GoTechNow 401(k) Plan

Your Guide to Getting Started

ENROLL NOW TO TAKE FULL ADVANTAGE OF YOUR RETIREMENT SAVINGS PLAN BENEFITS

Save for retirement through GoTechNow 401(k) Plan easily, regularly, and automatically

With all the responsibilities and financial priorities you might be juggling – mortgage payments, parenthood, saving or paying for college, caring for parents, and more – it can be easy to overlook the need to save for retirement. But it's important to set aside money for retirement as early and regularly as you can, because the quality of your retirement years could very well depend on how much you have been able to save.

As you consider enrolling in **GoTechNow 401(k) Plan** and selecting investment options for your account, please review this Enrollment Guide. It contains valuable information that may help you better understand the basics of investing, as well as help you make the most of your company's retirement savings plan.

LOOK INSIDE FOR:

How much you can save
Participating in your plan
Investment Spectrum
Next Steps
Beneficiary form
Rollover contribution form

Please review this information carefully.

Fidelity resources to help you manage your retirement savings account

Visit www.401k.com

Call the Fidelity Retirement Benefits Line at 1-800-835-5097 to use the automated voice response system.

Contact Fidelity representatives at

1-800-835-5097
who are available from 8:30 a.m. to 8:00 p.m. in your local time zone to assist you.

Para ayuda en Español, comuniqúese con los representantes de Fidelity, quienes están a su disposición para ayudarle desde las 8:30 a.m. a las 8:00 p.m. en su huso horario local, llamando al número 1-800-587-5282.

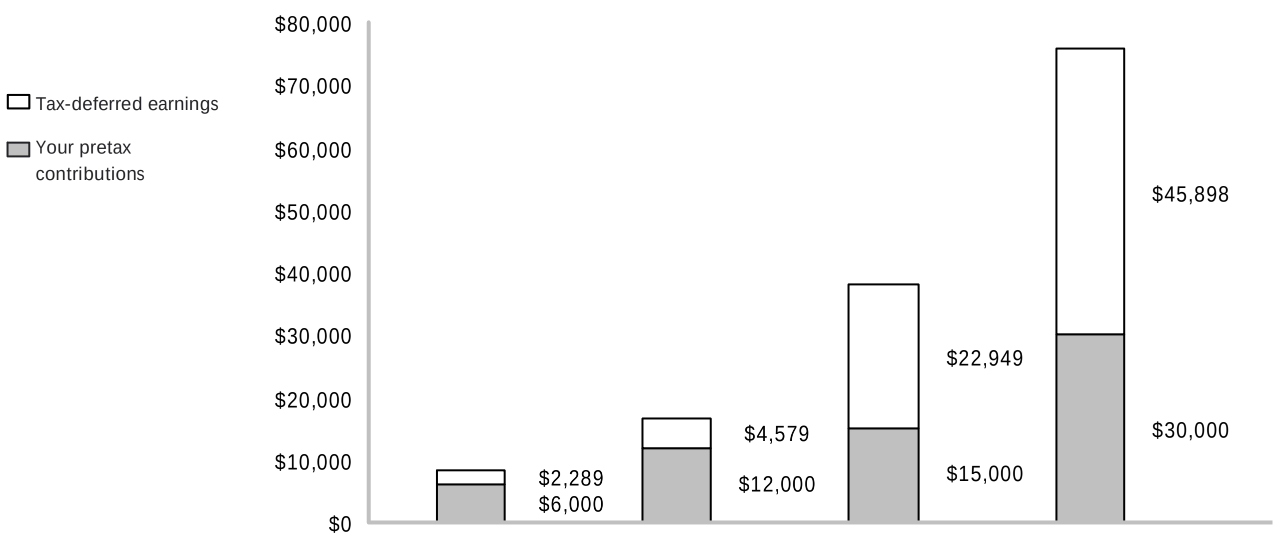
how much CAN YOU **SAVE**

A hypothetical illustration

Hypothetical rate of return: 7%

Time is money. These hypothetical charts illustrate the potential growth of your 401(k) savings if you start contributing to the Plan now. The columns compare monthly contributions of $50 and $100 and what you could potentially accumulate after 10 years and after 25 years.

Hypothetical pretax account balance illustration



Hypothetical pretax contribution rate	$50 Contribution 10 years	$100 Contribution 10 years	$50 Contribution 25 years	$100 Contribution 25 years
Total hypothetical account balance	$8,289	$16,579	$37,949	$75,898

The Cost of waiting. Based on this hypothetical illustration and the assumptions below, if you put off contributing to your Plan for just five years, you'll likely have much less money in your 401(k) plan for retirement than if you start saving this year. In ten years you would have $3,998 less with a $50 monthly contribution and $7,996 less with a $100 monthly contribution. Enroll today.

