

► **Make the most of your future**
with your retirement plan from Fidelity



Cambridge Isotope Laboratories, Inc. 401(k) Plan & Trust



Save for retirement through Cambridge Isotope Laboratories, Inc. 401(k) Plan & Trust 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 consider setting 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 Cambridge Isotope Laboratories, Inc. 401(k) Plan & Trust 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:

- Participating in your plan
- Investment Options
- Next Steps
- Rollover contribution form

Please review this information carefully.

FIDELITY RESOURCES TO HELP YOU MANAGE YOUR RETIREMENT SAVINGS ACCOUNT:



Visit www.netbenefits.com



Contact Fidelity representatives at 1-800-294-4015 who are available to assist you from 8:30 a.m. to 8:00 p.m. ET any business day that the New York Stock Exchange is open.

¿Habla español? Para empezar, llame a nuestros representantes dedicados que hablan español a la línea de Beneficios de Jubilación de Fidelity (Fidelity Retirement Benefits Line) al 800-587-5282.



PARTICIPATING IN YOUR **plan**

You can receive help reaching your financial goals for retirement with Cambridge Isotope Laboratories, Inc. 401(k) Plan & Trust. For additional information about your Plan visit www.netbenefits.com

When am I eligible for the Plan?

You are eligible to make *deferrals* to the Plan if:

- you are employed by the Employer
- you are at least 18 years old
- and you are not:
 - Non-benefit eligible employees

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

You are eligible to receive *matching* contributions if:

- you are employed by the Employer
- you are at least 18 years old
- and you are not:
 - Non-benefit eligible employees

You are eligible to receive *profit sharing* contributions if:

- you complete one year of service*
- you are at least 18 years old
- and you are not:
 - Non-benefit eligible employees

*You will receive credit each year you complete one year of service in which you worked at least 1000 hours during a 12-month period, beginning with your date of hire.

How do I enroll in the Plan?

Once you have reviewed this enrollment guide and your investment options, refer to the Next Steps section of this guide for detailed instructions on how to enroll.

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 at 6%. You will receive a separate notification indicating when deferrals will begin to be made on your behalf. This separate notice will also indicate the contribution percentage at which you will be enrolled. 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(n) Blackrock target date fund that most closely aligns with your projected retirement date based upon your birth year. 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 and indicate your elections.

When is my enrollment effective?

Once you satisfy the *401(k) contribution* requirements, you will become eligible to participate in that portion of the Plan immediately.

Once you satisfy the *matching* requirements, you will become eligible to participate in that portion of the Plan immediately.

Once you satisfy the *profit sharing* requirements, you will become eligible to participate in that portion of the Plan immediately.

How much can I contribute?

Through automatic payroll deduction, you may contribute between 1% and 90% of your eligible pay on a pretax and/or Roth basis, up to the annual IRS dollar limit (2026 = \$24,500). You may change your deferral percentage as applicable. Any changes made would take effect at the beginning of each payroll period.

You may use payroll deductions to make an after-tax contribution between 0% and 5% of your eligible compensation. After-tax contributions may not exceed \$6000.00. The combined limit of pretax and after-tax contributions cannot exceed 90% of compensation. You may change your after-tax contribution percentage at the beginning of each payroll period.

If you are age 50 or over by the end of the taxable 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 Contribution Limit (2026 = \$8,000). Starting in 2025, the SECURE 2.0 Act increases the limit for you if you have attained age 60, 61, 62, or 63 in a given calendar year. The limit for 2026 is \$11,250.

Starting in 2026, if your FICA wages from the prior calendar year with your current employer exceeded \$150,000, any age 50 catch-up contributions to the Plan must be made as Roth contributions. If your FICA wages were \$150,000 or less, your catch-up contribution may be pretax or Roth.

What is the Roth 401(k) option?

Unlike your traditional, pretax 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 pretax contributions) cannot exceed IRS limits, or your plan’s limit, if less.

Can I move money from another retirement plan into this one?

You may be permitted to roll over eligible contributions into this Plan from a previous employer’s retirement plan. For other eligible account types, please see your Summary Plan Description. Once you have confirmed that your Employer will accept your rollover contribution, you can get started in the “Rollovers” section online. ***Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.***

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 pretax deferral contributions or Roth 401(k) after-tax deferral contributions. The plan does not match on after-tax deferral 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.

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

- work a minimum of 501 hours 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 deferral account(s)
- rollover account
- after-tax account
- 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	25
3	50
4	75
5	100

Can I take a loan from my account?

Although your plan account is intended for your retirement, you may borrow from your account.

Can I make withdrawals from my account?

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, as a Required Minimum Distribution (RMD), 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.

How do I access my account?

Within NetBenefits®, you have access to your account information and retirement planning tools.

Account statements may be viewed and printed for any time period up to 24 previous months. A hard copy statement is also available to be automatically mailed to you four times a year. You can initiate or suppress these mailings within NetBenefits® by selecting Preferences under the Profile tab.

You may call the Retirement Benefits Line at 1-800-294-4015 between 8:30 a.m. and 8:30 p.m. ET each day the New York Stock Exchange is open. Representatives can assist you with transactions and answer many of your questions regarding retirement savings.

How do I change my investment options?

You may request investment changes (exchanges) or redirect future contributions among investment options available to you within NetBenefits® or by calling the Retirement Benefits Line at 1-800-294-4015 any business day that the New York Stock Exchange is open.

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

Within NetBenefits®, you have access to your account information, services and educational resources.

- **Self-paced learning workshops.** These interactive workshops and tutorials can help you take advantage of educational resources online. The workshops cover a variety of topics including how to plan for your retirement savings, how to develop an investment strategy, and how to access your retirement goals. View the Learn section within NetBenefits®.

