

Look inside for a hypothetical illustration of how you might save for retirement



first | PERSON

Health Care  
Innovations, Inc.  
401(k) Plan



MAKE THE MOST OF **your future**

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

**Save for retirement through Health Care Innovations, Inc. 401(k) Plan easily, regularly, and automatically**

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

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

LOOK INSIDE FOR:

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

Please review this information carefully.

**Fidelity resources to help you manage your retirement savings account**



**Visit [www.401k.com](http://www.401k.com)**



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



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



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

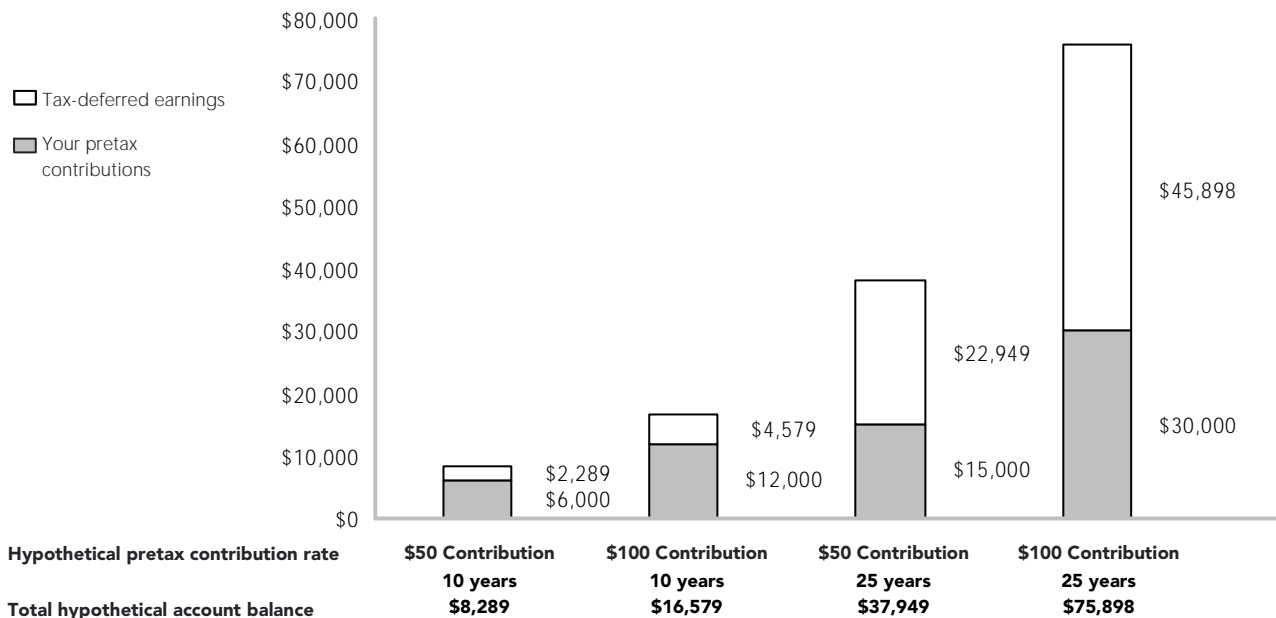
# how much CAN YOU SAVE

## A hypothetical illustration

Hypothetical rate of return: 7%

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

### Hypothetical pretax account balance illustration



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

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

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

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

## PARTICIPATING IN YOUR **plan**

There are many benefits to participating in the Health Care Innovations, Inc. 401(k) Plan. One of the primary benefits is that you will receive help reaching your financial goals for retirement. By reviewing the important information in this guide and visiting Fidelity NetBenefits<sup>®</sup> at [www.401k.com](http://www.401k.com), you can take advantage of what your company and Fidelity have to offer.

### **When am I eligible for the Plan?**

You are eligible to participate in the Plan if:

- you complete one year of service\*
- you are at least 21 years old
- and you are not:
  - a nonresident alien who does not receive any earned income from your Employer

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

### **How do I enroll?**

To enroll, log on to Fidelity NetBenefits<sup>®</sup> at [www.401k.com](http://www.401k.com) and refer to the Next Steps section of this guide. Please also complete the beneficiary form and return it to your company's benefits department.

### **When is my enrollment effective?**

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

### **How much can I contribute?**

Through automatic payroll deduction, you may contribute between 1% and 90% of your eligible pay on a pretax basis, up to the annual IRS dollar limit (2007 = \$15,500). You may change your deferral percentage as applicable on the next Plan entry date (January 1 or July 1).

At certain times of the year, if you have not exceeded IRS pretax dollar contribution limits or Plan percentage limits, you may be able to make an additional deferral contribution to the Plan. You need to contact your plan administrator about the proper procedure for making additional deferral contributions.

