

CHANGES TO THE DAYS CORPORATION EMPLOYEES' 401(K) PROFIT SHARING PLAN

Your New Investment Options

Effective **April 30, 2021**, the following investment options will be added to the investment lineup. Please see the *Investment Option Descriptions* section of this letter for more details.

- Fidelity® Emerging Markets Index Fund
- Fidelity® Government Money Market Fund Class K6
- Fidelity® International Bond Index Fund
- Fidelity® International Index Fund
- Fidelity® Large Cap Growth Index Fund
- Fidelity® Large Cap Value Index Fund
- Fidelity® Mid Cap Index Fund
- Fidelity® Real Estate Index Fund
- Fidelity® Small Cap Index Fund
- Fidelity® U.S. Bond Index Fund
- BlackRock LifePath® Index Retirement Fund Class S
- BlackRock LifePath® Index 2030 Fund Class S
- BlackRock LifePath® Index 2040 Fund Class S
- BlackRock LifePath® Index 2050 Fund Class S
- BlackRock LifePath® Index 2060 Fund Class S

What Do I Need to Do?

You do not need to do anything. However, if you would like to request changes to your account, log on to Fidelity NetBenefits® at www.401k.com or call 800-835-5097, Monday through Friday, between 8:30 a.m. and 8:30 p.m. Eastern time.

Investment Options Being Removed

Effective **April 30, 2021**, one or more investment options offered through the Plan will no longer be available. As a result, any existing balances and future contributions will be transferred to new investment options. See the following table for details.

The transfer of balances will appear as an exchange on your account history and next quarterly statement.

Removed Investment Option		New or Existing Investment Option
BlackRock Global Allocation Fund, Inc. Institutional Shares Ticker Symbol: MALOX Gross Expense Ratio:0.880%	→	Fidelity® International Index Fund Ticker Symbol: FSPSX Gross Expense Ratio:0.035%
Dodge & Cox Stock Fund Ticker Symbol: DODGX Gross Expense Ratio:0.520%	→	Fidelity® Large Cap Value Index Fund Ticker Symbol: FLCOX Gross Expense Ratio:0.035%
Fidelity Freedom® Index 2020 Fund Investor Class Ticker Symbol: FPIFX Gross Expense Ratio:0.120%	→	BlackRock LifePath Index Retirement Fund Class S Gross Expense Ratio:0.080%

Fidelity Freedom® Index 2030 Fund Investor Class Ticker Symbol: FXIFX Gross Expense Ratio:0.120%	→	BlackRock LifePath Index 2030 Fund Class S Gross Expense Ratio:0.080%
Fidelity Freedom® Index 2040 Fund Investor Class Ticker Symbol: FBIFX Gross Expense Ratio:0.120%	→	BlackRock LifePath Index 2040 Fund Class S Gross Expense Ratio:0.080%
Fidelity Freedom® Index 2050 Fund Investor Class Ticker Symbol: FIPFX Gross Expense Ratio:0.120%	→	BlackRock LifePath Index 2050 Fund Class S Gross Expense Ratio:0.080%
Fidelity Freedom® Index 2060 Fund Investor Class Ticker Symbol: FDKLX Gross Expense Ratio:0.120%	→	BlackRock LifePath Index 2060 Fund Class S Gross Expense Ratio:0.080%
Fidelity Freedom® Index Income Fund Investor Class Ticker Symbol: FIKFX Gross Expense Ratio:0.120%	→	BlackRock LifePath Index Retirement Fund Class S Gross Expense Ratio:0.080%
Fidelity® Contrafund® Ticker Symbol: FCNTX Gross Expense Ratio:0.860%	→	Fidelity® Large Cap Growth Index Fund Ticker Symbol: FSPGX Gross Expense Ratio:0.035%
Fidelity® Global ex U.S. Index Fund Ticker Symbol: FSGGX Gross Expense Ratio:0.055%	→	Fidelity® International Index Fund Ticker Symbol: FSPSX Gross Expense Ratio:0.035%
Fidelity® Total Bond Fund Ticker Symbol: FTBFX Gross Expense Ratio:0.450%	→	Fidelity® U.S. Bond Index Fund Ticker Symbol: FXNAX Gross Expense Ratio:0.025%
Janus Henderson Mid Cap Value Fund Class T Ticker Symbol: JMCVX Gross Expense Ratio:0.990%	→	Fidelity® Mid Cap Index Fund Ticker Symbol: FSMDX Gross Expense Ratio:0.025%
PartnerSelect International Fund Institutional Class Ticker Symbol: MSILX Gross Expense Ratio:1.360%	→	Fidelity® International Index Fund Ticker Symbol: FSPSX Gross Expense Ratio:0.035%
Vanguard Wellesley® Income Fund Admiral™ Shares Ticker Symbol: VWIAX Gross Expense Ratio:0.160%	→	BlackRock LifePath Index Retirement Fund Class S Gross Expense Ratio:0.080%

