Invest in your retirement—and yourself—today, with help from the Salesforce 401(k) Plan and Fidelity.
Invest some of what you earn today for what you plan to accomplish tomorrow.

Dear Employee:

It’s a pleasure to let you know that you will be enrolled in the Salesforce 401(k) Plan. Take a look and see what a difference the Plan could make in achieving your goals.

If you have not enrolled within 30 days of your eligibility date, you will be automatically enrolled at a contribution rate of 3% of your pretax eligible earnings. Based on your date of birth and assuming a retirement age of 65, you will be invested in a JPMCB SmartRetirement® Passive Blend Fund CF-B investment option, with a corresponding target retirement date. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed. You will also be enrolled in the Automatic Increase Program, which will automatically increase the amount you defer by 1% on an annual basis. We encourage you to take an active role in the Salesforce 401(k) Plan and choose a contribution rate and investment options that are appropriate for you. If you do not wish to contribute to the Salesforce 401(k) Plan, you must change your contribution rate to 0% within the first 30 days of your eligibility.

**Benefit from:**

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

**Tax savings now.** Your pretax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. It could mean more money in your take-home pay versus saving money in a taxable account.

**Tax-deferred savings opportunities.** You pay no taxes on any earnings until you withdraw them from your account, enabling you to keep more of your money working for you now.

**Portability.** You can roll over eligible savings from a previous employer into this Plan. You can also take your plan vested account balance with you if you leave the company.

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

**Automatic annual increases.** Save a little more each year, the easy way — the Annual Increase Program automatically increases your contribution each year.

**Online beneficiary.** With Fidelity’s Online Beneficiaries Service, you can designate your beneficiaries, receive instant online confirmation, and check your beneficiary information virtually any time.

**Catch-up contributions.** If you make the maximum contribution to your plan account, and you are 50 years of age or older during the calendar year, you can make an additional “catch-up” contribution of $6,000 in 2019.

Sincerely,
salesforce.com, Inc.

Participate in your plan and invest in yourself today.
Frequently asked questions about your plan.

Here are answers to questions you may have about the key features, benefits, and rules of your plan.

When can I enroll in the Plan?
There is no waiting period. You can enroll in the Plan at any time.

If you have not enrolled in the Plan within 30 from your date of hire, you will be automatically enrolled in the Plan at a contribution rate of 3% of your pretax eligible earnings. Based on your date of birth and assuming a retirement age of 65, you will be invested in the JPMCB SmartRetirement® Passive Blend Fund CF-B investment option, with a corresponding target retirement date. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

We encourage you to take an active role in the Plan and to choose a contribution rate and investment options that are appropriate for you. If you do not wish to contribute to the Plan, you must change your contribution rate to 0% within the first 30 days of your eligibility. You may change your contribution rate at any time online, or by calling the Retirement Benefits Line at 1-800-835-5097.

How do I enroll in the Plan?
Enroll online at any time, or by calling the Retirement Benefits Line at 1-800-835-5097.

How much can I contribute?
Through automatic payroll deduction, you may contribute up to 50% of your eligible pay on a pretax, Roth or after-tax basis. Keep in mind that you can set up separate contribution elections for Bonus/Commissions as well.

Please note that after-tax contributions are not matched.

What is the IRS contribution limit?
The IRS contribution limit for 2019 is $19,000.

When is my enrollment effective?
Your enrollment becomes effective once you elect a deferral percentage, which initiates deduction of your contributions from your pay. These salary deductions will generally begin with your next pay period after we receive your enrollment information, or as soon as administratively possible.

Does the Company contribute to my account?
The Employer may make a discretionary pretax matching contribution to your account. The amount would be equal to a percentage determined annually by a Board of Directors’ Resolution. Effective March 1, 2017, for each $1 you contribute to your 401(k) savings plan account, Salesforce will contribute 100% up to 6% of your eligible pay with a maximum of $5,000 per year.

What is the Roth contribution option?
A Roth contribution to your retirement savings plan allows you to make after-tax contributions and take any associated earnings completely tax free at retirement - as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 401(k) contribution and after you have attained age 59½, or become disabled or die. Through automatic payroll deduction, you can contribute between 1% and 50% of your...
eligible pay as designated Roth contributions, up to the annual IRS dollar limits.

Find more information online within the “Library” section of NetBenefits®.

What is the After-tax contribution option?
Like Roth contributions, with Additional After-tax contributions you also pay taxes up front at your current tax rate. When you withdraw money at retirement, you only pay taxes on the value of any investment earnings on your contributions. The real opportunity when considering Additional After-tax contributions is the ability to potentially build more tax-free retirement income through a Roth In-plan Conversion.

What is a Roth In-plan conversion?
The Roth In-plan conversion service allows participants the opportunity to build more tax-free retirement income. Participants can convert After-tax to Roth 401(k) contributions and also other balances attributable and available through distributable events, such as Rollover withdrawal, 59½ withdrawal, or after employment has ended as a Full payout option.

Why consider a Roth In-plan conversion?
There are several factors to consider when determining if the Roth 401(k) In-plan Conversion feature is right for you, including tax planning strategies, your age, and cash that may be needed to pay taxes on the converted amounts. You should consult a tax or financial advisor before deciding whether this is right for you. Generally, you should consider Roth In-plan Conversions for your Additional After-tax contributions after you’ve saved enough through Traditional Pretax 401(k) and/or Roth After-tax 401(k) contributions to hit the IRS limits ($19,000 or $25,000 if you’re age 50 or older, for 2019).

Can you pay the taxes on the conversion?
This is one of the most critical factors when considering a Roth In-plan conversion. You will need to be sure you can pay the current income taxes related to any taxable Roth conversion.

How do you execute a Roth In-plan conversion?
You have a great opportunity to potentially build a more tax-free retirement when you make After-tax contributions and convert the money to a Roth 401(k) on a regular basis. Here are the steps to follow:

1. Plan to save enough through Traditional Pretax and/or Roth 401(k) After-tax contributions to hit the IRS limits ($19,000 or $25,000 if you’re age 50 or older, in 2019).
2. Save additional After-tax contributions once you’ve met the above IRS limit.
3. There are two ways to convert your Additional After-tax contributions to Roth 401(k): Call a registered Fidelity representative at 1-800-603-4015 to either enroll in automatic daily Roth In-plan conversions or each time you want to convert.

IMPORTANT! If you enroll in daily automatic Roth In-plan conversions, your first conversion and subsequent conversions will convert all After-tax funds in your account to Roth.