Sample enrollment guides omit the participant's name and contain hypothetical account information and data which is not indicative of a current participant's 401(k) retirement plan.

This hypothetical illustration is for educational purposes. Your actual benefits are provided solely according to the terms of the Plan. Your actual account balance at any point in the future will be determined by the contributions that have been made, any plan activity, and any investment increases or losses that may occur. The illustrations of future balances should in no way be construed to imply any guarantee of future employment. Values are for illustrative purposes only and do not reflect the performance of any particular investment. Your own investment returns may be greater or less than this hypothetical illustration, and income taxes, and in some cases penalties, will be due when you withdraw savings from the Plan. The actual rates of return for the periods shown will vary. Systematic investing does not ensure a profit nor guarantee against loss in declining markets.

Your hypothetical illustration is based on the following assumptions: You will remain employed and contribute at the indicated rates throughout the periods shown. Your account increases at the hypothetical annual rate of return of 7% compounded annually. You make neither withdrawals nor loans. All earnings are reinvested. Plan and IRS limits that are currently in effect may prevent you from contributing the full amount illustrated. If you are designated a highly compensated employee, additional limits may apply. All calculations assume contributions made the last day of the year and annual compounding.

PARTICIPATING IN **YOUR** plan

There are many benefits to participating in the GoTechNow 401(k) Plan. One of the primary benefits is that you will receive help reaching your financial goals for retirement. By reviewing the important information in this guide and visiting Fidelity NetBenefits® at www.401k.com, you can take advantage of what your company and Fidelity have to offer.

When am I eligible for the Plan?

You are eligible to participate in the Plan if:

- you complete one year of service*
- you are at least 21 years old
- and you are not:
  - covered by a collective bargaining agreement (unless the agreement specifically provides for you to be covered by the plan)
  - a nonresident alien who does not receive any earned income from your Employer

*You will receive credit each year you complete one year of service, in which you worked at least 1,000 hours during a twelve month period, beginning with your date of hire and ending with your date of hire anniversary.

How do I enroll?

To enroll, log on to Fidelity NetBenefits® at www.401k.com and refer to the Next Steps section of this guide. Please also complete the beneficiary form and return it to your company's benefits department.

Remember to choose your investment options when you enroll. If you do not select an investment, your Plan Administrator has directed Fidelity to place your contributions in a Fidelity Freedom Fund® that most closely aligns with your projected retirement date based upon your birth year. Fidelity Freedom Funds® contain a diversified portfolio of investments that will fluctuate in value over time. 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.

When is my enrollment effective?

Once you satisfy these requirements you will become a participant in the Plan on the first day of the following month. However, if you have satisfied the service and age requirements as of August 1, 2007 you will become a participant in the Plan on that date.

How much can I contribute?

Through automatic payroll deduction, you may contribute between 1% and 85% of your eligible pay on a pretax basis, up to the annual IRS dollar limit (2007 = $15,500). You may change your deferral percentage as applicable on the next Plan entry date (first day of each month).

In addition, you can *automatically* increase your retirement savings plan contributions each year through the Annual Increase Program. To sign up, go to "Payroll Deductions" on NetBenefits℠ , or call the plan's toll-free number for more information.

If you are age 50 or over by the end of the calendar year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral contributions to the Plan up to the IRS Catch Up Provision Limit (2007 = $5,000).

To change your contribution percentage, go to the "Savings & Retirement" tab on NetBenefits℠, and enter your new contribution percentage.

Can I roll my prior employer's retirement plan account into this one?

You may be permitted to roll over assets into this Plan from a previous employer's retirement plan or an IRA. To complete a rollover in the Plan follow these easy steps:

- Contact your prior plan provider to request a rollover distribution
- Rollover check issued should be made payable to Fidelity Management Trust Company FBO: your name and sent to you
- Complete the Fidelity Rollover contribution form provided in the back of this Enrollment Guide
- Return both the Fidelity rollover contribution form and the check from your prior plan to your current plan administrator so they may authorize the contribution

Does the Company contribute to my account?

Your Employer will make safe harbor matching contributions to your Account based on your pretax contributions. The amount will equal:

- 100% of the first 3% you contribute to the Plan
- 50% of the next 2% you contribute to the Plan

To be eligible for matching contributions you are required to:

- make employee pretax deferral contributions.

For purposes of determining your matching contributions under the Plan, your pretax contributions will not include Age 50 and over Catch-Up Contributions described above.

When am I vested?

