

▶ **Take charge of your future**  
with your workplace savings plan



IBA Software Technologies, Inc. 401(k) Plan



## Invest some of what you earn today for what you plan to accomplish tomorrow.

**Take a look and see what a difference enrolling in your workplace savings plan could make in helping you achieve your goals.**

**Tax Savings** – Once you make an election to defer some of your salary into the plan, your pre-tax 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. Also, you pay no taxes on any earnings until you withdraw them from your account, generally at retirement, enabling you to keep more of your money working for you now.

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

**Consolidation** – You can roll over your existing 401(k) balances held with a prior employer into your current plan. See the Frequently Asked Questions section for additional details.

**Investment Flexibility** – 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.

**Fidelity Advisor Freedom Funds** - Learn more about Fidelity Advisor Freedom Funds – a single investment option with asset allocation built right in. The funds are designed for investors expecting to retire around the year indicated in each fund's name. Log in to [netbenefits.com](http://netbenefits.com) to see if they may be appropriate for you.

In addition to the services provided by Fidelity, you also have access to Wellspring Financial, a local retirement financial services firm. Wellspring Financial can help you become familiar with the plan's investment options and how you can develop an investment strategy that can help meet your retirement savings goals. They can also meet with you one-on-one to incorporate your overall financial needs and goals. Your advisor is not affiliated with Fidelity Investments.

### **Your retirement plan's financial advisor contact information**

Timothy Winters  
200 Canal Street  
Marshfield, MA 02050  
781-319-0098



## Enroll Today.

Investing in yourself is easy with your retirement plan. You can count on us to support you every step of the way with our account management website, Fidelity NetBenefits®. First log in to [netbenefits.com](http://netbenefits.com) and we'll show you how to get started step by step.

**Already enrolled?** Skip this section and go right to the next page to see how your potential savings can really add up.

**Step 1** – Enroll Online Today – Go to [netbenefits.com](http://netbenefits.com) and click on “New User Registration” when logging in for the first time. Follow the instructions to Enroll Today! Call the Retirement Benefits Line if you need assistance at 1-800-294-4015.

**Step 2** – Decide how much to invest and enter your contribution per pay period – 10%, is often a good start. Elective deferral contributions are subject to the annual IRS dollar limit, or your plan's limit, if less.

**Step 3** – Select how you want to invest your contributions among the investment options available in the plan. Investment performance and fund descriptions are available online or over the phone. If you are interested in additional information about investing, go to the Tools & Learning section of NetBenefits to learn more.

**Remember to complete the Designation of Beneficiary Form provided by your employer.**



## Get started today.

Your decision to start now could help you accumulate more at retirement. And look at the difference you can make in your total potential account value by putting away just a few dollars more of your pay on a pre-tax basis.

### Assumptions:

Hypothetical annual rate of return: 7%

| Start today!                        | Contribute \$50 of your monthly salary | Contribute \$100 of your monthly salary |
|-------------------------------------|--|---|
| Potential account value in 10 years | \$8,289                                | \$16,579                                |
| Potential account value in 25 years | \$37,949                               | \$75,898                                |

This hypothetical illustration is for educational purposes. Your actual benefits are provided solely according to the terms of the Plan. Your actual account balance at any point in the future will be determined by the contributions that have been made, any plan activity, and any investment increases or losses that may occur. The illustrations of future balances should in no way be construed to imply any guarantee of future employment. Values are for illustrative purposes only and do not reflect the performance of any particular investment. Your own investment returns may be greater or less than this hypothetical illustration, fees and expenses may apply, and income taxes, and in some cases penalties, will be due when you withdraw savings from the Plan. The actual rates of return for the periods shown will vary. Systematic investing does not ensure a profit nor guarantee against loss in declining markets.

**This hypothetical illustration is based on the following assumptions:** You will remain employed and contribute at the indicated rates throughout the periods shown. The indicated contribution rate remains constant throughout the periods shown. Your account increases at the hypothetical annual rate of return of 7% compounded annually. You make neither withdrawals nor loans. All earnings are reinvested. IRS limits on compensation and pretax contributions apply. Current limits are indexed and adjusted for cost of living increases using a hypothetical inflation rate of 3% annually. If you are designated a highly compensated employee, additional limits may apply. All calculations assume contributions are made the last day of the year. It is assumed that you are 100% vested in your Plan. Calculations do not include employer contributions.