- **Automatic Rebalancing.** You may choose to participate in our Automatic Rebalancing program, which will alert you via email when your retirement savings account first diverges from the investment allocation you established by at least the percentage amount you specified. Go to the Investments section within NetBenefits® to learn more.
- **Annual Increase Program.** If you want to have your deferral contribution rate automatically increased on an annual basis, you can take advantage of the Annual Increase Program. If you choose to participate, the Annual Increase Program allows you to direct that your deferral contribution rate be automatically increased. Each year on or around the date you designate, your contribution rate will increase by the amount you elected, subject to any limits that may apply. Go to the Contributions section within NetBenefits® to sign up or call the Fidelity Retirement Benefits line at 1-800-294-4015, for more information.
- **Beneficiary Tracking.** To update your beneficiary information, go to the Profile section within NetBenefits® and enter your beneficiary information at any time.
- **Educational updates.** To receive relevant, educational communications from Fidelity by email, go to the Profile section within NetBenefits® and enter your email address.



INVESTMENT options

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

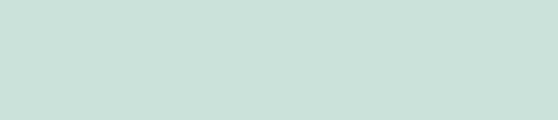
What follows is an introduction to the investment options you can choose for your Plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the investment options available through the Plan, including fees and expenses, log on to Fidelity NetBenefits® at netbenefits.com.

More

Conservative

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

Spectrum Category	Fund Name						
Money Market (or Short Term)	Government		Retail		Institutional		
Stable Value	<ul style="list-style-type: none"> Fidelity Advisor Stable Value Portfolio Class I 						
Bond	Government	Diversified	Municipal	Inflation-Protected	High Yield	International/Global	
		<ul style="list-style-type: none"> Fidelity Advisor® Strategic Income Fund Class I Lord Abbett Short Duration Income Fund Class I TCW MetWest Total Return Bond Fund Class I 			<ul style="list-style-type: none"> American Funds American High-Income Trust® Class R-6 		
Balanced / Hybrid	<ul style="list-style-type: none"> Fidelity Advisor® Balanced Fund - Class Z 						
	Convertibles			International			
Domestic Equity	Large Value		Large Blend		Large Growth		
	<ul style="list-style-type: none"> Putnam Large Cap Value Fund Class Y 		<ul style="list-style-type: none"> Fidelity® 500 Index Fund 		<ul style="list-style-type: none"> JPMorgan Large Cap Growth Fund Class R6 		
	Mid Value		Mid Blend		Mid Growth		
			<ul style="list-style-type: none"> Fidelity® Mid Cap Index Fund 		<ul style="list-style-type: none"> ClearBridge Mid Cap Growth Fund Class IS 		
International / Global Equity	Small Value		Small Blend		Small Growth		
	<ul style="list-style-type: none"> Columbia Small Cap Value Discovery Fund Institutional 2 Class 		<ul style="list-style-type: none"> Fidelity® Small Cap Index Fund 		<ul style="list-style-type: none"> Fidelity Advisor® Small Cap Growth Fund Class Z 		
	Diversified		Regional		Emerging Markets		
<ul style="list-style-type: none"> Fidelity Advisor® Worldwide Fund Class I Fidelity Advisor® International Growth Fund Class I 				<ul style="list-style-type: none"> Fidelity Advisor® Emerging Markets Fund Class I 		Specialty	



More Aggressive
 Investment Options to the bottom have potentially less inflation risk and more investment risk

Specialty	Long-Short
Company Stock	

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 date indicated. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. 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 can 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 decisions. The spectrum does not represent actual or implied performance.



ADDITIONAL INVESTMENT **options**

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.

More Conservative Investment Options to the left have potentially more inflation risk and less investment risk	More Aggressive Investment Options to the right have potentially less inflation risk and more investment risk	
BlackRock LifePath® Index Retirement Fund Class K Shares	BlackRock LifePath® Index 2030 Fund Class K Shares BlackRock LifePath® Index 2035 Fund Class K Shares BlackRock LifePath® Index 2040 Fund Class K Shares	BlackRock LifePath® Index 2045 Fund Class K Shares BlackRock LifePath® Index 2050 Fund Class K Shares BlackRock LifePath® Index 2055 Fund Class K Shares BlackRock LifePath® Index 2060 Fund Class K 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.



NEXT **steps**

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 www.netbenefits.com and we'll show you how to get started step by step.

Step 1: Enroll online today. Go to www.netbenefits.com and click on "Register Now" when logging in for the first time. Follow the instructions to enroll online. 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.

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 NetBenefits® Library to learn more.

For your convenience we have also included a rollover contribution form to assist you with rolling over assets from a prior employer's eligible retirement plan into this plan if you should so choose.

Enroll today, and start saving for your retirement.



DESCRIPTIONS OF INVESTMENT **options**

STABLE VALUE FUNDS

Fidelity Advisor Stable Value Portfolio Class I 0700 **Gross Expense Ratio:** 0.55 as of 09/30/2024

Objective:


The fund seeks to preserve your principal investment while earning a level of interest income that is consistent with principal preservation. The fund seeks to maintain a stable net asset value (NAV) of \$1 per share, but it cannot guarantee that it will be able to do so. The yield of the fund will fluctuate.