Further:
- Roth In-plan conversion funds cannot be transferred back to After-tax funds.
- You will owe taxes on any investment earnings generated from After-tax contributions prior to your conversion date.
- You will receive periodic 402(f) (Rollover) notices electronically which will explain your distribution options and how each distribution will be taxed, including possible special tax treatment. You will also receive IRS Tax Form 1099-R in January of the year following the year you make any conversions.

If you decide you do not want to make automatic daily Roth In-plan conversions, at
any time you can call a Fidelity registered representative at 1-800-603-4015 to unenroll.

Satisfy requirements for a tax-free qualified Roth 401(k) distribution on any Roth In-plan Conversions by withdrawing five years after your first Roth 401(k) contribution or Roth In-plan Conversion and after you have turned age 59½ or become disabled or deceased.

It is important to maximize your traditional pretax and Roth 401(k) prior to considering after-tax contributions, as after-tax contributions are not matched by Salesforce.

How do I designate my beneficiary?
If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it’s time to consider your beneficiary designations. Fidelity’s Online Beneficiaries Service, offers a straightforward, convenient process that takes just minutes. To make your elections, click on the “Profile” link, then select “Beneficiaries” and follow the online instructions.

What are my investment options?
To help you meet your investment goals, the Plan offers you a range of options. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. The investment options available through the Plan include conservative, moderately conservative, and aggressive funds. A complete description of the Plan’s investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online.

What are the managed account options in my plan?
Fidelity® Personalized Planning & Advice ("The Service")
Salesforce has teamed up with Fidelity to offer a valuable managed account service that lets you delegate the day-to-day management of your workplace savings plan account to professional investment managers. Fidelity’s experienced professionals evaluate the investment options available in your plan and identify a model portfolio of investments appropriate for an investor like you. The service then invests your account to align with this model portfolio and provides ongoing management of your account to address changes in the markets, your plan’s investment lineup, and changes in your personal or financial situation. With a managed account, you can take advantage of Fidelity’s resources and experience to help ensure that:

- Your investments are managed through the ups and downs of the market.
- You’re keeping your accounts aligned with your goals through annual reviews and check-ins.
- Your account is actively managed to create an opportunity for long-term gains while managing the risk associated with investing.

To see if Personalized Planning & Advice is right for you, go online where you can easily enroll in The Service and learn more.

Fidelity Representatives are available to answer any questions you may have about this managed account service. Call 1-866-811-6041 for more information.

What if I don’t make an investment election?
We encourage you to take an active role in the Salesforce 401(k) Plan and choose investment options that best suit your goals, time horizon, and risk tolerance. If you do not select specific investment options in the Plan, your contributions will be invested in the JPMCB SmartRetirement® Passive Blend Fund CF-B with the target retirement date closest to the year you might retire, based on your current age and assuming a retirement age of 65, at the direction of Salesforce.

If no date of birth or an invalid date of birth is on file at Fidelity your contributions may be invested in the JPMCB SmartRetirement®
Passive Blend Income Fund CF-B. More information about the JPMCB SmartRetirement® Passive Blend Fund CF-B options can be found online.

Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed.

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

If you have reached age 50 or will reach 50 during the calendar year January 1 – December 31 and are making the maximum plan or IRS pretax contribution, you may make an additional “catch-up” contribution each pay period. The maximum annual catch-up contribution is $6,000. Going forward, catch-up contribution limits will be subject to cost of living adjustments (COLAs) in $500 increments.

**When am I vested?**

All vesting is immediate.

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

Although your plan account is intended for the future, you may borrow from your account for any reason.

Learn more about and/or request a loan online, or by calling the Retirement Benefits Line at 1-800-835-5097.

**Can I make withdrawals?**

Withdrawals from the Plan are generally permitted when you terminate your employment, retire, reach age 59½, become permanently disabled, have severe financial hardship, as defined by your plan.

**Can I move money from another retirement plan into my account in the Salesforce 401(k) Plan?**

You are permitted to roll over eligible pretax contributions from another 401(k) plan, 401(a) plan, 403(b) plan or a governmental 457(b) retirement plan account or eligible pretax contributions from conduit Individual Retirement Accounts (rollover IRAs) and certain non-conduit individual retirement accounts (traditional IRAs, Simplified Employee Pension plans, and "SIMPLE" IRA distributions made more than two years from the date you first participated in the SIMPLE IRA). A conduit IRA is one that contains only money rolled over from an employer sponsored retirement plan that has not been mixed with regular IRA contributions.

Additional information can be obtained in the Rollovers section of Fidelity Netbenefits®, or by calling the Retirement Benefits Line at 1-800-835-5097.

**Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.**

**Where can I find information about exchanges and other plan features?**

Learn about loans, exchanges, and more online. In particular, you can access loan modeling tools that illustrate the potential impact of a loan on the long-term growth of your account. You will also find a withdrawal modeling tool, which shows the amount of federal income taxes and early withdrawal penalties you might pay, along with the amount of earnings you could potentially lose by taking a withdrawal. Additional information can be obtained by calling the Retirement Benefits Line at 1-800-835-5097.
Investment Options

Here is a list of investment options for the Salesforce 401(k) Plan. For up-to-date performance information and other fund specifics, go to www.401k.com.

Target Date Funds

Placement of investment options within each risk spectrum is only in relation to the investment options within that specific spectrum. Placement does not reflect risk relative to the investment options shown in the other risk spectrums.

| Investment options to the left have potentially more inflation risk and less investment risk |
| JPMCB SmartRetirement® Passive Blend Income Fund CF-B |
| JPMCB SmartRetirement® Passive Blend 2020 Fund CF-B |
| JPMCB SmartRetirement® Passive Blend 2025 Fund CF-B |
| JPMCB SmartRetirement® Passive Blend 2030 Fund CF-B |
| JPMCB SmartRetirement® Passive Blend 2035 Fund CF-B |

| Investment options to the right have potentially less inflation risk and more investment risk |
| JPMCB SmartRetirement® Passive Blend 2040 Fund CF-B |
| JPMCB SmartRetirement® Passive Blend 2045 Fund CF-B |
| JPMCB SmartRetirement® Passive Blend 2050 Fund CF-B |
| JPMCB SmartRetirement® Passive Blend 2055 Fund CF-B |
| JPMCB SmartRetirement® Passive Blend 2060 Fund CF-B |

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 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.
The chart below lists the assigned fund the Salesforce 401(k) Plan believes will best fit your diversification needs should you not select an investment option.

