

Your Fidelity 2008 Form 5498 IRA Contribution Information

Fidelity is committed to providing detailed information so that you can complete your income tax returns and manage your retirement savings accounts.

Your IRA summary statement has three parts. First is the tax Form 5498, which summarizes IRA contributions, recharacterizations, conversions, and reconversions. This is the information Fidelity is required to report to the IRS. Second is the IRA Portfolio section, which lists holdings and the fair market value. Third is the IRA Beneficiary Summary Statement, which provides a list of the beneficiaries we have on file for your IRA.

We suggest that you consult your tax advisor about the use of this information in preparing your 2008 income tax returns.

A FORM 5498

Only information contained in Section A is reported to the IRS.

Box 1: Reports 2008 contributions to Traditional IRAs or Rollover IRAs, including employee contributions (other than salary-deferral contributions) to SEP-IRAs, through December 31, 2008. The amount shown is the gross contribution, including any excess contribution(s), even if withdrawn.

Box 2: Reports rollover contributions made in 2008 to a Traditional, Roth, or SEP-IRA. This amount includes direct rollovers from employer-sponsored plans, as well as 60-day rollover contributions. Box 2 does not show direct custodian-to-custodian transfers, which are not reported to the IRS.

Box 3: Reports amounts converted to a Roth IRA from a Traditional, Rollover, or SEP-IRA in 2008. Box 3 also reports amounts reconverted back to a Roth IRA following a recharacterization to a Traditional, Rollover, or SEP-IRA. It does not include rollovers from one Roth IRA to another, which are reported in Box 2.

Box 4: Reports contributions (and earnings) recharacterized from one type of IRA to another type of IRA.

Box 5: Reports the fair market value (FMV) of your IRA as of December 31, 2008.

Box 7: Identifies the type of IRA reported.

Box 8: Reports all SEP contributions made by an employer or self-employed individual in 2008 (but which may have been made for 2007 or 2008).

Box 10: Reports contributions made in 2008 to a Roth IRA for 2008. It does not show amounts converted to a Roth IRA, which are reported in Box 3.

Box 11: If "yes" is indicated, you must take a Required Minimum Distribution (RMD) in 2009. Refer to additional explanatory information immediately below Box 11 on your Form 5498.

Original Depositor: An original depositor is the original owner of IRA account assets that you have inherited and now hold in an inherited IRA account. These inherited IRA accounts are also known as Beneficiary Distribution Accounts (BDAs).

Fidelity will send a 2008 Form 5498 to the address of record of the original depositor's (decedent's) account if he/she made an IRA contribution for 2008 and/or if there is a remaining balance in the decedent's IRA on December 31, 2008.

2008 Form 5498 IRA Contribution Information

Fidelity
National Financial Services LLC
Agent for Fidelity Management Trust Company
200 Liberty Street, 5th Floor
New York, NY 10281
Federal ID Number: 04-3523967

Customer Service: 1-800-544-6666
Visit Us Online: Fidelity.com

JOHN SAMPLE
123 MAIN ST
ANYTOWN, NY 12345-1234

OMB NO. 1545-0747
Copy of the Participant

123-45-6789 1 of 2

Section A: 2008 IRA Contribution Information

Account Type	1. IRA Contributions (other than amounts in boxes 2, 4, and 8-10)	2. Rollover Contributions	3. Roth IRA Conversion Amount	4. Recharacterized Contributions	5. Fair Market Value of Account	7. IRA Type	8. SEP Contributions	10. Roth IRA Contributions
TRAD IRA	4,000.00	0.00	0.00	0.00	28,206.22	IRA	0.00	0.00
ROLLOVER IRA	0.00	0.00	0.00	0.00	16,991.59	IRA	0.00	0.00

11. Required minimum distribution for 2009 - NO

Section B: IRA Portfolio as of December 31, 2008 (Not Reported to IRS)