Strategy:

The fund invests in benefit-responsive investment contracts issued by insurance companies and other financial institutions (“Contracts”), fixed income securities, and money market funds. Under the terms of the Contracts, the assets of the fund are invested in fixed income securities (which may include, but are not limited to, U.S. Treasury and agency bonds, corporate bonds, mortgage-backed securities, commercial mortgage-backed securities, asset-backed securities, and collective investment vehicles and shares of investment companies that invest primarily in fixed income securities) and shares of money market funds. The fund may also invest in futures contracts, option contracts, and swap agreements. Fidelity Management Trust Company, as investment manager and trustee of the Fidelity Group Trust for Employee Benefit Plans, has claimed an exemption from registration under the Commodity Exchange Act and is not subject to registration or regulation under the Act. At the time of purchase, all Contracts and securities purchased for the fund must satisfy the credit quality standards specified in the Declaration of Separate Fund

Risk:

The Contracts and securities purchased for the fund are backed solely by the financial resources of the issuers of such Contracts and securities. An investment in the fund is not insured or guaranteed by the manager(s), the plan sponsor, the trustee, the FDIC, or any other government agency. The Contracts purchased by the fund permit the fund to account for the fixed income securities at book value (principal plus interest accrued to date). Through the use of book value accounting, there is no immediate recognition of investment gains and losses on the fund’s securities. Instead, gains and losses are recognized over time by periodically adjusting the interest rate credited to the fund under the Contracts. However, while the fund seeks to preserve your principal investment, it is possible to lose money by investing in this fund. The Contracts provide for the payment of certain withdrawals and exchanges at book value during the terms of the Contracts. In order to maintain the Contract issuers’ promise to pay such withdrawals and exchanges at book value, the Contracts subject the fund and its participants to certain



restrictions. For example, withdrawals prompted by certain events (e.g., layoffs, early retirement windows, spin-offs, sale of a division, facility closings, plan terminations, partial plan terminations, changes in laws or regulations) may be paid at the market value of the fund's securities, which may be less than your book value balance. Certain investment options offered by your plan (e.g., money market funds, short term bond funds, certain asset allocation/lifecycle funds and brokerage window) may be deemed by the Contract issuers to "compete" with this fund. The terms of the Contracts prohibit you from making a direct exchange from this fund to such competing funds. Instead, you must first exchange to a non-competing fund for 90 days. While these requirements may seem restrictive, they are imposed by the Contract issuers as a condition for the issuer's promise to pay certain withdrawals and exchanges at book value.

Footnotes:

The investment option is a stable value fund. It is managed by Fidelity Management Trust Company. This description is only intended to provide a brief overview of the fund.

This fund is a commingled pool of the Fidelity Group Trust for Employee Benefit Plans. Only qualified, participant-directed, defined contribution plans may invest in the fund.

This investment option is not a mutual fund.

Management Fee includes the costs associated with managing the investments in the pool. The management fee does not include the wrap contract fees, which are paid to third party wrap providers and do not result in any additional compensation to Fidelity. The wrap contract fees are not separately stated but are included in the Expense Ratio and do reduce returns.

Expense Ratio (Gross) includes management and wrap contract fees. For certain investments, it may also include distribution fees. Please note that the Gross and Net Expense Ratio are the same for this investment.

Short-term Redemption Fee Notes:

None

BOND FUNDS

**American Funds
American High-Income
Trust® Class R-6
RITGX
OVZB**

Gross Expense Ratio: 0.36 as of 12/01/2025

Objective:

The investment seeks to provide a high level of current income; the secondary investment objective is capital appreciation.

**Strategy:**

The fund invests primarily in higher yielding and generally lower quality debt securities (rated Ba1 / BB+ or below by Nationally Recognized Statistical Rating Organizations or unrated but determined by the fund's investment adviser to be of equivalent quality), including corporate loan obligations. It may also invest a portion of its assets in securities tied economically to countries outside the United States.

Risk:

The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. 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. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 05/01/2009. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/19/1988, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Short-term Redemption Fee Notes:

None

Fidelity Advisor®
Strategic Income Fund
Class I
FSRIX
0648

Gross Expense Ratio: 0.69 as of 03/01/2025

Objective:

Seeks a high level of current income. The fund may also seek capital appreciation.

**Strategy:**

Normally investing at least 80% of assets in a combination of debt securities and income-producing equity securities. Investing primarily in debt securities, including lower-quality debt securities (those of less than investment-grade quality, also referred to as high yield debt securities or junk bonds). Allocating assets among four general investment categories: high yield securities, U.S. Government and investment-grade securities, emerging market securities, and foreign developed market securities. Using a neutral mix of approximately 45% high yield, 30% U.S. Government and investment-grade, 15% emerging markets, and 10% foreign developed markets. Analyzing a security's structural features and current pricing, its issuer's potential for success, and the credit, currency, and economic risks of the security and its issuer to select investments. Hedging the fund's foreign currency exposures utilizing forward foreign currency exchange contracts although not all of the fund's foreign currency exposure will be hedged. Engaging in transactions that have a leveraging effect on the fund, including investments in derivatives - such as swaps (interest rate, total return, and credit default), options, and futures contracts - and forward-settling securities, to adjust the fund's risk exposure. Investing in Fidelity's central funds (specialized investment vehicles used by Fidelity funds to invest in particular security types or investment disciplines) consistent with the asset classes discussed above.

Risk:

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Fixed income investments entail interest rate risk (as interest rates rise bond prices usually fall), the risk of issuer default, issuer credit risk and inflation risk. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. Although a forward foreign currency exchange contract is used to reduce or hedge a fund's exposure to changes in the value of the currency, suitable hedging transactions may not be available, may not be successful, and may eliminate any benefits to the fund from favorable foreign currency fluctuations. Lower-quality bonds can be more volatile and have greater risk of default than higher-quality bonds. Leverage can increase market exposure and magnify investment risk.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Initial offering of Institutional Class shares for FA Strategic Income was on 7/03/95. Prior returns are those of Class T and reflect Class T's 12b-1 fee. If Class T's 12b-1 fees were not included, returns would have been higher.

