Dear University of Massachusetts Employee:

UMASS and Fidelity are pleased to announce some exciting enhancements to the University of Massachusetts 403(b) Plan. The enhancements highlighted here will benefit current plan participants as well as employees who are not yet enrolled in the plan.

Full View®

Full View® is an innovative enhancement available through the NetBenefits® Web site at http://www.mysavingsatwork.com/umass Full View® lets you access and monitor multiple accounts online with a single click and only one password. It allows non-Fidelity account information to be included into the NetBenefits® planning tools, including myPlan® Retirement Quick Check and Portfolio Review. Full View® will also automatically update Fidelity and non-Fidelity account information.

Portfolio Review

In as little as five minutes, Portfolio Review helps you choose an investment strategy that is targeted to match your needs and goals. Portfolio Review gives you a suggested allocation strategy and a model portfolio of investment options that are available in your UMASS 403(b) Plan. You may finally be able to answer the hard questions:

- *What is an appropriate asset allocation for me?*
- *How does my portfolio compare to this target asset allocation?*
- *What changes might I consider to help me achieve my target?*

To get started log on to NetBenefits® at http://www.mysavingsatwork.com/umass, and click on the tab labeled "Tools & Learning," and then on "Investing for the Future."

Custom Web Page for University of Massachusetts Employees

Now that you know what new tools are available, you will be able to get enrolled or log on via a custom Web site designed especially for UMASS employees. Your new UMASS 403(b) NetBenefits® landing page allows you to obtain custom forms and plan specific information. The custom Web page can be accessed via the following link http://www.mysavingsatwork.com/umass.

If you have questions about any of the above enhancements, please contact a Fidelity Investments Retirement Services Specialist at 1-800-343-0860. You may also log on to your UMASS 403(b) Plan landing page on NetBenefits® at http://www.mysavingsatwork.com/umass.

Sincerely,
Fidelity Investments

Before investing in any mutual fund, 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 prospectus. Read it carefully before you invest.

MyPlan Retirement Quick Check is an educational tool developed by Strategic Advisers Inc., a registered investment adviser and a Fidelity Investments company, and offered for use by Fidelity Brokerage Services, LLC, member NYSE, SIPC, or by Fidelity Investments Institutional Services Company, Inc.

Portfolio Review is an educational tool developed by Strategic Advisers Inc., a registered investment adviser and a Fidelity Investments company, and offered for use by Fidelity Brokerage Services, LLC, member NYSE, SIPC, or by Fidelity Investments Institutional Services Company, Inc.

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