

January, 2012

Re: **Changes to the Sheet Metal Workers' Local 73 Annuity Plan**

Dear Plan Participant:

The Board of Trustees regularly reviews the investment options made available through the Sheet Metal Workers' Local 73 Annuity Plan to make sure they continue to help you meet your financial goals and investment objectives. As a result of its most recent review, the following changes are being made to the investment lineup.

New Investment Option

Beginning on February 1, 2012, a new investment option will be added to the investment lineup under the Sheet Metal Workers' Local 73 Annuity Plan. Your new investment option is listed below. Please see the investment option description in the *About Your New Investment Option* section of this letter.

PRIMECAP Odyssey Growth Fund

Investment Option No Longer Available

Effective as of **the market close (generally 4 p.m. Eastern time) on February 1, 2012**, the investment option shown below under *Old Investment Option* will no longer be available under the Plan. All existing balances and future contributions in this investment option will be transferred to the investment option shown below under *New Investment Option* **as of the market close (generally 4 p.m. Eastern time) on February 1, 2012**. The transfer of balances will appear as an exchange on your account history and quarterly statement. You may receive a prospectus as a result of this transaction.

Old Investment Option		New Investment Option
Fidelity [®] Magellan [®] Fund	⇒	PRIMECAP Odyssey Growth Fund

The reallocation of assets depends on the timely liquidation of those assets. A delay in liquidation may result in a change to the above-noted dates.

Action to Consider

If you do not want your existing balances and future contributions to transfer to the new investment option as shown above, you must contact Fidelity Investments before 4:00 p.m. ET on **February 1, 2012**, and request an exchange. You can do so by logging on to Fidelity NetBenefits[®] at www.fidelity.com/atwork or calling toll free at 1-866-84-UNION (1-866-848-6466), Monday through Friday (excluding New York Stock Exchange holidays), between 8:00 a.m. and 12:00 p.m. ET to speak with a Service Center Representative.

Go Paperless

Update your e-mail address to receive important benefits information electronically.

- Log on to Fidelity NetBenefits[®] at www.fidelity.com/atwork
- Go to Your Profile
- Click on E-mail Address

To receive mutual fund prospectuses online (including those that may be delivered as a result of these changes to your investment lineup.)

- Log on to Fidelity NetBenefits[®] at www.fidelity.com/atwork

You can also view an electronic version of this document by logging onto Fidelity NetBenefits[®] and navigating to Plan Information and Documents.

- Go to Your Profile
- Click on Mail Preferences

Sincerely,

Fidelity Investments

About Your New Investment Options

The following is a description of your new investment option.

PRIMECAP Odyssey Growth Fund

Ticker:	POGRX
Objective:	A Growth mutual fund; the Morningstar Category is Large Growth.
Strategy:	The investment seeks long-term capital appreciation. The fund invests mainly in stocks of U.S. companies, emphasizing those companies with above average earnings growth potential that is not reflected in their current market prices. These stocks typically provide little current income. Its portfolio consists predominantly of mid- and large-cap stocks and may include stocks of foreign companies.
Risk:	Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Please consult the prospectus for additional risk information specific to this fund.
Short-term Redemption Fee Note:	None
Who may want to invest:	<ul style="list-style-type: none">• 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:	A mutual fund registered under PRIMECAP Odyssey Funds, and managed by Primecap Management Co. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call Fidelity at 1-800-343-0860 or visit www.fidelity.com for a free prospectus, or if available a summary prospectus. Read it carefully before you invest.

The Sheet Metal Workers' Local 73 Annuity Plan is intended to be a participant-directed plan as described in Section 404(c) of ERISA, which means that fiduciaries of these plans are ordinarily relieved of liability for any losses that are the direct and necessary result of investment instructions given by a participant or beneficiary.

Unless otherwise noted, transaction requests confirmed after the close of the market, 4 P.M. Eastern Time, or on weekends or holidays, will receive the next available closing prices.

The investment options available through the plan reserve the right to modify or withdraw the exchange privilege.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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You can also view an electronic version of this document by logging onto Fidelity NetBenefits[®] and navigating to Plan Information and Documents.