



## The Party Staff 401(k) Plan

### Plan Feature Flyer

The following is a brief summary of the main features of the The Party Staff 401(k) Plan. A summary plan description that provides more detail will be made available to you at a later date.

Eligibility Requirements	All contributions	Attain Age 21
		Complete 12 months (with 1000 hours) of service
Contributions	Employee Contributions	1% to 90% of eligible pretax pay EGTRRA Catch Up Provision
	Company Matching	100.00% of the first 4% in eligible compensation deferred
Vesting	Employee Deferrals	100% immediate
	Company Matching	100% Immediate

### Access To Your Money:

Loans from your Plan account are also available. Generally, you may borrow the lesser of 50% of your vested account balance or \$50,000. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow. The minimum amount you may borrow is \$1000. Loan repayments (plus interest) to your plan account are automatically deducted from your pay through after-tax payroll deduction. You may have one loan outstanding at one time. Be sure you understand the plan guidelines and impact of taking a loan before initiating a loan from your plan account.

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death. You may also be eligible for a withdrawal in the case of a severe financial hardship as defined by your Plan. Keep in mind that withdrawals are subject to income taxes and possibly to early withdrawal penalties.

### Information On Your Account:

Fidelity NetBenefits<sup>SM</sup> at [www.401k.com](http://www.401k.com)

Retirement Benefits Line at 1-800-835-5097

# Investment Options

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

What follows is an introduction to the investment options you can choose for your plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the investment options available through the plan, including fees and expenses, log on to Fidelity NetBenefits<sup>SM</sup> at [www.401k.com](http://www.401k.com) or call Fidelity at 1-800-835-5097 for prospectuses. Read them carefully before you invest.

Money Market	Stable Value	Bond	Balanced/Hybrid	Domestic Equities	International / Global Equity	Specialty	Company Stock
<ul style="list-style-type: none"> <li>Fidelity Retirement Money Market Portfolio</li> </ul>		<ul style="list-style-type: none"> <li>Fidelity Intermediate Bond Fund</li> <li>Fidelity Short-Term Bond Fund</li> <li>Fidelity Investment Grade Bond Fund</li> </ul>	<ul style="list-style-type: none"> <li>Fidelity Puritan Fund</li> </ul>	<p><b>Large Value</b></p> <ul style="list-style-type: none"> <li>Fidelity Equity-Income Fund</li> <li>Fidelity Equity-Income II Fund</li> </ul> <p><b>Large Blend</b></p> <ul style="list-style-type: none"> <li>Fidelity Dividend Growth Fund</li> <li>Fidelity Export and Multinational Fund</li> <li>Fidelity Fund</li> <li>Spartan<sup>®</sup> Total Market Index Fund</li> </ul> <p><b>Large Growth</b></p> <ul style="list-style-type: none"> <li>Fidelity Blue Chip Growth Fund</li> <li>Fidelity <i>Contrafund</i><sup>®</sup></li> <li>Fidelity Fifty<sup>®</sup></li> <li>Fidelity Growth Company Fund</li> <li>Fidelity Large Cap Stock Fund</li> <li>Fidelity OTC Portfolio</li> </ul>	<ul style="list-style-type: none"> <li>Fidelity Aggressive International Fund</li> <li>Fidelity Overseas Fund</li> </ul>	<ul style="list-style-type: none"> <li>Fidelity Real Estate Investment Portfolio</li> </ul>	
				<p><b>Mid Value</b></p> <ul style="list-style-type: none"> <li>Fidelity Value Fund</li> </ul> <p><b>Small Value</b></p>			
				<p><b>Mid Blend</b></p> <ul style="list-style-type: none"> <li>Fidelity Value Strategies Fund</li> <li>Spartan<sup>®</sup> Extended Market Index Fund</li> </ul> <p><b>Small Blend</b></p> <ul style="list-style-type: none"> <li>Fidelity Small Cap Value Fund</li> </ul>			
				<p><b>Mid Growth</b></p> <ul style="list-style-type: none"> <li>Fidelity Mid-Cap Stock Fund</li> <li>Fidelity Aggressive Growth Fund</li> </ul> <p><b>Small Growth</b></p> <ul style="list-style-type: none"> <li>Fidelity Small Cap Retirement Fund</li> </ul>			

Categories to the left have potentially more inflation risk and less investment risk

Categories to the right have potentially less inflation risk and more investment risk

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity Category are based on the options' Morningstar categories as of the most recent calendar quarter. 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 option's future styles. Investment options are listed in alphabetical order within each 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.

**An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in these funds.**

**Additional Investment Options:**

**Fidelity Freedom Funds®** offer a blend of stocks, bonds, and short-term investments within a single fund. They are designed for investors who don't want to go through the process of picking several funds from the three asset classes but who still want to diversify among stocks, bonds, and short-term investments.

Categories to the left have potentially more inflation risk and less investment risk

Categories to the right have potentially less inflation risk and more investment risk

Fidelity Freedom Income Fund®	Fidelity Freedom 2000 Fund®	Fidelity Freedom 2010 Fund®	Fidelity Freedom 2020 Fund®	Fidelity Freedom 2030 Fund®	Fidelity Freedom 2040 Fund®
	Fidelity Freedom 2005 Fund <sup>SM</sup>	Fidelity Freedom 2015 Fund <sup>SM</sup>	Fidelity Freedom 2025 Fund <sup>SM</sup>	Fidelity Freedom 2035 Fund <sup>SM</sup>	

The Fidelity Freedom Funds® are represented on a separate investment spectrum because each fund (except Fidelity Freedom Income Fund®) will gradually adjust its asset allocation to be more conservative as the fund approaches its target retirement date. Approximately five to ten years after the target date, the asset allocation of each Freedom fund will match the allocation of the Freedom Income Fund. The spectrum illustrates the relative risk and return of each fund as compared with the other funds in the Freedom family. For more completed discussion of risks associated with the mutual fund options, please read the prospectus before making your investment decision. This spectrum does not represent actual or implied performance.

## **Footnotes**

***Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call or write Fidelity for a free prospectus. Read it carefully before you invest.***

Keep in mind, investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

This document provides only a summary of the main features of the The Party Staff 401(k) Plan, and the Plan document will govern in the event of any discrepancy.

Pretax contributions are subject to the annual IRS dollar limit.

Investments in mid-sized companies may involve greater risks than those of larger, more well known companies, but may be less volatile than investments in smaller companies.

Investments in smaller companies may involve greater risks than those in larger, more well known companies.

Foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential returns than U.S. investments. This risk includes political and economic uncertainties of foreign countries, as well as the risk of currency fluctuation.

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4 p.m. Eastern time, or on weekends or holidays, will receive the next available closing prices.

©2005 FMR Corp. All rights reserved.