The term "vesting" refers to the portion of your account balance that you are entitled to under the plan's rules. You are always 100% vested in your:

- employee pretax account
- rollover account
- safe harbor matching contributions
- and any earnings thereon.

Can I take a loan* from my account?

Loans from your Plan account are also available. Generally, you may borrow the lesser of 50% of your vested account balance or $50,000. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow. The minimum loan amount for the plan is $1,000. Loan repayments (plus interest) to your plan account are automatically deducted from your pay through after-tax payroll deduction. You may have one loan outstanding at one time. Failure to pay off loans in a timely manner will make them subject to income tax and possibly early withdrawal penalties. *Be sure you understand the plan guidelines and impact of taking a loan before initiating a loan from your plan account.*

*Additional fees may apply.

Can I make withdrawals from my account?

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan. Keep in mind that withdrawals are subject to income taxes and possibly to early withdrawal penalties.

How do I access my account?

Through Fidelity NetBenefits® at www.401k.com you have access to your account information, retirement planning tools, and e-Learning workshops that provide you access to self-paced training on savings and investing principles.

You can also obtain account statements through Fidelity upon request.

You may call the Retirement Benefits Line at 1-800-835-5097 between 8:30 a.m. and 8:00 p.m. in your time zone on any business day for more information on your account. Fidelity representatives can assist you with transactions and answer many of your questions regarding retirement savings.

How do I plan?

Through Fidelity NetBenefits® at www.401k.com you have access to your account information and retirement planning tools including:

- **Live and self-paced learning workshops.** The workshops cover a variety of topics including determining your retirement savings needs, evaluating your investment options and keeping your investment strategy on track to help you achieve your retirement goals.

- The **first|PERSON Retirement Check Up** which provides you with a snapshot in time of your financial situation and shows how your current planning strategy can impact potential accumulated money tomorrow.

- To find the Retirement Check Up and a suite of planning tools go to the “Tools and Learning” section on NetBenefits℠.*

In addition, you can take advantage of local Investor Centers by scheduling time with a Fidelity Representative to discuss your total investment needs beyond your retirement savings plan. Or, if you prefer, call 1-800-Fidelity for a complimentary portfolio review.

*****The tool's illustrations result from running a minimum of 250 hypothetical market simulations. The market return data used to generate the illustration is intended to provide you with a general idea of how asset mixes have performed historically. Our analysis assumes a level of diversity within each asset class consistent with a market index benchmark that may differ from the diversity of your own portfolio. Please note that the projections do not reflect the impact of any transaction costs or management and servicing fees; if these had been included, the projected account balances would have been lower.

IMPORTANT: The projections or other information generated by Fidelity's Retirement Checkup regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

How do I change my investment options?

You may request investment changes (exchanges) or redirect future contributions among investment options any business day as determined by the New York Stock Exchange on line through Fidelity NetBenefits® at www.401k.com or by calling the Retirement Benefits Line at 1-800-835-5097.

Create an Asset Allocation that's right for you:

- You can create an asset allocation strategy by using Portfolio Review located in the Tools and Learning section of NetBenefits℠

How do I manage my account?

Through Fidelity NetBenefits® at www.401k.com you may sign up to receive alerts via email when your retirement savings account strays from the investment allocation you established. Go to the Savings and Retirement page to learn more.

As mentioned in the "How Much Can I Contribute" section, you can *automatically* increase your retirement savings plan contributions each year through the Annual Increase Program. To sign up, go to "Payroll Deductions" on NetBenefits℠ , or call the plan's toll-free number for more information.

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INVESTMENT **options**

This plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

What follows is an introduction to the investment options you can choose for your plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the mutual funds available through the plan, including fees and expenses, log on to Fidelity NetBenefits® at www.401k.com or by calling the Retirement Benefits Line at 1-800-835-5097 for prospectuses. Read them carefully before you invest.

