

► **Take charge of your future**
with your workplace savings plan



Excel Group 401(k) Savings Plan



Invest some of what you earn today for what you plan to accomplish tomorrow.

Take a look and see what a difference enrolling in your workplace savings plan could make in helping you achieve your goals.

Tax Savings – Once you make an election to defer some of your salary into the plan, your pre-tax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. It could mean more money in your take-home pay versus saving money in a taxable account. Also, you pay no taxes on any earnings until you withdraw them from your account, generally at retirement, enabling you to keep more of your money working for you now.

Convenience – Your contributions are automatically deducted regularly from your paycheck.

Portability – You can roll over eligible savings from a previous employer into this Plan. You can also take your plan vested account balance with you if you leave the company. See the Frequently Asked Questions section for additional details.

Investment Flexibility – You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

Fidelity Advisor® Freedom Funds® – a single investment option with asset allocation built right in. The Fidelity Advisor® Freedom Funds® are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as it approaches the target date and beyond. Principal invested is not guaranteed at any time, including at or after the target dates. Log in to netbenefits.com to see if they may be appropriate for you.

Please see the following pages to learn more about important plan details, including Frequently Asked Questions, a look at the Fund Investment Options offered in your plan and a wealth of Fidelity resources. If you need any help along the way, visit Fidelity NetBenefits @ netbenefits.com or call the Retirement Benefits Line at 800-294-4015.



Enroll Today.

Investing in yourself is easy with your retirement plan. You can count on us to support you every step of the way with our account management website, Fidelity NetBenefits®. First log in to netbenefits.com and we'll show you how to get started step by step.

Already enrolled? Skip this section and go right to the next page to see how your potential savings can really add up.

Step 1 – Enroll Online Today – Go to netbenefits.com and click on “Register Now” when logging in for the first time. Follow the instructions to Enroll Today! Call the Retirement Benefits Line if you need assistance at 1-800-294-4015.

Step 2 – Decide how much to invest and enter your contribution per pay period – 10%, is often a good start.

Step 3 – Select how you want to invest your contributions among the investment options available in the plan. Investment performance and fund descriptions are available online or over the phone. If you are interested in additional information about investing, go to the NetBenefits® Library to learn more.

Remember to complete the Designation of Beneficiary Form provided at the end of this guide or provided by your employer.



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Get started today.

Your decision to start now could help you accumulate more at retirement. And look at the difference you can make in your total potential account value by putting away just a few dollars more of your pay on a pre-tax basis.

Assumptions:

Hypothetical annual rate of return: 7%

Start today!	Contribute \$50 of your monthly salary	Contribute \$100 of your monthly salary
Potential account value in 10 years	\$8,289	\$16,579
Potential account value in 25 years	\$37,949	\$75,898

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, fees and expenses may apply, 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.

This hypothetical illustration is based on the following assumptions: You will remain employed and contribute at the indicated rates throughout the periods shown. The indicated contribution rate remains constant 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. IRS limits on compensation and pretax contributions apply. Current limits are indexed and adjusted for cost of living increases using a hypothetical inflation rate of 3% annually. If you are designated a highly compensated employee, additional limits may apply. All calculations assume contributions are made the last day of the year. It is assumed that you are 100% vested in your Plan. Calculations do not include employer contributions.



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Frequently asked questions about your plan.

Here are answers to some common questions about the key features, benefits, and rules of your plan. To learn more about your account log in to netbenefits.com. To review the principle features of your plan refer to your Summary Plan Description (SPD).

When can I enroll in the Plan?

You are eligible to participate in the Plan if:

- you are employed by the Employer
- and you are not:
 - covered by a collective bargaining agreement
 - a nonresident alien who does not receive any U.S. source earned income from your Employer.
 - Work Release Employees

The Plan does not cover employees who are residents of Puerto Rico.

Once you satisfy these requirements you will become a participant in the Plan on January 1, April 1, July 1, or October 1.

How do I enroll?

To enroll in the Plan, log on to Fidelity NetBenefits at netbenefits.com, and click on "Register Now". Follow the easy instructions to enroll online. Please refer to the Enroll Today section of this guide found on page #3. If you do not select an investment mix of your own, your Employer has directed Fidelity to place your contributions and/or loan repayments into a Fidelity Advisor® Freedom Fund® that most closely aligns with your projected retirement date based upon your birth year. If you would prefer to elect not to participate at this time or to specifically elect a contribution rate, and/or investment elections, please contact Fidelity by logging onto www.netbenefits.com and indicating your elections.

How much can I contribute?

