

▶ **Take charge of your future**  
with your workplace savings plan



JSH Properties, Inc. 401(k) Plan



## Invest some of what you earn today for what you plan to accomplish tomorrow.

**Take a look and see what a difference enrolling in your workplace savings plan could make in helping you achieve your goals.**

**Tax Savings** – Once you make an election to defer some of your salary into the plan, your pre-tax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. It could mean more money in your take-home pay versus saving money in a taxable account. Also, you pay no taxes on any earnings until you withdraw them from your account, generally at retirement, enabling you to keep more of your money working for you now.

**Convenience** – Your contributions are automatically deducted regularly from your paycheck.

**Consolidation** – You can roll over your existing 401(k) balances held with a prior employer into your current plan. See the Frequently Asked Questions section for additional details.

**Investment Flexibility** – You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

**Fidelity Advisor Freedom Funds** - Learn more about Fidelity Advisor Freedom Funds – a single investment option with asset allocation built right in. The funds are designed for investors expecting to retire around the year indicated in each fund's name. Log in to [netbenefits.com](http://netbenefits.com) to see if they may be appropriate for you.

In addition to the services provided by Fidelity, you also have access to NFP Securities, Inc., a local retirement financial services firm. NFP Securities, Inc. can help you become familiar with the plan's investment options and how you can develop an investment strategy that can help meet your retirement savings goals. They can also meet with you one-on-one to incorporate your overall financial needs and goals. Your advisor is not affiliated with Fidelity Investments.

### Your retirement plan's financial advisor contact information

Ron Kirkpatrick  
NFP Securities, Inc.  
4100 194th Street SW  
Lynnwood, WA 98036  
Phone: 425-778-2800 ext. 316



## Enroll Today.

Investing in yourself is easy with your retirement plan. You can count on us to support you every step of the way with our account management website, Fidelity NetBenefits®. First log in to [netbenefits.com](http://netbenefits.com) and we'll show you how to get started step by step.

**Already enrolled?** Skip this section and go right to the next page to see how your potential savings can really add up.

**Step 1** – Enroll Online Today – Go to [netbenefits.com](http://netbenefits.com) and click on “New User Registration” when logging in for the first time. Follow the instructions to Enroll Today! Call the Retirement Benefits Line if you need assistance at 1-800-294-4015.

**Step 2** – Decide how much to invest and enter your contribution per pay period – 10%, is often a good start. Elective deferral contributions are subject to the annual IRS dollar limit, or your plan's limit, if less.

**Step 3** – Select how you want to invest your contributions among the investment options available in the plan. Investment performance and fund descriptions are available online or over the phone. If you are interested in additional information about investing, go to the Tools & Learning section of NetBenefits to learn more.

**Remember to designate your beneficiary(ies) by accessing “Your Profile” on NetBenefits.**



## Get started today.

Your decision to start now could help you accumulate more at retirement. And look at the difference you can make in your total potential account value by putting away just a few dollars more of your pay on a pre-tax basis.

### Assumptions:

Hypothetical annual rate of return: 7%

Start today!	Contribute \$50 of your monthly salary	Contribute \$100 of your monthly salary
Potential account value in 10 years	\$8,289	\$16,579
Potential account value in 25 years	\$37,949	\$75,898

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, fees and expenses may apply, 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.

**This hypothetical illustration is based on the following assumptions:** You will remain employed and contribute at the indicated rates throughout the periods shown. The indicated contribution rate remains constant 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. IRS limits on compensation and pretax contributions apply. Current limits are indexed and adjusted for cost of living increases using a hypothetical inflation rate of 3% annually. If you are designated a highly compensated employee, additional limits may apply. All calculations assume contributions are made the last day of the year. It is assumed that you are 100% vested in your Plan. Calculations do not include employer contributions.



## Frequently asked questions about your plan.

Here are answers to some common questions about the key features, benefits, and rules of your plan. To learn more about your account log in to [netbenefits.com](http://netbenefits.com). To review the principle features of your plan refer to your Summary Plan Description (SPD).