More Conservative
Potentially less investment risk and more inflation risk

More Aggressive
Potentially more investment risk and less inflation risk

Money Market	Stable Value	Bond	Balanced / Hybrid	Domestic Equities			International / Global Equity	Specialty	Company Stock
				Large Value	Large Blend	Large Growth			
• Fidelity Retirement Money Market Portfolio		• Fidelity Intermediate Bond Fund • Fidelity Short-Term Bond Fund • Fidelity Total Bond Fund • Fidelity Investment Grade Bond Fund	• Fidelity Puritan Fund	• Fidelity Equity-Income Fund • Fidelity Equity-Income II Fund • Fidelity Large Cap Value Fund	• Fidelity Dividend Growth Fund • Fidelity Fund • Spartan® Total Market Index Fund	• Fidelity Blue Chip Growth Fund • Fidelity Capital Appreciation Fund • Fidelity Export and Multinational Fund • Fidelity Fifty® • Fidelity Large Cap Stock Fund • Fidelity OTC Portfolio	• Fidelity Aggressive International Fund • Fidelity International Discovery Fund • Fidelity Overseas Fund	• Fidelity Real Estate Investment Portfolio	
				Mid Value	Mid Blend	Mid Growth			
				• Fidelity Value Fund	• Fidelity Leveraged Company Stock Fund • Fidelity Value Discovery Fund • Fidelity Value Strategies Fund • Spartan® Extended Market Index Fund	• Fidelity Mid Cap Growth Fund • Fidelity Aggressive Growth Fund			
				Small Value	Small Blend	Small Growth			
					• Fidelity Small Cap Retirement Fund • Fidelity Small Cap Value Fund	• Fidelity Small Cap Indep. Fund			

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which may change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of the most recent calendar quarter. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options may vary significantly within each particular investment category, and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decision. The spectrum does not represent actual or implied performance.

Your company has appointed Fidelity to provide additional information on the investment options available through the plan.

As a Plan participant, you may have the ability to exercise voting, tender, and other similar rights for mutual funds in which you are invested through the Plan. Materials related to the exercise of these rights will be sent to you at the time of any proxy meeting, tender offer or similar rights relating to the particular mutual funds held in your account. Please consult with your plan administrator to determine your proxy rights.

Additional Plan provisions regarding mutual funds are provided in the Summary Plan Description or the Plan document.

Additional Investment Options:

Fidelity Freedom Funds® offer a blend of stocks, bonds, and short-term investments within a single fund. They are designed for investors who don't want to go through the process of picking several funds from the three asset classes but who still want to diversify among stocks, bonds, and short-term investments.

Investment Options to the left have potentially more inflation risk and less investment risk	Investment Options to the right have potentially less inflation risk and more investment risk

Fidelity Freedom Income Fund®		Fidelity Freedom 2005 Fund®		Fidelity Freedom 2015 Fund®		Fidelity Freedom 2025 Fund®		Fidelity Freedom 2035 Fund®		Fidelity Freedom 2045 Fund℠	
	Fidelity Freedom 2000 Fund®		Fidelity Freedom 2010 Fund®		Fidelity Freedom 2020 Fund®		Fidelity Freedom 2030 Fund®		Fidelity Freedom 2040 Fund®		Fidelity Freedom 2050 Fund℠

The Fidelity Freedom Funds® are represented on a separate investment spectrum because each fund (except Fidelity Freedom Income Fund®) will gradually adjust its asset allocation to be more conservative as the fund approaches its target retirement date and beyond. Approximately ten to fifteen years after the fund's target retirement date, the asset allocation of each Freedom fund will match the allocation of the Freedom Income Fund. The spectrum illustrates the relative risk and return of each fund as compared with the other funds in the Freedom family. For more completed discussion of risks associated with the mutual fund options, please read the prospectus before making your investment decision. This spectrum does not represent actual or implied performance.

Freedom Funds General Introduction:

What they are: The Fidelity Freedom Funds are investment options that allow the investor to select the fund that best matches his or her expected retirement year. The Fidelity Freedom Funds invest in a diversified portfolio of other Fidelity mutual funds to provide moderate asset allocation. They are designed for investors who want a simple yet diversified approach to investing for their retirement. The allocation strategy for the underlying equity, fixed-income, and short-term mutual funds is based on the number of years until the Freedom funds reach their target retirement dates. Each Freedom fund with a target retirement date will gradually adopt a more conservative asset allocation as it approaches its target retirement date. Therefore, each fund's target asset allocation percentages will change over time to become more conservative, by gradually reducing allocations to equity funds and increasing allocations to fixed-income and short-term funds. The Fidelity Freedom Income Fund®, designed for those already in retirement, emphasizes fixed-income and short-term mutual funds and seeks to maintain a stable asset allocation from year to year.

Goal: The Fidelity Freedom Funds with target retirement dates seek to provide high total returns until the target retirement date. Thereafter, each fund's goal will be to seek high current income and, as a secondary objective, capital appreciation. The Freedom Income Fund seeks high current income and, secondarily, capital appreciation.