# Frequently asked questions about your plan.

Here are answers to some common questions about the key features, benefits, and rules of your plan. To learn more about your account log in to [netbenefits.com](http://netbenefits.com). To review the principle features of your plan refer to your Summary Plan Description (SPD).

## When can I enroll in the Plan?

You are eligible to make deferrals to the Plan if:

- you complete 3 months of service
- and you are not:
  - covered by a collective bargaining agreement
  - a nonresident alien who does not receive any U.S. source earned income from your Employer

The Plan does not cover employees who are residents of Puerto Rico.

You are eligible to participate in the matching contribution portion of the Plan if:

- you complete 3 months of service
- and you are not:
  - covered by a collective bargaining agreement
  - a nonresident alien who does not receive any U.S. source earned income from your Employer

You are eligible to receive Profit Sharing contributions if:

- you complete one year of service\*
- and you are not:
  - covered by a collective bargaining agreement
  - a nonresident alien who does not receive any U.S. source earned income from your Employer

\* You will receive credit each year you complete one year of service in which you worked at least 1,000 hours during a 12-month period, beginning with your date of hire and ending with your date of hire anniversary.

Once you satisfy the 401(k) contribution requirements you will become a participant in the 401(k) contribution portion of the Plan immediately.

Once you satisfy the matching requirements you will become a participant in the matching contribution portion of the Plan immediately.

Once you satisfy the profit sharing requirements you will become a participant in the profit sharing contribution portion of the Plan immediately.

## How do I enroll?

To enroll in the Plan, log on to Fidelity NetBenefits at [netbenefits.com](http://netbenefits.com), and click on "New User Registration". Follow the easy

instructions to enroll online. Please refer to the Enroll Today section of this guide found on page #3. If you do not select an investment mix of your own, your Employer has directed Fidelity to place your contributions and/or loan repayments into a(n) Fidelity Advisor Freedom Fund that most closely aligns with your projected retirement date based upon your birth year. Fidelity Advisor Freedom Funds contain a diversified portfolio of investments that will fluctuate in value over time. These funds are subject to the volatility of the financial markets in the U.S. and abroad and may be subject to the additional risks associated with investing in high yield, small cap, commodity-linked and foreign securities. Principal invested is not guaranteed at any time, including at or after each fund's target date. If you would prefer to elect not to participate at this time or to specifically elect a contribution rate, and/or investment elections, please contact Fidelity by logging onto [www.netbenefits.com](http://www.netbenefits.com) and indicating your elections.

## How much can I contribute?

Through automatic payroll deduction, you may contribute either a dollar amount or a percentage between 1% and 75% of your eligible pay up to the annual IRS dollar limit. If you select a specific dollar amount, it may not exceed the Plan percentage limits which are based on your compensation. You may change your deferral dollar amount or percentage as applicable. Any changes made would take effect at the beginning of each payroll period.

If you have not exceeded IRS dollar contribution limits and/or Plan percentage limits, you may be able to make an additional deferral contribution to the Plan. With proper notification to your Plan administrator, you could make an additional deferral contribution up to 100% of a bonus paid to you.

## What are the IRS contribution limits?

If you are under age 50, the IRS contribution limit for 2011 is \$16,500.

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

If you are age 50 or older, or will reach age 50 during this calendar year and have reached the annual IRS Contribution limit or the Plan's maximum contribution limit for the year, you may make an additional "catch-up" contribution. The maximum annual catch-up contribution is \$5,500. In each subsequent calendar year, catch-up contribution limits will be subject to cost of living adjustments (COLAs) in \$500 increments.

## Does the Company contribute to my account?

The Employer may make a discretionary matching contribution to your account. The amount would be equal to a percentage determined annually by a Board of Directors' Resolution for each contribution period.