Account Type	Account Number	Fund Name / Fund Number	Shares	Price	Mutual Fund Market Value	Total Account Market Value
TRAD IRA	2AA-1234521	GROWTH AND INCOME / 027	645.280	40.88	26,379.05	
		CONTRAFUND / 022	33.428	54.66	1,827.17	28,206.22
ROLLOVER IRA	2AA-1234567	DIVIDEND GROWTH / 330	322.666	52.66	16,991.59	16,991.59

Fair Market Value of Your IRA Portfolio as of 12/31/2008: 45,197.81
Fair Market Value of Your IRA Portfolio as of 12/31/2007: 31,111.25

Section C: IRA Beneficiary Summary Statement as of December 31, 2008 (Not Reported to IRS)

Account	Primary or Contingent	Name	Share Percent	Date of Birth/Trust	Relationship	Legal Heir Option	
TRAD IRA	2AA-1234521	Primary	JOHN SMITH	34	06/12/1989	Non-Spouse	Per Stirpes
		Primary	MICHAEL SMITH	33	09/01/1999	Non-Spouse	Per Stirpes
		Primary	CAROL WILLIAMS	33	06/03/2000	Non-Spouse	Per Stirpes
		Contingent	MARY GORDON	100	09/19/1965	Non-Spouse	Per Stirpes

This form is for illustrative purposes only. Certain information on the form may not pertain to your account(s).

B IRA PORTFOLIO

This information is not reported to the IRS.

The IRA Portfolio section lists the holdings in the IRA reported on your form as of December 31, 2008. The section also includes the 2008 and 2007 fair market values of your portfolio as of December 31.

If you are over the age of 70½, the fair market value at December 31, 2008 is generally used to determine your Required Minimum Distribution amount for 2009.

When calculating your Required Minimum Distribution, be certain to include the fair market value of any additional retirement accounts subject to Required Minimum Distribution rules that you may own that are not reported on the enclosed Form 5498. According to IRS rules, Roth IRA assets should not be included in these calculations prior to the death of the original depositor.

C IRA BENEFICIARY SUMMARY

This information is not reported to the IRS.

The IRA Beneficiary Summary section provides a detailed list of the beneficiaries on file for your Fidelity IRA as of December 31, 2008. **It is important to periodically check your beneficiary information and make necessary updates.** IRA assets generally pass to beneficiaries outside the instructions of a will. Your designated beneficiaries will receive your IRA assets after your death according to the Fidelity IRA or Roth IRA Custodial Agreement.

To update your beneficiary information online, log on to **Fidelity.com**, click on the **Your Profile** tab, and then click on **Beneficiaries**.

Staying Committed to Your Retirement Savings

An IRA Can Be a Powerful Way to Save for Retirement

No matter what the market is doing, your IRA can still be a good way to save for tomorrow. For tax year 2008, you can contribute up to \$5,000 to your IRA, and up to \$6,000 if you were 50 or over as of December 31, 2008. Maximizing your contributions and starting early could help you save thousands more for your retirement.

Nonworking Spouses Can Contribute, Too

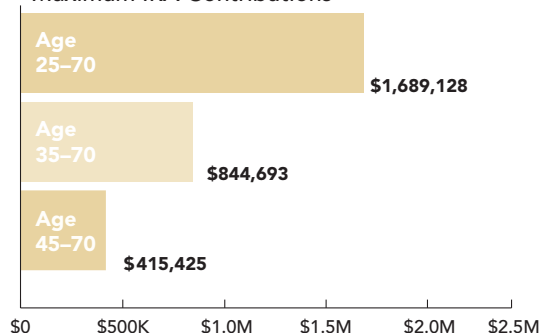
If your spouse has little or no earned income, he or she may still be able to contribute to a spousal IRA — either a Traditional or a Roth IRA. To contribute, you must file a joint federal income tax return. As with other IRAs, spousal IRAs offer benefits, including the higher contribution limits, deductible contributions to Traditional IRAs for qualified investors, the potential for tax-deferred growth, and federal tax-free withdrawals from Roth IRAs (provided the criteria are met).

Commit to Regular Investing

Automatic Investing directs money from your bank account into your IRA on a monthly or quarterly basis. You can easily add or update your Automatic Investing contribution instructions online at Fidelity.com/automaticinvesting or by calling 1-800-FIDELITY.