Expense Ratios as of March 16, 2021. For the most up-to-date information related to gross and net expense ratios go to Fidelity NetBenefits® at www.401k.com.

A short-term redemption fee will not be charged as part of this reallocation. However, if you request a change before the transition without satisfying the required holding period, you may incur a short-term redemption fee.

What Do I Need to Do?

If you are satisfied with how your current investment election will be modified, as shown previously, no action is required on your part. Days Corporation has worked carefully to move the existing balances and future contributions to investment options that it believes have the most similar investment objectives.

However, if you do not want these changes to take place, you must contact Fidelity to complete a change of investments. Log on to Fidelity NetBenefits® at www.401k.com or call 800-835-5097, Monday through Friday, between 8:30 a.m. and 8:30 p.m. Eastern time.

Share Class Change

Effective **April 30, 2021**, the share class of one or more investment option offered through the Plan will change. As a result, the fund code, ticker symbol, and expense ratio will change. The new share class will offer you the same investment strategy and risk, but the overall expenses will change. See the following chart for details. The transfer of balances will appear as an exchange on your account history and next quarterly statement.

Old Share Class		New Share Class
Fidelity® Government Money Market Fund Ticker Symbol: SPAXX Gross Expense Ratio: 0.420%	→	Fidelity® Government Money Market Fund Class K6 Ticker Symbol: FNBXX Gross Expense Ratio: 0.280%

Expense Ratio as of March 16, 2021. For the most up-to-date information related to gross and net expense ratios go to Fidelity NetBenefits® at www.401k.com.

A short-term redemption fee will not be charged as part of this reallocation, but existing short-term redemption fee periods (if any) will move from the transferring fund to the new fund. If you request a change either before or after the transition without satisfying the required holding period, you may incur a short-term redemption fee.

What Do I Need to Do?

You do not need to do anything. However, if you would like to request changes to your account, log on to Fidelity NetBenefits® at www.401k.com or call 800-835-5097, Monday through Friday, between 8:30 a.m. and 8:30 p.m. Eastern time.

Additional Information

The dates shown are based on the timing and accuracy of a variety of factors, including the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the dates and timing, including the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

Days Corporation Employees' 401(k) Profit Sharing Plan Default Fund

If you have not already made an investment election decision, we encourage you to review the investment options available to you. However, if no elections are made, Days Corporation has directed Fidelity to invest your future contributions in a BlackRock LifePath® Index Fund Fee Class S. Simply find your date of birth range in the following chart to determine which fund your contributions will be directed to.

What Do I Need to Do?

If you do not want future contributions to default into the investment options shown, or if you wish to change how your current balance(s) are invested, please log on to Fidelity NetBenefits® at www.401k.com or call 800-835-5097, Monday through Friday, between 8:30 a.m. and 8:30 p.m. Eastern time.

As a reminder, if you have already made an investment election for your contributions through Fidelity, the previous default information does not apply.

