

Make the most
of your future.



FAST FACTS ABOUT YOUR PLAN



There are many great benefits to being a participant in the Children's Home & Aid Society of Illinois 401(k) 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 Children's Home & Aid Society of Illinois 401(k) Plan.

When am I eligible to enroll?	Employee Contributions Discretionary Match	Immediately Complete 12 months (with 1000 hours) of service																
	Discretionary Profit Sharing	Complete 12 months (with 1000 hours) 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 Contribution Change Frequency Discretionary Match Discretionary Profit Sharing	1% to 90% of eligible compensation, inclusive of pretax and/or Roth deferrals (IRS limit of \$17,500 for 2014) EGTRRA Catch Up Provision Beginning of Payroll Period Discretionary 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 (2014 = \$5,500).																
When am I vested?	Employee Contributions Discretionary Match Discretionary Profit Sharing	100% immediate <table border="0"> <thead> <tr> <th><u>Years of Service for Vesting</u></th> <th><u>Percentage</u></th> </tr> </thead> <tbody> <tr> <td>less than 2</td> <td>0</td> </tr> <tr> <td>2</td> <td>50</td> </tr> <tr> <td>3</td> <td>100</td> </tr> </tbody> </table> <table border="0"> <thead> <tr> <th><u>Years of Service for Vesting</u></th> <th><u>Percentage</u></th> </tr> </thead> <tbody> <tr> <td>less than 2</td> <td>0</td> </tr> <tr> <td>2</td> <td>50</td> </tr> <tr> <td>3</td> <td>100</td> </tr> </tbody> </table>	<u>Years of Service for Vesting</u>	<u>Percentage</u>	less than 2	0	2	50	3	100	<u>Years of Service for Vesting</u>	<u>Percentage</u>	less than 2	0	2	50	3	100
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Can I take a loan?		Although your plan account is intended for the future, you may take a loan from your account.																
Can I take a withdrawal?		Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death.																
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 		<p>Large Value</p> <ul style="list-style-type: none"> Dodge & Cox Stock Fund 	<p>Large Blend</p> <ul style="list-style-type: none"> Vanguard 500 Index Fund Admiral Class 	<p>Large Growth</p> <ul style="list-style-type: none"> Harbor Capital Appreciation Fund Institutional Class 	<p>Diversified</p> <ul style="list-style-type: none"> Harbor International Fund Institutional Class Vanguard Total International Stock Index Fund Admiral Shares 		
				<p>Mid Value</p>	<p>Mid Blend</p>	<p>Mid Growth</p> <ul style="list-style-type: none"> William Blair Small-Mid Cap Growth Fund Class I 			
				<p>Small Value</p> <ul style="list-style-type: none"> DFA U.S. Targeted Value Portfolio Institutional Class 	<p>Small Blend</p>	<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 fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

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 Income-2014	Target Date 2015-2030	Target Date 2031+
Vanguard Target Retirement Income Fund Investor Shares	Vanguard Target Retirement 2015 Fund Investor Shares	Vanguard Target Retirement 2035 Fund Investor Shares
	Vanguard Target Retirement 2020 Fund Investor Shares	Vanguard Target Retirement 2040 Fund Investor Shares
	Vanguard Target Retirement 2025 Fund Investor Shares	Vanguard Target Retirement 2045 Fund Investor Shares
	Vanguard Target Retirement 2030 Fund Investor Shares	Vanguard Target Retirement 2050 Fund Investor Shares
		Vanguard Target Retirement 2055 Fund Investor 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 risk 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.



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 — <u>Getting on the Right Path with Your Workplace Savings Plan</u> — and take the basic steps to help you become financially ready. It's easy to attend this web workshop virtually any time by visiting the Library on Fidelity NetBenefits®. 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.	

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

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.

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 Children's Home & Aid Society of Illinois 401(k) Plan, and the Plan document will govern in the event of any discrepancy.

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Turn here®



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