Using Fidelity PlanManager® to Fund Your SIMPLE-IRA Plan

Turn here℠ Fidelity INVESTMENTS®

Fidelity PlanManager® is the easy, convenient, and secure way to manage your SIMPLE-IRA Plan. The electronic contribution service eliminates the need to write checks to your retirement plan and can reduce errors. Available 24/7,* Fidelity PlanManager is there when you need it. The following steps (with accompanying screen diagrams) walk you through the process of using this efficient online service.

Questions? Call a retirement representative from 8 a.m. to 8 p.m. Eastern time, seven days a week, at 1-800-544-4774.

1. Set Up Your PIN

From your Web browser, type in: http://simple.Fidelity.com (do not type in "www.").

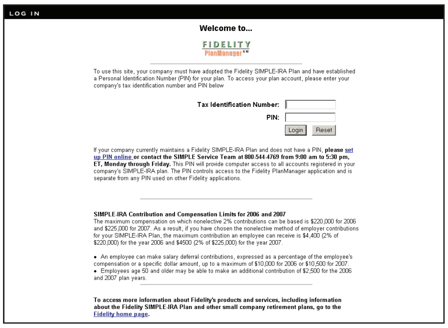
To access your SIMPLE-IRA plan online, you'll first need to establish a personal identification number (PIN) by providing your company's Tax Identification Number and your Funding Account Number.

(Use the Fidelity SIMPLE-IRA Plan Electronic Funding Service account number provided on your Fidelity Money Line® confirmation or your Monthly Investment Report. You will also be asked for verification information.)

For illustrative purposes only.

2. Enter Your Company's Tax Identification Number and PIN

Once you have established your PIN, you're ready to log on to Fidelity PlanManager. Enter your Tax Identification, or your Funding Account, Number and PIN in the boxes provided, and click "Login."



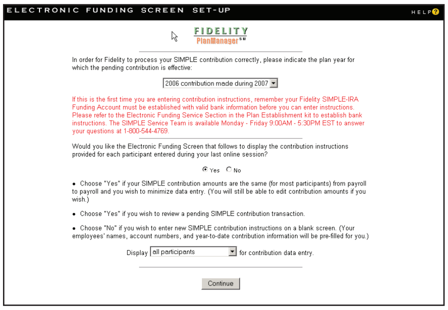
For illustrative purposes only.

3. Select the Year for Your Contributions

Read through the site overview, then click "Continue" to begin entering your SIMPLE Plan contributions.

- Use the pull-down box to select the year for which you are contributing.

Because contribution amounts are often the same each period, Fidelity PlanManager automatically fills in the dollar amounts you entered during your most recent session. You can change or update these amounts if you choose. If you do not want the screen to prefill your contribution amounts, select "no."



For illustrative purposes only.

*There is a maintenance period where some services may not be available.

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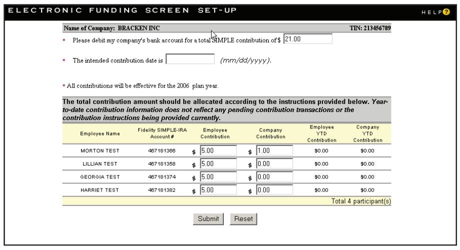
4. Complete the Electronic Funding Screen

It's important to remember not to use commas or dashes when entering the following information:

- Company's total contribution amount
- Intended contribution date (at least two business days in advance)
- Contribution amounts for each employee

When ready, click "Submit."



ELECTRONIC FUNDING SCREEN SET-UP

HELP

Name of Company: BRACKEN INC **TIN: 213456789**

- Please debit my company's bank account for a total SIMPLE contribution of $ 21.00
- The intended contribution date is (mm/dd/yyyy).
- All contributions will be effective for the 2006 plan year.