Short-term Redemption Fee Notes:

None



Lord Abbett Short
Duration Income Fund
Class I
LLDYX
OYMZ

Gross Expense Ratio: 0.38 as of 04/01/2025

Objective:

The investment seeks a high level of income consistent with preservation of capital.

Strategy:

The fund invests in various types of short duration debt (or fixed income) securities. It invests at least 65% of its net assets in investment grade debt securities including corporate debt securities of U.S. issuers; corporate debt securities of non-U.S. (including emerging market) issuers that are denominated in U.S. dollars; mortgage backed, mortgage-related, and other asset-backed securities; and securities issued or guaranteed by the U.S. government, its agencies and instrumentalities; and inflation-linked investments.

Risk:

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. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Duration is a measure of a security's price sensitivity to changes in interest rates. Duration differs from maturity in that it considers a security's interest payments in addition to the amount of time until the security reaches maturity, and also takes into account certain maturity shortening features (e.g., demand features, interest rate resets, and call options) when applicable. Securities with longer durations generally tend to be more sensitive to interest rate changes than securities with shorter durations. A fund with a longer average duration generally can be expected to be more sensitive to interest rate changes than a fund with a shorter average duration.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 10/19/2004. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/04/1993, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.



**TCW MetWest Total
Return Bond Fund
Class I
MWTIX
OQDK**

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.44 as of 07/29/2025

Objective:

The investment seeks to maximize long-term total return.

Strategy:

The fund pursues its objective by investing, under normal circumstances, at least 80% of its net assets in investment grade fixed income securities or unrated securities determined by the Adviser to be of comparable quality. Up to 20% of the fund's net assets may be invested in securities rated below investment grade or unrated securities determined by the Adviser to be of comparable quality. The fund also invests at least 80% of its net assets, plus any borrowings for investment purposes in fixed income securities it regards as bonds.

Risk:

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. The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 03/31/2000. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 03/31/1997, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.



Short-term Redemption Fee Notes:

None

BALANCED/HYBRID FUNDS

Fidelity Advisor®
Balanced Fund - Class
Z
FBAVX
7775

Gross Expense Ratio: 0.39 as of 10/30/2025

Objective:

Seeks both income and capital growth.

Strategy:

Investing approximately 60% of assets in stocks and other equity securities and the remainder in bonds and other debt securities, including lower-quality debt securities, when its outlook is neutral. Investing at least 25% of total assets in fixed-income senior securities (including debt securities and preferred stock.) Engaging in transactions that have a leveraging effect on the fund.

Risk:

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Fixed income investments entail interest rate risk (as interest rates rise bond prices usually fall), the risk of issuer default, issuer credit risk and inflation risk. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. Lower-quality bonds can be more volatile and have greater risk of default than higher-quality bonds. Leverage can increase market exposure and magnify investment risk.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Short-term Redemption Fee Notes:

None

DOMESTIC EQUITY FUNDS

ClearBridge Mid Cap
Growth Fund Class IS
LCMIX
OIUT

Gross Expense Ratio: 0.87 as of 03/01/2025

Objective:

The investment seeks long-term growth of capital.



Strategy:

Under normal circumstances, the fund invests at least 80% of its net assets, plus borrowings for investment purposes, if any, in equity securities of medium capitalization companies or other investments with similar economic characteristics. The fund may invest up to 25% of its net assets in the securities of foreign companies. The fund normally invests in a relatively small number of stocks selected for their long-term growth potential.

Risk:

Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 09/09/2013. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 08/31/2010, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Short-term Redemption Fee Notes:

None

**Columbia Small Cap
Value Discovery Fund
Institutional 2 Class**
CUURX
OK9H

Gross Expense Ratio: 0.89 as of 09/01/2025

Objective:

The investment seeks long-term capital appreciation.

Strategy:

Under normal circumstances, the fund invests at least 80% of its net assets (including the amount of any borrowings for investment purposes) in equity securities of companies that have market capitalizations in the range of the companies in the Russell 2000 Value Index (the index) at the time of purchase, that the fund's investment manager believes are undervalued. It may invest up to 20% of its total assets in foreign securities.

**Risk:**

The securities of smaller, less well-known companies can be more volatile than those of larger companies. Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The Russell 2000[®] Value Index is an unmanaged market capitalization-weighted index of value-oriented stocks of U.S. domiciled companies that are included in the Russell 2000[®] Index. Value-oriented stocks tend to have lower price-to-book ratios and lower forecasted growth values.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/08/2012. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 07/25/1986, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

As of 09/06/2025, Fidelity was notified this fund changed its name from Columbia Small Cap Value Fund I Institutional 2 Class. See the fund's prospectus for any additional details.

Short-term Redemption Fee Notes:

None

**Fidelity Advisor[®] Small
Cap Growth Fund
Class Z
FIDGX
2891**

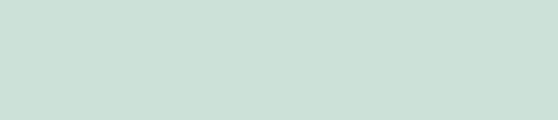
Gross Expense Ratio: 0.8 as of 09/29/2025

Objective:

Seeks capital appreciation.

