



Good News for Fidelity® participants in the

**Michigan Technological University Salary Reduction Plan,
Deferred Compensation 457(b) Plan and
Defined Contribution Retirement Plan**

Michigan Technological University is making some changes to your plans' investment lineups.

Beginning April 2, 2015, several Fidelity Investments® mutual funds offered in the Michigan Technological University Salary Reduction Plan, Deferred Compensation 457(b) Plan and Defined Contribution Retirement Plan will be transitioned to a lower expense-ratio share class or series, with a view to cost savings for plan participants. These new options include:

**Fidelity Freedom K® Funds
Fidelity® Low-Priced Stock Fund - Class K
Fidelity® Puritan® Fund - Class K**

Fidelity participants will receive specific cost-comparison information via a separate email or print communication from Fidelity.

Fidelity Freedom K® Funds are an institutional series of Fidelity target date retirement mutual funds with a lower expense ratio than the Fidelity Freedom® Funds. They have the same management team and investment objectives, and invest in the same underlying funds, as the Fidelity Freedom® Funds, but often invest in a different share class.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

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