Target Date Age Chart

Your contributions will be directed to a BlackRock LifePath® Index Fund Fee Class S as indicated in the mapping chart located in the *Your New Investment Options* and *Investment Options Being Removed* sections. Days Corporation has chosen a BlackRock LifePath® Index Fund Fee Class S based on your date of birth and the assumption that you will retire at age 65. Simply find your date of birth range in the following chart to determine which fund your contributions will be directed to.

Date of Birth Range	BlackRock LifePath® Index Fund Fee Class S	Retirement Date Range
On or before 12/31/1963	BlackRock LifePath® Index Retirement Fund Class S Gross Expense Ratio: 0.080%	On or before 2028
01/01/1964 - 12/31/1973	BlackRock LifePath® Index 2030 Fund Class S Gross Expense Ratio: 0.080%	2029 - 2038
01/01/1974 - 12/31/1983	BlackRock LifePath® Index 2040 Fund Class S Gross Expense Ratio: 0.080%	2039 - 2048
01/01/1984 - 12/31/1993	BlackRock LifePath® Index 2050 Fund Class S Gross Expense Ratio: 0.080%	2049 - 2058
On or after 01/01/1994	BlackRock LifePath® Index 2060 Fund Class S Gross Expense Ratio: 0.080%	On or after 2059

Date of birth ranges were selected by your Plan Sponsor.
Expense Ratios as of March 16, 2021. For the most up-to-date information related to gross and net expense ratios go to Fidelity NetBenefits® at www.401k.com.

Important Note if You Use Automatic Rebalance

If your existing Automatic Rebalance election includes an old investment option, your election will automatically be updated to replace the old investment option.

If you have questions or need assistance with the Automatic Rebalance feature, log on to Fidelity NetBenefits® at www.401k.com or call 800-835-5097, Monday through Friday, between 8:30 a.m. and 8:30 p.m. Eastern time.

Go Paperless

Tired of mailbox clutter? You can significantly reduce paper mail by providing us your email address and updating your mail preferences to electronic delivery.

Log on to Fidelity NetBenefits at www.401k.com and go to *Your Profile*.

Investment Option Descriptions

BlackRock LifePath® Index 2030 Fund Class S

Ticker:

Gross Expense Ratio: 0.08% as of 03/16/2021

Objective: The fund seeks to provide long term investors with an asset allocation strategy designed to maximize assets for retirement consistent with investors risk comfort and their given investment time horizon.

Strategy: The Fund invests in the BlackRock LifePath® Index 2030 Fund F (the "Underlying Fund"), a collective fund managed by BlackRock Institutional Trust Company, N.A. ("BlackRock"); BlackRock serves as trustee and custodian of the Underlying Fund.

The Underlying Fund is one of a suite of target date retirement collective investment funds designed by BlackRock to adjust its risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes. Funds with longer time horizons invest more heavily in equity and equity-like securities and those with shorter time horizons invest more heavily in debt and debt-like securities.

Risk: The target date 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 they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks 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 risk information for this product may be found in the prospectus or other product materials, if available.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by Wilmington Trust, N.A. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to

the class's actual inception of 07/16/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/23/2009, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

BlackRock LifePath® Index 2040 Fund Class S

Ticker:

Gross Expense Ratio: 0.08% as of 03/16/2021

Objective: The fund seeks to provide long term investors with an asset allocation strategy designed to maximize assets for retirement consistent with investors risk comfort and their given investment time horizon.

Strategy: The Fund invests in the BlackRock LifePath® Index 2040 Fund F (the "Underlying Fund"), a collective fund managed by BlackRock Institutional Trust Company, N.A. ("BlackRock"); BlackRock serves as trustee and custodian of the Underlying Fund.

The Underlying Fund is one of a suite of target date retirement collective investment funds designed by BlackRock to adjust its risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes. Funds with longer time horizons invest more heavily in equity and equity-like securities and those with shorter time horizons invest more heavily in debt and debt-like securities.

