

August, 2013

Re: Changes to the Chestnut Hill Benevolent Association Employee Savings Plan

Dear Chestnut Hill Benevolent Association Employee Savings Plan Participant,

Chestnut Hill Benevolent Association reviews the investment options available through the Chestnut Hill Benevolent Association Employee Savings Plan to make sure they continue to help you meet your financial goals and investment objectives. As a result, the following changes are being made to the Chestnut Hill Benevolent Association Employee Savings Plan's investment lineup.

Investment Options No Longer Available

Effective as of **the market close (generally 4:00 p.m. Eastern time) on December 02, 2013**, the investment options shown below under *Old Investment Options* will no longer be available under the Chestnut Hill Benevolent Association Employee Savings Plan. All existing balances in these investment options will be transferred to the investment options shown below under *Existing Investment Options* as of **the market close (generally 4:00 p.m. Eastern time) on December 02, 2013**. 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 Options		Existing Investment Options
Fidelity® Disciplined Equity Fund		T. Rowe Price Dividend Growth Fund Advisor Class
Fidelity® Emerging Markets Fund		Wells Fargo Advantage Emerging Markets Equity Fund Administrator Class

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.

Fidelity® Emerging Markets Fund: There is a short-term trading fee of 1.50% for shares held less than 90 days.

Short-term trading fees are paid directly to the mutual funds, not to Fidelity Investments. They are assessed to help protect long-term investors and fund performance from the effects of short-term trading and to discourage market timing activity. Market timing can hurt fund performance by increasing trading costs and may also cause the portfolio manager of the fund to maintain excess cash. This, in turn, impairs that portfolio manager's ability to effectively manage the fund according to the fund's objectives.

If you do not want your current account balance and future contributions to transfer to the investment options as shown above, you must contact Fidelity Investments® before 4:00 p.m. Eastern time on **December 02, 2013**, and request an exchange. You can do so by logging on to Fidelity NetBenefits® at www.401k.com or calling toll-free at 800-835-5097, Monday through Friday (excluding New York Stock Exchange holidays) between 8:30 a.m. - 8:00 p.m. Eastern time to speak with a Service Center Representative.

Additional Consideration

If you are presently using the Automatic Rebalance feature offered through your plan, Fidelity is not able to adjust your rebalance elections to reflect the upcoming plan directed fund reallocation changes. Participants using the Automatic Rebalance Feature may need to update their rebalance elections given the changes to the plan line-up on December 02, 2013. The Automatic Rebalance elections will not occur as scheduled if you have a current fund that will no longer be offered under the plan. If you have questions, or need assistance with the Automatic Rebalance feature, log on to Fidelity NetBenefits® at www.401k.com or call toll-free at 800-835-5097, Monday through Friday (excluding New York Stock Exchange holidays) between 8:30 a.m. - 8:00 p.m. Eastern time to speak with a Service Center Representative.

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

The 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 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, 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.

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