### When can I enroll in the Plan?

You are eligible to participate in the Plan if:

- you complete 3 months of service
- and you are not:
  - part-time employees who are not yet participants

The Plan does not cover employees who are residents of Puerto Rico.

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

### How do I enroll?

To enroll in the Plan, log on to Fidelity NetBenefits at [netbenefits.com](http://netbenefits.com), and click on "New User Registration". Follow the easy instructions to enroll online. Please refer to the Enroll Today section of this guide found on page #3. If you do not select an investment mix of your own, your Employer has directed Fidelity to place your contributions and/or loan repayments into a Fidelity Advisor Freedom Fund that most closely aligns with your projected retirement date based upon your birth year. Fidelity Advisor Freedom Funds contain a diversified portfolio of investments that will fluctuate in value over time. These funds are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to the additional risks associated with investing in high yield, small cap, commodity-linked and foreign securities. Principal invested is not guaranteed at any time, including at or after each fund's target date. If you would prefer to elect not to participate at this time or to specifically elect a contribution rate, and/or investment elections, please contact Fidelity by logging onto [www.netbenefits.com](http://www.netbenefits.com) and indicating your elections.

### How much can I contribute?

Through automatic payroll deduction, you may contribute either a dollar amount or a percentage between 1% and 100% of your eligible pay up to the annual IRS dollar limit. If you select a specific dollar amount, it may not exceed the Plan percentage limits which are based on your compensation. You may change your deferral dollar amount or percentage as applicable. Any changes made would take effect on the first day of the quarter.

If you have not exceeded IRS dollar contribution limits and/or Plan percentage limits, you may be able to make an additional deferral contribution to the Plan. With proper notification to your Plan administrator, you could make an additional deferral

contribution up to 100% of a bonus paid to you.

### What are the IRS contribution limits?

If you are under age 50, the IRS contribution limit for 2012 is \$17,000.

### What "catch-up" contribution can I make?

If you are age 50 or older, or will reach age 50 during this calendar year and have reached the annual IRS Contribution limit or the Plan's maximum contribution limit for the year, you may make an additional "catch-up" contribution. The maximum annual catch-up contribution is \$5,500. In each subsequent calendar year, catch-up contribution limits will be subject to cost of living adjustments (COLAs) in \$500 increments.

### What is the Roth 401(k) option?

Unlike your traditional, pre-tax 401(k) deferrals, the Roth 401(k) feature allows you to contribute after-tax dollars, but then withdraw tax-free dollars from your account when you retire, provided the distribution is "qualified". A qualified distribution is one that is taken after the five taxable year period beginning January 1 of the year for which your first designated Roth contribution to the plan is made (or to a previous plan, if that amount was subsequently rolled over to the distributing plan) AND you turn age 59 ½, become disabled, or die. If you are eligible to make traditional pretax 401(k) contributions, you can also make Roth 401(k) contributions. Your total contributions to the plan (both Roth 401(k) deferrals and traditional pre-tax contributions) cannot exceed IRS limits, or your plan's limit, if less.

You can obtain additional information regarding Roth 401(k) contributions by accessing the Tools & Learning section of NetBenefits at [netbenefits.com](http://netbenefits.com).

### Does the Company contribute to my account?

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

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

- make employee deferral contributions

The Employer will make a safe harbor profit sharing contribution on your behalf in an amount equal to 3% of your eligible compensation.

The Employer may make discretionary profit sharing



contributions, if any, on your behalf in an amount to be determined by the Board of Directors.

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

- work a minimum of 501 hours or 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 deferral account(s)
- rollover account
- safe harbor Employer profit sharing contributions
- and any earnings thereon.