Risk: The target date 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 they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks 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 risk information for this product may be found in the prospectus or other product materials, if available.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by Wilmington Trust, N.A. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/16/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/23/2009, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

BlackRock LifePath® Index 2050 Fund Class S

Ticker:

Gross Expense Ratio: 0.08% as of 03/16/2021

Objective: The fund seeks to provide long term investors with an asset allocation strategy designed to maximize assets for retirement consistent with investors risk comfort and their given investment time horizon.

Strategy: The Fund invests in the BlackRock LifePath® Index 2050 Fund F (the "Underlying Fund"), a collective fund managed by BlackRock Institutional Trust Company, N.A. ("BlackRock"); BlackRock serves as trustee and custodian of the Underlying Fund.

The Underlying Fund is one of a suite of target date retirement collective investment funds designed by BlackRock to adjust its risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes. Funds with longer time horizons invest more heavily in equity and equity-like securities and those with shorter time horizons invest more heavily in debt and debt-like securities.

Risk: The target date 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 they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks 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 risk information for this product may be found in the prospectus or other product materials, if available.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by Wilmington Trust, N.A. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/16/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/23/2009, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

BlackRock LifePath® Index 2060 Fund Class S

Ticker:

Gross Expense Ratio: 0.08% as of 03/16/2021

Objective: The fund seeks to provide long term investors with an asset allocation strategy designed to maximize assets for retirement consistent with investors risk comfort and their given investment time horizon.

Strategy: The Fund invests in the BlackRock LifePath® Index 2060 Fund F (the "Underlying Fund"), a collective fund managed by BlackRock Institutional Trust Company, N.A. ("BlackRock"); BlackRock serves

as trustee and custodian of the Underlying Fund.

The Underlying Fund is one of a suite of target date retirement collective investment funds designed by BlackRock to adjust its risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes. Funds with longer time horizons invest more heavily in equity and equity-like securities and those with shorter time horizons invest more heavily in debt and debt-like securities.

Risk: The target date 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 they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks 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 risk information for this product may be found in the prospectus or other product materials, if available.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:

- The investment option is a collective investment trust. It is managed by Wilmington Trust, N.A. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/16/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/04/2016, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

BlackRock LifePath® Index Retirement Fund Class S

Ticker:

Gross Expense Ratio: 0.08% as of 03/16/2021

Objective: The fund seeks to provide long term investors with an asset allocation strategy designed to maximize assets for retirement consistent with investors risk comfort and their given investment time horizon.

Strategy: The Fund invests in the BlackRock LifePath® Index Retirement Fund F (the "Underlying Fund"), a collective fund managed by BlackRock Institutional Trust Company, N.A. ("BlackRock"); BlackRock serves as trustee and custodian of the Underlying Fund.

The Underlying Fund is one of a suite of target date retirement collective investment funds designed by BlackRock to adjust its risk over time in order to reduce the risk of investment in equity securities and shift from a focus on capital appreciation to one of capital preservation, while maintaining some exposure to capital appreciation asset classes. Funds with longer time horizons invest more heavily in equity and equity-like securities and those with shorter time horizons invest more heavily in debt and debt-like securities.

Risk: The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments carry issuer default and credit risk, inflation risk, and interest rate

risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Principal invested is not guaranteed at any time, including at or after retirement. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is seeking an investment option intended for people in retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option and looking primarily for the potential for income and, secondarily, for share-price appreciation.

Footnotes:

- The investment option is a collective investment trust. It is managed by Wilmington Trust, N.A. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual fund.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 07/16/2018. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 01/20/2009, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

Fidelity® Emerging Markets Index Fund

Ticker: FPADX

Gross Expense Ratio: 0.075% as of 03/16/2021

Objective: The fund seeks to provide investment results that correspond to the total return of emerging stock markets.

Strategy: Normally investing at least 80% of assets in securities included in the MSCI Emerging Markets Index and in depository receipts representing securities included in the index. Using statistical sampling techniques based on such factors as capitalization, industry exposures, dividend yield, price/earnings ratio, price/book ratio, earnings growth, country weightings, and the effect of foreign taxes to attempt to replicate the returns of the MSCI Emerging Markets Index. Lending securities to earn income for the fund.