The Earlier an Investor Begins, the Greater the Potential Retirement Savings

Hypothetical Pre-tax Growth of Annual Maximum IRA Contributions



Investing for Retirement Beginning at Age 25, Age 35, and Age 45 (Hypothetical Example)

This hypothetical example assumes the following (1) annual IRA contributions on January 1 of each year starting in 2009 for the age ranges shown, (2) annual \$5,000 contributions beginning in 2009, (3) an additional \$1,000 catch-up contribution for each year in which the investor is age 50 or older, (4) an annual rate of return of 7%, and (5) no taxes on any earnings within the IRA. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pre-tax (deductible) contributions from Traditional IRAs are subject to taxes when withdrawn. Earnings distributed from Roth IRAs are income tax free provided certain requirements are met. IRA distributions before age 59½ may also be subject to a 10% penalty. Systematic investing does not ensure a profit and does not protect against loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any security.

Contribute to your Fidelity IRA: online at Fidelity.com/contributeira; by mail using the enclosed deposit slip; or by instructing the IRS to direct deposit your federal income tax refund. Go to Fidelity.com/directdeposit for direct deposit details.

Table 1 – Traditional and Roth IRA Contribution Limits

	Annual Contribution Limit	Annual Catch-Up Contribution Limit Age 50 or Over	Maximum Annual Contribution Limit Age 50 or Over (including catch-up)
2008–2009	\$5,000 ¹	\$1,000	\$6,000

¹ Subject to annual cost-of-living increases.

IMPORTANT WITHHOLDING INFORMATION CONCERNING RETIREMENT ACCOUNT DISTRIBUTIONS

Federal Tax Withholding

IRS regulations require us to withhold federal income tax at a rate of 10% from your total IRA distribution (excluding Roth IRA distributions). You may elect not to have federal withholding apply (provided you have supplied Fidelity with a U.S. address), or you may elect to increase the rate of withholding. Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld or are otherwise subject to withholding because you are a nonresident alien. Your election will remain in effect on checkwriting or periodic distributions taken under a systematic withdrawal plan from your IRA until revoked by you. You can change this election for future distributions at any time by sending Fidelity a written request or calling a Retirement Specialist at 1-800-544-4774.

State Tax Withholding

If federal income tax withholding is applied to your distribution, state income tax will also apply for residents of AR, CA, IA, KS, MA, ME, NC, OK, OR, and VT (CA, NC, and OR residents may elect out of state tax withholding). Regardless of whether or not federal taxes are withheld, state income tax will apply for residents of DE, unless you elect out of state tax withholding. Residents of other states may be eligible to voluntarily elect to have state taxes withheld from IRA distributions. Contact a Fidelity Representative at 1-800-FIDELITY for more information, or contact your state taxing authority for assistance.

ARMED FORCES TAX BENEFITS

If you are serving in, or serving in support of, the U.S. Armed Forces in a designated combat zone or hazardous duty area, you may be eligible for an extension of your IRA contribution deadlines. Visit the IRS online at irs.gov or telephone them at 1-800-829-1040 for more information.

Take Control of Your Old 401(k). We are Here to Help.

We know what it takes to help get an old 401(k) working toward your goals. In these challenging times, investors like you rely on Fidelity, the #1 retirement provider,* to help them feel more confident about their retirement savings. Put our experience to work for you.

GUIDANCE BASED ON YOUR NEEDS

We'll review your situation and help you create a plan for your retirement savings.¹ Call **1-800-FIDELITY** to schedule a free Portfolio Review.²

A WIDE RANGE OF CHOICES

Expand your investing options with a Fidelity Rollover IRA. We offer access to a wide range of products and services to help meet your different investment needs, from mutual funds to more conservative investing options, including:

- Taxable federal and state municipal money market funds
- FDIC-insured CDs with competitive interest rates for your IRA from more than 500 banks nationwide.³

FREE HELP CHOOSING INVESTMENTS

We'll help you make choices that can get you on the right path toward your retirement goals. Consolidating your assets into a Fidelity Rollover IRA may make it easier to track investment performance, diversify your total portfolio, and maintain your asset allocation strategy.