What they invest in: Each Freedom fund invests in a diversified portfolio of Fidelity equity, fixed-income, and short-term mutual funds. Fidelity Freedom 2050, with the longest time horizon, invests primarily in equity mutual funds to take advantage of potentially greater growth opportunities. The asset mix of each Freedom Fund with a target retirement date (Freedom 2000, 2005, 2010, 2015, 2020, 2025, 2030, 2035, 2040, 2045 and 2050) will gradually become more conservative over time so investors can stay with the same fund before and during retirement. After reaching the target retirement date, these Freedom Funds continue to be managed more conservatively for 10 to 15 more years until their asset mix is approximately the same as Freedom Income Fund. Ultimately, after notifying the funds' investors, the funds will merge into the Freedom Income Fund. The Freedom Income Fund, designed for those already retired, is invested more conservatively, with a larger percentage in fixed-income and short-term funds and has a smaller percentage of equity mutual funds. The funds' manager must invest in the group of underlying funds named in the prospectus, and will aim for the projected target asset allocation percentages announced to investors in the funds' annual and semiannual reports. Freedom funds with target retirement dates may invest in domestic and foreign equity funds, high yield and investment grade fixed-income funds, and short-term funds. The Freedom Income Fund invests in domestic equity funds, investment grade fixed-income funds, high yield bond funds and short-term 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 risk associated with investing in high yield, small cap, and foreign securities. Share price and return of each Freedom fund will vary.

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NEXT **steps**

To learn more about GoTechNow 401(k) Plan and to enroll, visit www.401k.com or call 1-800-835-5097. Just follow the simple web navigation steps illustrated below or the Retirement Benefits Line phone prompts to enroll. If you have any questions about the enrollment process or need assistance, call 1-800-835-5097 to speak with a Fidelity representative from 8:30 a.m. to 8:00 p.m. in your local time zone.

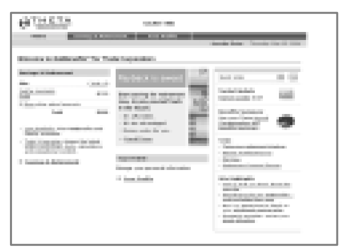
Step 1: Visit Fidelity NetBenefits® at www.401k.com and click on "Need Help Logging In?"

For illustrative purposes only.

Step 2: Set up a personal identification number (PIN). If you have not previously established a PIN, you must create one for security purposes. Click on "New User Registration for customers who have never logged in" and follow the directions. If you already have a PIN set up, log in and continue on to Step 3. Please note: you will be prompted to enter your email address.

For illustrative purposes only.

Step 3: Click on the "Enroll Now" link on the NetBenefits℠ Home Page to continue enrolling.



For illustrative purposes only.

Step 4: Choose "Enroll Now" on the Enrollment Welcome page.

For illustrative purposes only.

Step 5: "Enter the percentage you want to contribute."

You can use the Take-Home Pay Calculator to determine what effect your contribution has on your pay.

Enter contribution amount and then click "Continue".

For illustrative purposes only.

Step 6: Choose your investment options.

You can view performance information for each investment option by clicking on the investment name. Please note that before investing you'll also want to view a mutual fund prospectus online – or request a hard copy – for each mutual fund in which you want to invest through the plan.

Once you select your investment options, click "Continue".

For illustrative purposes only.

Step 7: "Review and Submit" your enrollment information.

Review your enrollment information carefully. You have an opportunity to make a change from this page.

Click "Submit" at the bottom of this page and receive an online confirmation of your enrollment.

Remember to complete the beneficiary form enclosed at the end of this booklet. Sign and return the form to your employer's benefits department.

For illustrative purposes only.

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INSTRUCTIONS FOR DESIGNATING OR CHANGING BENEFICIARY

General Instruction

These instructions will assist you in properly completing the Primary and Contingent Beneficiary Section(s) of the Designation of Beneficiary Form.

(1) To designate one person, insert the name and relationship in the spaces provided. If your Beneficiary is not related to you, show relationship as "Friend."

(2) If you wish to name your estate, insert "Estate" in the blank space.

(3) If you wish to designate a trust, insert the name of the trustee and trust in the blank space using language similar to the following example:

- To X Bank as Trustee, or its successor Trustee, of the John E. Jones Trust dated the 26th day of June, to your plan administrator, including any amendments to the Trust.

(4) If you wish to designate more than one Beneficiary - here are the most common examples:

• Three or more beneficiaries:	James O. Jones, brother Paul A. Jones, brother Jane A. Smith, sister
• Unborn children:	My children living at my death

Note: Unless you provide otherwise in completing the Designation of Beneficiary Form, the Trustee will pay all sums payable to more than one Beneficiary equally to the living Beneficiaries.

(5) Contingent Beneficiaries only receive benefits if all named primary Beneficiaries die before you.

Spousal Consent

If you are married and your spouse is not designated as your primary Beneficiary, then your Beneficiary designation is invalid without the consent of your spouse unless, under a prior Beneficiary designation, your spouse waived the right to consent to any change in the Beneficiary designation. Your spouse's consent in this situation must be witnessed by a Plan Representative or a Notary Public.