Risk: Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is willing to accept the higher degree of risk associated with investing in emerging markets.
- Someone who is seeking to complement a portfolio of domestic investments and/or international investments in developed countries with investments in developing countries, which can behave differently.

Footnotes:

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

- The MSCI emerging Markets Index is a market capitalization-weighted index designed to measure the investable equity market performance for global investors of emerging markets.

Fidelity® Government Money Market Fund Class K6

Ticker: FNBXX

Gross Expense Ratio: 0.28% as of 03/16/2021

Objective: Seeks as high a level of current income as is consistent with preservation of capital and liquidity.

Strategy: The Adviser normally invests at least 99.5% of the fund's total assets in cash, U.S. Government securities and/or repurchase agreements that are collateralized fully (i.e., collateralized by cash or government securities). Certain issuers of U.S. Government securities are sponsored or chartered by Congress but their securities are neither issued nor guaranteed by the U.S. Treasury. Investing in compliance with industry-standard regulatory requirements for money market funds for the quality, maturity, liquidity and diversification of investments. The Adviser stresses maintaining a stable \$1.00 share price, liquidity, and income. In addition the Adviser normally invests at least 80% of the fund's assets in U.S. Government securities and repurchase agreements for those securities.

Risk: *You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.* The fund will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund's weekly liquid assets fall below 30% of its total assets because of market conditions or other factors. Interest rate increases can cause the price of a money market security to decrease. A decline in the credit quality of an issuer or a provider of credit support or a maturity-shortening structure for a security can cause the price of a money market security to decrease.

Short Term Trading Fee: None

Who may want to invest:

- Someone who has a low tolerance for investment risk and who wishes to keep the value of his or her investment relatively stable.
- Someone who is seeking to complement his or her bond and stock fund holdings in order to reach a particular asset allocation.

Footnotes:

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
- On January 24, 2018, an initial offering of the Fidelity Government Money Market Fund - Class K6 took place. Returns and expenses prior to that date are those of the Fidelity Government Money Market Fund. Had Fidelity Government Money Market Fund - Class K6 class expenses been reflected in the returns shown, total returns would have been higher.
- Fidelity is voluntarily reimbursing a portion of the fund's expenses. If Fidelity had not, the returns would have been lower.

Fidelity® International Bond Index Fund

Ticker: FBII

Gross Expense Ratio: 0.06% as of 03/16/2021

Objective: Seeks to provide a high level of current income.

Strategy: Normally investing at least 80% of assets in securities included in the Bloomberg Barclays Global Aggregate ex-USD Float Adjusted RIC Diversified Index (USD Hedged), which is a multi-currency benchmark that includes fixed-rate treasury, government-related, corporate and securitized bonds from

developed and emerging markets issuers while excluding USD denominated debt. Using statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Bloomberg Barclays Global Aggregate ex-USD Float Adjusted RIC Diversified Index (USD Hedged) using a smaller number of securities. Hedging the fund's foreign currency exposures utilizing forward foreign currency exchange contracts. Engaging in transactions that have a leveraging effect on the fund, including investments in derivatives - such as swaps (interest rate, total return, and credit default), options, and futures contracts - and forward-settling securities, to adjust the fund's risk exposure.

Risk: 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. Foreign securities are subject to currency-exchange-rate, economic, and political risks, all of which are magnified in emerging markets. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. Although a forward foreign currency exchange contract is used to reduce or hedge a fund's exposure to changes in the value of the currency, suitable hedging transactions may not be available in all circumstances, may not be successful, and may eliminate any chance for the fund to benefit from favorable fluctuations in relevant foreign currencies. The performance of the fund and its index may vary somewhat due to factors such as fees and expenses of the fund, transaction costs, sample selection, regulatory restrictions, and timing differences associated with additions to and deletions from its index. The fund may have additional volatility because it can invest a significant portion of assets in securities of a small number of individual issuers.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- Someone who is seeking to complement his or her core bond holdings with international bond investments and who can tolerate the greater risks associated with foreign investments.