<table>
<thead>
<tr>
<th>Your Birth Date*</th>
<th>Fund Name</th>
<th>Target Retirement Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1954</td>
<td>JPMCB Smart Retirement® Passive Blend Income Fund CF-B</td>
<td>Retired before 2019</td>
</tr>
<tr>
<td>January 1, 1954 - December 31, 1958</td>
<td>JPMCB Smart Retirement® Passive Blend 2020 Fund CF-B</td>
<td>Target Years 2019 - 2023</td>
</tr>
<tr>
<td>January 1, 1959 - December 31, 1963</td>
<td>JPMCB Smart Retirement® Passive Blend 2025 Fund CF-B</td>
<td>Target Years 2024 - 2028</td>
</tr>
<tr>
<td>January 1, 1964 - December 31, 1968</td>
<td>JPMCB Smart Retirement® Passive Blend 2030 Fund CF-B</td>
<td>Target Years 2029 - 2033</td>
</tr>
<tr>
<td>January 1, 1969 - December 31, 1973</td>
<td>JPMCB Smart Retirement® Passive Blend 2035 Fund CF-B</td>
<td>Target Years 2034 - 2038</td>
</tr>
<tr>
<td>January 1, 1974 - December 31, 1978</td>
<td>JPMCB Smart Retirement® Passive Blend 2040 Fund CF-B</td>
<td>Target Years 2039 - 2043</td>
</tr>
<tr>
<td>January 1, 1979 - December 31, 1983</td>
<td>JPMCB Smart Retirement® Passive Blend 2045 Fund CF-B</td>
<td>Target Years 2044 - 2048</td>
</tr>
<tr>
<td>January 1, 1984 - December 31, 1988</td>
<td>JPMCB Smart Retirement® Passive Blend 2050 Fund CF-B</td>
<td>Target Years 2049 - 2053</td>
</tr>
<tr>
<td>January 1, 1989 - December 31, 1993</td>
<td>JPMCB Smart Retirement® Passive Blend 2055 Fund CF-B</td>
<td>Target Years 2054 - 2058</td>
</tr>
<tr>
<td>January 1, 1994 and later*</td>
<td>JPMCB Smart Retirement® Passive Blend 2060 Fund CF-B</td>
<td>Target Years 2059 and beyond</td>
</tr>
</tbody>
</table>

*Dates selected by Plan Sponsor
### Core Investment Options

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.

#### CONSERVATIVE

<table>
<thead>
<tr>
<th>SHORT-TERM INVESTMENT</th>
<th>BOND</th>
<th>STOCKS AND BONDS</th>
<th>STOCKS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Money Market</strong></td>
<td><strong>Bond</strong></td>
<td><strong>Balanced/ Hybrid</strong></td>
<td><strong>Domestic Equities</strong></td>
</tr>
<tr>
<td><strong>Government</strong></td>
<td><strong>Government</strong></td>
<td><strong>Fidelity® Puritan® Fund - Class K</strong></td>
<td><strong>Large Value</strong></td>
</tr>
<tr>
<td>Fidelity® Investments Money Market</td>
<td>Fidelity® Long-Term Treasury Bond Index Fund</td>
<td>BlackRock Equity Dividend Fund K Shares</td>
<td>Fidelity® 500 Index Fund</td>
</tr>
<tr>
<td>Government Portfolio - Institutional Class</td>
<td>Diversified</td>
<td>Large Blend</td>
<td>Fidelity® ContraFund® Commingled Pool</td>
</tr>
<tr>
<td>Loomis Sayles Core Plus Bond Fund Class N</td>
<td>Inflation-Protected</td>
<td>Large Blend</td>
<td>Diversified</td>
</tr>
<tr>
<td>DFA Inflation-Protected Securities Portfolio Institutional Class</td>
<td>Large Growth</td>
<td>Fidelity® Diversified International Commingled Pool</td>
<td></td>
</tr>
</tbody>
</table>

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity’s analysis of the characteristics of the general investment categories of the investment options and not on the actual security holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options’ Morningstar categories as of 07/31/2019. 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 decision. The spectrum does not represent actual or implied performance.
Fidelity BrokerageLink® gives you the opportunity to invest in an expanded range of investment choices to manage your plan. BrokerageLink includes investments beyond those in your plan’s standard lineup. You should compare investments and share classes that are available in your plan’s lineup with those available through BrokerageLink, and determine the available share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. To enroll, and for more information about BrokerageLink, including the Plan’s BrokerageLink fact sheet, the brokerage commission schedule, and brochure, go to netbenefits.com and click on "Quick Links," then select "BrokerageLink."
Investment Options

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

Ariel Fund Institutional Class
VRS Code: 879929

Fund Objective: The investment seeks long-term capital appreciation.

Fund Strategy: The fund invests in small/mid cap undervalued companies that show strong potential for growth. It invests primarily in equity securities of U.S. companies that have market capitalizations within the range of the companies in the Russell 2500TM Index, measured at the time of initial purchase.

Fund 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. 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.

Fund short term trading fees: None

Who may want to invest:
- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is comfortable with value-style investments and the potentially greater volatility of investments in smaller 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 2500TM Index is an unmanaged market capitalization-weighted index measuring the performance of the 2,500 smallest companies in the Russell 3000 Index.
- The analysis on these pages may be based, in part, on adjusted historical returns for periods prior to the class’s actual inception of 12/30/2011. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/06/1986, 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.

BlackRock Equity Dividend Fund K Shares
VRS Code: 836224

Fund Objective: The investment seeks long-term total return and current income.

Fund Strategy: The fund seeks to achieve its objective by investing primarily in a diversified portfolio of equity securities. Under normal circumstances, it will invest at least 80% of its assets in equity securities and at least 80% of its assets in dividend paying securities. The fund may invest in securities of companies with any market capitalization, but will generally focus on large cap securities. It may also invest in convertible securities and non-convertible preferred stock. The fund may invest up to 25% of its total assets in securities of foreign issuers.

Fund 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.

Fund short term trading fees: None

Who may want to invest:
- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is comfortable with the volatility of large-cap stocks and value-style investments.
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 03/28/2016. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/29/1988, 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.

DFA Inflation-Protected Securities Portfolio Institutional Class

VRS Code: 876520

Fund Objective: The investment seeks to provide inflation protection and earn current income consistent with inflation-protected securities.

Fund Strategy: As a non-fundamental policy, under normal circumstances, the Portfolio will invest at least 80% of its net assets in inflation-protected securities. Inflation-protected securities (also known as inflation-indexed securities) are securities whose principal and/or interest payments are adjusted for inflation, unlike conventional debt securities that make fixed principal and interest payments.