DESIGNATION OF BENEFICIARY FORM

Plan Name: **GoTechNow 401(k) Plan** **Plan Number:** **30966**

Social Security Number ______ - ______ - ______

Participant Information

Note: *The accompanying instructions are an integral part of this form and you should use them to assist you.*

Name: ______________________________
Last First Middle Initial

Address: ______________________________
Street

____
City State Zip

Marital Status: Single ☐ Married ☐

Primary Beneficiary

I understand that if I am married, my spouse shall automatically be my designated Beneficiary unless I elect otherwise and my spouse consents to such election. I hereby designate the following person or persons as primary Beneficiaries of my Account under the Plan payable in the event of my death.

Name:______________________________
Social Security Number:______________________________
Address:______________________________
____
Date of Birth:______________________________
Relationship to Participant:______________________________
Percentage:______________________________

Name:______________________________
Social Security Number:______________________________
Address:______________________________
____
Date of Birth:______________________________
Relationship to Participant:______________________________
Percentage:______________________________

The total of the percentages cannot exceed 100%. When more than one Beneficiary is designated, and no percentage is specified, payment will be made in equal shares to each surviving Beneficiary, or all to the last surviving Beneficiary.

Contingent Beneficiary

In the event that there are no living primary Beneficiary at my death, I hereby designate the following person or persons as contingent Beneficiaries of my Account:

Name:______________________________
Social Security Number:______________________________
Address:______________________________
____
Date of Birth______________________________
Relationship to Participant:______________________________
Percentage:______________________________

Name:______________________________
Social Security Number:______________________________
Address:______________________________
____
Date of Birth:______________________________
Relationship to Participant:______________________________
Percentage:______________________________

The total of the percentages cannot exceed 100%. When more than one Beneficiary is designated, and no percentage is specified, payment will be made in equal shares to each surviving Beneficiary, or all to the last surviving Beneficiary.

Signatures

I reserve the right to revoke or change any Beneficiary designation. I hereby revoke all my prior designations (if any) of primary and contingent Beneficiaries.
(NOTE: IF YOU ARE MARRIED, SEE THE REVERSE SIDE OF THIS FORM FOR APPLICABLE SPOUSAL CONSENT REQUIREMENTS.)

Please return this form to the Plan Administrator after you have completed it.

PARTICIPANT ___________________________ ***DATE*** _____________

As Plan Administrator I hereby acknowledge receipt of this form.

PLAN ADMINISTRATOR
PRINT NAME* ___________________________

PLAN ADMINISTRATOR
SIGNATURE* ___________________________ ***DATE*** _____________

* Note: The Plan Administrator should both print and sign his/her name in the spaces given.

Note*: The Plan Administrator will maintain possession of this form.*
If your spouse is not your Designated Primary Beneficiary, then this Designation of Beneficiary is invalid without the consent of your spouse unless your spouse waived the right to consent to any change in the beneficiary designation under a prior beneficiary designation.

Consent of Spouse

I acknowledge that I am the spouse of the Participant I acknowledge that I am the spouse of the Participant named on the reverse side of this form. I hereby certify that I have read this Designation of Beneficiary Form and understand that I possess a beneficial interest in my spouse's Account under the Plan if I survive him/her. I hereby acknowledge and consent to the Designation of Beneficiary on the reverse side of this form. My consent shall be irrevocable unless my spouse subsequently changes the Designation of Beneficiary. If my spouse changes the designation, {Choose (a) or (b)}:

☐ (a) I understand I must sign a new consent to the new designation for it to be effective.

☐ (b) I waive my right to consent to any future change in designation. I understand I have the right to restrict my consent only to the Beneficiary designated on the reverse side of this form by checking box (a).

I have executed this consent this ______ day of __, _____.

____
Signature of Participant's Spouse
(Must be witnessed by a Plan Representative or a Notary Public)

Plan Representation

Signature of spouse witnessed this _____ day of _, ____, in the presence of:

____
Plan Representative

____
(Print Name)

OR

Notary Public

STATE OF ______________________
(ss.)
COUNTY OF ____________________

On this ______________ day of ______________________, _____, before me appeared ___________________________ who acknowledged herself or himself to be the person who executed the consent set forth above and acknowledged the consent to be his or her free act and deed.

Notary Public___________________________

My Commission Expires:___________________________________

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Incoming Rollover Instructions

Plan Name: GoTechNow 401(k) Plan — Plan Number: 30966

If you have a balance in a former employer's retirement plan and/or an IRA, you may want to consider consolidating your assets in the GoTechNow 401(k) Plan. Keeping your retirement savings in a single plan can help simplify performance tracking, provide greater convenience in making investment changes, and minimize paperwork.