If you expect to receive bonus compensation and have not exceeded IRS pretax dollar contribution limits or Plan pretax contribution percentage limits, you may be able to make an additional deferral contribution to the Plan. You need to contact your plan administrator about the procedure for making an additional deferral contribution of up to 100% of a bonus paid to you.

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

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

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

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

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

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

**Does the Company contribute to my account?**

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

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

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

Your Employer may designate all or a portion of any matching contributions for a Plan Year as “qualified matching contributions” and allocate them to employees to help the Plan pass one or more annually required Internal Revenue Code nondiscrimination test(s). Any such contributions will be allocated to those non-highly compensated Participants eligible to receive the Employer matching contributions described above who made pretax contributions during the Plan Year. Participants are 100% vested in these contributions and may not request a hardship withdrawal of these 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 at the end of the Plan Year.

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

- work a minimum of 1000 hours in the Plan Year and 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 pretax account
- rollover account
- and any earnings thereon.

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

<b>Years of Service for Vesting</b>	<b>Percentage</b>
less than 3	0
3	100

**Can I take a loan\* from my account?**

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

\*Additional fees may apply.

### **Can I make withdrawals from my account?**

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

### **How do I access my account?**

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

You can also obtain account statements through Fidelity upon request.

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

### **How do I plan?**

Through Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) you have access to your account information and retirement planning tools including:

- **Live and self-paced learning workshops.** The workshops cover a variety of topics including determining your retirement savings needs, evaluating your investment options and keeping your investment strategy on track to help you achieve your retirement goals.
- The **first|PERSON Retirement Check Up** which provides you with a snapshot in time of your financial situation and shows how your current planning strategy can impact potential accumulated money tomorrow.
- To find the Retirement Check Up and a suite of planning tools go to the “Tools and Learning” section on NetBenefits<sup>SM</sup>.\*

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

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

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

### **How do I change my investment options?**

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

Create an Asset Allocation that's right for you:

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

### **How do I manage my account?**

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

As mentioned in the “How Much Can I Contribute” section, you can *automatically* increase your retirement savings plan contributions each year

through the Annual Increase Program. To sign up, go to “Payroll Deductions” on NetBenefits<sup>SM</sup>, or call the plan’s toll-free number for more information.

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# INVESTMENT **options**

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

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

## More Conservative

Potentially less investment risk and more inflation risk

## More Aggressive

Potentially more investment risk and less inflation risk

Money Market	Stable Value	Bond	Balanced / Hybrid	Domestic Equities			International / Global Equity	Specialty	Company Stock
<ul style="list-style-type: none"> <li>Fidelity Retirement Money Market Portfolio</li> </ul>		<ul style="list-style-type: none"> <li>Fidelity Total Bond Fund</li> </ul>	<ul style="list-style-type: none"> <li>Fidelity Balanced Fund</li> </ul>	Large Value	Large Blend	Large Growth	<ul style="list-style-type: none"> <li>Fidelity International Discovery Fund</li> <li>Spartan® International Index Fund</li> </ul>		
				<ul style="list-style-type: none"> <li>American Beacon Large Cap Value Plan Ahead Class</li> </ul>	<ul style="list-style-type: none"> <li>Fidelity Disciplined Equity Fund</li> <li>Spartan® U.S. Equity Index Fund</li> </ul>	<ul style="list-style-type: none"> <li>Fidelity Capital Appreciation Fund</li> </ul>			
				Mid Value	Mid Blend	Mid Growth			
				<ul style="list-style-type: none"> <li>Fidelity Value Fund</li> </ul>	<ul style="list-style-type: none"> <li>Fidelity Leveraged Company Stock Fund</li> <li>Spartan® Extended Market Index Fund</li> </ul>	<ul style="list-style-type: none"> <li>Baron Asset Fund</li> </ul>			
				Small Value	Small Blend	Small Growth			
				<ul style="list-style-type: none"> <li>Royce Opportunity Fund</li> </ul>	<ul style="list-style-type: none"> <li>Loomis Sayles Small Cap Value Fund</li> </ul>	<ul style="list-style-type: none"> <li>Fidelity Small Cap Indep. Fund</li> </ul>			

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

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

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

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

\*This fund assess an annual fee. Refer to your Summary Plan Description for the actual fee.

Additional Investment Options:

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

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

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

Fidelity Freedom Income Fund®	Fidelity Freedom 2005 Fund®	Fidelity Freedom 2010 Fund®	Fidelity Freedom 2015 Fund®	Fidelity Freedom 2020 Fund®	Fidelity Freedom 2025 Fund®	Fidelity Freedom 2030 Fund®	Fidelity Freedom 2035 Fund®	Fidelity Freedom 2040 Fund®	Fidelity Freedom 2045 Fund <sup>SM</sup>	Fidelity Freedom 2050 Fund <sup>SM</sup>
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The Fidelity Freedom Funds® are represented on a separate investment spectrum because each fund (except Fidelity Freedom Income Fund®) will gradually adjust its asset allocation to be more conservative as the fund approaches its target retirement date and beyond. Approximately ten to fifteen years after the fund's target retirement date, the asset allocation of each Freedom fund will match the allocation of the Freedom Income Fund. The spectrum illustrates the relative risk and return of each fund as compared with the other funds in the Freedom family. For more completed discussion of risks associated with the mutual fund options, please read the prospectus before making your investment decision. This spectrum does not represent actual or implied performance.

