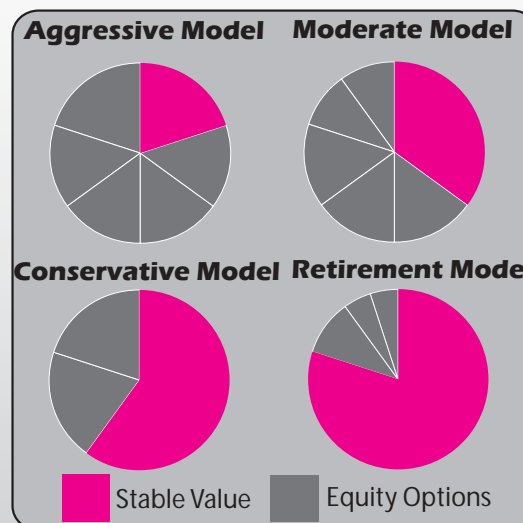


## Introducing the Retirement Model

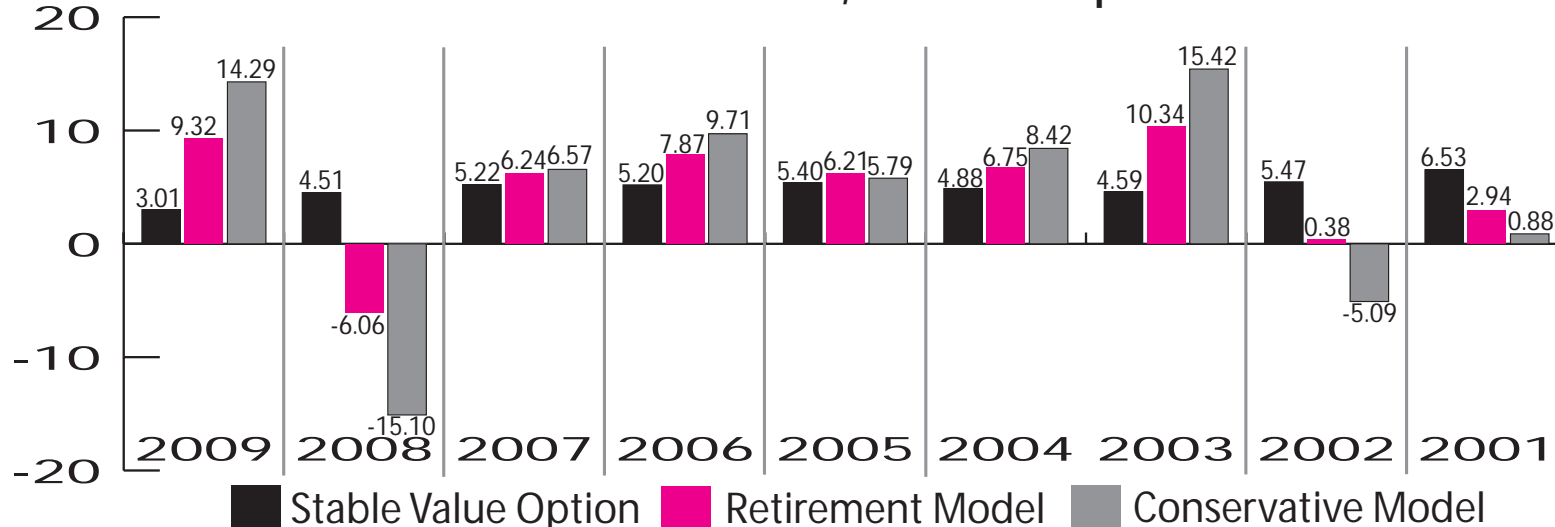
In the past, while looking for a place to put their money in retirement, many Directed Account Plan (DAP) participants have used either the Conservative Model or the Moderate Model. Recent volatility in the markets saw many participants finding even the Conservative Model too volatile for them, resulting in participants moving 100% of their assets to the Stable Value Option. While Stable Value seeks to provide protection against the volatility associated with both the Conservative and Moderate Models, Stable Value does not provide strong protection against future inflation concerns.

