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RETIREMENT SAVING STRATEGIES

HORIZON
BY COMPASS INVESTORS

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# Horizon™ Action Report:
# Fidelity Choice Series S1 Plan (August 26, 2013)

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### Current Period Fund Analysis* (August 26, 2013)

*As always, please try to make your reallocations as soon as possible to avoid incurring any short-term trading penalties.*

**Horizon for Fidelity Choice Series S1 Model Portfolio**
**August 26, 2013**

| Name | Score | Model Portfolio Allocation | Holding Periods / Penalties / Comments |
|---|---|---|---|
| Select Money Market | 0 | - | |
| Fidelity Strategic Income | (18) | - | |
| Fidelity Intermediate Bond | (15) | - | |
| Fidelity Dividend Growth | 87 | - | |
| Fidelity International Discovery | 73 | - | 0 - 30 days 1.00 |
| Select Automotive | 223 | 19.6% | 0 - 30 days 0.75 |
| Select Biotechnology | 187 | 16.4% | 0 - 30 days 0.75 |
| Select Chemicals | 97 | - | 0 - 30 days 0.75 |
| Select Construction and Housing | 28 | - | 0 - 30 days 0.75 |
| Select Consumer Discretionary | 98 | - | 0 - 30 days 0.75 |
| Select Defense and Aerospace | 135 | 11.8% | 0 - 30 days 0.75 |
| Select Energy Service | 99 | - | 0 - 30 days 0.75 |
| Select Environment and Alternative Energy | 115 | 10.1% | 0 - 30 days 0.75 |
| Select Financial Services | 94 | - | 0 - 30 days 0.75 |
| Select Gold | (21) | - | 0 - 30 days 0.75 |
| Select Health Care | 139 | 12.2% | 0 - 30 days 0.75 |
| Select Industrials | 113 | 10.0% | 0 - 30 days 0.75 |
| Select Insurance | 107 | 9.4% | 0 - 30 days 0.75 |
| Select Leisure | 106 | - | 0 - 30 days 0.75 |
| Select Materials | 71 | - | 0 - 30 days 0.75 |
| Select Medical Delivery | 91 | - | 0 - 30 days 0.75 |
| Select Multimedia | 105 | - | 0 - 30 days 0.75 |
| Select Natural Resources | 78 | - | 0 - 30 days 0.75 |
| Select Pharmaceuticals | 105 | - | 0 - 30 days 0.75 |
| Select Retailing | 120 | 10.5% | 0 - 30 days 0.75 |
| Select Technology | 103 | - | 0 - 30 days 0.75 |
| Select Telecommunications | 26 | - | 0 - 30 days 0.75 |
| Select Transportation | 105 | - | 0 - 30 days 0.75 |
| Select Utilities | 22 | - | 0 - 30 days 0.75 |

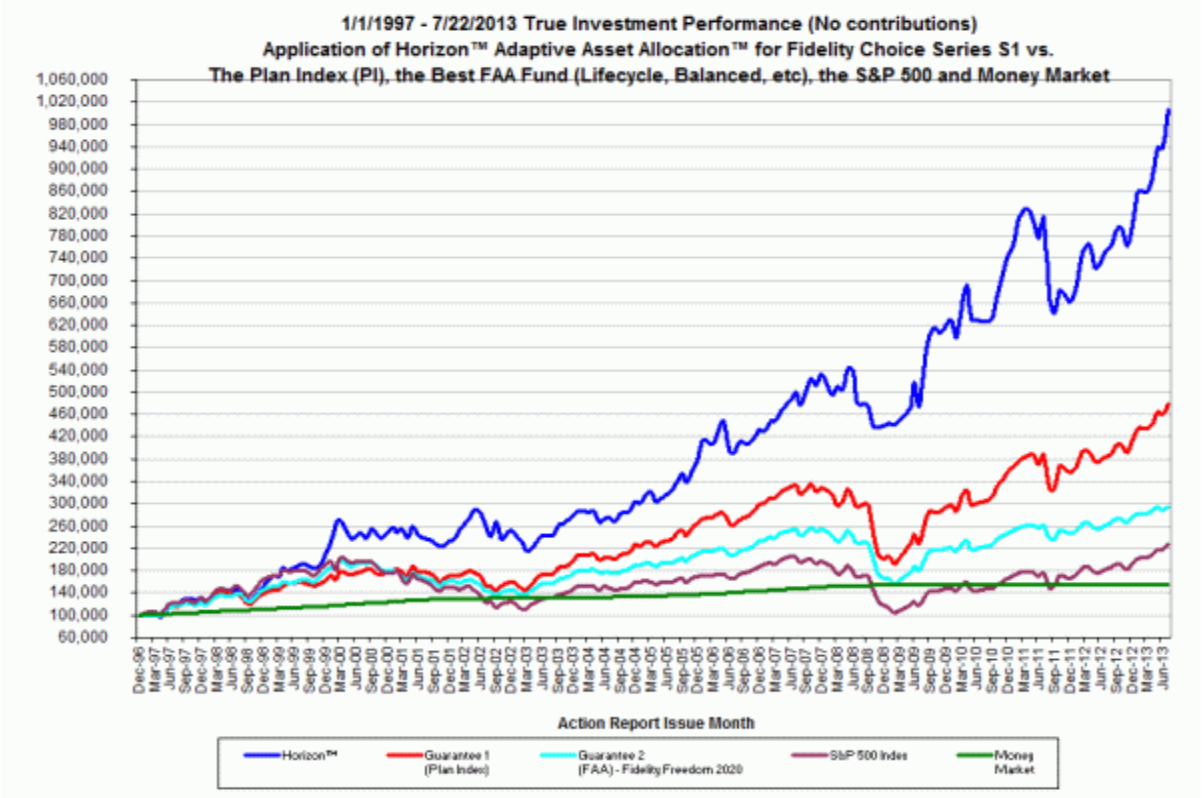
## Your Current Subscription Refund Guarantee Period Results
## (*January 1, 2008 to August 26, 2013*)

As of **August 26, 2013**, the Horizon™ Model Portfolio for the *Fidelity Choice Series S1 Plan (FIDB)* has seen a **87.4% pure investment return** over the past **67-months** since the current Subscription Refund Guarantee Period started on January 1, 2008 .

During the **Market Cycle** that began 01/01/1997, as of 08/26/13, an initial $100,000 starting investment guided by Horizon™'s Adaptive Asset Allocation™ (AAA) strategy **grew by $897,173** to $997,173, a growth of 897% (excluding any additional contributions).

This compares to the growth, over that same period, of $100,000 invested in the following alternatives:

- **The Plan Index (PI)* grew by $379,462 -- Horizon™'s growth was 136% higher.**
- **The best performing Formulaic Asset Allocation (FAA)** fund (Fidelity Freedom 2020) grew by $192,442 -- Horizon™'s growth was 366% higher.**
- **The S&P 500 Index grew by $121,261 -- Horizon™'s growth was 640% higher.**
- **A Money Market investment grew by $55,052 -- Horizon™'s growth was 1530% higher.**

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