

Cardinal and Fidelity Investments Offer A New Way to Save for Your Child's College Expenses

"Introducing The Workplace 529 Program"

We are pleased to announce the availability of the Workplace 529 Program --an easy and convenient program to help you create a college savings program and invest for the future education of someone close to you. In the following pages, you will find educational information from Fidelity that will help you better understand the benefits of a 529 College Savings Plan, the college planning process, and the savings options available to you through the Workplace 529 Program.

Learn more about the benefits of a state-sponsored 529 College Savings Plan

- At the Workplace 529 Program Web site, NetBenefits at www.401k.com, you can access the e-Learning College Planning Workshop. This self-paced workshop provides you with information on some key elements of the college planning process, the financial aid system, and the benefits of a 529 Plan. Plus, it explains the simple process of how to open a 529 Plan account.
- Also available to you at NetBenefits is additional educational information on college planning, the benefits of starting early, and a copy of a 529 Plan Fact Kit, complete with application and information on the investment options available to you.

It's easy to start saving for college today!

If you have any additional questions or would like to open a 529 Plan account:

- Call the Fidelity toll-free number, 1-800-544-2270, between the hours of 8:00 a.m. and midnight EST. Representatives are available to answer your college planning questions and send you the appropriate enrollment materials.
- Visit NetBenefits at www.401k.com for additional information or enrollment materials
- Contact Cardinal's Benefits Department at 1-800-935-6868.

We are proud to offer you this workplace program and hope you find the information helpful as you focus on the important goal of saving for a child's education.