Fund Risk: The interest payments of TIPS are variable, they generally rise with inflation and fall with deflation. 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 long-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.

Fund short term trading fees: None

Who may want to invest:
• Someone who is seeking potential returns primarily in the form of interest dividends and who can tolerate more frequent changes in the size of dividend distributions than those usually found with more conservative bond funds.
• Someone who is seeking to supplement his or her core fixed-income holdings with a bond investment that is tied to changes in inflation.

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.

Fidelity® 500 Index Fund

VRS Code: 002328

Fund 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.

Fund 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.

Fund Risk: Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments.

Fund short term trading fees: None

Who may want to invest:
• Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
• Someone who is seeking both growth- and value-style investments and who is willing to accept the volatility associated with investing in the stock market.

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.
Fidelity® Contrafund® Commingled Pool
VRS Code: 003717

**Fund Objective:** The portfolio's investment objective is to seek to provide capital appreciation over a market cycle relative to the S&P 500 Index, through the active management of equities with a focus on companies having strong long-term growth prospects.

**Fund Strategy:** The portfolio's investment philosophy is to capitalize on the strength of Fidelity's internal research by selecting those stocks whose value the manager believes is not fully recognized by the public. The portfolio may invest in domestic and foreign issuers in either "growth" or "value" stocks or both.

**Fund Risk:** The value of the fund's domestic and foreign investments will vary from day to day in response to many factors. Stock values may fluctuate in response to the activities of individual companies, and general market and economic conditions, and the value of an individual security or particular type of security can be more volatile than, or can perform differently from, the market as a whole. Investments in foreign securities involve greater risk than U.S. investments, including increased political and economic risk, as well as exposure to currency fluctuations. You may have a gain or loss when you sell your units.

**Fund short term trading fees:** None

**Who may want to invest:**
- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated with growth-oriented stocks.

**Footnotes:**
- The Fidelity® Contrafund® Commingled Pool is a collective investment trust maintained under the Fidelity Group Trust for Employee Benefit Plans, and is managed by Fidelity Management Trust Company (FMTC). It is not insured by the FDIC.
- This description is only intended to provide a brief overview of this investment option, which is available only to eligible retirement plans and is not offered to the general public.
- 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.
- This investment option is not a mutual fund.

Fidelity® Diversified International Commingled Pool
VRS Code: 003714

**Fund Objective:** The portfolio’s investment objective is to seek capital growth over a market cycle relative to the MSCI EAFE Index, through the active management of primarily non-US common stock.

**Fund Strategy:** The portfolio’s investment philosophy is that selecting companies based on rigorous fundamental analysis, management quality and attractive valuations creates the best framework to outperform the market over the long-term. The portfolio leverages the work of Fidelity's global research professionals to seek to identify companies with superior growth prospects trading at attractive valuations. Generally, the portfolio’s universe includes non-U.S. common stocks with market capitalization consistent with the MSCI EAFE Index, though the portfolio’s investable universe extends beyond the EAFE Index to include emerging market, Canadian, US, and other international stocks.

**Fund 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. The value of an individual security or particular type of security can be more volatile than, or can perform differently from, the market as a whole. You may have a gain or loss when you sell your units.

**Fund short term trading fees:** None

**Who may want to invest:**
- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.
Footnotes:
- The Fidelity® Diversified International Commingled Pool is a collective investment trust maintained under the Fidelity Group Trust for Employee Benefit Plans, and is managed by Fidelity Management Trust Company (FMTC). It is not insured by the FDIC.
- This description is only intended to provide a brief overview of this investment option, which is available only to eligible retirement plans and is not offered to the general public.
- The MSCI Europe, Australasia and Far East (EAFE) Index is an unmanaged market capitalization-weighted index of equity securities of companies domiciled in various countries. The index is designed to represent performance of developed stock markets outside the United States and Canada and excludes certain market segments unavailable to U.S. based investors. This index is calculated using the minimum possible dividend reinvestment, after deduction of withholding tax, applying the maximum withholding tax rate.
- This investment option is not a mutual fund.

Fidelity® Extended Market Index Fund

VRS Code: 002365

Fund Objective: Seeks to provide investment results that correspond to the total return of mid- to small-capitalization United States companies.

Fund Strategy: Normally investing at least 80% of assets in common stocks included in the Dow Jones U.S. Completion Total Stock Market Index, which represents the performance of stocks of mid- to small-capitalization U.S. companies.

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.

Fund short term trading fees: None

Who may want to invest:
- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the generally greater volatility of investments in smaller 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 Dow Jones U.S. Completion Total Stock Market Index is an unmanaged index that represents all U.S. equity issues with readily available prices, excluding components of the S&P 500.
- Returns prior to September 8, 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.

Fidelity® International Index Fund

VRS Code: 002363

Fund Objective: Seeks to provide investment results that correspond to the total return of foreign stock markets.

Fund Strategy: Normally investing at least 80% of assets in common stocks included in the Morgan Stanley Capital International Europe, Australasia, Far East Index, which represents the performance of foreign stock markets.

Fund 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.

Fund short term trading fees: None

Who may want to invest:
- Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
- Someone who is willing to accept the higher degree of risk associated with investing overseas.

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 MSCI Europe, Australasia and Far East Index is an unmanaged market capitalization-weighted index designed to represent the performance of developed stock markets outside the United States and Canada.
- Returns prior to September 8, 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.
Fidelity® Investments Money Market Government Portfolio - Institutional Class

VRS Code: 002642

**Fund Objective:** Seeks to obtain as high a level of current income as is consistent with the preservation of principal and liquidity within the limitations prescribed for the fund.

**Fund Strategy:** The Adviser normally invests at least 99.5% of the fund’s total assets in cash, U.S. Government securities and/or repurchase agreements that are collateralized fully (i.e., collateralized by cash or government securities). Certain issuers of U.S. Government securities are sponsored or chartered by Congress but their securities are neither issued nor guaranteed by the U.S. Treasury. Investing in compliance with industry-standard regulatory requirements for money market funds for the quality, maturity, liquidity and diversification of investments. The Adviser stresses maintaining a stable $1.00 share price, liquidity, and income. In addition the Adviser normally invests at least 80% of the fund’s assets in U.S. Government securities and repurchase agreements for those securities.

**Fund Risk:** You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund’s sponsor, have no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. The fund will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund’s weekly liquid assets fall below 30% of its total assets because of market conditions or other factors. Interest rate increases can cause the price of a money market security to decrease. A decline in the credit quality of an issuer or a provider of credit support or a maturity-shortening structure for a security can cause the price of a money market security to decrease.

