

Make the most
of your future.



FAST FACTS ABOUT YOUR PLAN



There are many great benefits to being a participant in the Vibra Healthcare Retirement Plan. Among those benefits is exceptional customer service—online, by phone, or by wireless. In fact, you can count on your company and Fidelity to help support you every step of the way.

Best practices to consider:

- **The impact of an early start.** Your decision to start today could give you quite a bit more at retirement than starting five years from now.
- **Contribute as much as you can.** Fidelity considers 10%-15% per paycheck to be a very good start. That amount can take you a long way toward reaching your financial goals.
- **Do what you can afford.** Start at a number that feels comfortable to you. You can always change it later. The important thing is to invest what you can afford and start right away.
- **Invest more in your plan, pay less in taxes.** Your pretax contributions come out of your pay before income taxes are taken out. You can actually lower your current taxes by investing in the plan today.

Find out how simple it can be to enroll, manage your account, and take advantage of what your company and Fidelity have to offer.

- Look inside for:
 - **Frequently Asked Questions** - the basic details of your plan including how much you can contribute and when you can take withdrawals.
 - **Investment Options** - pick at least one investment option to get started, then consider the whole spectrum as you get more comfortable with planning.
 - **Resources for Staying on Track** - to help you meet your retirement goals, the plan offers a comprehensive communications program and planning tools to help you stay on track.

Enroll in the retirement plan

If you haven't already, enrolling in your plan is the right step towards a more secure retirement.

It's easy to join your plan and make that next great investment in yourself.

Here's how.

- First, go to Fidelity NetBenefits[®] at www.401k.com.
- Next, set up your password. If you're already a Fidelity customer, you can use your existing password. Please note, you will be prompted to enter your email address.
- Finally, click on the link to enroll.
- If you have questions or need help before getting started, visit www.401k.com or call Fidelity at 1-800-835-5097
- Your plan has an automatic enrollment feature. If the automatic enrollment feature applies to you and you do not take action, you will be automatically enrolled. You will receive a separate notification explaining when the automatic enrollment will occur.



Frequently Asked Questions

Here are answers to questions you may have about the key features and benefits of Vibra Healthcare Retirement Plan.

When am I eligible to enroll?	All contributions	Complete 1 months of service														
When can I enroll in the plan?		First day of each month Your plan offers an Automatic Enrollment feature. Refer to Enrollment Information on previous page														
How much can I contribute?	Employee Contributions	1% to 90% of eligible compensation, inclusive of pretax and/or Roth deferrals (IRS limit of \$17,500 for 2013) EGTRRA Catch Up Provision First Day Of Month														
	Contribution Change Frequency	Discretionary														
	Discretionary Match	Discretionary														
	Discretionary Profit Sharing	Refer to the Summary Plan Description for further information regarding profit sharing contributions.														
Can I make a catch up contribution?	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, pretax contributions to the Plan up to the IRS Catch Up Provision Limit (2013 = \$5,500).															
When am I vested?	Employee Contributions	100% immediate														
	Discretionary Match	<table border="1"> <thead> <tr> <th><u>Years of Service for Vesting</u></th> <th><u>Percentage</u></th> </tr> </thead> <tbody> <tr><td>less than 1</td><td>0</td></tr> <tr><td>1</td><td>20</td></tr> <tr><td>2</td><td>40</td></tr> <tr><td>3</td><td>60</td></tr> <tr><td>4</td><td>80</td></tr> <tr><td>5</td><td>100</td></tr> </tbody> </table>	<u>Years of Service for Vesting</u>	<u>Percentage</u>	less than 1	0	1	20	2	40	3	60	4	80	5	100
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Can I take a loan?	Yes. You may have 1 loan outstanding at one time. 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.															
How much?	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 amount you may borrow is \$1,000. Loan repayments (plus interest) to your plan account are automatically deducted from your pay through after-tax payroll deduction.															
Can I take a withdrawal?	Yes. They are generally permitted in the event of termination of employment, retirement, disability, or death. Keep in mind that withdrawals are subject to income taxes and possibly to early withdrawal penalties.															
What are the investment options?	See Investment Options section of this flyer.															