Strategy:

Normally investing at least 80% of assets in securities of growth companies with small market capitalizations. The Adviser generally defines small market capitalization companies as those whose market capitalization is similar to the market capitalization of companies in the Russell 2000 Index or the S&P SmallCap 600 Index. Normally investing primarily in common stocks. Investing in domestic and foreign issuers. Using fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments.



Risk:

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. The securities of smaller, less well-known companies can be more volatile than those of larger companies. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. 'Growth' stocks can perform differently from the market as a whole and other types of stocks and can be more volatile than other types of stocks.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The Russell 2000 Index is an unmanaged market capitalization-weighted index of 2,000 small company stocks of U.S. domiciled companies.

The S&P Small Cap 600 Index is a registered service mark of The McGraw-Hill Companies, Inc., and has been licensed for use by Fidelity Distributors Company LLC and its affiliates. It is a market capitalization-weighted index of 600 small-capitalization stocks.

Returns prior to the Class Z inception date of February 1, 2017 are those of Class I. Had Class Z expenses been reflected during this period, returns would have been higher.

Short-term Redemption Fee Notes:

None

**Fidelity® 500 Index
Fund
FXAIX
2328**

Gross Expense Ratio: 0.015 as of 04/29/2025

Objective:

Seeks to provide investment results that correspond to the total return (i.e., the combination of capital changes and income) performance of common stocks publicly traded in the United States.

Strategy:

Normally investing at least 80% of assets in common stocks included in the S&P 500 Index, which broadly represents the performance of common stocks publicly traded in the United States. The fund may operate as a non-diversified fund, as defined under the Investment Company Act of 1940 (1940 Act), to the approximate extent the Index is non-diversified. The fund may therefore operate as non-diversified solely as a result of a change in relative market capitalization or index weighting of one or more constituents of the Index.

**Risk:**

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. The fund may have additional volatility because it can invest a significant portion of assets in securities of a small number of individual issuers.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The S&P 500 Index is a market capitalization-weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance.

Returns prior to May 4, 2011 are those of the Premium Class and reflect the Premium Class' expense ratio. Had the Institutional Premium Class' expense ratio been reflected, total returns would have been higher.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.025 as of 06/28/2025

Objective:

The fund seeks to provide investment results that correspond to the total return of stocks of mid-capitalization United States companies.

Strategy:

Normally investing at least 80% of assets in securities included in the Russell Midcap Index. Lending securities to earn income for the fund.

Risk:

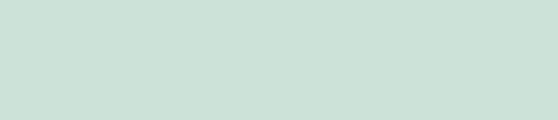
Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Investments in smaller companies may involve greater risks than those in larger, more well-known companies.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The Russell Mid Cap Index is an unmanaged index that measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 26% of the total market capitalization of the Russell 1000 Index.

**Fidelity® Mid Cap
Index Fund**
FSMDX
2352



**Fidelity® Small Cap
Index Fund**
FSSNX
2358

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.025 as of 06/28/2025

Objective:

The fund seeks to provide investment results that correspond to the total return of stocks of small-capitalization United States companies.

Strategy:

Normally investing at least 80% of assets in securities included in the Russell 2000 Index. Lending securities to earn income for the fund.

Risk:

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Investments in smaller companies may involve greater risks than those in larger, more well-known companies.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The Russell 2000® Index is an unmanaged market capitalization weighted index measuring the performance of the smallest 2,000 companies in the Russell 3000 index.

Short-term Redemption Fee Notes:

None

**JPMorgan Large Cap
Growth Fund Class R6**
JLGMX
OYQA

Gross Expense Ratio: 0.5 as of 11/01/2025

Objective:

The investment seeks long-term capital appreciation.

Strategy:

Under normal circumstances, at least 80% of the fund's assets will be invested in the equity securities of large, well-established companies. "Assets" means net assets, plus the amount of borrowings for investment purposes. Large, well-established companies are companies with market capitalizations equal to those within the universe of the Russell 1000® Growth Index at the time of purchase. The fund is non-diversified.

**Risk:**

Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The Russell 1000[®] Growth Index is an unmanaged market capitalization-weighted index of growth-oriented stocks of the largest U.S. domiciled companies that are included in the Russell 1000 Index. Growth-oriented stocks tend to have higher price-to-book ratios and higher forecasted growth values. The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 11/30/2010. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 02/28/1992, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Short-term Redemption Fee Notes:

None

Gross Expense Ratio: 0.63 as of 02/28/2025

Objective:

The investment seeks capital growth and current income.

Strategy:

The fund invests mainly in common stocks of U.S. companies, with a focus on value stocks that offer the potential for capital growth, current income, or both. Value stocks are issued by companies that the adviser believes are currently undervalued by the market. The adviser may consider, among other factors, a company's valuation, financial strength, growth potential, competitive position in its industry, projected future earnings, cash flows and dividends when deciding whether to buy or sell investments.

**Putnam Large Cap
Value Fund Class Y**
PEIYX
OLPJ

**Risk:**

Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class's actual inception of 10/01/1998. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 06/15/1977, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher.) Please refer to a fund's prospectus for information regarding fees and expenses. These adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the fund itself.

Short-term Redemption Fee Notes:

None

INTERNATIONAL/GLOBAL FUNDS

**Fidelity Advisor®
Emerging Markets
Fund Class I
FECMX
6358**

Gross Expense Ratio: 0.87 as of 12/30/2024

Objective:

Seeks capital appreciation.

Strategy:

Normally investing at least 80% of assets in securities of issuers in emerging markets and other investments that are tied economically to emerging markets. Normally investing primarily in common stocks.