**Fund short term trading fees:** None

**Who may want to invest:**
- Someone who has a low tolerance for investment risk and who wishes to keep the value of his or her investment relatively stable.
- Someone who is seeking to complement his or her bond and stock fund holdings in order to reach a particular asset allocation.

**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 the Fidelity® Institutional Money Market Government Portfolio - Institutional Class took place on May 14, 2014. Returns and expenses prior to that date are those of the Fidelity® Institutional Money Market Government Portfolio - Class I. Had Fidelity® Institutional Money Market Government Portfolio - Institutional Class expenses been reflected in the returns shown, total returns would have been higher.
- Fidelity is voluntarily reimbursing a portion of the fund’s expenses. If Fidelity had not, the returns would have been lower.

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Fidelity® Long-Term Treasury Bond Index Fund

VRS Code: 003047

**Fund Objective:** Seeks a high level of current income.

**Fund Strategy:** Normally investing at least 80% of assets in securities included in the Bloomberg Barclays U.S. Long Treasury Index. Normally maintaining a dollar-weighted average maturity of 10 years or more. Engaging in transactions that have a leveraging effect on the fund.

**Fund Risk:** Bond funds contain interest rate risk (as interest rates rise bond prices usually fall), the risk of issuer default; and inflation risk. Leverage can increase market exposure and magnify investment risk.

**Fund short term trading fees:** None

**Who may want to invest:**
- Someone who is seeking a fund that invests primarily in securities issued by the U.S. government and its agencies or instrumentalities.
- Someone who is seeking to diversify an equity portfolio but who can tolerate higher 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.
- The Bloomberg Barclays Long-Term Treasury Index is an unmanaged index comprised of fixed-income securities with various maturities greater than 10 years. Unless otherwise noted, index returns reflect the reinvestment of dividends and capital gains, if any, but do not reflect fees, brokerage commissions or other expenses of investing. It is not possible to invest directly in an index.
- Weighted average maturity (WAM) is the weighted average of all the maturities of the securities held in a fund. WAM for money market funds can be used as a measure of sensitivity to interest rate changes. Generally, the longer the maturity, the greater the sensitivity. WAM for money market funds is based on the dollar-weighted average length of time until principal payments must be paid, taking into account any call options exercised by the issuer and any permissible maturity shortening devices, such as demand features and interest rate resets. For bond funds, WAM can be used as a measure of sensitivity to the markets. Generally, the longer the maturity, the greater the sensitivity. The WAM calculation for bond funds excludes interest rate resets and only takes into account issuer call options if it is probable that the issuer of the instrument will take advantage of such options.
- Returns prior to October 4, 2017 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.

Fidelity® Low-Priced Stock Commingled Pool
VRS Code: 003715

Fund Objective: The portfolio’s investment objective is to seek to provide long-term capital appreciation over a market cycle relative to the Russell 2000 Index through active management.

Fund Strategy: The portfolio normally invests at least 80% of the portfolio’s assets in low-priced stocks. Low-priced stocks are those that are priced at or below $35 per share or with an earnings yield at or above the median for the Russell 2000® Index. Earnings yield represents a stock’s earnings per share for the most recent 12-months divided by current price per share. The portfolio employs an intrinsic value approach, focusing primarily on higher-quality companies with stable growth prospects and trading at attractive valuations. The portfolio may invest in domestic and foreign issuers and in either “growth” or “value” stocks, or both.

Fund Risk: Stock values fluctuate in response to the activities of individual companies, and general market and economic conditions. Foreign markets can be more volatile than the U.S. market due to increased risks of adverse issuer, political, regulatory, market, or economic developments and can perform differently from the U.S. market. The securities of small, less well-known companies may be more volatile than those of larger companies. Investments in foreign securities involve risks in addition to those of U.S. investments, including increased political and economic risk, as well as exposure to currency fluctuations. You may have a gain or loss when you sell your units.

Fund short term trading fees: None

Who may want to invest:
- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is comfortable with value-style investments and the potentially greater volatility of investments in smaller companies.

Footnotes:
- The Fidelity® Low-Priced Stock Commingled Pool is a collective investment trust maintained under the Fidelity Group Trust for Employee Benefit Plans, and is managed by Fidelity Management Trust Company (FMTC). It is not insured by the FDIC.
- This description is only intended to provide a brief overview of this investment option, which is available only to eligible retirement plans and is not offered to the general public.
- The Russell® 2000 Index is an unmanaged market capitalization-weighted index of 2,000 small company stocks of U.S. domiciled companies.
- This investment option is not a mutual fund.

Fidelity® Puritan® Fund - Class K
VRS Code: 002100

Fund Objective: Seeks income and capital growth consistent with reasonable risk.

Fund 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.
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.

Fund short term trading fees: None

Who may want to invest:
- Someone who is seeking to invest in a fund that invests in both stocks and bonds.
- Someone who is seeking the potential both for income and for long-term share-price appreciation and who is willing to accept the volatility of the bond and stock 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 9, 2008, an initial offering of the retirement (K) class took place. Returns and expenses prior to that date are those of the non-K, non-advisor class. Had K class expenses been reflected in the returns shown, total returns would have been higher.

Fidelity® Small Cap Index Fund
VRS Code: 002358

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

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

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.

Fund short term trading fees: None

Who may want to invest:
- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is seeking both growth- and value-style investments and who is willing to accept the generally greater volatility of investments in smaller 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.

Fidelity® U.S. Bond Index Fund
VRS Code: 002326

Fund Objective: Seeks to provide investment results that correspond to the aggregate price and interest performance of the debt securities in the Bloomberg Barclays U.S. Aggregate Bond Index.

Fund Strategy: Normally investing at least 80% of the fund’s assets in bonds included in the Bloomberg Barclays U.S. Aggregate Bond Index. Using statistical sampling techniques based on duration, maturity, interest rate sensitivity, security structure, and credit quality to attempt to replicate the returns of the Index using a smaller number of securities. 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) 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).
Fund 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. Foreign securities are subject to interest rate, currency exchange rate, economic, and political risks. The fund can invest in securities that may have a leveraging effect (such as derivatives and forward-settling securities) which may increase market exposure, magnify investment risks, and cause losses to be realized more quickly.

Fund short term trading fees: None

Who may want to invest:
- Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- Someone who is seeking to diversify an equity portfolio with a more conservative investment option.

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 Bloomberg Barclays U.S. Aggregate Bond Index is an unmanaged market value-weighted index for U.S. dollar denominated investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities with maturities of at least one year.
- 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.