**Freedom Funds General Introduction:**

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

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

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

investors in the funds' annual and semiannual reports. Freedom funds with target retirement dates may invest in domestic and foreign equity funds, high yield and investment grade fixed-income funds, and short-term funds. The Freedom Income Fund invests in domestic equity funds, investment grade fixed-income funds, high yield bond funds and short-term funds. These funds are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to the additional risk associated with investing in high yield, small cap, and foreign securities. Share price and return of each Freedom fund will vary.

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## NEXT **steps**

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

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**Step 1: Visit Fidelity NetBenefits®** at [www.401k.com](http://www.401k.com) and click on "Need Help Logging In?"



For illustrative purposes only.

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



For illustrative purposes only.

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**Step 3: Click on the "Enroll Now" link on the NetBenefits<sup>SM</sup> Home Page to continue enrolling.**



For illustrative purposes only.

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



For illustrative purposes only.

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

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

Enter contribution amount and then click "Continue".



For illustrative purposes only.

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### Step 6: Choose your investment options.

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

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



For illustrative purposes only.

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

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

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

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



For illustrative purposes only.

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**PARTICIPANT** \_\_\_\_\_ **DATE** \_\_\_\_\_

As Plan Administrator I hereby acknowledge receipt of this form.

**PLAN ADMINISTRATOR**  
**PRINT NAME\*** \_\_\_\_\_

**PLAN ADMINISTRATOR**  
**SIGNATURE\*** \_\_\_\_\_ **DATE** \_\_\_\_\_

*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: \_\_\_\_\_

Fidelity Investments Institutional Operations Company, Inc., P.O. Box 770001, Cincinnati, OH 45277-0018



**Investment Elections**

I choose to invest my Rollover Contribution as follows:

(Indicate a whole percentage for each fund. Percentages containing fractions or decimal points will not be accepted. The TOTAL of the percentages invested in all funds must equal 100%.)

Permissible Investment Option	Name	Investment Option Number	Percentage
1	Fidelity Balanced Fund	0304	
2	Fidelity Total Bond Fund	0820	
3	Fidelity Value Fund	0039	
4	Fidelity Leveraged Company Stock Fund	0122	
5	Fidelity Capital Appreciation Fund	0307	
6	Fidelity Disciplined Equity Fund	0315	
7	Fidelity Small Cap Indep. Fund	0336	
8	Spartan® Extended Market Index Fund	0398	
9	Spartan® U.S. Equity Index Fund	0650	
10	Baron Asset Fund	OFBO	
11	Loomis Sayles Small Cap Value Fund	OFD0	
12	Royce Opportunity Fund	OSLZ	
13	Fidelity Freedom Income Fund®	0369	
14	Fidelity Freedom 2000 Fund®	0370	
15	Fidelity Freedom 2010 Fund®	0371	
16	Fidelity Freedom 2020 Fund®	0372	
17	Fidelity Freedom 2030 Fund®	0373	
18	Fidelity Freedom 2040 Fund®	0718	
19	Fidelity Freedom 2005 Fund®	1312	
20	Fidelity Freedom 2015 Fund®	1313	
21	Fidelity Freedom 2025 Fund®	1314	
22	Fidelity Freedom 2035 Fund®	1315	
23	Fidelity Freedom 2045 Fund <sup>SM</sup>	1617	
24	Fidelity Freedom 2050 Fund <sup>SM</sup>	1618	
25	Fidelity International Discovery Fund	0305	
26	Spartan® International Index Fund	0399	
27	Fidelity Retirement Money Market Portfolio	0630	
28	American Beacon Large Cap Value Plan Ahead Class	OFA2	
		<b>Total</b>	<b>100%</b>

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

**Signatures**

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

**PARTICIPANT** \_\_\_\_\_ **DATE** \_\_\_\_\_

As Plan Administrator I hereby acknowledge receipt of this form.

**PLAN ADMINISTRATOR**  
**PRINT NAME\*** \_\_\_\_\_

**PLAN ADMINISTRATOR**  
**SIGNATURE\*** \_\_\_\_\_ **DATE** \_\_\_\_\_

***Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.***

Portfolio Review is an educational tool developed by Strategic Advisers Inc., a registered investment adviser and a Fidelity Investments company, and offered for use by Fidelity Brokerage Services LLC, member NYSE, SIPC, or by Fidelity Investments Institutional Services Company, Inc.

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

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

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

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

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

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

Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation.

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

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

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

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

first | PERSON