The total contribution amount should be allocated according to the instructions provided below. *Year-to-date contribution information does not reflect any pending contribution transactions or the contribution instructions being provided currently.*

Employee Name	Fidelity SIMPLE-IRA Account #	Employee Contribution	Company Contribution	Employee YTD Contribution	Company YTD Contribution
MORTON TEST	467181366	$ 5.00	$ 1.00	$0.00	$0.00
LILLIAN TEST	467181358	$ 5.00	$ 0.00	$0.00	$0.00
GEORGIA TEST	467181374	$ 5.00	$ 0.00	$0.00	$0.00
HARRIET TEST	467181382	$ 5.00	$ 0.00	$0.00	$0.00
					Total 4 participant(s)

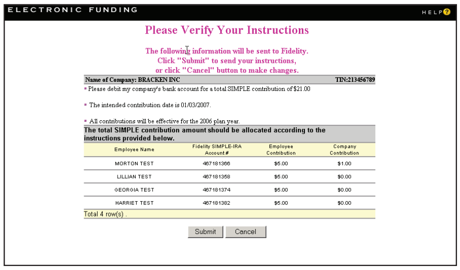
Submit Reset

For illustrative purposes only.

5. Verify Your Instructions

Check your final instructions carefully. After submitting your contribution information, you'll see a summary of your proposed transaction. Use the "Back" button to make any changes. This is your opportunity to review and revise your instructions if necessary — before any money is moved. When ready, click "Submit."

Please note: You're not done yet. Fidelity PlanManager will automatically check to ensure participant contributions add up to the total dollar amount you want deducted.



ELECTRONIC FUNDING

HELP

Please Verify Your Instructions

The following information will be sent to Fidelity.
Click "Submit" to send your instructions,
or click "Cancel" button to make changes.

Name of Company: BRACKEN INC **TIN:213456789**

- Please debit my company's bank account for a total SIMPLE contribution of $21.00
- The intended contribution date is 01/03/2007.
- All contributions will be effective for the 2006 plan year.

The total SIMPLE contribution amount should be allocated according to the instructions provided below.

Employee Name	Fidelity SIMPLE-IRA Account #	Employee Contribution	Company Contribution
MORTON TEST	467181366	$5.00	$1.00
LILLIAN TEST	467181358	$5.00	$0.00
GEORGIA TEST	467181374	$5.00	$0.00
HARRIET TEST	467181382	$5.00	$0.00
Total 4 row(s) .			

Submit Cancel

For illustrative purposes only.

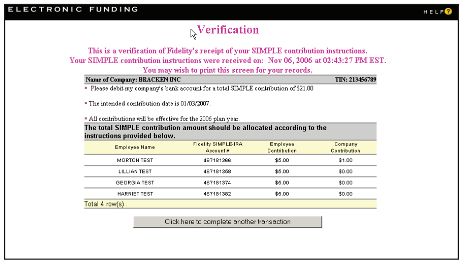
6. Print a Copy for Your Records

Upon submitting your transaction, you will receive a confirmation of your activity. You will want to print and save a copy of your transaction for your records.

- Your bank account will be debited and the assets posted to the accounts (generally in two business days).
- Investment selections will be purchased at the next available price once the money arrives at Fidelity.

You cannot submit another contribution for the same year until this transaction has been fully processed.

To initiate a transaction for a different year, click on "Complete another transaction" and refer to step 3 of these instructions.



ELECTRONIC FUNDING

HELP

Verification

This is a verification of Fidelity's receipt of your SIMPLE contribution instructions.
Your SIMPLE contribution instructions were received on: Nov 06, 2006 at 02:43:27 PM EST.
You may wish to print this screen for your records.

Name of Company: BRACKEN INC **TIN: 213456789**

- Please debit my company's bank account for a total SIMPLE contribution of $21.00
- The intended contribution date is 01/03/2007.
- All contributions will be effective for the 2006 plan year.

The total SIMPLE contribution amount should be allocated according to the instructions provided below.

Employee Name	Fidelity SIMPLE-IRA Account #	Employee Contribution	Company Contribution
MORTON TEST	467181366	$5.00	$1.00
LILLIAN TEST	467181358	$5.00	$0.00
GEORGIA TEST	467181374	$5.00	$0.00
HARRIET TEST	467181382	$5.00	$0.00
Total 4 row(s) .			

Click here to complete another transaction

For illustrative purposes only.

A retirement representative is available to help from 8 a.m. to 8 p.m. Eastern time, seven days a week, at 1-800-544-4774.

Which browsers does Fidelity support?

For Microsoft Windows operating systems, Fidelity supports Microsoft Internet Explorer 6.0 and above, Netscape 8.0 and above, and Firefox 1.5. For the Macintosh operating system, Fidelity supports Safari 2.0 and above.

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