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

Years of Service for Vesting	Percentage
less than 2	0
2	20
3	40
4	60
5	80
6	100

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

Although your plan account is intended for your retirement, you may borrow from your account. Generally, JSH Properties, Inc. 401(k) Plan allows you to borrow up to 50% of your vested account balance. The minimum loan amount is \$1,000 and a loan must not exceed \$50,000. You then pay the money back into your account, plus interest, through after-tax payroll deductions. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow. You may have two loans outstanding at one time. Fees may apply if you take a loan. Be sure you understand the Plan guidelines before you initiate a loan from your plan account.

**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. Your Plan may allow for additional types of withdrawals. Please refer to your Summary Plan Description for further details. 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.

The taxable portion of your withdrawal that is eligible for rollover into an individual retirement account (IRA) or another employer's retirement Plan is subject to 20% mandatory federal income tax

withholding, unless it is directly rolled over to an IRA or another employer Plan. (You may owe more or less when you file your income taxes.) If you are under age 59½, the taxable portion of your withdrawal is also subject to a 10% early withdrawal penalty, unless you qualify for an exception to this rule. The Plan document and current tax laws and regulations will govern in case of a discrepancy.

Be sure you understand the tax consequences and your Plan's rules for distributions before you initiate a distribution. You may want to consult your tax advisor about your situation.

To learn more about and/or to request a withdrawal, log in to Fidelity NetBenefits at netbenefits.com or call the Retirement Benefits Line at 800-294-4015.

**Can I move money from another retirement plan into my account in JSH Properties, Inc. 401(k) Plan?**

You may be permitted to roll over assets into this Plan from a previous employer's retirement Plan or an IRA. Once you have confirmed that your Employer will accept your rollover contribution, follow these easy steps to complete a rollover into the Plan:

- Contact your prior Plan provider to request a rollover distribution.
- Rollover check issued should be made payable to Fidelity Investments Institutional Operations Company (FIOC) for the benefit of (FBO): your name and sent to you.
- Complete the Fidelity Advisor Rollover Contribution Form provided by your current employer.
- Return both the Fidelity Advisor Rollover Contribution Form and the check from your prior Plan to your current Plan Administrator so they may authorize the contribution.

**How do I access my account?**

You can access your account virtually at any time through NetBenefits. Log in to netbenefits.com and you will have access to your account information and retirement planning tools. You also can call the Retirement Benefits Line at 1-800-294-4015 between 8:30 a.m. and 8:30 p.m. ET on any business day\* for more information on your account.

\*available on days when the NYSE is open.

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

You may request investment changes (exchanges) or redirect future contributions among investment options available to you any business day\* online through Fidelity at netbenefits.com or by calling the Retirements Benefits Line at 1-800-294-4015.

\*available on days when the NYSE is open.

**How do I manage my account once I am enrolled in the plan?**

NetBenefits is the online tool that puts you in the driver's seat in saving for retirement. You can manage your account, track your savings progress and keep moving toward your goals right from your desktop. Log in to netbenefits.com to get started. You can discover a wealth of resources to help you achieve your savings



goals.

- Create an online statement
- Go to the Tools & Learning page to set your financial goals for retirement and create a strategy to get there
- Attend online workshops



# Investment Options:

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 [netbenefits.com](http://netbenefits.com) or call the Retirement Benefits Line at 1-800-294-4015.

## Are you a hands-on investor?

- Do you want to make your own investment decisions?
- Do you have time to actively manage your investments?
- Are you comfortable building your own portfolio?

If you answered yes to any of these questions, consider creating an investment mix from among the investment options offered in your plan.

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (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.