Through automatic payroll deduction, you may contribute between 1% and 75% of your eligible pay. You may change your deferral percentage as applicable. Any changes made would take effect on the first day of the quarter.

In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program. You can sign up by logging onto Fidelity NetBenefits at netbenefits.com and clicking on Payroll Deductions or by calling the Retirement Benefits Line at 1-800-294-4015.

What are the IRS contribution limits?

If you are under age 50, the IRS contribution limit for 2014 is \$17,500.

What "catch-up" contribution can I make?

If you are age 50 or older, or will reach age 50 during this calendar year and have reached the annual IRS Contribution limit or the Plan's maximum contribution limit for the year, you may make an additional "catch-up" contribution. The maximum annual catch-up contribution is \$5,500. In each subsequent calendar year, catch-up contribution limits will be subject to cost of living adjustments (COLAs) in \$500 increments.

Does the Company contribute to my account?

The Employer may make a discretionary matching contribution to your account. The amount would be equal to a percentage determined annually by a Board of Directors' Resolution for each contribution period.

To be eligible for discretionary matching contributions you are required to:

- make employee deferral contributions

The Employer may make discretionary profit sharing contributions, if any, on your behalf in an amount to be determined by the Board of Directors.

To be eligible for discretionary profit sharing contributions you are required to:

- work a minimum of 501 hours or be employed by the Employer as of the last day of the Plan Year

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 deferral account(s)
- rollover account
- and any earnings thereon.

Employer profit sharing contributions, matching contributions and earnings will be vested in accordance with the following schedule:



Years of Service for Vesting	Percentage
less than 2	0
2	20
3	100

The money your employer contributes to your account in the form of a match or profit sharing contribution and any earnings become yours after a certain period of time. This is known as vesting. The vesting schedule for employer contributions is detailed in your Plan's Summary Plan Description.

But remember, the money you contribute to the Plan and any earnings on those contributions are always yours. However, the value of your account may fluctuate depending on market conditions.

Can I take a loan from my account?

Although your plan account is intended for your retirement, you may borrow from your account.

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. Your Plan may allow for additional types of withdrawals. Please refer to your Summary Plan Description for further details. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan.

To learn more about and/or to request a withdrawal, log in to Fidelity NetBenefits at netbenefits.com or call the Retirement Benefits Line at 800-294-4015.

Can I move money from another retirement plan into my account in Excel Group 401(k) Savings Plan?

You may be permitted to roll over assets into this Plan from a previous employer's retirement Plan or an IRA. Once you have confirmed that your Employer will accept your rollover contribution, follow these easy steps to complete a rollover into the Plan:

- Contact your prior Plan provider to request a rollover distribution.
- Rollover check issued should be made payable to Fidelity Investments Institutional Operations Company (FIIOC) for the benefit of (FBO): your name and sent to you.
- Complete the rollover contribution form.
- Return both the rollover contribution form and the check from your prior Plan to either your current Plan Administrator or directly to Fidelity at the address provided on the form.

How do I access my account?

You can access your account virtually 24/7 through NetBenefits. Log in to netbenefits.com and you will have access to your account information and retirement planning tools. You also can call the Retirement Benefits Line at 1-800-294-4015 between

8:30 a.m. and 8:30 p.m. ET on any business day* for more information on your account.

*available on days when the NYSE is open.

How do I change my investment options?

You may request investment changes (exchanges) or redirect future contributions among investment options available to you virtually 24/7 through Fidelity at netbenefits.com or by calling the Retirements Benefits Line at 1-800-294-4015 any business day*.

*available on days when the NYSE is open.

How do I manage my account once I am enrolled in the Plan?

NetBenefits is the online tool that puts you in the driver's seat in saving for retirement. You can manage your account, track your savings progress and keep moving toward your goals right from your desktop. Log in to netbenefits.com to get started. You can discover a wealth of resources to help you achieve your savings goals.

- Create an online statement
- Go to the NetBenefits® Library page to set your financial goals for retirement and create a strategy to get there
- Attend online workshops



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Investment Options:

Before investing, consider the funds' investment objectives, risks, charges, and expenses. For a mutual fund prospectus, or a summary prospectus if available, containing this information, contact your investment professional or visit netbenefits.com. Read it carefully before you make your investment choices.

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 netbenefits.com or call the Retirement Benefits Line at 1-800-294-4015.

Are you a hands-on investor?

- Do you want to make your own investment decisions?
- Do you have time to actively manage your investments?
- Are you comfortable building your own portfolio?

If you answered yes to any of these questions, consider creating an investment mix from among the investment options offered in your plan.