As mentioned in the January issue of Heads Up, the DAP is introducing a model that fits nicely on the risk/return chart between the Conservative Model and Stable Value Option. The Retirement Model, which will be available for investments on May 3, 2010, is designed to provide for both current income and growth potential with less volatility than the Conservative Model. The Retirement Model will be 80% invested in the Stable Value Option, allowing for current income, with 10% invested in the Equity Index Option and 5% in the Value Stock Option. The inclusion of these two equity options helps provide a hedge against inflation in the model with the added benefit of being two of our highest-yielding equity options. The remaining 5% of the Retirement Model will consist of the International Option, which provides further diversification against domestic equity markets while also helping with currency risk. In addition, the International Option currently has a yield very similar to both the Value Stock Option and the Equity Index Option.



The Retirement Model is another addition to the wide variety of investment options provided by the DAP. Hypothetical modeling of the retirement model, shown below since 2001, shows less volatility than the Conservative Model, with more growth than the Stable Value Option. To invest in the Retirement Model, simply log into your Fidelity account or call the DAP Service Center toll free at 1-877-489-2327.

### 2001-2009 Annual Returns of Retirement Model\*, Stable Value Option and Conservative Model



\*Returns of Retirement Model are hypothetical. Returns are based on blended returns of the Options composing the Retirement Model: 80% return of the Stable Value Option, 10% return of the Equity Index Option, 5% return of the Value Option and 5% return of the International Option. Past performance is no guarantee of future results.

## Fund Performance

as of March 31, 2010 (in percentages)

Funds & Portfolios	1st Quarter Ytd				3 yr. avg.	5 yr. avg.	10 yr. avg.
	2008	2009	2010	2010			
<b>Stable Value Fund</b>	<b>4.51</b>	<b>3.02</b>	<b>0.95</b>	<b>0.95</b>	<b>4.13</b>	<b>4.60</b>	<b>5.11</b>
BC Govt. 1-3 Year	6.66	1.41	0.72	0.72	4.79	4.38	4.59
<b>Value Stock Fund</b>	<b>-42.58</b>	<b>33.41</b>	<b>6.81</b>	<b>6.81</b>	<b>-4.09</b>	<b>2.83</b>	<b>3.25</b>
Russell 1000 Value Index	-36.85	19.69	6.78	6.78	-7.33	1.05	3.10
<b>Equity Index Fund</b>	<b>-37.33</b>	<b>28.29</b>	<b>5.98</b>	<b>5.98</b>	<b>-4.03</b>	<b>2.32</b>	<b>-0.36</b>
Russell 3000 Index	-37.31	28.34	5.94	5.94	-3.99	2.39	-0.07
<b>Growth Stock Fund</b>	<b>-39.62</b>	<b>37.93</b>	<b>6.47</b>	<b>6.47</b>	<b>-0.16</b>	<b>4.22</b>	<b>-2.00</b>
Russell 1000 Growth Index	-38.44	37.21	4.65	4.65	-0.78	3.42	-4.21
<b>International Stock Fund</b>	<b>-48.64</b>	<b>48.16</b>	<b>1.84</b>	<b>1.84</b>	<b>-3.61</b>	<b>7.00</b>	<b>1.16</b>
MSCI EAFE Net Dividend	-43.38	31.78	0.87	0.87	-7.02	3.75	1.27
<b>Div. Small Co. Stock Fund</b>	<b>-36.44</b>	<b>35.51</b>	<b>8.48</b>	<b>8.48</b>	<b>-3.58</b>	<b>3.03</b>	<b>3.80</b>
Russell 2000 Index	-33.79	27.17	8.85	8.85	-3.99	3.36	3.68
<b>Conservative Portfolio</b>	<b>-15.10</b>	<b>14.30</b>	<b>3.23</b>	<b>3.23</b>	<b>1.67</b>	<b>4.39</b>	<b>4.10</b>
Conservative Composite Index	-10.83	10.45	2.97	2.97	0.61	3.32	3.36
<b>Moderate Portfolio</b>	<b>-26.59</b>	<b>24.52</b>	<b>4.32</b>	<b>4.32</b>	<b>0.44</b>	<b>4.78</b>	<b>3.11</b>
Moderate Composite Index	-22.27	19.18	3.83	3.83	-1.24	3.27	1.92
<b>Aggressive Portfolio</b>	<b>-32.38</b>	<b>30.20</b>	<b>5.07</b>	<b>5.07</b>	<b>-0.69</b>	<b>4.72</b>	<b>2.74</b>
Aggressive Composite Index	-28.82	23.27	4.65	4.65	-2.71	3.14	1.67

## New Partial Withdrawal Option

Another change mentioned in the January issue of Heads Up is the ability to choose, when making a partial withdrawal, which investment options the distributions come from, rather than having the withdrawal prorated amongst all of your investment options. That choice is now available for partial withdrawals only. Requests for funds from specific investment options must be made in dollar amounts. For example, if you have investments of \$800 in each of the Stable Value Option, Value Option and the International Option, and want a partial withdrawal of \$1,000, you could specify that you want \$600 from the Stable Value Option and \$400 from the International Option.