### More Conservative

Potentially less investment risk and more inflation risk

Spectrum Category	Fund Name					
Money Market	• Fidelity® Money Market Trust Retirement Money Market Portfolio					
Stable Value						
Bond	Government	Diversified	Municipal	Inflation-Protected	High Yield	International/Global
		<ul style="list-style-type: none"> <li>• JPMorgan Mortgage-Backed Securities Fund Class R6</li> <li>• Wells Fargo Advantage Short-Term Bond Fund Institutional Class</li> </ul>		<ul style="list-style-type: none"> <li>• PIMCO Real Return Fund Institutional Class</li> </ul>	<ul style="list-style-type: none"> <li>• Franklin High Income Fund Class Advisor</li> </ul>	<ul style="list-style-type: none"> <li>• Pioneer Global Aggregate Bond Fund Class Y</li> </ul>
Balanced / Hybrid	<ul style="list-style-type: none"> <li>• Franklin Income Series Class Advisor</li> <li>• T. Rowe Price Balanced Fund</li> </ul>					
Domestic Equity	Large Value		Large Blend		Large Growth	
	<ul style="list-style-type: none"> <li>• Invesco Van Kampen Growth and Income Fund Class Y</li> </ul>		<ul style="list-style-type: none"> <li>• BlackRock S&amp;P 500 Index Fund Institutional Shares</li> </ul>		<ul style="list-style-type: none"> <li>• MFS Massachusetts Investors Growth Stock Fund Class R4</li> </ul>	
	Mid Value		Mid Blend		Mid Growth	
			<ul style="list-style-type: none"> <li>• Dreyfus Mid Cap Index Fund</li> </ul>			
Small Value		Small Blend		Small Growth		
<ul style="list-style-type: none"> <li>• Heartland Value Plus Fund Class Institutional</li> </ul>		<ul style="list-style-type: none"> <li>• Dreyfus Small Cap Stock Index Fund</li> </ul>		<ul style="list-style-type: none"> <li>• Janus Triton Fund Class I</li> </ul>		



**More Aggressive**  
Potentially more investment risk and less inflation risk

	Diversified	Regional	Emerging Markets	Specialty
International / Global Equity	<ul style="list-style-type: none"> <li>• Oppenheimer International Growth Fund Class Y</li> <li>• Templeton Foreign Fund Advisor Class</li> <li>• T. Rowe Price International Equity Index Fund</li> </ul>			
Specialty	<ul style="list-style-type: none"> <li>• Fidelity Advisor® Real Estate Income Fund - Class I</li> <li>• Fidelity Advisor® Technology Fund - Class I</li> <li>• Franklin Utilities Series Class Advisor</li> <li>• PIMCO CommodityRealReturn Strategy Fund Institutional Class</li> <li>• Prudential Jennison Natural Resources Fund Class Z</li> </ul>			
Company Stock				

**Stock values fluctuate in response to the activities of individual companies and general market and economic conditions.**

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

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 can 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 category, and the relative risk of categories may change under certain economic conditions. For a complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.



## Investment Options:

### Are you a hands-off investor?

- Are you uncertain about how to build your retirement portfolio?
- Are you unable to spend as much time as you'd like managing your investments?
- Would you prefer an easier, less involved approach to investing?

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (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.

Target date funds offer a blend of asset classes, generally stocks, bonds, and short-term investments, within a single fund. The funds are generally designed for investors expecting to retire around the year indicated in each fund's name. Consider an appropriate target date fund that matches your needs.

More Conservative Potentially less investment risk and more inflation risk		More Aggressive Potentially more investment risk and less inflation risk
Income Fund - Target Date 2014	Target Date 2015 - 2030	Target Date 2031+
Fidelity Advisor® Freedom Income Fund® - Institutional Class	Fidelity Advisor® Freedom 2015 Fund® - Institutional Class	Fidelity Advisor® Freedom 2035 Fund® - Institutional Class
Fidelity Advisor® Freedom 2005 Fund® - Institutional Class	Fidelity Advisor® Freedom 2020 Fund® - Institutional Class	Fidelity Advisor® Freedom 2040 Fund® - Institutional Class
Fidelity Advisor® Freedom 2010 Fund® - Institutional Class	Fidelity Advisor® Freedom 2025 Fund® - Institutional Class	Fidelity Advisor® Freedom 2045 Fund® - Institutional Class
	Fidelity Advisor® Freedom 2030 Fund® - Institutional Class	Fidelity Advisor® Freedom 2050 Fund® - Institutional Class
		Fidelity Advisor® Freedom 2055 Fund® - Institutional Class

The Target date funds are represented on a separate investment spectrum because each fund is managed to become gradually more conservative as the fund approaches its target date and beyond. Investment options are listed in alphabetical order within each target date time frame. Placement of investment options within the spectrum is only in relation to the investment options within this spectrum. For a complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. This spectrum does not represent actual or implied performance.