Spectrum Category	Fund Name					
More Conservative Investment options to the top have potentially more inflation risk and less investment risk	Money Market • Prime Fund - Daily Money Class					
	Stable Value • Fidelity Advisor Stable Value Portfolio Class II					
Bond	Government	Diversified • Fidelity Advisor® Strategic Income Fund - Class A • PIMCO Total Return Fund Class A	Municipal	Inflation-Protected	High Yield	International/Global
	• American Beacon Balanced Fund Advisor Class • Fidelity Advisor® Strategic Real Return Fund - Class A					
Domestic Equity	Large Value • Fidelity Advisor® Equity Income Fund - Class A		Large Blend • Dreyfus S&P 500 Index Fund • Fidelity Advisor® Growth & Income Fund - Class A • Victory Diversified Stock Fund Class A		Large Growth • Fidelity Advisor® Equity Growth Fund - Class A • Fidelity Advisor® New Insights Fund - Class A	
	Mid Value • John Hancock Funds Disciplined Value Mid Cap Fund Class R2		Mid Blend • Fidelity Advisor® Leveraged Company Stock Fund - Class A		Mid Growth • Fidelity Advisor® Mid Cap II Fund - Class A	
	Small Value		Small Blend • Fidelity Advisor® Small Cap Fund - Class A • Loomis Sayles Small Capital Value Fund Admin Class		Small Growth • Fidelity Advisor® Small Cap Growth Fund - Class A	



More Aggressive

Investment options to the bottom have potentially less inflation risk and more investment risk

	Diversified	Regional	Emerging Markets	Specialty
International / Global Equity	<ul style="list-style-type: none"> • Fidelity Advisor® Diversified International Fund - Class A • Fidelity Advisor® International Discovery Fund - Class A • Fidelity Advisor® International Small Cap Opportunities Fund - Class A 			
Specialty	• Fidelity Advisor® Real Estate Fund - Class A			
Company Stock				

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 can 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 category, and the relative risk of categories may change under certain economic conditions. For a complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in these funds.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible.



Investment Options:

Are you a hands-off investor?

- Are you uncertain about how to build your retirement portfolio?
- Are you unable to spend as much time as you'd like managing your investments?
- Would you prefer an easier, less involved approach to investing?

Target date funds offer a blend of asset classes, generally stocks, bonds, and short-term investments, within a single fund. The funds are generally designed for investors expecting to retire around the year indicated in each fund's name. Consider a target date fund that matches your needs.

More Conservative Investment options to the left have potentially more inflation risk and less investment risk	More Aggressive Investment options to the right have potentially less inflation risk and more investment risk
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Income Fund - Target Date 2014	Target Date 2015 - 2030	Target Date 2031+
Fidelity Advisor® Freedom Income Fund® - Class A	Fidelity Advisor® Freedom 2015 Fund® - Class A	Fidelity Advisor® Freedom 2035 Fund® - Class A
Fidelity Advisor® Freedom 2005 Fund® - Class A	Fidelity Advisor® Freedom 2020 Fund® - Class A	Fidelity Advisor® Freedom 2040 Fund® - Class A
Fidelity Advisor® Freedom 2010 Fund® - Class A	Fidelity Advisor® Freedom 2025 Fund® - Class A	Fidelity Advisor® Freedom 2045 Fund® - Class A
	Fidelity Advisor® Freedom 2030 Fund® - Class A	Fidelity Advisor® Freedom 2050 Fund® - Class A
		Fidelity Advisor® Freedom 2055 Fund® - Class A

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.



Additional Resources and Next Steps

Discover the resources available to help you find out how much you may need to save to reach your goals.

Log in to netbenefits.com, and go to the NetBenefits® Library.

Not sure how much you can afford to contribute?

The Fidelity Take Home Pay Calculator shows how affordable it can be to invest in your plan. Simply enter the amount you might contribute on a pre-tax basis and see how it impacts your pay.

Want to learn how contributions today may impact your retirement income?

The Income Simulator provides a simple, interactive way for you to plan for your retirement income. Answer a few simple questions and see your projected monthly retirement income based on all potential sources. Once you see where you stand, you can:

- Explore multiple scenarios by adjusting factors such as contribution or age at retirement
- Take immediate action to implement changes to your contributions or investment choices

IMPORTANT: The projections or other information generated by Fidelity's Income Simulator ("the Tool") 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.

Need some additional help?

Fidelity offers a series of online workshops and tutorials that can help you make the most of your retirement savings plan. For help understanding the benefits of enrolling in your plan, go to netbenefits.com and check out the e-Learning catalog within the Library.