To be eligible for discretionary matching contributions you are required to:

- make employee deferral contributions

The Employer may make discretionary profit sharing contributions, if any, on your behalf in an amount to be determined by the Board of Directors.

To be eligible for discretionary profit sharing contributions you are required to:

- work a minimum of 1000 hours and be employed by the Employer as of the last day of the Plan Year

**When am I Vested?**

The term "vesting" refers to the portion of your account balance that you are entitled to under the plan's rules. You are always 100% vested in your:

- employee deferral account(s)
- rollover account
- and any earnings thereon.

Employer matching contributions and earnings will be vested in accordance with the following schedule:

| Years of Service for Vesting | Percentage |
|------------------------------|------------|
| less than 2                  | 0          |
| 2                            | 20         |
| 3                            | 40         |
| 4                            | 60         |
| 5                            | 80         |
| 6                            | 100        |

Employer profit sharing contributions and earnings will be vested in accordance with the following schedule:

| Years of Service for Vesting | Percentage |
|------------------------------|------------|
| less than 2                  | 0          |
| 2                            | 20         |
| 3                            | 40         |
| 4                            | 60         |
| 5                            | 80         |
| 6                            | 100        |

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

Although your plan account is intended for your retirement, you may borrow from your account. Generally, IBA Software Technologies, Inc. 401(k) Plan allows you to borrow up to 50%

of your vested account balance. The minimum loan amount is \$1,000 and a loan must not exceed \$50,000. You then pay the money back into your account, plus interest, through after-tax payroll deductions. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow. You may have two loans outstanding at one time. Fees may apply if you take a loan. Be sure you understand the Plan guidelines before you initiate a loan from your plan account.

**Can I make withdrawals from my account?**

Withdrawals from the Plan are generally permitted in the event of termination of employment, retirement, disability, or death. Your Plan may allow for additional types of withdrawals. Please refer to your Summary Plan Description for further details. 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.

The taxable portion of your withdrawal that is eligible for rollover into an individual retirement account (IRA) or another employer's retirement Plan is subject to 20% mandatory federal income tax withholding, unless it is directly rolled over to an IRA or another employer Plan. (You may owe more or less when you file your income taxes.) If you are under age 59½, the taxable portion of your withdrawal is also subject to a 10% early withdrawal penalty, unless you qualify for an exception to this rule. The Plan document and current tax laws and regulations will govern in case of a discrepancy.

Be sure you understand the tax consequences and your Plan's rules for distributions before you initiate a distribution. You may want to consult your tax advisor about your situation.

To learn more about and/or to request a withdrawal, log in to Fidelity NetBenefits at [netbenefits.com](http://netbenefits.com) or call the Retirement Benefits Line at 800-294-4015.


**Can I move money from another retirement plan into my account in IBA Software Technologies, Inc. 401(k) Plan?**

You may be permitted to roll over assets into this Plan from a previous employer's retirement Plan or an IRA. Once you have confirmed that your Employer will accept your rollover contribution, follow these easy steps to complete a rollover into the Plan:

- Contact your prior Plan provider to request a rollover distribution.
- Rollover check issued should be made payable to Fidelity Investments Institutional Operations Company (FIIOC) for the benefit of (FBO): your name and sent to you.
- Complete the Fidelity Advisor Rollover Contribution Form provided by your current employer.
- Return both the Fidelity Advisor Rollover Contribution Form and the check from your prior Plan to your current Plan Administrator so they may authorize the contribution.

**How do I access my account?**

You can access your account virtually at any time through



NetBenefits. Log in to [netbenefits.com](http://netbenefits.com) and you will have access to your account information and retirement planning tools. You also can call the Retirement Benefits Line at 1-800-294-4015 between 8:30 a.m. and 8:30 p.m. ET on any business day\* for more information on your account.

\*available on days when the NYSE is open.

**How do I change my investment options?**

You may request investment changes (exchanges) or redirect future contributions among investment options available to you any business day\* online through Fidelity at [netbenefits.com](http://netbenefits.com) or by calling the Retirements Benefits Line at 1-800-294-4015.

\*available on days when the NYSE is open.

