

Make the most
of your future.



FAST FACTS ABOUT YOUR PLAN



There are many great benefits to being a participant in the Transamerican Auto Parts 401k plan. Among those benefits is exceptional customer service—online, by phone, or by wireless. In fact, you can count on your company and Fidelity to help support you every step of the way.

Best practices to consider:

- **The impact of an early start.** Your decision to start today could give you quite a bit more at retirement than starting five years from now.
- **Contribute as much as you can.** Fidelity considers 10%-15% per paycheck to be a very good start. That amount can take you a long way toward reaching your financial goals.
- **Do what you can afford.** Start at a number that feels comfortable to you. You can always change it later. The important thing is to invest what you can afford and start right away.
- **Invest more in your plan, pay less in taxes.** Your pretax contributions come out of your pay before income taxes are taken out. You can actually lower your current taxes by investing in the plan today.

Find out how simple it can be to enroll, manage your account, and take advantage of what your company and Fidelity have to offer.

- Look inside for:
 - **Frequently Asked Questions** - the basic details of your plan including how much you can contribute and when you can take withdrawals.
 - **Investment Options** - pick at least one investment option to get started, then consider the whole spectrum as you get more comfortable with planning.
 - **Resources for Staying on Track** - to help you meet your retirement goals, the plan offers a comprehensive communications program and planning tools to help you stay on track.

Enroll in the retirement plan

If you haven't already, enrolling in your plan is the right step towards a more secure retirement.

It's easy to join your plan and make that next great investment in yourself.

Here's how.

- First, go to Fidelity NetBenefits® at www.401k.com.
- Next, set up your personal identification number (PIN). If you're already a Fidelity customer, you can use your existing PIN. Please note, you will be prompted to enter your email address.
- Finally, click on the link to enroll.
- If you have questions or need help before getting started, visit www.401k.com or call Fidelity at 1-800-835-5097



Frequently Asked Questions

Here are answers to questions you may have about the key features and benefits of Transamerican Auto Parts 401k plan.

When am I eligible to enroll?	All contributions	Attain Age 21 Complete 3 months of service
When can I enroll in the plan?		First day of each month
How much can I contribute?	Employee Contributions	1% to 75% of eligible pretax pay (IRS limit of \$16,500 for 2011) EGTRRA Catch Up Provision
	Contribution Change	Next Entry Date
	Frequency	
	Discretionary Match	Discretionary
Can I make a catch up contribution?		If you are age 50 or over by the end of the calendar year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral, pretax contributions to the Plan up to the IRS Catch Up Provision Limit (2011 = \$5,500).
When am I vested?	Employee Contributions	100% immediate
	Discretionary Match	<u>Years of Service for Vesting</u> <u>Percentage</u>
		less than 3 0
		3 100
Can I take a withdrawal?		Yes. They are generally permitted in the event of termination of employment, retirement, disability, or death. Keep in mind that withdrawals are subject to income taxes and possibly to early withdrawal penalties.
What are the investment options?		See Investment Options section of this flyer.

Investment Options

Designed to meet a wide variety of investing preferences, the following investment options are available.

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

Money Market	Stable Value	Bond	Balanced/Hybrid	Domestic Equities			International / Global Equity	Specialty	Company Stock
<ul style="list-style-type: none"> Fidelity® Money Market Trust Retirement Money Market Portfolio 		<ul style="list-style-type: none"> Fidelity® Institutional Short-Intermediate Government Fund Fidelity® Government Income Fund 		Large Value <ul style="list-style-type: none"> *Invesco Diversified Dividend Fund Investor Class 	Large Blend <ul style="list-style-type: none"> Spartan® 500 Index - Investor Class 	Large Growth <ul style="list-style-type: none"> *DWS Capital Growth Fund Class S 	<ul style="list-style-type: none"> *Morgan Stanley Institutional International Equity Fund Class P 	<ul style="list-style-type: none"> Select Consumer Staples Portfolio 	
				Mid Value <ul style="list-style-type: none"> *Artisan Mid Cap Value Fund Investor Shares 	Mid Blend <ul style="list-style-type: none"> *Invesco Mid Cap Core Equity Fund Class A 	Mid Growth <ul style="list-style-type: none"> *Janus Enterprise Fund Class S 			
				Small Value <ul style="list-style-type: none"> *Northern Small Cap Value Fund 	Small Blend <ul style="list-style-type: none"> Fidelity® Small Cap Discovery Fund 	Small Growth <ul style="list-style-type: none"> *Brown Capital Management Small Company Fund Class Institutional 			

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 may 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. Risk associated with the investment options may vary significantly within each particular 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.

