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Great News Regarding the Four State Colleges in Colorado 401(a) and 403(b) Plans

Elimination of Plan Administration Fees

Effective for the 2010 calendar year, you will no longer be charged a plan administration fee in the 401(a) and 403(b) plans.

For the past several years, Four State Colleges has worked with Fidelity Investments to offer a premier retirement program to employees, which required plan participants to pay some of the plan's administration expenses. Until now, each participant has paid \$18 per year in the 403(b) plan (plan number 73732) and \$31 per year in the 401(a) plan (plan number 64076) as an account maintenance fee. Because higher fees can negatively impact your retirement savings, Four State Colleges has worked with Fidelity to eliminate these fees.

Online Enrollment

Beginning February 1, 2010, anyone wishing to enroll can do so by logging into Fidelity NetBenefits® at www.fidelity.com/atwork, or by contacting a Customer Service Representative at 1-800-343-0860. We anticipate this enhancement will save employees time and resources by eliminating the use of paper forms.

For additional questions regarding your retirement savings account, please contact Fidelity Investments at (800) 343-0860. Representatives are available Monday through Friday from 6:30 a.m. to 6:30 p.m. Mountain time.

Sincerely,

Four State Colleges in Colorado

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

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