**How do I manage my account once I am enrolled in the plan?**

NetBenefits is the online tool that puts you in the driver's seat in saving for retirement. You can manage your account, track your savings progress and keep moving toward your goals right from your desktop. Log in to [netbenefits.com](http://netbenefits.com) to get started. You can discover a wealth of resources to help you achieve your savings goals.

- Create an online statement
- Go to the Tools & Learning page to set your financial goals for retirement and create a strategy to get there
- Attend online workshops



# Investment Options:

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.

## Are you a hands-on investor?

- Do you want to make your own investment decisions?
- Do you have time to actively manage your investments?
- Are you comfortable building your own portfolio?

If you answered yes to any of these questions, consider creating an investment mix from among the investment options offered in your plan.

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (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.

|  |                          |  |   |  |
|--|--------------------------|--|---|--|
| <b>More Conservative</b><br><br>Potentially less investment risk and more inflation risk | <b>Spectrum Category</b> | <b>Fund Name</b>   |   |  |
|  | <b>Money Market</b>      | • Prime Fund - Daily Money Class   |   |  |
|  | <b>Stable Value</b>      |  |   |  |
|  | <b>Bond</b>              | • Dreyfus Bond Market Index Fund Class Investor<br>• Fidelity Advisor® Government Income Fund - Class A<br>• Fidelity Advisor® High Income Advantage Fund - Class A<br>• Fidelity Advisor® Strategic Income Fund - Class A |   |  |
|  | <b>Balanced / Hybrid</b> | • Janus Balanced Fund Class S  |   |  |
| <b>More Aggressive</b><br><br>Potentially more investment risk and less inflation risk   | <b>Domestic Equity</b>   | <b>Large Value</b><br>• BlackRock Equity Dividend Fund Investor A Shares<br>• Fidelity Advisor® Large Cap Value Fund - Class A   | <b>Mid Value</b><br>• Perkins Mid Cap Value Fund Class S  | <b>Small Value</b>   |
|  |                          | <b>Large Blend</b><br>• Fidelity Advisor® Equity Value Fund - Class A<br>• JPMorgan Equity Index Fund Class A  | <b>Mid Blend</b><br>• Fidelity Advisor® Leveraged Company Stock Fund - Class A<br>• Federated Mid-Cap Index Fund Institutional Service Shares | <b>Small Blend</b><br>• Fidelity Advisor® Small Cap Fund - Class A |
|  |                          | <b>Large Growth</b><br>• Fidelity Advisor® New Insights Fund - Class A   | <b>Mid Growth</b><br>• Fidelity Advisor® Mid Cap II Fund - Class A  | <b>Small Growth</b>  |
|  |                          | <b>International / Global Equity</b><br>• Fidelity Advisor® Emerging Markets Fund - Class A<br>• Fidelity Advisor® International Discovery Fund - Class A  |   |  |
|  | <b>Specialty</b>         |  |   |  |
|  | <b>Company Stock</b>     |  |   |  |

Stock values fluctuate in response to the activities of individual companies and general market and economic conditions.



**In general, bond prices rise when interest rates fall and vice versa. This effect is usually more pronounced for longer-term securities.**

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 options' 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. The spectrum does not represent actual or implied performance.



## Investment Options:

### Are you a hands-off investor?

- Are you uncertain about how to build your retirement portfolio?
- Are you unable to spend as much time as you'd like managing your investments?
- Would you prefer an easier, less involved approach to investing?

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (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.

Target date funds offer a blend of asset classes, generally stocks, bonds, and short-term investments, within a single fund. The funds are designed for investors expecting to retire around the year indicated in each fund's name. Consider an appropriate target date fund that matches your needs.