Whether you're just getting started, already retired, or somewhere in between, Fidelity is here to help. Our Rollover Specialists can get you started today and help you turn your old 401(k) into one, easy-to-manage Fidelity Rollover IRA. Call **1-800-FIDELITY**, go to **Fidelity.com/401khelp**, or visit any one of our local Investor Centers.

INVEST IN YOUR FUTURE WHILE MAKING EVERYDAY PURCHASES WITH THE NEW FIDELITY® RETIREMENT REWARDS AMERICAN EXPRESS® CARD

The new Fidelity Retirement Rewards Card is another way Fidelity makes it easy to save more for your retirement. You can choose to deposit your reward points directly into your Fidelity IRA as a current year contribution so each purchase can help move you closer to your retirement savings goals.⁴

- Earn 2% on net retail purchases charged to your card.⁵
- No annual fee.
- Rewards can be automatically swept into your Fidelity IRA.
- Or redeem points for travel on major U.S. airlines with no blackout dates, brand-name merchandise and gift cards.
- Enjoy the flexibility to pay your balance in full or over time.

To request your card today, call **1-866-598-4971** and enter priority code FACYN2 or go to **Fidelity.com/retirementrewards**.

ENSURE YOUR HEIRS INHERIT YOUR IRA BY KEEPING YOUR BENEFICIARIES UP TO DATE

Have you checked your beneficiary designation for your IRA recently? The enclosed IRA Beneficiary Summary section provides a detailed list of the beneficiaries on file for your Fidelity IRA as of December 31, 2008.

You should review your beneficiary designations based on any important change in your family or financial status, such as a birth, death, marriage, divorce, or inheritance.

IRA assets are generally not governed by the provisions of your will. Your designated beneficiaries will receive your IRA assets after your death, so it is important to keep your beneficiary information up to date, or your heirs may be subject to a less favorable tax-treatment.

To update your beneficiary information online, log on to **Fidelity.com**, click on the **Your Profile** tab, and then click on **Beneficiaries**.

Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus containing this information. Read it carefully. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the Fund.

The tax information herein is general in nature and should not be considered legal or tax advice. Fidelity does not provide legal or tax advice. Consult with your attorney or tax professional regarding your specific legal or tax situation.

* #1 retirement provider based on defined contribution assets and participant and IRA assets administered. Source for claim that Fidelity is the #1 401(k) choice is PLANSponsor 2007 Recordkeeping Survey © Asset International Inc. Based on defined contribution assets and participants of recordkeepers reporting as of 12/31/07. Claim that Fidelity is the #1 choice for IRAs is based on Cerulli Associates, *The Cerulli Edge™—Retirement Edition*, Third Quarter 2008. Based on an industry survey of firms reporting Total IRA Assets Administered for Q1 2008.

¹ Guidance provided by Fidelity is educational in nature, is not individualized and is not intended to serve as the primary or sole basis for your investment or tax-planning decisions. Portfolio Review is an educational tool.

² Portfolio Review is an educational tool.

³ Fidelity offers a type of Certificate of Deposit ("CD") called a Brokerage CD. Brokerage CDs are issued by banks for brokerage firms' customers with the deposits received being obligations of the issuing bank. The CDs are usually issued in large denominations and the brokerage firm divides them into smaller denominations for resale to their customers. Fidelity makes no judgment as to the creditworthiness of the issuing institution and does not endorse or recommend the CDs in any way. For purposes of FDIC insurance, all assets of the account holder at the depository institution that issued the CD will generally be counted toward the aggregate limit.

⁴ Ability to contribute to an IRA is subject to IRS rules on eligibility and annual contribution.