Our Retirement Benefits Line is your one-call resource for answers to questions about your plan or your account. Call 800-294-4015 for automated information 24/7, and to speak to a representative call between 8:30 a.m. and 8:30 p.m. ET any business day that the New York Stock Exchange is open.

¿Habla español? Para empezar, llame a nuestros representantes dedicados que hablan español a la línea de Beneficios de Jubilación de Fidelity (Fidelity Retirement Benefits Line) al 800-587-5282.



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DESIGNATION OF BENEFICIARY FORM

Social Security Number: [] [] [] - [] [] - [] [] [] []

Plan Number: 28617

Participant's 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(ies)

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:

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(ies)

In the event that there is 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:

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 understand that if there is no designated Beneficiary upon my death, payment of my Account shall be made to my surviving spouse, or, if none, my estate. I reserve the right to revoke or change any Beneficiary designation. By designating the Beneficiary(ies) above, 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 (Authorized signer) _____ **DATE** _____

PLAN ADMINISTRATOR (print name) _____

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 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: _____

INSTRUCTIONS FOR DESIGNATING OR CHANGING BENEFICIARY

General Instruction

These instructions will assist you, the Participant, 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." If you are married and wish to designate someone other than your spouse as a Beneficiary, please refer to the "Spousal Consent" section below.
- (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 Day of Month, Year, 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 receive benefits only 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 must be witnessed by a Plan Representative or a Notary Public.

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Plan Name (i.e., "the Plan"): Excel Group 401(k) Savings Plan

Plan#: 28617

Incoming Rollover Instructions

If you have a balance in a former employer's retirement plan and/or an IRA or conduit (rollover) IRA, you may want to consider consolidating your assets in the 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 over" money into the Plan is a three-step process. Please follow these instructions to ensure that this process 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.

Step 1. Request your distribution

Request a direct rollover distribution from your previous eligible retirement plan. See the Incoming Rollover Contribution Application for a list of the types of plans or accounts from which rollovers may be made to your employer's plan. Please keep in mind that you can only rollover your Roth 401(k) or After-tax contributions into the plan if your plan allows for these types of rollovers. Check with your Benefits Department to see if these types of rollovers are allowed. There are two distribution check payable options:

Option 1.

The check can be made payable to Fidelity Investments Institutional Operations Company, Inc. (or FIIOC), for the benefit of (YOUR NAME). The check must be from the distributing trustee or custodian. (Personal checks are not acceptable.) **Note:** This type of distribution avoids automatic income tax withholding. Also, it avoids the possible 10% early withdrawal penalty if you are under the age of 59 1/2.

Option 2.

If the distribution was originally made payable directly to you, you must send your rollover contribution to Fidelity via a certified check or money order only for the amount you are rolling over payable to FIIOC. (Personal checks are not acceptable.) **Note:** If your distribution is initially received as a check made payable to you, your rollover must be completed within 60 days of receipt of the distribution. Your previous administrator will be required to withhold income taxes. As a result, you will not be able to roll over 100% of your eligible distribution unless you have extra savings available to make up the amount withheld. You must also roll over that amount within 60 days of receipt of your distribution. If you do not make up the amount withheld, that amount will be considered a withdrawal from the previous program and the taxable portion will be subject to ordinary income taxes and possibly a 10% early withdrawal penalty.

Fidelity does not accept wire transfers of funds. You must request a CHECK from your previous plan or IRA. The check should be mailed directly to you. Once you have received the check, please follow the directions in Step 2.

Step 2. Complete your rollover application

Please complete the Incoming Rollover Contribution Application. Please be sure to complete all items, and sign the form where indicated.

Please Note: This rollover contribution will be invested based on the investment elections you have on file for rollover contributions to the Plan. If you have not previously made investment elections for your rollover contribution please log on to NetBenefits® at www.401k.com to do so. Otherwise, it will be invested based on your elections for elective deferral contributions. If you have not made investment elections for either rollover or deferral contributions, this amount will be invested in the Plan-designated default investment option. If you wish to make investment elections for your rollover contribution, please do so by contacting Fidelity Investments prior to submitting this form.

If you are not sure of the plan type that you are rolling out of, please contact your previous Plan Sponsor or IRA custodian for verification. Some plan types are not eligible for rollover.

You should make a copy of the check and the Incoming Rollover Contribution Application for your records.

Step 3. Mail the information

Mail (1) the Incoming Rollover Contribution Application and (2) the check in the enclosed preaddressed envelope or mail to:

FIRST CLASS MAIL WITH STAMP:

Fidelity Investments Client Service Operations
P.O. Box 770003 Cincinnati, OH 45277-0065

Overnight Address:

Fidelity Investments
Client Service Operations (KC1F-L)
100 Crosby Parkway Covington, KY 41015

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

Once your contribution is accepted into the Plan, you can log on to Fidelity NetBenefits® at www.401k.com to view your rollover contribution and investment election(s). Please allow at least seven business days for processing. If you have any questions about rollover contributions, call **1-800-835-5097**. Please be sure you have beneficiary information for the Plan on file.