Invesco Oppenheimer Developing Markets Fund Class R6
VRS Code: 815736

Fund Objective: The investment seeks capital appreciation.

Fund Strategy: The fund mainly invests in common stocks of issuers in developing and emerging markets throughout the world and at times it may invest up to 100% of its total assets in foreign securities. Under normal market conditions, it will invest at least 80% of its net assets, plus borrowings for investment purposes, in equity securities of issuers whose principal activities are in a developing market, i.e. are in a developing market or are economically tied to a developing market country, and in derivatives and other instruments that have economic characteristics similar to such securities.

Fund Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:
- Someone who is willing to accept the higher degree of risk associated with investing in emerging markets.
- Someone who is seeking to complement a portfolio of domestic investments and/or international investments in developed countries with investments in developing countries, which can behave differently.

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 12/29/2011. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/18/1996, 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 05/29/2019, Fidelity was notified this fund changed its name from Oppenheimer Developing Markets Fund Class I. See the fund’s prospectus for any additional details.
JPMCB SmartRetirement® Passive Blend 2020 Fund CF-B

VRS Code: 838250

Fund Objective: The Fund seeks high total return with a shift to current income and some capital appreciation over time as each Fund approaches and passes the target retirement date.

Fund Strategy: The fund uses an asset allocation strategy designed for investors expecting to retire around the year 2020, with the allocation changing on an annual basis, becoming more conservative as the Fund nears the target retirement date. Invests in a combination of equity, fixed income and short-term JPMorgan Chase Bank, N.A Commingled Pension Trust Funds and/or funds maintained by unaffiliated banks and trust companies, which includes vehicles with lower levels of active risk.

Fund 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.

Fund short term trading fees: None

Who may want to invest:
• Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
• Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:
• The investment option is a collective investment trust. It is managed by JPMorgan Chase Bank, N.A. This description is only intended to provide a brief overview of the fund.
• This investment option is not a mutual 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 06/01/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 03/12/2010, adjusted to reflect the fees and expenses of this share class (when this share class’s fees and expenses are higher) The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool’s offering materials for information regarding its’ fees and expenses.

JPMCB SmartRetirement® Passive Blend 2025 Fund CF-B

VRS Code: 838252

Fund Objective: The Fund seeks high total return with a shift to current income and some capital appreciation over time as each Fund approaches and passes the target retirement date.

Fund Strategy: The fund uses an asset allocation strategy designed for investors expecting to retire around the year 2025, with the allocation changing on an annual basis, becoming more conservative as the Fund nears the target retirement date. Invests in a combination of equity, fixed income and short-term JPMorgan Chase Bank, N.A Commingled Pension Trust Funds and/or funds maintained by unaffiliated banks and trust companies, which includes vehicles with lower levels of active risk.

Fund 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.

Fund short term trading fees: None

Who may want to invest:
• Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
• Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.
Footnotes:
• The investment option is a collective investment trust. It is managed by JPMorgan Chase Bank, N.A. This description is only intended to provide a brief overview of the fund.
• This investment option is not a mutual 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 06/01/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 03/12/2010, adjusted to reflect the fees and expenses of this share class (when this share class’s fees and expenses are higher). The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool’s offering materials for information regarding its’ fees and expenses.

JPMCB SmartRetirement® Passive Blend 2030 Fund CF-B
VRS Code: 838253

Fund Objective: The Fund seeks high total return with a shift to current income and some capital appreciation over time as each Fund approaches and passes the target retirement date.

Fund Strategy: The fund uses an asset allocation strategy designed for investors expecting to retire around the year 2030, with the allocation changing on an annual basis, becoming more conservative as the Fund nears the target retirement date. Invests in a combination of equity, fixed income and short-term JPMorgan Chase Bank, N.A Commingled Pension Trust Funds and/or funds maintained by unaffiliated banks and trust companies, which includes vehicles with lower levels of active risk.

Fund 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.

Fund short term trading fees: None

Who may want to invest:
• Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
• Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:
• The investment option is a collective investment trust. It is managed by JPMorgan Chase Bank, N.A. This description is only intended to provide a brief overview of the fund.
• This investment option is not a mutual 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 06/01/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 03/12/2010, adjusted to reflect the fees and expenses of this share class (when this share class’s fees and expenses are higher). The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool’s offering materials for information regarding its’ fees and expenses.

JPMCB SmartRetirement® Passive Blend 2035 Fund CF-B
VRS Code: 838254

Fund Objective: The Fund seeks high total return with a shift to current income and some capital appreciation over time as each Fund approaches and passes the target retirement date.

Fund Strategy: The fund uses an asset allocation strategy designed for investors expecting to retire around the year 2035, with the allocation changing on an annual basis, becoming more conservative as the Fund nears the target retirement date. Invests in a combination of equity, fixed income and short-term JPMorgan Chase Bank, N.A Commingled Pension Trust Funds and/or funds maintained by unaffiliated banks and trust companies, which includes vehicles with lower levels of active risk.
Fund 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.

Fund short term trading fees: None

Who may want to invest:
• Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
• Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:
• The investment option is a collective investment trust. It is managed by JPMorgan Chase Bank, N.A. This description is only intended to provide a brief overview of the fund.
• This investment option is not a mutual 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 06/01/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 03/12/2010, adjusted to reflect the fees and expenses of this share class (when this share class’s fees and expenses are higher). The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool’s offering materials for information regarding its’ fees and expenses.

JPMCB SmartRetirement® Passive Blend 2040 Fund CF-B
VRS Code: 838255

Fund Objective: The Fund seeks high total return with a shift to current income and some capital appreciation over time as each Fund approaches and passes the target retirement date.

Fund Strategy: The fund uses an asset allocation strategy designed for investors expecting to retire around the year 2040, with the allocation changing on an annual basis, becoming more conservative as the Fund nears the target retirement date. Invests in a combination of equity, fixed income and short-term JPMorgan Chase Bank, N.A. Commingled Pension Trust Funds and/or funds maintained by unaffiliated banks and trust companies, which includes vehicles with lower levels of active risk.

Fund 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.

Fund short term trading fees: None

Who may want to invest:
• Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
• Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:
• The investment option is a collective investment trust. It is managed by JPMorgan Chase Bank, N.A. This description is only intended to provide a brief overview of the fund.
• This investment option is not a mutual 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 06/01/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 03/15/2010, adjusted to reflect the fees and expenses of this share class (when this share class’s fees and expenses are higher). The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool’s offering materials for information regarding its’ fees and expenses.
JPMCB SmartRetirement® Passive Blend 2045 Fund CF-B
VRS Code: 838256

**Fund Objective:** The Fund seeks high total return with a shift to current income and some capital appreciation over time as each Fund approaches and passes the target retirement date.