Footnotes:

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
- The Bloomberg Barclays Global Aggregate ex-USD Float Adjusted RIC Diversified Index includes government, government agency, corporate, and securitized non-U.S. investment-grade fixed income investments, all issued in currencies other than the U.S. dollar and with maturities of more than one year.
- Duration is a measure of a security's price sensitivity to changes in interest rates. Duration differs from maturity in that it considers a security's interest payments in addition to the amount of time until the security reaches maturity, and also takes into account certain maturity shortening features (e.g., demand features, interest rate resets, and call options) when applicable. Securities with longer durations generally tend to be more sensitive to interest rate changes than securities with shorter durations. A fund with a longer average duration generally can be expected to be more sensitive to interest rate changes than a fund with a shorter average duration.

Fidelity® International Index Fund

Ticker: FSPSX

Gross Expense Ratio: 0.035% as of 03/16/2021

Objective: Seeks to provide investment results that correspond to the total return of foreign stock markets.

Strategy: Normally investing at least 80% of assets in common stocks included in the Morgan Stanley Capital International Europe, Australasia, Far East Index, which represents the performance of foreign stock markets.

Risk: Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

Footnotes:

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
- The MSCI Europe, Australasia and Far East Index is an unmanaged market capitalization-weighted index designed to represent the performance of developed stock markets outside the United States and Canada.
- Returns prior to September 8, 2011 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

Fidelity® Large Cap Growth Index Fund

Ticker: FSPGX

Gross Expense Ratio: 0.035% as of 03/16/2021

Objective: Seeks to provide investment results that correspond to the total return of stocks of large capitalization U.S. companies.

Strategy: Normally investing at least 80% of assets in securities included in the Russell 1000 Growth Index (Index), which is a market capitalization-weighted index designed to measure the performance of the large-cap growth segment of the U.S. equity market. Lending securities to earn income for the fund. The fund may operate as a non-diversified fund, as defined under the Investment Company Act of 1940 (1940 Act), to the approximate extent the Index is non-diversified. The fund may therefore operate as non-diversified solely as a result of a change in relative market capitalization or index weighting of one or more constituents of the Index.

Risk: Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Growth stocks can perform differently from the market as a whole and other types of stocks and can be more volatile than other types of stocks. Fund and index performance may vary somewhat due to factors such as transaction costs, sample selection, and timing differences associated with index additions and deletions.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated with growth-oriented stocks.

Footnotes:

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
- The Index is an unmanaged market capitalization-weighted index of growth-oriented stocks of the largest U.S. domiciled companies that are included in the Index. Growth-oriented stocks tend to have higher price-to-book ratios and higher forecasted growth values.

Fidelity® Large Cap Value Index Fund**Ticker: FLCOX****Gross Expense Ratio: 0.035% as of 03/16/2021**

Objective: Seeks to provide investment results that correspond to the total return of stocks of large capitalization U.S. companies.

Strategy: Normally investing at least 80% of assets in securities included in the Russell 1000 Value Index, which is a market capitalization-weighted index designed to measure the performance of the large-cap value segment of the U.S. equity market. Lending securities to earn income for the fund.

Risk: Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Fund and index performance may vary somewhat due to factors such as transaction costs, sample selection, and timing differences associated with index additions and deletions.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is comfortable with the volatility of large-cap stocks and value-style investments.

Footnotes:

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
- The Russell 1000 Value Index is an unmanaged market capitalization-weighted index of value-oriented stocks of the largest U.S. domiciled companies that are included in the Russell 1000 Index. Value-oriented stocks tend to have lower price-to-book ratios and lower forecasted growth values.

Fidelity® Mid Cap Index Fund**Ticker: FSMDX****Gross Expense Ratio: 0.025% as of 03/16/2021**

Objective: The fund seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies.