Be aware that if you submit a partial withdrawal request and have insufficient or no funds in any investment option you designate, your whole request will be rejected. You will not receive partial payment of the partial withdrawal from the investment options in which you do have sufficient funds – you will not receive any funds and will need to resubmit your request. In addition, if you do not specify any Options for the withdrawal, the withdrawal will be prorated across all your investments as in the past. Systematic Withdrawal Payments (monthly/quarterly/annual) will continue to be prorated across all of your investments.

Past performance is no guarantee of future results.

Asset allocation and diversification do not ensure a profit or guarantee against loss.

Investment decisions should be based on an individual's own goals, time horizon, and tolerance for risk.

Investing involves risk, including risk of loss. Generally, among asset classes, stocks are more volatile than bonds or short-term instruments.

Foreign investments involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation.

## Fund Component Weighting

These tables represent component weightings for individual investment funds as of March 31, 2010.

	Weight- ings	Net Value of Funds (\$MM)
<b>Stable Value Fund</b>		<b>\$288.9</b>
Dreyfus Cash Mgmt. Fund/CDs	14%	
Invesco Interest Income	46%	
Wellington Core Bond	40%	
<b>Value Stock Fund</b>		<b>38.5</b>
BGI Value Index	20%	
Neuberger Berman Partners	20%	
T. Rowe Price Value	20%	
JP Morgan Large Cap Value	15%	
Goldman Sachs Mid Cap Value Instl.	15%	
CGM Focus	10%	
<b>Equity Index Fund</b>		<b>15.9</b>
BGI US Equity Index	100%	
<b>Growth Stock Fund</b>		<b>22.6</b>
BGI Growth Index	20%	
Marsico Focus	20%	
Wellington Mid Cap Opportunities	15%	
Turner Midcap Growth	15%	
T. Rowe Price Growth Stock	15%	
Primecap Odyssey Growth	15%	
<b>International Stock Fund</b>		<b>26.1</b>
BGI EAFE Index	22%	
Am Century International Discovery	10%	
Am Century International Growth	10%	
Templeton Instl. Foreign Equity	12%	
Thornburg International Value	12%	
Marsico International Opportunities	12%	
Oppenheimer Intl. Sm. Co.	8%	
Dimensional Emerging Markets Value	8%	
Royce Global Value	6%	
<b>Diversified Small Co. Stock Fund</b>		<b>34.7</b>
BGI Small Co. Index	30%	
Dimensional US MicroCap Portfolio	15%	
Royce Opportunity	15%	
Third Avenue Small Cap Value	15%	
Morgan Stanley US Sm. Cap Value Instl.	10%	
Brown Capital Mgmt. Small Co. Instl.	10%	
iShares Morningstar Small Growth Index	5%	
<b>Conservative Portfolio</b>		<b>58.8</b>
<b>Moderate Portfolio</b>		<b>206.7</b>
<b>Aggressive Portfolio</b>		<b>24.2</b>
<b>Fidelity Funds Window</b>		<b>71.9</b>
<b>Total</b>		<b>\$788.3</b>

### More Information and Plan Contacts

To get daily NAVs, account balance information, or to make transfers, you may call the DAP Service Center telephone voice response system, available 24 hours a day. Customer service representatives are available 8:30 a.m. to 8:30 p.m., Eastern time Monday through Friday. Call 1-877-4TWADAP (1-877-489-2327) or dial the AT&T direct country code and 877-833-9900 (call collect) outside the U.S. Use your Social Security number and PIN to access your account.

The intent of this communication is to provide useful information, not investment advice. Each participant in the Directed Account Plan is ultimately responsible to make his or her own investment decisions.

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Directed Account Plan  
3221 McKelvey Road, Suite 105  
Bridgeton, MO 63044-2551  
314-739-7373  
Informational Web Site: [www.4twadap.com](http://www.4twadap.com)  
Interactive Web Site: [www.401k.com](http://www.401k.com)