**Fund Strategy:** The fund uses an asset allocation strategy designed for investors expecting to retire around the year 2045, with the allocation changing on an annual basis, becoming more conservative as the Fund nears the target retirement date. Invests in a combination of equity, fixed income and short-term JPMorgan Chase Bank, N.A. Commingled Pension Trust Funds and/or funds maintained by unaffiliated banks and trust companies, which includes vehicles with lower levels of active risk.

**Fund 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.

**Fund short term trading fees:** None

**Who may want to invest:**
- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**
- The investment option is a collective investment trust. It is managed by JPMorgan Chase Bank, N.A. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual 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 06/01/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 03/12/2010, adjusted to reflect the fees and expenses of this share class (when this share class’s fees and expenses are higher). The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool’s offering materials for information regarding its’ fees and expenses.

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JPMCB SmartRetirement® Passive Blend 2050 Fund CF-B
VRS Code: 838257

**Fund Objective:** The Fund seeks high total return with a shift to current income and some capital appreciation over time as each Fund approaches and passes the target retirement date.

**Fund Strategy:** The fund uses an asset allocation strategy designed for investors expecting to retire around the year 2050, with the allocation changing on an annual basis, becoming more conservative as the Fund nears the target retirement date. Invests in a combination of equity, fixed income and short-term JPMorgan Chase Bank, N.A. Commingled Pension Trust Funds and/or funds maintained by unaffiliated banks and trust companies, which includes vehicles with lower levels of active risk.

**Fund 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.

**Fund short term trading fees:** None

**Who may want to invest:**
- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.
Footnotes:
- The investment option is a collective investment trust. It is managed by JPMorgan Chase Bank, N.A. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual 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 06/01/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 03/12/2010, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher). The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

JPMCB SmartRetirement® Passive Blend 2055 Fund CF-B
VRS Code: 838758

Fund Objective: The Fund seeks high total return with a shift to current income and some capital appreciation over time as each Fund approaches and passes the target retirement date.

Fund Strategy: The fund uses an asset allocation strategy designed for investors expecting to retire around the year 2055, with the allocation changing on an annual basis, becoming more conservative as the Fund nears the target retirement date. Invests in a combination of equity, fixed income and short-term JPMorgan Chase Bank, N.A Commingled Pension Trust Funds and/or funds maintained by unaffiliated banks and trust companies, which includes vehicles with lower levels of active risk.

Fund 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.

Fund short term trading fees: None

Who may want to invest:
- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

Footnotes:
- The investment option is a collective investment trust. It is managed by JPMorgan Chase Bank, N.A. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual 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 06/01/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 02/08/2013, adjusted to reflect the fees and expenses of this share class (when this share class's fees and expenses are higher). The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool's offering materials for information regarding its' fees and expenses.

JPMCB SmartRetirement® Passive Blend 2060 Fund CF-B
VRS Code: 838259

Fund Objective: The Fund seeks high total return with a shift to current income and some capital appreciation over time as each Fund approaches and passes the target retirement date.

Fund Strategy: The fund uses an asset allocation strategy designed for investors expecting to retire around the year 2060, with the allocation changing on an annual basis, becoming more conservative as the Fund nears the target retirement date. Invests in a combination of equity, fixed income and short-term JPMorgan Chase Bank, N.A Commingled Pension Trust Funds and/or funds maintained by unaffiliated banks and trust companies, which includes vehicles with lower levels of active risk.
**Fund 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.

**Fund short term trading fees:** None

**Who may want to invest:**
- Someone who is seeking an investment option that gradually becomes more conservative over time and who is willing to accept the volatility of the markets.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option or who does not feel comfortable making asset allocation choices over time.

**Footnotes:**
- The investment option is a collective investment trust. It is managed by JPMorgan Chase Bank, N.A. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual 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 06/02/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 11/30/2016, adjusted to reflect the fees and expenses of this share class (when this share class’s fees and expenses are higher). The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool’s offering materials for information regarding its’ fees and expenses.

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**JPMCB SmartRetirement® Passive Blend Income Fund CF-B**

**VRS Code:** 838260

**Fund Objective:** The Fund seeks total return with a shift to current income and some capital appreciation over time as each Fund approaches and passes the target retirement date.

**Fund Strategy:** The fund uses an asset allocation strategy designed for investors who are retired or expect to retire soon. Invests in a combination of equity, fixed income and short-term JPMorgan Chase Bank, N.A. Commingled Pension Trust Funds and/or funds maintained by unaffiliated banks and trust companies, which includes vehicles with lower levels of active risk.

**Fund 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.

**Fund short term trading fees:** None

**Who may want to invest:**
- Someone who is seeking an investment option intended for people in retirement and who is willing to accept the volatility of diversified investments in the market.
- Someone who is seeking a diversified mix of stocks, bonds, and short-term investments in one investment option and looking primarily for the potential for income and, secondarily, for share-price appreciation.

**Footnotes:**
- The investment option is a collective investment trust. It is managed by JPMorgan Chase Bank, N.A. This description is only intended to provide a brief overview of the fund.
- This investment option is not a mutual 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 06/01/2017. The returns are provided by Morningstar and reflect the historical performance of the oldest, eligible share class of the Pool with reported expenses and an inception date of 03/12/2010, adjusted to reflect the fees and expenses of this share class (when this share class’s fees and expenses are higher). The adjusted historical returns are not actual returns. Calculation methodologies utilized by Morningstar may differ from those applied by other entities, including the Pool itself. Please refer to a Pool’s offering materials for information regarding its’ fees and expenses.
Loomis Sayles Core Plus Bond Fund Class N
VRS Code: 895868

Fund Objective: The investment seeks high total investment return through a combination of current income and capital appreciation.

Fund Strategy: Under normal market conditions, the fund will invest at least 80% of its net assets (plus any borrowings made for investment purposes) in bonds, which include debt securities of any maturity. In addition, it will invest at least 65% of its net assets in investment grade securities. The fund will generally seek to maintain an effective duration of +/- 2 years relative to the Bloomberg Barclays U.S. Aggregate Bond Index.

Fund 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.

Fund short term trading fees: None

Who may want to invest:
• Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
• Someone who is seeking to diversify an equity portfolio with a more conservative investment option.

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 Bloomberg Barclays U.S. Aggregate Bond Index is an unmanaged market value-weighted index for U.S. dollar denominated investment-grade fixed-rate debt issues, including government, corporate, asset-backed, and mortgage-backed securities with maturities of at least one year. 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 02/01/2013. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 11/07/1973, 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.