"Rolling" money into the GoTechNow 401(k) Plan is a three-step process. Please follow these instructions to ensure that your rollover is completed in a timely and accurate manner. Please note: Failure to follow these instructions may result in a delay in the processing of your request and may jeopardize your ability to roll over your distribution.

REQUEST YOUR DISTRIBUTION:

Request the distribution from your prior employer's qualified plan or an Individual Retirement Account (IRA).

There are two distribution check payable options:

1. The distribution check is made payable to Fidelity Management Trust Company (or FMTC) for the benefit of the participant. The check must be from the distributing trustee or custodian**. (Personal checks are not acceptable.)**

2. If the distribution check is made payable to the Participant you must send your rollover to Fidelity via a certified check or money order or the amount you are rolling over.

- Fidelity does not accept wire transfers of funds. You must request a CHECK from your previous plan or IRA.
- Check should be mailed directly to you. Once you receive the check, please follow the directions below.

COMPLETE YOUR ROLLOVER APPLICATION:

- The employee must complete the following sections of the Rollover Form (Attached): Employee Information, Rollover Contribution Information (include specific rollover amount), Investment Elections (Must be in whole numbers and total 100%), and participant signature.

- The employee forwards the completed Rollover Form and check to the Plan Administrator.

- The Plan Administrator must review the form for completeness and accuracy, sign, and date the form on the Plan Administrator line in the Signatures section. The Rollover Form along with the rollover check is then sent to Fidelity Investments using the address information below.

- **If you are not sure of the Rollover Type, please contact your prior Plan Administrator for verification. An incorrect Rollover Type could invalidate your rollover.**

MAIL THE INFORMATION:

- The plan Sponsor should mail check and completed Rollover Form to one of the following addresses:

Regular Address:
Fidelity Investments Retirement Services Company
Client Services Operations
P.O. Box 770001
Cincinnati, OH 45277-0024

Overnight Address:
Fidelity Investments
Client Services Operations
100 Crosby Parkway (KC1F-E)
Covington, KY 41015

- Please include all of the information requested. Incomplete forms and the accompanying check will be returned to you and may jeopardize your ability to rollover your distribution.

Once your rollover contribution is accepted into the GoTechNow 401(k) Plan, you can log unto Fidelity Netbenefits® at **www.401k.com** to view your rollover contribution and investment election(s).

ROLLOVER FORM

Social Security Number □□□-□□-□□□□ **Plan Number:** **30966**

Plan Name: GoTechNow 401(k) Plan

Employee Information

Participant Name: ______________________________
Last First Middle Initial

Participant Address: ______________________________
Street

____
City State Zip

Division: ____________________ Hire Date: ______________________ Birth Date: ____________________

Rollover Contribution Information

I request that the amounts below be rolled into my current Employer's Plan. (Rollover Contributions may only be made in the form of cash, allowable mutual fund shares, or, if allowed by your current Employer's Plan, promissory notes from your prior employer's qualified plan.) I have attached a **certified check, money order, or check** from the prior trustee, **made payable to "Fidelity Management Trust Company as Trustee,"** and it represents one of the following:

	Rollover Type	Description	Fidelity Code	Dollar Amount
Pre-Tax	401(a)	A distribution from a prior employer's qualified 401(a) plan either as a direct rollover or as paid directly to me less applicable taxes	1K	$
	403(b)	A distribution from a previous employer's 403(b) plan **(Note: Existing monies within the current Employer's Plan will lose favorable tax treatment)**	3B	$
	R/O IRA	A distribution from a Rollover Individual Retirement Account and earnings thereon ("conduit IRA")	IC	$
	Traditional IRA	A distribution from a traditional Individual Retirement Account ("Non-Conduit IRA")	IN	$
	Gov't 457	A distribution from a Governmental 457 retirement plan (**Note: Rollover monies will be subject to 401(k) rules for early distribution**)	7G	$
		Total Amount of Rollover (Verify this sum equals the amount of the checks)		**$**

Note: A Rollover Contribution paid directly to the participant or from an IRA must be received by Fidelity within 60 days of your receipt of such distribution. The Plan Administrator reserves the right to require sufficient evidence that your distribution is from a qualified retirement plan or an IRA.

Investment Elections

I choose to invest my Rollover Contribution as follows:

(Indicate a whole percentage for each fund. ***Percentages containing fractions or decimal points will not be accepted****. The TOTAL of*

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the percentages invested in all funds must equal 100%.)

