

Fidelity Freedom Funds®

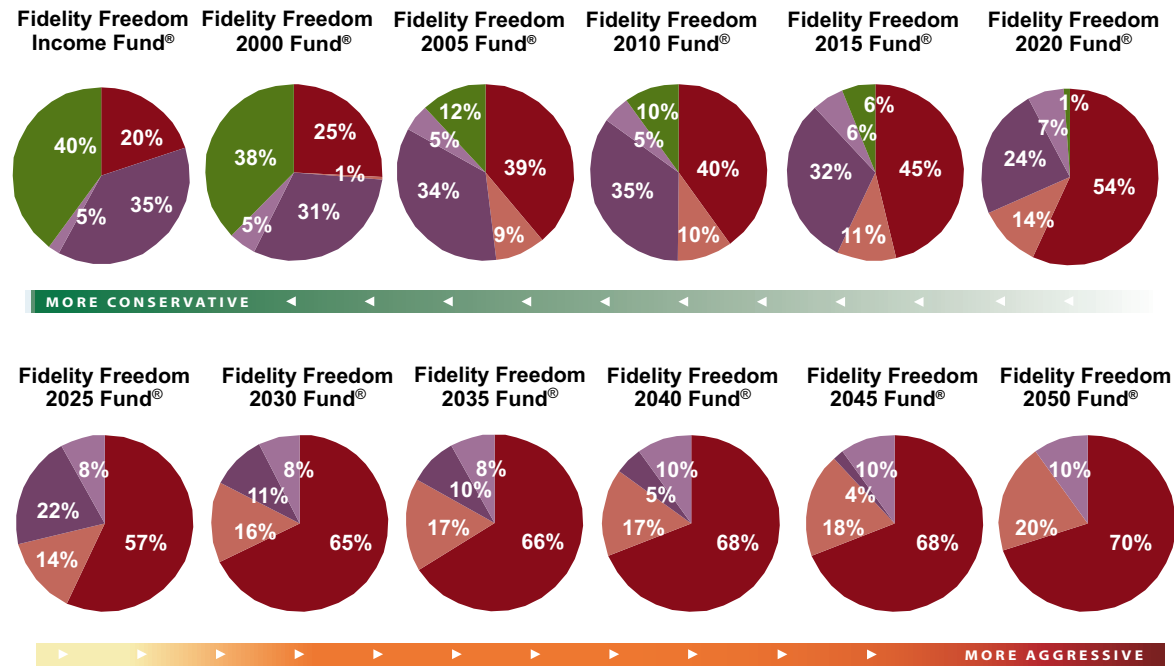
Fidelity Freedom Funds® offer a single-fund approach to investing in the Emeriti Health Account. With Freedom funds, all participants need to know is the age at which they expect to retire, and the fund will do the rest. Please refer to the chart on reverse side for help in choosing the appropriate Freedom fund.

The Freedom Funds Asset Allocation

- Equity (Stocks)
- International Equity (Stocks)
- Investment Grade Fixed Income (Bonds)
- High Yield Fixed Income (Bonds)
- Short-term Investments

The percentages represent the Funds' anticipated target asset allocations as of September 30, 2007.

Strategic Advisers, Inc., a subsidiary of FMR Corp., manages the Fidelity Freedom Funds.®



