

The MCCA 401(k) Plan is one of the most important benefits MCCA offers you. It is part of our commitment to helping you build future financial security. Below is a brief summary of the main features of the 401(k) Plan. For more details, please read the Marine Corps Community Services 401(k) Summary Plan Description.

How do I enroll?

There is no waiting period! You can enroll in the Plan at any time, if you are in eligible employment status. Simply log on to Fidelity NetBenefits® at www.401k.com or call the Fidelity Retirement Benefits Line at 1-800-890-4015 to enroll.

How much can I contribute?

Through automatic payroll deduction, you can contribute between 1% and 100% of your eligible pay on a pretax basis, up to the annual IRS dollar limits.* The maximum 401(k) contribution for 2010 is \$16,500 (plus any "catch-up" contributions, if you are eligible and have made such contributions). Please note, under the law you are responsible to comply with the appropriate limit. If you were employed by another employer in the same year and/or have a second job in which you contribute to another 401(k) plan, it is your responsibility to monitor your combined plan balances and comply with the annual contribution limits. Highly compensated employees may have additional limitations. Under the Internal Revenue Code, an employee is considered to be highly compensated if he or she received \$105,000 in compensation from the employer during the 12-month period preceding the plan year. You can request to change your contribution amount virtually any time by calling the Fidelity Retirement Benefits Line at 1-800-890-4015 on line at www.401k.com.

*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).

Does the Company contribute to my account?

The Plan helps your retirement savings grow by matching your contributions. MCCA will match 100% of the first 3% that you contribute, and 50% on the next 2% of your pretax contributions. In any event, the Employer's matching contribution may not exceed 4% of your pretax compensation.

If you also actively participate in the Group Retirement Plan, you will be eligible for an additional 1% employer incentive contribution.

Does the 401(k) Plan offer catch-up contributions?

If you make the maximum Plan or IRS contribution to your 401(k) Plan account, and you are 50 years of age or older during the calendar year, you can make an additional catch-up contribution of \$5,500 in 2010.

When am I vested?

You are always 100% vested in your contributions to the 401(k) Plan, as well as any earnings on them. You are 100% vested in the Company's matching contributions and any earnings after 1 year of participation in the Plan.

Can I request a loan or withdrawal from my account?

Your 401(k) Plan offers a loan and withdrawal feature. To learn more about requesting a loan or withdrawal, log on to Fidelity NetBenefits® at www.401k.com or call the Fidelity Retirement Benefits Line at 1-800-890-4015.

Can I move money from another retirement plan into my account in the 401(k) Plan?

You are permitted to roll over eligible pretax contributions from another 401(a) or a 403(b) plan account or eligible pretax contributions from conduit individual retirement accounts (IRAs). A conduit IRA is one that contains only money rolled over from an employer-sponsored retirement plan that has not been mixed with regular IRA contributions. Contact your Human Resources department for details.

How do I access my account?

You can access your account online through Fidelity NetBenefits® at www.401k.com or call the Fidelity Retirement Benefits line at 1-800-890-4015 to speak to a representative or use the automated voice response system, virtually 24 hours, 7 days a week.

What are my rights with respect to mutual fund pass-through voting?

As a Plan participant, you 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.

How do I obtain additional investment option and account information?

The Company has appointed Fidelity to provide additional information on the investment options available through the Plan. Also, a statement of your account may be requested by phone at 1-800-890-4015 or reviewed on line at Fidelity NetBenefits.®

Where can I find information about exchanges and other plan features?

Once you enroll, you can learn about exchanges, withdrawals and more, online through Fidelity NetBenefits® at www.401k.com. In particular, you can access a withdrawal modeling tool, which shows the amount of federal income taxes and early withdrawal penalties you might pay, along with the amount of earnings you could potentially lose by taking a withdrawal. You can also obtain more information about exchanges, withdrawals, and other plan features by calling the Fidelity Retirement Benefits Line at 1-800-890-4015 to speak to a representative or use the automated voice response system, virtually 24 hours, 7 days a week.

MCCS 401(k) PLAN INVESTMENT OPTIONS AS OF DECEMBER 2009

Categories to the left have potentially more inflation risk and less investment risk

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Managed Income	Bond	Domestic Equity			International/ Global Equity
Managed Income Portfolio II – Class 1	PIMCO Total Return Fund - Administrative Class	Large Value	Large Blend	Large Growth	Fidelity International Discovery Fund
		LSV Value Equity Fund	Spartan® U.S. Equity Index Fund - Investor Class	Fidelity Capital Appreciation Fund	
		Small Value	Small Blend	Small Growth	
		Northern Small Cap Value Fund	Neuberger Berman Genesis Fund – Trust Class	Schroder U.S. Opportunities Fund – Investor Class	
			Pacific Capital Small Cap Fund – Class Y		
				Mid Growth	
				Morgan Stanley Institutional Fund Trust Mid Cap Growth Portfolio - Class P Shares	

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 11-30-09. 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 can 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 decisions. The spectrum does not represent actual or implied performance.

Investments in smaller companies may involve greater risk than those in larger, better known companies.

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.

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.

Managed Income Portfolio II - Class 1: This investment option is not a mutual fund.

Fidelity Freedom Funds are designed for investors expecting to retire around the year indicated in each fund's name. Except for the Freedom Income Fund, the funds' asset allocation strategy becomes increasingly conservative as it approaches the target date and beyond. Ultimately, they are expected to merge with the Freedom Income Fund. The investment risks of each of the Fidelity Freedom Funds 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, commodity-related, foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.

The fund is subject to the volatility of the financial markets, including equity and fixed income investments. Fixed income investments entail issuer default and credit risk, inflation risk and interest rate risk (as interest rates rise bond prices usually fall and vice versa). This effect is usually pronounced for longer-term securities. Principal invested is not guaranteed at any time, including at or after retirement.

Unless specifically indicated in an investment option's detailed description, principal invested is not guaranteed at any time, including near or after retirement.

<i>Categories to the left have potentially more inflation risk and less investment risk</i>		Lifecycle Funds		<i>Categories to the right have potentially less inflation risk and more investment risk</i>	
Retirement - Target-Date 2010		Target-Date 2011 - 2030	Target-Date 2031 - 2050	Target-Date 2050+	
Fidelity Freedom 2000 Fund®		Fidelity Freedom 2015 Fund®	Fidelity Freedom 2035 Fund®	Fidelity Freedom 2050 Fund®	
Fidelity Freedom 2005 Fund®		Fidelity Freedom 2020 Fund®	Fidelity Freedom 2040 Fund®		
Fidelity Freedom 2010 Fund®		Fidelity Freedom 2025 Fund®	Fidelity Freedom 2045 Fund®		
Fidelity Freedom Income Fund®		Fidelity Freedom 2030 Fund®			

The lifecycle investment options are represented on a separate spectrum because each investment option (except the income fund, if applicable) will gradually adjust its asset allocation to be more conservative as the investment option approaches and move beyond its target retirement dates. Generally, those investment options with later target retirement dates have greater equity exposure and more risk than those with earlier target retirement dates.

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. Read it carefully before you invest.

Be sure you understand the plan guidelines before you initiate a loan from your plan account.

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.

Please be sure you understand the tax consequences of any withdrawal from the Plan.

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