Risk:

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets.

**Footnotes:**

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On May 11, 2021, an initial offering of the Fidelity Advisor Emerging Markets Fund - Class I took place. Returns and expenses prior to that date are those of the Fidelity Emerging Markets Fund. Had Fidelity Advisor Emerging Markets Fund - Class I expenses been reflected in the returns shown, total returns would have been lower.

Short-term Redemption Fee Notes:

None

**Fidelity Advisor®
International Growth
Fund Class I
FIIX
1989**

Gross Expense Ratio: 0.9 as of 12/30/2024

Objective:

Seeks long-term growth of capital.

Strategy:

Normally investing at least 80% of assets in securities of growth companies. Normally investing primarily in non-U.S. securities, including securities of issuers located in emerging markets. Normally investing primarily in common stocks. Allocating investments across countries and regions. Using fundamental analysis of factors such as each issuer's financial condition and industry position, as well as market and economic conditions, to select investments.

Risk:

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Short-term Redemption Fee Notes:

None

**Fidelity Advisor®
Worldwide Fund Class
I
FWIFX
2147**

Gross Expense Ratio: 0.72 as of 12/30/2024

Objective:

Seeks growth of capital.



Strategy:

Investing in securities issued anywhere in the world. Normally investing primarily in common stocks.

Risk:

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On February 19, 2009, an initial offering of the Advisor I class took place. Returns and expenses prior to that date are those of the non-Advisor class. Had I class expenses been reflected in the returns shown, total returns would have been lower.

Short-term Redemption Fee Notes:

None

TARGET DATE FUNDS

**BlackRock LifePath®
Index 2030 Fund Class
K Shares
LINKX
OYYO**

Gross Expense Ratio: 0.13 as of 04/30/2025

Objective:

The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

Strategy:

The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2030 Fund Custom Benchmark.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of 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, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The LifePath Index 2030 Fund Custom Benchmark is a customized weighted index comprised of the Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Treasury Inflation Protected Securities (TIPS) Index (Series L), FTSE EPRA/NAREIT Developed Real Estate Index, MSCI ACWI ex USA IMI Index, Russell 1000 Index and Russell 2000 Index, which are representative of the asset classes in which LifePath Index 2030 Fund invests according to their weightings as of the most recent quarter-end.

Short-term Redemption Fee Notes:

None

**BlackRock LifePath®
Index 2035 Fund Class
K Shares
LIJKX
OYZM**

Gross Expense Ratio: 0.13 as of 04/30/2025

Objective:

The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

Strategy:

The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2035 Fund Custom Benchmark.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of 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, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The LifePath Index 2035 Fund Custom Benchmark is a customized weighted index comprised of the Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Treasury Inflation Protected Securities (TIPS) Index (Series L), FTSE EPRA/NAREIT Developed Real Estate Index, MSCI ACWI ex USA IMI Index, Russell 1000 Index and Russell 2000 Index, which are representative of the asset classes in which LifePath Index 2035 Fund invests according to their weightings as of the most recent quarter-end.

Short-term Redemption Fee Notes:

None

**BlackRock LifePath®
Index 2040 Fund Class
K Shares
LIKKX
OYYP**

Gross Expense Ratio: 0.13 as of 04/30/2025

Objective:

The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

Strategy:

The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2040 Fund Custom Benchmark.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of 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, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The LifePath Index 2040 Fund Custom Benchmark is a customized weighted index comprised of the Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Treasury Inflation Protected Securities (TIPS) Index (Series L), FTSE EPRA/NAREIT Developed Real Estate Index, MSCI ACWI ex USA IMI Index, Russell 1000 Index and Russell 2000 Index, which are representative of the asset classes in which LifePath Index 2040 Fund invests according to their weightings as of the most recent quarter-end.

Short-term Redemption Fee Notes:

None

**BlackRock LifePath®
Index 2045 Fund Class
K Shares
LIHKX
OYZN**

Gross Expense Ratio: 0.14 as of 04/30/2025

Objective:

The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

Strategy:

The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2045 Fund Custom Benchmark.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of 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, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The LifePath Index 2045 Fund Custom Benchmark is a customized weighted index comprised of the Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Treasury Inflation Protected Securities (TIPS) Index (Series L), FTSE EPRA/NAREIT Developed Real Estate Index, MSCI ACWI ex USA IMI Index, Russell 1000 Index and Russell 2000 Index, which are representative of the asset classes in which LifePath Index 2045 Fund invests according to their weightings as of the most recent quarter-end.

Short-term Redemption Fee Notes:

None

**BlackRock LifePath®
Index 2050 Fund Class
K Shares
LIPKX
OYYQ**

Gross Expense Ratio: 0.14 as of 04/30/2025

Objective:

The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

Strategy:

The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2050 Fund Custom Benchmark.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of 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, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The LifePath Index 2050 Fund Custom Benchmark is a customized weighted index comprised of the Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Treasury Inflation Protected Securities (TIPS) Index (Series L), FTSE EPRA/NAREIT Developed Real Estate Index, MSCI ACWI ex USA IMI Index, Russell 1000 Index and Russell 2000 Index, which are representative of the asset classes in which LifePath Index 2050 Fund invests according to their weightings as of the most recent quarter-end.

Short-term Redemption Fee Notes:

None

**BlackRock LifePath®
Index 2055 Fund Class
K Shares
LIVKX
OYZO**

Gross Expense Ratio: 0.14 as of 04/30/2025

Objective:

The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

Strategy:

The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2055 Fund Custom Benchmark.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of 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, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The LifePath Index 2055 Fund Custom Benchmark is a customized weighted index comprised of the Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Treasury Inflation Protected Securities (TIPS) Index (Series L), FTSE EPRA/NAREIT Developed Real Estate Index, MSCI ACWI ex USA IMI Index, Russell 1000 Index and Russell 2000 Index, which are representative of the asset classes in which LifePath Index 2055 Fund invests according to their weightings as of the most recent quarter-end.