MFS International Intrinsic Value Fund Class R6
VRS Code: 826695

Fund Objective: The investment seeks capital appreciation.

Fund Strategy: The fund normally invests its assets primarily in foreign equity securities, including emerging market equity securities. Equity securities include common stocks and other securities that represent an ownership interest (or right to acquire an ownership interest) in a company or other issuer. The advisor focuses on investing the fund’s assets in the stocks of companies that it believes are undervalued compared to their intrinsic value.

Fund Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. 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. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Fund short term trading fees: None

Who may want to invest:
• Someone who is seeking to complement a portfolio of domestic investments with international investments, which can behave differently.
• Someone who is willing to accept the higher degree of risk associated with investing overseas.
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 05/01/2006. These calculated returns reflect the historical performance of the oldest share class of the fund, with an inception date of 10/24/1995, 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 06/07/2019, Fidelity was notified this fund changed its name from MFS® International Value Fund Class R3. See the fund’s prospectus for any additional details.
Plan Name: The Salesforce 401(k) Plan

Plan #: 48797

Incoming Rollover Instructions

“Rolling over” money into the Salesforce 401(k) 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 Rollover Contribution Form for a list of the types of plans or accounts from which rollovers may be made to your employer’s plan. There are two distribution check payable options:

Option 1.
1. The check can be made payable to Fidelity Investments Institutional Operations Company, Inc. (or FIOOC), 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 ½.

Option 2.
2. If the distribution was originally made payable directly to you,

   you must send your rollover contribution to Fidelity via a certified check or money order only for the amount you are rolling over. (Personal checks are not acceptable.)

   Note: If your distribution is initially received as a check made payable to you, your rollover must be completed within 60 days of receipt of the distribution. Your previous administrator will be required to withhold income taxes. As a result, you will not be able to roll over 100% of your eligible distribution unless you have extra savings available to make up the amount withheld. You must also roll over that amount within 60 days of receipt of your distribution. If you do not make up the amount withheld, that amount will be considered a withdrawal from the previous program and the taxable portion will be subject to ordinary income taxes and possibly a 10% early withdrawal penalty.

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 NetBenefits® at www.401k.com to initiate your request or complete the Incoming Rollover Contribution Form. Please be sure to complete all items, and sign the form if indicated.

Failing to properly complete the process will result in your transaction not being processed and your check being returned to you. This form and any separate documentation required by your Plan Sponsor will be reviewed through an automated process. Fidelity will not consider or act upon any unrequested documentation or any information provided outside the areas of the form where specific information has been requested.

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 made investment elections for rollover 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 via NetBenefits or 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. An incorrect plan type could invalidate your rollover.

If you are currently enrolled in the Fidelity® Personalized Planning & Advice, an advisory service, your rollover contribution will automatically be invested according to your current model portfolio percentages.

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 Salesforce 401(k) Plan, you can log on to Fidelity NetBenefits® at www.401k.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 1-800-835-5097. Please be sure you have beneficiary information for the Plan on file.

To establish or change your beneficiary information for the Salesforce 401(k) Plan, please access www.401k.com.

You should make a copy of the check and the Incoming Contribution Application for your records.
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 #:** [redacted]  
**Hire Date:** _____/_____/_____  
**Birth Date:** _____/_____/_____  

**Participant Name (first, MI, last):** [redacted]  
**Participant Address:** [redacted]  
**City:** [redacted]  
**State:** [redacted]  
**ZIP:** [redacted]  
**Phone (day):** [redacted]  
**Phone (evening):** [redacted]

**Section Two: Rollover Contribution Information**

**Acceptable rollover sources**

*The Plan will accept* taxable* money from the following types of employer-sponsored 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); distributions of taxable monies made to you as (1) a spousal beneficiary from a current or former spouse from those types of plans, or (2) an alternate payee pursuant to a qualified domestic relations order (QDRO). After-tax contributions from 401(a) and 403(a) plans may also be rolled into this Plan. In addition, the Plan will accept: conduit IRAs (rollover IRAs), Roth 401(k), or Roth 403(b); nonconduit 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; traditional IRAs; Simplified Employee Pension plans (SEP-IRAs); “SIMPLE” IRA distributions. The Plan will also accept nontaxable money from qualified 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.*

Enclosed Contribution:

$ [redacted]  
**Pretax dollars**  
$ [redacted]  
**After-tax dollars**

$ [redacted]  
**After-tax contributions excluding earnings**

Date of first Roth 401(k) contribution

Please provide the following information concerning the origin of this rollover:

- [ ] 401(k) Plan  
- [ ] Governmental 457(b) Plan  
- [ ] Conduit IRA (rollover IRA)

- [ ] 401(a) Plan  
- [ ] Roth 401(a)/401(k) Plan  
- [ ] Nonconduit IRA

- [ ] 403(b) Plan  
- [ ] Roth 403(b) Plan
Unacceptable rollover funds

The Plan cannot accept money from the following sources: rollovers from beneficiaries (other than from a spouse), payments over a life expectancy or a period of 10 or more years, or mandatory age 70½ distributions. Also, unacceptable are: hardship distributions; distributions to a former spouse under a qualified domestic relations order (QDRO); qualified domestic relations orders (QDROs); a spousal beneficiary; retirement plans of foreign countries. 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 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.

To make an investment election or to request a fund prospectus please log on to www.401k.com.

If you are currently enrolled in the Fidelity® Personalized Planning & Advice, an advisory service, your rollover contribution will automatically be invested according to your current model portfolio percentages.

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 according to the investment election on file at Fidelity. I also acknowledge that if I do not already have investment elections on file at Fidelity, my rollover contribution will be invested in my plan’s default investment option.

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 Salesforce 401(k) 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.

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Fidelity Investments Institutional Operations Company, Inc.

For more information about the Salesforce 401(k) Plan, go to www.401k.com.
This information is intended to be educational and is not tailored to the investment needs of any specific investor.

Fidelity® Personalized Planning & Advice at Work is a service of Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC. Both are registered investment advisers, are Fidelity Investments companies and may be referred to as "Fidelity," "we," or "our" within. For more information, refer to the Terms and Conditions of the Program. When used herein, Fidelity Personalized Planning & Advice refers exclusively to Fidelity Personalized Planning & Advice at Work. **This service provides advisory services for a fee.**

This document provides only a summary of the main features of the Salesforce 401(k) Plan and the Plan Document will govern in the event of discrepancies.

The 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 that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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