**The investment risks of each target date fund change over time as the funds' asset allocations change. The funds 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, commodity-linked and foreign securities. Principal invested is not guaranteed at any time, including at or after each fund's target date.**



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Discover the resources available to help you find out how much you may need to save to reach your goals.

Log in to [netbenefits.com](https://netbenefits.com), and go to the Tools & Learning page.

- You will find resources on a wide range of personal finance topics that can help you make your investment decisions.
- Check out the Planning for Retirement section to access the Retirement Quick Check tool.
  - You can monitor your progress toward your savings goals, and learn how to stay on track.
  - You will find detailed analysis of the probability of reaching your retirement savings goals.
  - See how even making small changes may impact your account.

The Retirement Quick Check 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. The 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 (except variable annuities); if these had been included, the projected account balances would have been lower.

**IMPORTANT:** The projections or other information generated by Fidelity's Retirement Quick Check 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.



## Additional Resources and Next Steps

### **Not sure how much you can afford to contribute?**

The Fidelity Take Home Pay Calculator shows how affordable it can be to invest in your plan. Simply enter the amount you might contribute on a pre-tax basis and see how it impacts your pay. You'll find it in the Tools & Learning section of NetBenefits.

### **Need some additional help?**

Fidelity offers a series of online workshops and tutorials that can help you make the most of your retirement savings plan. Go to [netbenefits.com](http://netbenefits.com) and check out the "Getting Started" section under the e-Learning catalog for help understanding the benefits of enrolling in your plan.

Our Retirement Benefits Line is your one-call resource for answers to questions about your plan or your account. Call 800-294-4015 for automated information 24/7, and to speak to a representative call between 8:30 a.m. and 8:30 p.m. ET any business day that the New York Stock Exchange is open.



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Plan Name: JSH Properties, Inc. 401(k) Plan

Plan Number: 09240

Participant's Social Security Number \_\_\_\_ -- \_\_\_\_ -- \_\_\_\_

**Employee Information**

Participant Name: \_\_\_\_\_  
 Last First Middle Initial  
 Participant Address: \_\_\_\_\_  
 Street  
 City State Zip  
 Division: \_\_\_\_\_ Hire Date: \_\_\_\_\_ Birth Date: \_\_\_\_\_

**Rollover Contribution Information**

I request that the amounts below be rolled into my current Employer's Plan. (Rollover Contributions may only be made in the form of cash or allowable mutual fund shares.) I have attached a certified check, money order, or check from the prior trustee, made payable to "Fidelity Investments Institutional Operations Company (FIOOC)" and it represents one of the following:

Rollover Type	Description	Fidelity Code	Dollar Amount		
Pre-Tax	A distribution from a prior employer's qualified 401(a) plan (i.e., a defined benefit pension plan, a 401(k) plan, a profit sharing plan, etc.)	1K	\$		
	A distribution from a previous employer's 403(b) plan*	3B	\$		
	A distribution from a Rollover Individual Retirement Account which consists solely of an "eligible rollover distribution" from a qualified plan and earnings thereon ("conduit IRA")	IC	\$		
	A distribution of deductible annual IRA contributions and any earnings from a traditional Individual Retirement Account, or a distribution of 403(b) or governmental 457(b) assets previously rolled into an IRA ("Non-Conduit IRA")*	IN	\$		
	A distribution from a Governmental 457(b) retirement plan*	7G	\$		
	Earnings on employee after-tax contributions which are rolled over*	1K	\$		
Roth	A distribution of designated Roth 401(k) contributions and associated earnings from a 401(k) plan. Complete the box below and enter the total amount of the designated Roth 401(k) Rollover Contribution in the Dollar Amount box to the right.	RK	\$		
	<table border="1"> <tr> <td>Roth 401(k) Contributions excluding earnings</td> <td>\$ _____</td> </tr> <tr> <td>Date of first Roth Contribution</td> <td>____/____/____</td> </tr> </table>			Roth 401(k) Contributions excluding earnings	\$ _____
	Roth 401(k) Contributions excluding earnings	\$ _____			
	Date of first Roth Contribution	____/____/____			
A distribution of designated Roth contributions and associated earnings from a 403(b) or 457(b) plan. Complete the box below and enter the total amount of the designated Roth 401(k) Rollover Contribution in the Dollar Amount box to the right.	RB	\$			
<table border="1"> <tr> <td>Roth Contributions excluding earnings</td> <td>\$ _____</td> </tr> <tr> <td>Date of first Roth Contribution</td> <td>____/____/____</td> </tr> </table>			Roth Contributions excluding earnings	\$ _____	Date of first Roth Contribution
Roth Contributions excluding earnings	\$ _____				
Date of first Roth Contribution	____/____/____				
After-Tax	A distribution of employee after-tax contributions from a 401(a) plan	1K	\$		
<b>Total Amount of Rollover (Verify this sum equals the amount of the checks)</b>			<b>\$</b>		

\*Making Rollover Contributions to your current Employer's Plan which consist of assets other than qualified 401(a) plan assets may result in the loss of favorable capital gains or ten year income averaging tax treatment associated with lump sum distributions from your current Plan balance. If you may be eligible for this special tax treatment, you should consult your tax advisor and carefully consider the impact of making a Rollover Contribution to your Employer's Plan.

**Note:** A distribution of eligible rollover assets paid directly to you must be received by Fidelity as a Rollover Contribution within 60 days of your receipt of such distribution. The Plan Administrator reserves the right to require sufficient evidence that your distribution is from an eligible retirement plan or a conduit IRA containing only eligible rollover assets. In general, any

Rollover Contribution you make to the Plan will be subject to the Plan's distribution options.

You can only roll over your existing Roth 401(k) contributions account to the Roth 401(k) Rollover source in your Plan. Conversions of other contribution types to the Roth 401(k) Rollover source are not permitted.

## Investment Elections

I choose to invest my Rollover Contribution as follows:

(Indicate a whole percentage for each fund. The TOTAL of the percentages invested in all funds must equal 100%.)

