). When you use Fidelity Plan Manager, year-to-date contribution information is available for any of your employees online, so that you can ensure that an employee does not contribute more than the maximum allowable, which is \$12,000 for 2013 and \$12,000 for 2014. Also, employees age 50 and older in 2013 and 2014 may be able to make an additional contribution of \$2,500 for 2013 and 2014.

- 6. Employer's Contribution.** For *Matching Contributions*, match each employee's contribution (column 5), up to 3% of compensation or \$12,000 for 2013 and \$12,000 for 2014 (\$14,500 for 2013 and \$14,500 for 2014 if age 50 or older), whichever is less. In any two out of five years, you can reduce your company match to 1% of compensation.

For *Nonelective Contributions*, multiply the employee's pretax compensation (column 3) by 2%. The maximum you can contribute under this option is \$5,100 for 2013 and \$5,200 for 2014.

Employer matching contributions and nonelective contributions must be made by your company's tax-filing deadline, including extensions, for the taxable year for which the contributions are made.

Hypothetical Examples	1. Eligible Employee's Name	2. Employee's SIMPLE IRA Account Number	3. Pretax Compensation This Payroll Period	4. Employee's Contribution Percentage	5. Employee Contribution This Payroll Period	5a. Employee's Contributions Year to Date ⁴	6. Employer's Contribution ⁵		6a. Employer's Contributions Year to Date ⁴
							Matching Contribution Match column 5, up to 3% of compensation	Nonelective Contribution Multiply column 3 by 2%, maximum \$5,100 for 2013 and \$5,200 for 2014	
	Jane Anderson	101234567	\$2,250.00	3%	\$67.50	\$202.50	\$67.50	\$45.00	\$135.00
	John James	101345678	\$2,120.83	0%	\$0.00	\$0.00	\$0.00	\$42.42	\$127.26
	Richard Jones	101567890	\$6,250.00	5%	\$312.50	\$937.50	\$187.50	\$125.00	\$375.00

¹It is critical to use a source code digit of "1" for employee salary reduction contributions and of "2" for employer contributions.

²It is also critical to indicate the year for which the contribution is being made and to update the year designations annually.

³Fidelity will send you confirmation of account numbers for each participant. You will need to provide these to your bank or payroll vendor.

⁴Assumes three payroll periods, for illustrative purposes. Column 6a uses the Nonelective Contribution method.

⁵You can switch between these two options subject to certain restrictions. See Article IV of the Fidelity SIMPLE IRA Plan Agreement for details.

Contribution Worksheet—estimating employer contributions for your SIMPLE IRA Plan

To help you estimate what it may cost your company to offer the SIMPLE IRA, we've designed the following worksheet. After you complete it, you'll be able to estimate and compare the costs for the two employer contribution options. Note, too, that under the Employer Matching Contribution example, you can estimate the standard 3% match, as well as the 1% reduced match available in any two out of five years. Just keep in mind that your actual

contributions may vary each year depending on several variables, including the number of eligible employees, their compensation, the number of employees who elect to make salary reduction contributions, and the amount of their contributions. In addition, this worksheet does not reflect the effect of FICA, FUTA, RRTA, and state or local taxes on employee salary reduction contributions.

Option 1: Employer Matching Contribution		
	Example	Your Company
1. Average annual pretax compensation of eligible employees you expect will contribute to the plan	\$40,000	_____
2. Average % salary you estimate participants will defer to the plan	5%	_____
3. Average annual participant contribution (multiply Line 1 by Line 2; not to exceed \$12,000 for 2013 and \$12,000 for 2014) ⁶	\$2,000	_____
4. Total number of eligible employees you expect will contribute to the plan	10	_____
3% Match		
5a. Average annual employer matching contribution per eligible employee: 3% match (multiply Line 1 by 3%; not to exceed \$12,000 for 2013 and \$12,000 for 2014) ⁷	\$1,200	_____
5b. Total estimated annual employer matching contribution with 3% match option (multiply Line 4 by Line 5a); or	\$12,000	_____
1% Match		
6a. Average annual employer matching contribution: 1% reduced match ⁸ (multiply Line 1 by 1%)	\$400	_____
6b. Total estimated annual employer matching contribution with reduced 1% match option (multiply Line 4 by Line 6a)	\$4,000	_____
Option 2: Employer Nonelective Contribution		
1. Average annual pretax compensation of your eligible employees	\$40,000	_____
2. Average annual employer contribution per eligible employee (multiply Line 1 by 2%; not to exceed \$5,100 for 2013 and \$5,200 for 2014) ⁹	\$800	_____
3. Total number of eligible employees	10	_____
4. Total estimated annual employer contribution with 2% nonelective contribution option (multiply Line 2 by Line 3)	\$8,000	_____

Please note: You can switch between these two contribution options each year, provided certain notification requirements are met.

⁶In both 2013 and 2014, employees age 50 and older (by the end of the year) may be able to make an additional \$2,500 elective deferred contribution annually.

⁷Maximum annual employer contribution limit per participating employee is 3% of an employee's compensation, up to \$12,000 for 2013 and \$12,000 for 2014 (\$14,500 for 2013 and \$14,500 for 2014 if age 50 or older during year of contribution). This worksheet assumes that the average percentage of salary deferred by employees is 3% or more.

⁸Available in any two out of five years.

⁹Maximum compensation on which employer nonelective contributions can be based is \$255,000 for 2013 and \$260,000 for 2014.

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 693229.2.0 (08/14)