⁵ For information about the rates, fees, other costs, and benefits associated with the use of this credit card, or to apply, refer to the disclosures accompanying the online credit card application, or call FIA Card Services toll-free at 866-598-4971. Establishment or ownership of a Fidelity account or other relationship with Fidelity Investments is not required to obtain a Card or to be eligible to use points to obtain any rewards offered under the program other than Fidelity Rewards. This credit card program is issued and administered by FIA Card Services, N.A., which is not an affiliate of Fidelity Investments. American Express is a federally registered service mark of American Express and is used by issuer pursuant to a license.

TAX QUESTIONS ABOUT YOUR IRA

Is my Traditional IRA contribution deductible on my federal income tax return?

Your Traditional IRA contribution is generally deductible if you are not an active participant in an employer-sponsored retirement plan. For 2008, if you are an active participant in an employer-sponsored plan, deductibility phases out completely if your Modified Adjusted Gross Income is at least \$105,000 (married, filing jointly or a qualifying widow(er)) or \$63,000 (single or head of household). Report deductible contributions to a Traditional IRA on Form 1040. Please refer to the IRS *2008 Form 1040* or *1040A Instructions* for more information.

How do I report nondeductible contributions to my Traditional IRA?

Report nondeductible contributions to a Traditional IRA on Form 8606. If you have made nondeductible contributions, failure to file a Form 8606 may result in greater tax liability when you take distributions from your IRA. Please refer to the IRS *Instructions for Form 8606* for more information.

Are contributions to a Roth IRA deductible?

No. Contributions to a Roth IRA are not deductible. Contributions can be withdrawn at any time without taxes or penalties. Earnings can be withdrawn federal tax free and penalty free if the 5-year aging period and other requirements are met.

How do I report rollover contributions?

Use Form 1040 or 1040A to report rollover contributions (Form 5498, Box 2) that balance out the distribution reported on Form 1099-R. Generally, 60-day rollover contributions are not taxable events. IRS *2008 Form 1040* or *1040A Instructions* provide more details.

How do I report conversions and/or recharacterizations from Form 5498?

Use Form 8606 to report conversions and recharacterizations to balance out the distribution reported on Form 1099-R. Failure to complete Form 8606 may result in a penalty. Please refer to the IRS *Instructions for Form 8606* for more information.

You included my excess contribution on Form 5498. Where do you report the distribution I took from my account to correct the error?

We report all IRA contributions, including excess contributions, on Form 5498. We report distributions on Form 1099-R. See IRS *2008 Form 1040* or *Form 1040A Instructions* for further information.

Can I deduct SEP-IRA contributions?

Generally, if the contributions were made by your employer, you cannot deduct these contributions. If you made the contributions as a self-employed person (or partner), they may be deductible. See *IRS Publication 560*.

Why isn't my 2008 employer contribution to my SEP-IRA reported on my Form 5498?

If your employer made a contribution to your account after December 31, 2008, it will be reported on your 2009 Form 5498.

How are 2008 contributions made between January 1 and April 15, 2009 reported?

If you make a 2008 contribution to your IRA between January 1 and April 15, 2009, we will send you an updated Form 5498 by May 31, 2009. Since it is not necessary to attach the Form 5498 to your tax return, you can still file your tax return by April 15.

I have other IRA accounts at Fidelity. Where are they reported?

You will be receiving additional Forms 5498 for other IRAs you have at Fidelity.

I transferred my IRA to Fidelity during 2008. Who will send me my tax forms?

If you transferred your account to Fidelity in 2008, your enclosed Form 5498 only includes activity from the time you began conducting business with Fidelity. Your former firm should provide a Form 5498 for any activity that occurred before your account was transferred.

I will be 70½ (or older) in 2009. How can Fidelity help me calculate my Required Minimum Distribution amount?

You can use our calculator at Fidelity.com/goto/mrd, or call a Fidelity Retirement Specialist at **1-800-544-4774** for assistance.

ADDITIONAL INFORMATION

- **Tax Center** – Access tax planning tools, tax preparation software, learn about any recent tax laws, and identify potential money-saving tax strategies at Fidelity.com/tax.
- **Retirement Resource Center** – Access state-of-the-art retirement tools at Fidelity.com/retirement.
- **IRS** – Visit the IRS at irs.gov or call **1-800-829-1040**.