Short-term Redemption Fee Notes:

None

**BlackRock LifePath®
Index 2060 Fund Class
K Shares
LIZKX
OIPM**

Gross Expense Ratio: 0.14 as of 04/30/2025

Objective:

The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

Strategy:

The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index 2060 Fund Custom Benchmark.

**Risk:**

The target date funds are designed for investors expecting to retire around the year indicated in each fund's name. The funds are managed to gradually become more conservative over time as they approach their target date. The investment risk of each target date fund changes over time as its asset allocation changes. They are subject to the volatility of the financial markets, including that of 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, and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The LifePath Index 2060 Fund Custom Benchmark is a customized weighted index comprised of the Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Treasury Inflation Protected Securities (TIPS) Index (Series L), FTSE EPRA/NAREIT Developed Real Estate Index, MSCI ACWI ex USA IMI Index, Russell 1000 Index and Russell 2000 Index, which are representative of the asset classes in which LifePath Index 2060 Fund invests according to their weightings as of the most recent quarter-end.

Short-term Redemption Fee Notes:

None

**BlackRock LifePath®
Index Retirement Fund
Class K Shares**
LIRKX
OYYM

Gross Expense Ratio: 0.12 as of 04/30/2025

Objective:

The investment seeks to provide for retirement outcomes based on quantitatively measured risk.

Strategy:

The fund allocates and reallocates its assets among a combination of equity and bond index funds and money market funds (the "underlying funds") in proportions based on its own comprehensive investment strategy. It will invest, under normal circumstances, at least 80% of its assets in securities or other financial instruments that are components of or have economic characteristics similar to the securities included in its custom benchmark index, the LifePath Index Retirement Fund Custom Benchmark.

**Risk:**

The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments carry issuer default and credit risk, inflation risk, and interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Principal invested is not guaranteed at any time, including at or after retirement. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Footnotes:

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

The LifePath Index Retirement Fund Custom Benchmark is a customized weighted index comprised of the Bloomberg U.S. Aggregate Bond Index, Bloomberg U.S. Treasury Inflation Protected Securities (TIPS) Index (Series L), FTSE EPRA/NAREIT Developed Real Estate Index, MSCI ACWI ex USA IMI Index, Russell 1000 Index and Russell 2000 Index, which are representative of the asset classes in which LifePath Index Retirement Fund invests according to their weightings as of the most recent quarter-end.

Short-term Redemption Fee Notes:

None



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Plan Name (i.e., "the Plan"): Cambridge Isotope Laboratories, Inc. 401(k) Plan & Trust

Plan#: 19389

Incoming Rollover Instructions

"Rolling over" money into the Plan is a three-step process. Please follow these instructions to ensure that this process is completed in a timely and accurate manner. Please **Note:** Failure to follow these instructions may result in a delay in the processing of your request and may jeopardize your ability to roll over your distribution.

Step 1. Request your distribution

Request a direct rollover distribution from your previous eligible retirement plan. See the Incoming Rollover Contribution Application for a list of the types of plans or accounts from which rollovers may be made to your employer's plan. Please keep in mind that you can only rollover your Roth 401(k) or After-tax contributions into the plan if your plan allows for these types of rollovers. Check with your Benefits Department to see if these types of rollovers are allowed.

- The check should be made payable to Fidelity Investments Institutional Operations Company LLC (or FIIOC), for the benefit of (YOUR NAME). The check must be from the distributing trustee or custodian. (Personal checks are not acceptable.) **Note:** This type of distribution avoids automatic income tax withholding. Also, it avoids the possible 10% early withdrawal penalty if you are under the age of 59 1/2.

Fidelity does not accept wire transfers of funds. You must request a CHECK from your previous plan or IRA. The check should be mailed directly to you. Once you have received the check, please follow the directions in Step 2.

Step 2. Initiate your rollover request

Please log on to www.netbenefits.com to initiate your request or complete the Incoming Rollover Contribution Application. Please be sure to complete all items, and sign the form if indicated.

Please Note: This rollover contribution will be invested based on the investment elections you have on file for rollover contributions to the Plan. If you have not previously made investment elections for your rollover contribution please log on to NetBenefits® at www.netbenefits.com to do so. Otherwise, it will be invested based on your elections for elective deferral contributions. If you have not made investment elections for either rollover or deferral contributions, this amount will be invested in the Plan-designated default investment option. If you wish to make investment elections for your rollover contribution, please do so by contacting Fidelity Investments prior to submitting this form.

If you are not sure of the plan type that you are rolling out of, please contact your previous Plan Sponsor or IRA custodian for verification. Some plan types are not eligible for rollover.

You should make a copy of the check and the Incoming Rollover Contribution Application for your records.

Step 3. Mail the information

Mail (1) the Incoming Rollover Contribution Application and (2) the check to:

FIRST CLASS MAIL WITH STAMP:

Fidelity Investments Client Service Operations
P.O. Box 770003 Cincinnati, OH 45277-0065

Overnight Address:

Fidelity Investments
Client Service Operations (KC1F-L)
100 Crosby Parkway Covington, KY 41015

Please include all the information requested. Incomplete forms and the accompanying check will be returned to you and may jeopardize your ability to roll over your distribution.