Investment Options

Designed to meet a wide variety of investing preferences, the following investment options are available.

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

Money Market	Stable Value	Bond	Balanced/Hybrid	Domestic Equities			International / Global Equity	Specialty	Company Stock
	<ul style="list-style-type: none"> Morley Stable Value Fund 	<p>Diversified</p> <ul style="list-style-type: none"> PIMCO Total Return Fund Institutional Class 	<ul style="list-style-type: none"> Vanguard Balanced Index Fund Signal Shares 	<p>Large Value</p> <ul style="list-style-type: none"> Columbia Dividend Income Fund Class Z 	<p>Large Blend</p> <ul style="list-style-type: none"> Vanguard Dividend Growth Fund Investor Shares Spartan® 500 Index Fund - Fidelity Advantage Class 	<p>Large Growth</p> <ul style="list-style-type: none"> T. Rowe Price Growth Stock Fund 	<p>Diversified</p> <ul style="list-style-type: none"> Harbor International Fund Institutional Class Spartan® Global ex U.S. Index Fund - Fidelity Advantage Class <p>Emerging Markets</p> <ul style="list-style-type: none"> American Funds New World Fund Class R-6 		
				<p>Mid Value</p>	<p>Mid Blend</p> <ul style="list-style-type: none"> Spartan® Extended Market Index Fund - Fidelity Advantage Class 	<p>Mid Growth</p>			
				<p>Small Value</p>	<p>Small Blend</p> <ul style="list-style-type: none"> T. Rowe Price Small-Cap Value Fund 	<p>Small Growth</p>			

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.

In general the bond market is volatile and bond funds entail interest rate risk (as interest rates rise bond prices usually fall, and vice versa). This effect is usually more pronounced for longer-term securities. Bond funds also entail the risk of issuer default, issuer credit risk, and inflation risk. The fund may invest in lower-quality debt securities that generally offer higher yields, but also involve greater risk of default or price changes due to potential changes in the credit quality of the issuer.

Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments.

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.

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 or, if available, a summary prospectus. Read it carefully before you invest.

Fees may be associated with the investment options referenced above. Refer to the Participant Disclosure Notice for more information.

Additional Investment Options

Fidelity® Portfolio Advisory Service at Work is a professionally managed account that helps ensure that your investments are managed through the ups and downs of the market. The service creates model portfolios that seek to enhance growth and manage risk, while keeping your account aligned with your goals. To see if Fidelity® Portfolio Advisory Service at Work is right for you, log onto NetBenefits® at <https://netbenefits.fidelity.com/pas>, where you can easily enroll in the service and learn more.

Fidelity Portfolio Advisory Service at Work is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. **This service provides discretionary money management for a fee.**

Lifecycle 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.

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Target Date 2000-2014	Target Date 2015-2030	Target Date 2031+
JPMorgan SmartRetirement® Income Fund Institutional Class Shares	JPMorgan SmartRetirement® 2015 Fund Institutional Class Shares	JPMorgan SmartRetirement® 2035 Fund Institutional Class Shares
JPMorgan SmartRetirement® 2010 Fund Institutional Class Shares	JPMorgan SmartRetirement® 2020 Fund Institutional Class Shares	JPMorgan SmartRetirement® 2040 Fund Institutional Class Shares
	JPMorgan SmartRetirement® 2025 Fund Institutional Class Shares	JPMorgan SmartRetirement® 2045 Fund Institutional Class Shares
	JPMorgan SmartRetirement® 2030 Fund Institutional Class Shares	JPMorgan SmartRetirement® 2050 Fund Institutional Class Shares
		JPMorgan SmartRetirement® 2055 Fund Institutional Class Shares

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 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.