In general the bond market is volatile and bond funds entail interest rate risk (as interest rates rise bond prices usually fall, and vice versa). This effect is usually more pronounced for longer-term securities. Bond funds also entail the risk of issuer default, issuer credit risk, and inflation risk. The fund may invest in lower-quality debt securities that generally offer higher yields, but also involve greater risk of default or price changes due to potential changes in the credit quality of the issuer.

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.

Because of their narrow focus, sector funds may be more volatile than funds that diversify across many sectors.

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 or, if available, a summary prospectus. Read it carefully before you invest.

***This fund may assess an annual or quarterly fee. Refer to your Summary Plan Description for the actual fee.**

Lifecycle 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.

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Target Date 2000-2014	Target Date 2015-2030	Target Date 2031+
Fidelity Freedom Income Fund [®]	Fidelity Freedom 2015 Fund [®]	Fidelity Freedom 2035 Fund [®]
Fidelity Freedom 2000 Fund [®]	Fidelity Freedom 2020 Fund [®]	Fidelity Freedom 2040 Fund [®]
Fidelity Freedom 2005 Fund [®]	Fidelity Freedom 2025 Fund [®]	Fidelity Freedom 2045 Fund [®]
Fidelity Freedom 2010 Fund [®]	Fidelity Freedom 2030 Fund [®]	Fidelity Freedom 2050 Fund [®]

Target date investments are represented on a separate spectrum because they are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They 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 and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

Please Note: Not all the Lifecycle Funds shown in the investment spectrum above may be available through your plan. Refer to your list of fund descriptions to identify those offered in your plan.

Your company has appointed Fidelity to provide additional information on the investment options available through the plan.

As a Plan participant, you may have the ability to exercise voting, tender, and other similar rights for mutual funds in which you are invested through the Plan. Materials related to the exercise of these rights will be sent to you at the time of any proxy meeting, tender offer or similar rights relating to the particular mutual funds held in your account. Please consult with your plan administrator to determine your proxy rights.

You may also obtain an account statement through Fidelity upon request.



Resources for staying on track....

Watch for these communications in your mail or email box	Educational Communications	In both email and postcard format, these communications can help you focus your attention on specific planning issues such as the effects of saving more or why it is important to diversify your savings among different types of investment options. To receive in email, visit the Your Profile section of Fidelity NetBenefits®.
	Fidelity ViewpointsSM Workplace Education Online	Delivered twice a year and provides real life scenarios of participants in addition to numerous articles to give you ideas to help manage your savings.
	Account Statements	Available online virtually 24/7 via Fidelity NetBenefits® with monthly email reminders. You may also obtain an account statement through Fidelity upon request.
	Retirement Checkup	Notification delivered once a year to encourage you to track your progress toward your goals. Though retirement may be years away, our interactive myPlan Retirement Quick Check tool will help you find out if you are on track to generate the income you'll need. All in just 10–15 minutes.
Interactive learning opportunities	Web Workshops	Check out a self-paced web workshop — Getting Started in Your Retirement Savings Plan — and take the basic steps to help you become financially ready. It's easy to attend this web workshop virtually any time, 24 hours a day, seven days a week by clicking on: Getting Started in Your Plan . To attend a live, presenter-led workshop at a time and date convenient for you, go to http://webworkshops.fidelity.com , log in to Fidelity NetBenefits®, and check out the offerings.
	Investor Centers	Call, click or visit to learn more about savings outside your retirement plan. Investor centers are located in a variety of cities nationwide to provide helpful consultations with financial needs beyond your retirement savings plan such as IRAs, college savings plans, and retirement income planning. Go to www.fidelity.com or call 1-800-Fidelity.
	Create an asset allocation that's right for you	You can create an asset allocation strategy by using Portfolio Review located in the Tools and Learning section of NetBenefits®.
Save a little more each year, the easy way.	With the Automatic Increase Program, you can have your contribution amount bumped up each year, by the amount you set yourself. Go to NetBenefits® to enroll.	

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

If Fidelity has your email address, these messages will come from email entitled "Your Benefits Center benefitscenter@fidelity.com".

myPlan Retirement Quick Check and Portfolio Review are educational tools.

529 College Savings Plans are state sponsored and some Plans are managed by Fidelity.

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.

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.

This document provides only a summary of the main features of the Transamerican Auto Parts 401k plan, and the Plan document will govern in the event of any discrepancy.

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

Pretax contributions are subject to the annual IRS dollar limit.

Hardship distributions are not considered eligible rollover distributions and are not subject to 20% federal withholding. They are taxed as ordinary income and may be subject to a penalty when you file your income taxes. Please consult your tax adviser regarding your own tax situation.

Annual additions to the plan (your contributions and company contributions combined) may not exceed 100% of your pay or \$49,000 for 2010 (whichever is less).

Investor Center products & services are offered beyond your employer sponsored retirement plan.

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

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