



Fidelity Investments  
P.O. Box 28003  
Albuquerque, NM 87125-8003



## Dear Employee:

**Congratulations!** You are now eligible to enroll in the Ensign Services, Inc. 401(k) Retirement Savings Plan. Take advantage of this opportunity to invest in your future.

### Three steps to enroll

- 1 Decide how much to contribute.** Save what you can now and increase over time. Small amounts can really add up over time.
- 2 Determine investment options for your contributions.** You may choose your own funds. Fund descriptions are available online or by calling us to have a copy sent to you.
- 3 Go to [www.netbenefits.com](http://www.netbenefits.com) to complete your enrollment.** For help enrolling, call 800-835-5095.

Remember, you can always modify these choices as your personal situation changes. To obtain additional plan information, log on to NetBenefits® at [www.netbenefits.com](http://www.netbenefits.com) or call 800-835-5095.

The Summary Plan Description is available to you on Netbenefits® under the Library tab, Plan Information and Documents or you may reference your company website at [www.ensignbenefits.com](http://www.ensignbenefits.com).

### See how money could grow—check out the reverse side.

Investing involves risk, including risk of loss.

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.



# Get started today.

## Starting early can have an impact on an account.

A decision to start today could potentially add a bit more at retirement than starting five years from now.

### Hypothetical example:

Potential growth if contributed \$100 of monthly income		
	Potential account value in 10 years	Potential account value in 20 years
Start today	\$17,409*	\$52,397*
Wait 5 years to start	\$7,201	\$31,881
	<b>\$10,208 difference</b>	<b>\$20,516 difference</b>

**\* Increase contributions to \$200 a month, and potential account value could be even more - \$34,819 in 10 years and \$104,793 in 20 years.**

This hypothetical illustration is based on the following assumptions: (1) Hypothetical participant remains employed and contributes as shown at the beginning of each month throughout the periods shown, (2) a hypothetical effective annual rate of return of 7%, (3) reinvestment of all earnings, (4) no withdrawals or loans throughout the indicated periods, and (5) participant is 100% vested. Income taxes, inflation, fees and expenses are not taken into account. If they were, values would be lower. Earnings and pre-tax contributions in a tax-deferred plan are subject to income taxes when withdrawn, and if distributions are taken before age 59½, may also be subject to a 10% penalty. Individual results will vary. Systematic investing does not ensure a profit and does not protect against loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any investment. Contributions are subject to Plan and IRS limits and such limits are indexed and adjusted for cost of living increases. Plan limits may be less than IRS limits. For highly compensated employees, additional limits may apply. This hypothetical illustration is for educational purposes. Actual benefits are provided solely according to the terms of the Plan. A participant's actual account balance at any point in the future will be determined by the contributions that have been made, any plan or account activity, and any investment gains or losses that may occur. The illustrations of future balances should in no way be construed to imply any guarantee of future employment.

This document provides only a summary of the main features of the Plan, and the Plan Document will govern in the event of any discrepancy.

**Enroll today. Go to [www.netbenefits.com](http://www.netbenefits.com) or call 800-835-5095.**

*Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.*