Please Note: Not all the Lifecycle Funds shown in the investment spectrum above may be available through your plan. Refer to your list of fund descriptions to identify those offered in your plan.

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.



Resources for staying on track....

Watch for these communications in your mail or email box	Educational Communications	These communications can help you focus your attention on specific planning issues such as the effects of saving more or why it is important to diversify your savings among different types of investment options. To receive via email, visit the Your Profile section of Fidelity NetBenefits®.
	Fidelity Viewpoints® - Workplace Edition	Delivered three times per year via email, these communications provide real life guidance on topics selected by participants to help improve plan decisions and provide broad retirement and investment planning
	Account Statements	Available online virtually 24/7 via Fidelity NetBenefits® with monthly email reminders. You may also obtain an account statement through Fidelity upon request.
Interactive learning opportunities	Web Workshops	Check out a self-paced web workshop — Getting Started in Your Retirement Savings Plan — and take the basic steps to help you become financially ready. It's easy to attend this web workshop virtually any time, 24 hours a day, seven days a week by clicking on: Getting Started in Your Plan. To attend a live, presenter-led workshop at a time and date convenient for you, go to http://webworkshops.fidelity.com , log in to Fidelity NetBenefits®, and check out the offerings.
	Investor Centers	Call, click or visit to learn more about savings outside your retirement plan. Investor centers are located in a variety of cities nationwide to provide helpful consultations with financial needs beyond your retirement savings plan such as IRAs, college savings plans, and retirement income planning. Go to www.fidelity.com or call 1-800-Fidelity.
	Create an asset allocation that's right for you	Portfolio Review is an easy-to-use, online investment guidance tool suitable for various types of investors and levels of investing experience. In just a few clicks, you'll receive investment suggestions based on your investing style, and an action plan to help you take your next steps.
Save a little more each year, the easy way.	With the Automatic Increase Program, you can have your contribution amount bumped up each year, by the amount you set yourself. Go to NetBenefits® to enroll.	
Leave it to the professionals	Having an appropriate investment strategy is so important to help you reach your workplace savings goals. Your strategy should be monitored and actively managed to respond to financial trends and market conditions, as well as when your situation changes. That's why a managed account may be the right investment management choice for you. To see if Fidelity® Portfolio Advisory Service at Work is right for you, log onto NetBenefits® at https://netbenefits.fidelity.com/pas , where you can easily enroll in the service and learn more.	

Keep in mind, investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money. If Fidelity has your email address, these messages will come from email entitled "Your Benefits Center benefitscenter@fidelity.com".

Portfolio Review is an educational tool.

529 College Savings Plans are state sponsored and some Plans are managed by Fidelity.

Investor Center products and services are offered beyond your employer sponsored retirement plan.

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 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 under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

This document provides only a summary of the main features of the Vibra Healthcare Retirement 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.

Pretax contributions are subject to the annual IRS dollar limit.

You are not permitted to make a direct exchange from the Managed Income Portfolio or any other stable value investment option in your plan to a "competing" fund. Typically a "competing" fund may include (but is not limited to) a money market or other short term investment option in your plan. Before exchanging to a "competing" fund, you must first exchange to a "noncompeting" fund for 90 days. While these requirements may seem restrictive, they are typically imposed by issuers such as insurance companies, banks, or other approved financial institutions, as a condition for issuing investment contracts to retirement plans. For information on the Managed Income Portfolio or other stable value option in your plan and any competing funds, please call Fidelity at 1-800-835-5097 or visit www.401k.com.

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The aggregate of both the pretax and Roth 401(k) contributions are subject to the annual IRS dollar limit.

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.

Annual additions to the plan (your contributions and company contributions combined) may not exceed 100% of your pay or \$50,000 for 2012 (whichever is less).

Investor Center products & services are offered beyond your employer sponsored retirement plan.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917.

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