Incoming Rollover Contribution Application

Section One: Participant Information (please print)

The following section must be completed entirely to ensure that your account is properly set up

Social Security #: [] [] [] - [] [] - [] [] [] [] [] []

Hire Date: ____/____/____ Birth Date: ____/____/____

Participant Name (first, MI, last): _____

Participant Address: _____

City: _____ State: _____ ZIP: _____

Phone (day): _____ Phone (evening): _____

Section Two: Rollover Contribution Information

Acceptable rollover funds

The Plan will accept taxable* money from the following types of plans: 401(a) plans (e.g., 401(k)); 403(a) plans; governmental 457(b) plans; 403(b) plans (e.g., plans of tax-exempt organizations); conduit IRAs (rollover IRAs); non-conduit IRAs (traditional IRAs, Simplified Employee Pension plans (SEP-IRAs)) and "SIMPLE" IRA distributions made more than two years from the date you first participated in the SIMPLE IRA; distributions of taxable monies made to you as (1) a Spousal beneficiary from a current or former spouse from these types of plans, or (2) an alternate payee pursuant to a qualified domestic relations order (QDRO). In addition, the Plan will accept the following money types if indicated below: Roth 401(k), Roth 403(b), or Roth 457(b); After-tax contributions from 401(a) and 403(a) plans.

*Taxable money is defined as pretax contributions (employee and employer), earnings on pretax contributions, and taxable earnings on after-tax contributions from your previous employer's plan.

Please note: Making rollover contributions to the Plan that consist of assets other than qualified 401(a), or 403(a) plan assets, or conduit IRA (rollover IRA) assets, may result in the loss of capital gains or 10-year income-averaging tax treatment associated with lump sum distributions from the Plan. If you may be eligible for this special tax treatment, you should consult your tax adviser and carefully consider the impact of making a rollover contribution to the Plan. Please talk to your tax adviser for additional information and review the special tax notice to determine if you're eligible.

Enclosed Contribution

\$ [] [] [] [] [] [] [] [] [] [] Pre-tax Dollars
\$ [] [] [] [] [] [] [] [] [] [] After-tax dollars
\$ [] [] [] [] [] [] [] [] [] [] After-tax Contributions excluding earnings





Unacceptable rollover sources

The Plan cannot accept money from the following sources: rollovers from nonspousal beneficiary accounts, payments over a life expectancy or a period of 10 or more years, or mandatory age 70½ distributions. Also unacceptable are Roth IRAs, HSAs and Coverdell Education Savings Accounts (CESAs). In-kind distributions of employer stock are not acceptable; therefore, stock must be sold and the proceeds (including any appreciation realized through the date of distribution) may be rolled over.

Section Three: Investment Elections

I direct Fidelity to invest my rollover contribution into my current investment mix applicable to rollover contributions. If I have not previously made investment elections for the rollover contribution it will be invested based on my elections for elective deferral contributions. If I have not selected an investment mix on my own via NetBenefits® or by telephone, I understand that this rollover contribution will be invested in the Plan's default investment option as directed by my employer.

Section Four: Participant Certification

I authorize the investment election for this rollover and acknowledge that I have received information detailing my available investment options. I acknowledge that my rollover contribution will be invested in accordance with section three of this form.

I certify that this rollover amount is composed ONLY of money from acceptable sources listed under Section Two, and I have completed the information regarding the source of this money to the best of my knowledge. Also, if the distribution check was made payable to me, I understand that this rollover must be received and deposited to my account within 60 days of receipt of the distribution. I understand that, once invested, these monies will be subject to the terms that govern the Plan.

X

Signature of Employee

Date

Application must be signed, or form and check will be returned to you.

Please complete this application and return it with your rollover check. For Fidelity Use Only NIGO

Please provide the following optional information regarding the origin of this rollover: Plan Name: _____

401(k)

Governmental 457(b)

Conduit IRA (rollover IRA)

401(a)

Roth 401(a)/401(k)

Non-Conduit IRA

403(b)

Roth 403(b)

Governmental Roth 457(b)

Fidelity Investments Institutional Operations Company, Inc.
For more information about the 401(k) Plan, go to www.401k.com
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IMPORTANT INFORMATION:

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

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

The Income Simulator is an educational tool.

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Your Plan Enrollment Guide