Permissible Investment Option	Name	Investment Option Number	Whole Percentage
1	Fidelity Retirement Money Market Portfolio	0630	
2	Fidelity Intermediate Bond Fund	0032	
3	Fidelity Investment Grade Bond Fund	0026	
4	Fidelity Total Bond Fund	0820	
5	Fidelity Short-Term Bond Fund	0450	
6	Fidelity Puritan Fund	0004	
7	Fidelity Equity-Income Fund	0023	
8	Fidelity Equity-Income II Fund	0319	
9	Fidelity Large Cap Value Fund	0708	
10	Fidelity Value Fund	0039	
11	Fidelity Dividend Growth Fund	0330	
12	Fidelity Fund	0003	
13	Spartan® Total Market Index Fund	0397	
14	Fidelity Leveraged Company Stock Fund	0122	
15	Fidelity Value Discovery Fund	0832	
16	Fidelity Value Strategies Fund	0014	
17	Spartan® Extended Market Index Fund	0398	
18	Fidelity Small Cap Retirement Fund	0384	
19	Fidelity Small Cap Value Fund	1389	
20	Fidelity Blue Chip Growth Fund	0312	
21	Fidelity Capital Appreciation Fund	0307	
22	Fidelity Export and Multinational Fund	0332	
23	Fidelity Fifty®	0500	
24	Fidelity Large Cap Stock Fund	0338	
25	Fidelity OTC Portfolio	0093	
26	Fidelity Aggressive Growth Fund	0324	
27	Fidelity Mid Cap Growth Fund	0793	
28	Fidelity Small Cap Indep. Fund	0336	
29	Fidelity Aggressive International Fund	0335	
30	Fidelity International Discovery Fund	0305	
31	Fidelity Overseas Fund	0094	
32	Fidelity Real Estate Investment Portfolio	0303	
33	Fidelity Freedom Income Fund®	0369	
34	Fidelity Freedom 2000 Fund®	0370	
35	Fidelity Freedom 2010 Fund®	0371	
36	Fidelity Freedom 2020 Fund®	0372	
37	Fidelity Freedom 2030 Fund®	0373	
38	Fidelity Freedom 2040 Fund®	0718	
39	Fidelity Freedom 2005 Fund®	1312	
40	Fidelity Freedom 2015 Fund®	1313	
41	Fidelity Freedom 2025 Fund®	1314	
42	Fidelity Freedom 2035 Fund®	1315	
43	Fidelity Freedom 2045 Fund℠	1617	
44	Fidelity Freedom 2050 Fund℠	1618	
		Total	**100%**

Note: Your investment elections above will only apply to your Rollover Contribution and not your current Plan assets in your Account.

Signatures

I understand that I must satisfy the Plan's eligibility and entry date requirements to become an Active Participant in the Plan. I hereby certify that the information on this form is true, accurate and complete.

PARTICIPANT ______________________________________ ***DATE*** __________________

As Plan Administrator I authorize the Participant's Rollover Contribution.

PLAN ADMINISTRATOR PRINT NAME* ______________________________________

PLAN ADMINISTRATOR SIGNATURE* ______________________________________ ***DATE*** __________________

* Note: The Plan Administrator should both print and sign his/her name in the spaces given.

Form Completion Checklist

Before Submitting this form please verify that you have included the following information:

- ☐ Participant's social security number
- ☐ Investment Elections (Whole percentages totaling 100%)
- ☐ Participant signature
- ☐ Plan Administrator signature

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.

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.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4 p.m. Eastern time, or on weekends or holidays, will receive the next available closing prices.

This document provides only a summary of the main features of the GoTechNow 401(k) Plan, and the Plan document will govern in the event of any discrepancy.

The investment options available through the plan reserve the right to modify or withdraw the exchange privilege.

In general, bond prices rise when interest rates fall, and vice versa. This effect is usually more pronounced for longer-term securities.

Investments in mid-sized companies may involve greater risks than those of larger, more well known companies, but may be less volatile than investments in smaller companies.

Investments in smaller companies may involve greater risks than those in larger, more well known companies.

Foreign investments, especially those in emerging markets, 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.

Because of their narrow focus, sector funds may be more volatile than funds that diversify across many sectors.

Investor Center services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC, 100 Summer Street, Boston, MA 02110.

Hardship distributions are not considered eligible rollover distributions and are not subject to 20% federal withholding. They are taxed as ordinary income and may be subject to a penalty when you file your income taxes. Please consult your tax adviser regarding your own tax situation.

Fidelity Investments Institutional Services Company, Inc., 82 Devonshire St., Boston, MA 02109

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