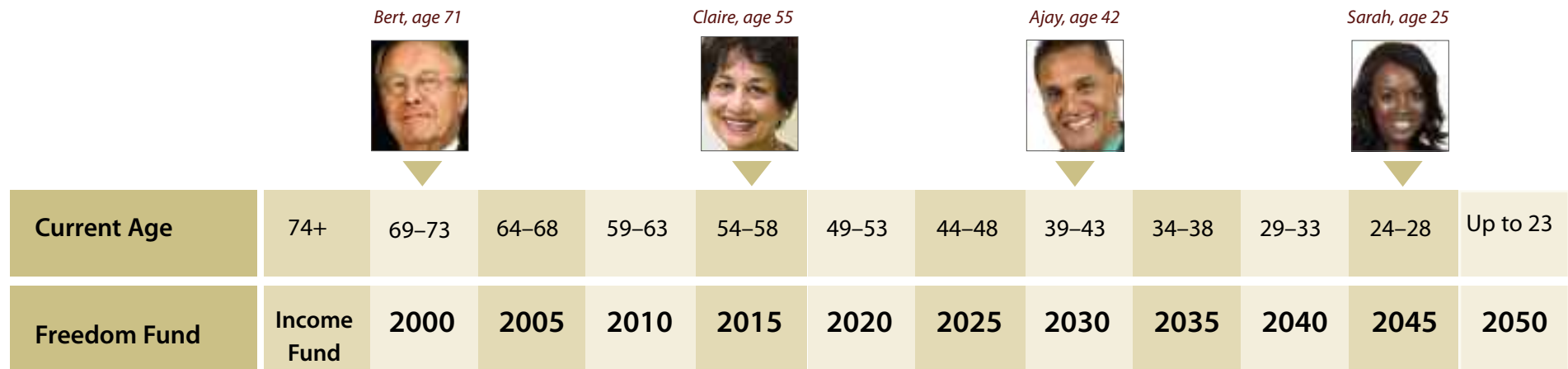
These funds are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to the additional risks associated with investing in high yield, small cap, and foreign securities.

Allocation percentages may not add up to 100% due to rounding and/or cash balances.

The Fidelity Freedom Funds are designed to offer a simple yet diversified approach to investing for long-term goals. Each Fidelity Freedom Fund invests in a diversified portfolio of well-established, actively managed Fidelity mutual funds. Over time, the investment mix of equity funds, fixed income funds, and short term investments becomes more conservative as each Freedom Fund approaches its targeted retirement year. All but one of the Freedom Funds are managed to targeted retirement dates. The Freedom Income Fund is a more conservative option, designed for retirees who want the potential for high current income with some capital appreciation.

Fidelity Freedom Funds®

For participants considering retirement before or after age 65, find age range and shift left or right on the chart to choose a Freedom fund that most closely matches the year of retirement. The four examples illustrate the choices some people might make based on their current ages.*



**The profiles are based on birth-date-range tables outlined in the prospectus. Each plan's chosen date ranges for each fund may differ. Hypothetical example for illustrative purposes only.*

Based on a retirement age of 65, professional managers adjust the fund's mix of stocks, bonds, and short-term investments to become more conservative over time. Even after the fund reaches the target year, the managers will continue adjusting the fund to improve its potential for the income needed to meet the challenges of inflation and unexpected expenses.

Fidelity Freedom Funds are designed to provide an age-based investment mix. Keep in mind that Freedom funds are subject to the volatility of the financial markets in the United States and abroad, and may be subject to the additional risks associated with investing in high-yield, small cap, and foreign securities. Remember, neither diversification nor asset allocation ensures a profit or guarantees against loss.

Visit www.emeritihealth.org for more information and to log on to Fidelity NetBenefits® to access account information 24 hours a day. Speak with an Emeriti Specialist by calling **1-866-EMERITI** (1-866-363-7484), Monday–Friday, 8 a.m.–9 p.m. Eastern time, 5 a.m.–6 p.m. Pacific time.

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.

It is the participant's responsibility to select and monitor investments to make sure they continue to reflect their financial situation, risk tolerance, and time horizon. Most investment professionals suggest that individuals reexamine their investment strategy at least annually or when their situation changes. In addition, participants may want to consult an investment adviser regarding their specific situation.

Emeriti Retirement Health Solutions and Fidelity Investments are independent organizations and are not legally affiliated.

Through December 31, 2007, this piece is being distributed by Fidelity Investments Institutional Services Company, Inc., 82 Devonshire Street, Boston, MA 02109. On or after January 1, 2008, this piece is being distributed by Fidelity Brokerage Services LLC, Member NYSE, SIPC, 100 Summer Street, Boston, MA 02110

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