Strategy: Normally investing at least 80% of assets in securities included in the Russell Midcap Index. Lending securities to earn income for the fund.

Risk: Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Investments in smaller companies may involve greater risks than those in larger, more well known companies.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the generally greater volatility of investments in smaller companies.

Footnotes:

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
- The Russell Mid Cap Index is an unmanaged index that measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 26% of the total market capitalization of the Russell 1000 Index.

Fidelity® Real Estate Index Fund

Ticker: FSRNX

Gross Expense Ratio: 0.07% as of 03/16/2021

Objective: The fund seeks to provide investment results that correspond to the total return of equity REITs and other real estate-related investments.

Strategy: Normally investing at least 80% of assets in securities included in the MSCI US IMI Real Estate 25/25 Index.

Risk: Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. Changes in real estate values or economic downturns can have a significant negative effect on issuers in the real estate industry. The value of securities of issuers in the real estate industry can be affected by changes in real estate values and rental income, property taxes, interest rates, tax and regulatory requirements, and the management skill and creditworthiness of the issuer. The performance of the fund and its index may vary somewhat due to factors such as fees and expenses of the fund, transaction costs, sample selection, regulatory restrictions, and timing differences associated with additions to and deletions from its index.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is willing to accept the potentially lower diversification and higher risks associated with investing in a particular industry or sector.
- Someone who is seeking to complement his or her core holdings with investments concentrated in a particular sector or industry.

Footnotes:

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
- The MSCI US IMI Real Estate 25/25 Index measures U.S. publicly traded real estate securities. It screens for market cap, liquidity and percentage of revenue derived from ownership and operation of real estate securities. It is float-adjusted market cap weighted. It is quoted in USD.

Fidelity® Small Cap Index Fund

Ticker: FSSNX

Gross Expense Ratio: 0.026% as of 03/16/2021

Objective: The fund seeks to provide investment results that correspond to the total return of stocks of small-capitalization United States companies.

Strategy: Normally investing at least 80% of assets in securities included in the Russell 2000 Index. Lending securities to earn income for the fund.

Risk: Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Investments in smaller companies may involve greater risks than those in larger, more well known companies.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the generally greater volatility of investments in smaller companies.

Footnotes:

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
- The Russell 2000® Index is an unmanaged market capitalization weighted index measuring the performance of the smallest 2,000 companies in the Russell 3000 index.

Fidelity® U.S. Bond Index Fund

Ticker: FXNAX

Gross Expense Ratio: 0.025% as of 03/16/2021

Objective: Seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Bloomberg Barclays U.S. Aggregate Bond Index.

Strategy: Normally investing at least 80% of the fund's assets in bonds included in the Bloomberg Barclays U.S. Aggregate Bond Index. Using statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Index using a smaller number of securities. Engaging in transactions that have a leveraging effect on the fund, including investments in derivatives - such as swaps (interest rate, total return, and credit default) and futures contracts - and forward-settling securities, to adjust the fund's risk exposure. Investing in Fidelity's central funds (specialized investment vehicles used by Fidelity funds to invest in particular security types or investment disciplines).

Risk: 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. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. The fund can invest in securities that may have a leveraging effect (such as derivatives and forward-settling securities) which may increase market exposure, magnify investment risks, and cause losses to be realized more quickly.

Short Term Trading Fee: None

Who may want to invest:

- Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- Someone who is seeking to diversify an equity portfolio with a more conservative investment option.

Footnotes:

- This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.
- The Bloomberg Barclays U.S. Aggregate Bond Index is an unmanaged market value-weighted index for U.S. dollar denominated investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities with maturities of at least one year.
- Returns prior to May 4, 2011 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

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.

Investing involves risk, including risk of loss.

For a mutual fund, the expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. Where the investment option is not a mutual fund, the figure displayed in

the expense ratio field is intended to reflect similar information. However, it may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the plan sponsor or investment option's manager or the trustee. When no ratio is shown for these options, it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult NetBenefits for updates.

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