403(b)(9) Retirement Savings Plan

Planning for retirement can be the foundation of a more secure future for your employees.

To help meet your employees' retirement planning objectives, the 403(b)(9) Retirement Savings Plan offers services that would be difficult to match if you had to build the plan on your own. The plan

- is easy to set up and administer
- has no administrative fees
- offers quality service
- helps attract and retain good employees

For your employees, the plan

- offers a range of investment choices, including socially responsible investment options
- provides the experience and resources from Fidelity Investments®
- includes outstanding educational materials
- allows convenient account access via Internet and phone

A Eligibility

Lay and ministerial employees are immediately eligible to participate in the plan if they work 1,000 hours per year (20+ hours per week).

B Employer contributions

Each church or organization may contribute to the plan for each eligible employee.

C Employee contributions

Eligible employees may contribute a portion of their taxable salary, excluding housing allowance, subject to the annual IRS dollar limit of $16,500 for the year 2009. Eligible employees may voluntarily contribute on a pretax basis, whether or not the organization is matching these contributions. Employees age 50 and over may be eligible to contribute an additional $5,000 for a maximum contribution of $22,000 in 2009.

D Vesting

Employees are immediately 100% vested in all employer and employee contributions made to their account. Vesting is a term used to describe the portion of the employee's account balance that they are currently entitled to under the plan's rules.

E Investment choice and flexibility

The plan offers various investment options–including Fidelity®, non-Fidelity®, and socially responsible options–to help eligible employees diversify their retirement portfolios. Employees can change their investment allocation and make exchanges among the investment options offered through the plan daily by calling Fidelity Investments toll free at **800-343-0860** Monday through Friday from 8:00 A.M.-midnight E.T. Bilingual and translation services are also available through Fidelity's Call Center. In addition, employees with hearing or speech impediments can access TTY Service at 800-259-9743 Monday through Friday from 8:00 A.M.-midnight E.T.

Investment Options

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

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

Money Market/ Short-Term	Bond	Balanced/ Hybrid	Domestic Equity			International/ Global Equity	Specialty
Fidelity Retirement Money Market Portfolio*	Fidelity U.S. Bond Index Fund	PCUSA Socially Responsible Balanced Fund^	LARGE VALUE Fidelity Equity Income Fund SMALL VALUE Royce Opportunity Fund—Service Class	LARGE BLEND PCUSA Socially Responsible U.S. Equity Fund^ Spartan U.S. Equity Index Fund—Investor Class MID BLEND Ariel Fund Spartan Extended Market Index Fund—Investor Class	LARGE GROWTH Fidelity Growth Company Fund	Fidelity Diversified International Fund**	Fidelity Real Estate Investment Portfolio

Information is based solely on the characteristics of the general investment categories of the investment options and not on actual security holdings, which may change frequently. Risks will vary. Read the fund's prospectus for more information on risk. The spectrum does not represent actual or implied performance.

F Account Information

Employees can get immediate information about their account with just a phone call or mouse click. Through Fidelity's automated Internet site and phone service, employees can obtain account information and initiate most transactions directly with Fidelity when it is convenient for them. They will also receive quarterly account statements detailing their account activity and personal rate of return.

G Withdrawals

Employees may request distributions from the plan by calling Fidelity if they

- are 59½ or older
- are retired (after age 55)
- are disabled
- terminated PCUSA employment
- incur a financial hardship

H Fees

Neither your organization nor your eligible employees pay any annual maintenance fees, front-end loads or back-end withdrawal charges.

I Rollover contributions

Employees may consolidate eligible assets from another employer sponsored retirement plan into their 403(b)(9) Retirement Savings Plan account.

Get started today

- Introduce the plan to your eligible employees.
- Call Fidelity Investments at 800-343-0860 and press 3 to ask for an Enrollment Guide.

** An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of your investment at $1.00 per share, it is possible to lose money by investment in these funds.*

*** Shareholders may be subject to certain short-term trading fees. Please consult the prospectus for further information.*

^ The PCUSA Socially Responsible U.S. Equity Fund and the PCUSA Socially Responsible Balanced Fund are not mutual funds. They are separately managed accounts managed by Fidelity Management Trust Company exclusively for the benefit of the Presbyterian Church (U.S.A.).

The mutual funds available through the plan reserve the right to modify or withdraw the exchange privilege.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4:00 P.M. E.S.T. or on weekends or holidays, will receive the next available closing prices.

Fidelity Management & Research Company manages Fidelity mutual funds. Non-Fidelity mutual funds are managed by non-Fidelity entities.

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The taxable portion of a distribution from a 403(b)(9) plan is taxed as ordinary income in the year withdrawn. If an employee is under age 59½ at the time of the distribution, a 10% early withdrawal penalty may apply. If a distribution is eligible to be rolled over, but is not directly rolled over to a like plan or an IRA, 20% mandatory withholding of federal income tax applies. Participants should understand the tax consequences of any distribution before initiating one. Employees may want to consult a tax advisor about their situation.

For more complete information about any of the mutual funds available through the plan, including charges and other expenses applicable to continued investments, call or write Fidelity for free prospectuses. Read them carefully before you invest or send money.

Fidelity Investments Tax-Exempt Services Company
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