Once your contribution is accepted into the Plan, you can log on to Fidelity NetBenefits® at www.netbenefits.com to view your rollover contribution and investment election(s). Please allow at least seven business days for processing. If you have any questions about rollover contributions, call **1-800-294-4015**. Please be sure you have beneficiary information for the Plan on file.



Plan Name (i.e. the Plan): Cambridge Isotope Laboratories, Inc. 401(k) Plan & Trust Plan #: 19389

Incoming Rollover Contribution Application

Section One: Participant Information (please print)

The following section must be completed entirely to ensure that your account is properly set up

Social Security #: --

Hire Date: ____/____/____ Birth Date: ____/____/____

Participant Name (first, MI, last): _____

Participant Address: _____

City: _____ State: _____ ZIP: _____

Phone (day): _____ Phone (evening): _____

Section Two: Rollover Contribution Information

Acceptable rollover funds

The Plan will accept taxable* money from the following types of plans: 401(a) plans (e.g., 401(k)); 403(a) plans; governmental 457(b) plans; 403(b) plans (e.g., plans of tax-exempt organizations); conduit IRAs (rollover IRAs); non-conduit IRAs (traditional IRAs, Simplified Employee Pension plans (SEP-IRAs)) and "SIMPLE" IRA distributions made more than two years from the date you first participated in the SIMPLE IRA; distributions of taxable monies made to you as (1) a Spousal beneficiary from a current or former spouse from these types of plans, or (2) an alternate payee pursuant to a qualified domestic relations order (QDRO). In addition, the Plan will accept the following money types if indicated below: Roth 401(k), Roth 403(b), or Roth 457(b); After-tax contributions from 401(a) and 403(a) plans.

***Taxable money is defined as pretax contributions (employee and employer), earnings on pretax contributions, and taxable earnings on after-tax contributions from your previous employer's plan.**

Please note: Making rollover contributions to the Plan that consist of assets other than qualified 401(a), or 403(a) plan assets, or conduit IRA (rollover IRA) assets, may result in the loss of capital gains or 10-year income-averaging tax treatment associated with lump sum distributions from the Plan. If you may be eligible for this special tax treatment, you should consult your tax adviser and carefully consider the impact of making a rollover contribution to the Plan. Please talk to your tax adviser for additional information and review the special tax notice to determine if you're eligible.

Enclosed Contribution

\$	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Pre-tax Dollars
\$	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Roth 401(k), 403(b) Government 457(b)
\$	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Roth 401(k), 403(b), Government 457(b) Contributions excluding earnings
	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date of First Roth 401(k), 403(b), Government 457(b) contribution





Unacceptable rollover sources

The Plan cannot accept money from the following sources: rollovers from nonspousal beneficiary accounts, payments over a life expectancy or a period of 10 or more years, or Required Minimum Distributions (RMDs). Also unacceptable are Roth IRAs, HSAs and Coverdell Education Savings Accounts (CESAs). In-kind distributions of employer stock are not acceptable; therefore, stock must be sold and the proceeds (including any appreciation realized through the date of distribution) may be rolled over.

Section Three: Investment Elections

I direct Fidelity to invest my rollover contribution into my current investment mix applicable to rollover contributions. If I have not previously made investment elections for the rollover contribution it will be invested based on my elections for elective deferral contributions. If I have not selected an investment mix on my own via NetBenefits® or by telephone, I understand that this rollover contribution will be invested in the Plan's default investment option as directed by my employer.

Section Four: Participant Certification

I authorize the investment election for this rollover and acknowledge that I have received information detailing my available investment options. I acknowledge that my rollover contribution will be invested in accordance with section three of this form.

I certify that this rollover amount is composed ONLY of money from acceptable sources listed under Section Two, and I have completed the information regarding the source of this money to the best of my knowledge. Also, if the distribution check was made payable to me, I understand that this rollover must be received and deposited to my account within 60 days of receipt of the distribution. I understand that, once invested, these monies will be subject to the terms that govern the Plan.

X

Signature of Employee

Date

Application must be signed, or form and check will be returned to you.

Please complete this application and return it with your rollover check. For Fidelity Use Only NIGO

Please provide the following optional information regarding the origin of this rollover: Plan Name: _____

401(k)

Governmental 457(b)

Conduit IRA (rollover IRA)

401(a)

Roth 401(a)/401(k)

Non-Conduit IRA

403(b)

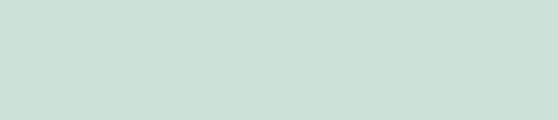
Roth 403(b)

Governmental Roth 457(b)

Fidelity Investments Institutional Operations Company LLC

For more information about the 401(k) Plan, go to www.netbenefits.com





IMPORTANT INFORMATION:

This information provides only a summary of the main features of Cambridge Isotope Laboratories, Inc. 401(k) Plan & Trust, and the Plan document will govern in the event of any discrepancy.

A mutual fund expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. For other types of investments, the figure in the expense ratio field reflects similar information, but may have been calculated differently than for mutual funds. Mutual fund data comes from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the plan sponsor, the investment option's manager, or the trustee. When no ratio is shown for these options, it is because none was available. There may be fees and expenses associated with the investment option. Expense information changes periodically. Please consult NetBenefits.com for updates.

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.

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Not NCUA or NCUSIF insured. May lose value. No credit union guarantee.

Approved for use in Advisor and 401(k) markets. Firm review may apply.

Not FDIC insured • May lose value • No bank guarantee

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P.O. BOX 28003
Albuquerque, NM 87125-8003

Your Plan Enrollment Guide