<u>Permissible Investment Option</u>	<u>Name</u>	<u>Ticker Symbol</u>	<u>Investment Option No.</u>	<u>Percentage</u>
1	Fidelity® Money Market Trust Retirement Money Market Portfolio	FRTXX	0630	_____
2	PIMCO Real Return Fund Institutional Class	PRRIX	OMBS	_____
3	Pioneer Global Aggregate Bond Fund Class Y	PGYBX	OY2N	_____
4	JPMorgan Mortgage-Backed Securities Fund Class R6	JMBUX	OYQ9	_____
5	Wells Fargo Advantage Short-Term Bond Fund Institutional Class	SSHIX	OSXE	_____
6	Franklin High Income Fund Class Advisor	FVHIX	OUMJ	_____
7	Franklin Income Series Class Advisor	FRIAX	OSBS	_____
8	T. Rowe Price Balanced Fund	RPBAX	OMNI	_____
9	Invesco Van Kampen Growth and Income Fund Class Y	ACGMX	OKTP	_____
10	Heartland Value Plus Fund Class Institutional	HNVIX	OLMX	_____
11	BlackRock S&P 500 Index Fund Institutional Shares	MASRX	OYFR	_____
12	Dreyfus Mid Cap Index Fund	PESPX	OQRL	_____
13	Dreyfus Small Cap Stock Index Fund	DISSX	OF2K	_____
14	MFS Massachusetts Investors Growth Stock Fund Class R4	MIGKX	OUIH	_____
15	Janus Triton Fund Class I	JSMGX	OEJX	_____
16	Oppenheimer International Growth Fund Class Y	OIGYX	OUIH	_____
17	T. Rowe Price International Equity Index Fund	PIEQX	OUIH	_____
18	Templeton Foreign Fund Advisor Class	TFFAX	OSEF	_____
19	Fidelity Advisor® Real Estate Income Fund - Class I	FRIRX	2227	_____
20	Fidelity Advisor® Technology Fund - Class I	FATIX	0202	_____
21	Franklin Utilities Series Class Advisor	FRUAX	OUIH	_____
22	PIMCO CommodityRealReturn Strategy Fund Institutional Class	PCRIX	OSCV	_____
23	Prudential Jennison Natural Resources Fund Class Z	PNRZX	OEGP	_____
24	Fidelity Advisor® Freedom 2010 Fund® - Institutional Class	FCIFX	1188	_____
25	Fidelity Advisor® Freedom 2020 Fund® - Institutional Class	FDIFX	1193	_____
26	Fidelity Advisor® Freedom 2030 Fund® - Institutional Class	FEFIX	1198	_____
27	Fidelity Advisor® Freedom 2040 Fund® - Institutional Class	FIFFX	1204	_____
28	Fidelity Advisor® Freedom Income Fund® - Institutional Class	FIAFX	1209	_____
29	Fidelity Advisor® Freedom 2005 Fund® - Institutional Class	FFIVX	1295	_____
30	Fidelity Advisor® Freedom 2015 Fund® - Institutional Class	FFVIX	1301	_____
31	Fidelity Advisor® Freedom 2025 Fund® - Institutional Class	FITWX	1306	_____
32	Fidelity Advisor® Freedom 2035 Fund® - Institutional Class	FITHX	1311	_____
33	Fidelity Advisor® Freedom 2045 Fund® - Institutional Class	FFFIX	1604	_____
34	Fidelity Advisor® Freedom 2050 Fund® - Institutional Class	FFFPX	1609	_____
35	Fidelity Advisor® Freedom 2055 Fund® - Institutional Class	FHFIX	2336	_____
			<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. If I have commingled assets in my Plan Account, I understand that there may be associated tax consequences. I hereby certify that the information on this form is true, accurate and complete.

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

Please return this completed form and your rollover check to your benefits department.

As Plan Administrator I authorize the Participant's Rollover Contribution.

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

**Form Completion Checklist (For Plan Sponsor Use Only)**

**Before Submitting this form please verify that you have included the following information:**

- |   |   |
|---|---|
| <input type="checkbox"/> Participant's social security number                   | <input type="checkbox"/> Participant signature        |
| <input type="checkbox"/> Investment Elections (Whole percentages totaling 100%) | <input type="checkbox"/> Plan Administrator signature |

For Plan Sponsor Use Only:

Please mail the Rollover form and check to:  
Fidelity Investments-Client Services ECM  
P.O. Box 770001  
Cincinnati, OH 45277-0026

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**IMPORTANT INFORMATION:**

This document provides only a summary of the main features of JSH Properties, Inc. 401(k) Plan, and the Plan document will govern in the event of any discrepancy. This document is not a Summary Plan Description.

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.

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

Non-Fidelity mutual funds are managed by non-Fidelity entities. Please consult the prospectus for more information. Class of shares may vary. Please consult your Summary Plan Description for the specific class of shares available through your Plan.

Fidelity Advisor Stable Value Portfolio is not a mutual fund but is a commingled pool of the Fidelity Group Trust for Employee Benefit Plans. For more information on this investment, please see the Fidelity Advisor Stable Value Portfolio Profile.

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Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

***An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. Interest rate increases can cause the price of money market securities to decrease.***

**Before investing, consider the funds' investment objectives, risks, charges, and expenses. For a prospectus, or a summary prospectus if available, containing this information, contact your investment professional or visit [netbenefits.com](http://netbenefits.com). Read it carefully before you make your investment choices.**

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# Your Plan Enrollment Guide