|  |  |
|--|--|
| <b>More Conservative</b><br>Potentially less investment risk and more inflation risk | <b>More Aggressive</b><br>Potentially more investment risk and less inflation risk |
|--|--|

| Income Fund - Target Date 2014                   | Target Date 2015 - 2030                        | Target Date 2031+                              |
|--|--|--|
| Fidelity Advisor® Freedom Income Fund® - Class A | Fidelity Advisor® Freedom 2015 Fund® - Class A | Fidelity Advisor® Freedom 2035 Fund® - Class A |
| Fidelity Advisor® Freedom 2005 Fund® - Class A   | Fidelity Advisor® Freedom 2020 Fund® - Class A | Fidelity Advisor® Freedom 2040 Fund® - Class A |
| Fidelity Advisor® Freedom 2010 Fund® - Class A   | Fidelity Advisor® Freedom 2025 Fund® - Class A | Fidelity Advisor® Freedom 2045 Fund® - Class A |
|  | Fidelity Advisor® Freedom 2030 Fund® - Class A | Fidelity Advisor® Freedom 2050 Fund® - Class A |

The Target date funds are represented on a separate investment spectrum because each fund is managed to become gradually more conservative as the fund approaches its target date and beyond. This spectrum does not represent actual or implied performance.

**The investment risks of each target date fund change over time as the funds' asset allocations change. The funds 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, commodity-linked and foreign securities. Principal invested is not guaranteed at any time, including at or after each fund's target date.**



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Discover the resources available to help you find out how much you may need to save to reach your goals.

Log in to [netbenefits.com](https://netbenefits.com), and go to the Tools & Learning page.

- You will find resources on a wide range of personal finance topics that can help you make your investment decisions.
- Check out the Planning for Retirement section to access the Retirement Quick Check tool.
  - You can monitor your progress toward your savings goals, and learn how to stay on track.
  - You will find detailed analysis of the probability of reaching your retirement savings goals.
  - See how even making small changes may impact your account.

The Retirement Quick Check tool's illustrations result from running a minimum of 250 hypothetical market simulations. The market return data used to generate the illustration is intended to provide you with a general idea of how asset mixes have performed historically. The analysis assumes a level of diversity within each asset class consistent with a market index benchmark that may differ from the diversity of your own portfolio. Please note that the projections do not reflect the impact of any transaction costs or management and servicing fees (except variable annuities); if these had been included, the projected account balances would have been lower.

**IMPORTANT:** The projections or other information generated by Fidelity's Retirement Quick Check regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.



## Additional Resources and Next Steps

### **Not sure how much you can afford to contribute?**

The Fidelity Take Home Pay Calculator shows how affordable it can be to invest in your plan. Simply enter the amount you might contribute on a pre-tax basis and see how it impacts your pay. You'll find it in the Tools & Learning section of NetBenefits.

### **Need some additional help?**

Fidelity offers a series of online workshops and tutorials that can help you make the most of your retirement savings plan. Go to [netbenefits.com](http://netbenefits.com) and check out the "Getting Started" section under the e-Learning catalog for help understanding the benefits of enrolling in your plan.

Our Retirement Benefits Line is your one-call resource for answers to questions about your plan or your account. Call 800-294-4015 for automated information 24/7, and to speak to a representative call between 8:30 a.m. and 8:30 p.m. ET any business day that the New York Stock Exchange is open.



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#### IMPORTANT INFORMATION:

This document provides only a summary of the main features of IBA Software Technologies, Inc. 401(k) Plan, and the Plan document will govern in the event of any discrepancy. This document is not a Summary Plan Description.

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.

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

Non-Fidelity mutual funds are managed by non-Fidelity entities. Please consult the prospectus for more information. Class of shares may vary. Please consult your Summary Plan Description for the specific class of shares available through your Plan.

Fidelity Advisor Stable Value Portfolio is not a mutual fund but is a commingled pool of the Fidelity Group Trust for Employee Benefit Plans. For more information on this investment, please see the Fidelity Advisor Stable Value Portfolio Profile.

Fidelity Management & Research Company manages Fidelity Advisor mutual funds.

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**Not FDIC insured • May lose value • No bank guarantee**

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

***An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund. Interest rate increases can cause the price of money market securities to decrease.***

**Before investing, consider the funds' investment objectives, risks, charges, and expenses. For a prospectus, or a summary prospectus if available, containing this information, contact your investment professional or visit [netbenefits.com](http://netbenefits.com). Read it carefully before you make your investment choices.**

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# Your Plan Enrollment Guide

