



Intrepid Companies Employees' Savings Plan

Plan Feature Flyer

The following is a brief summary of some of the main features of Intrepid Companies Employees' Savings Plan. Please refer to your Summary Plan Description for more information or contact your Employer's Benefits office.

Eligibility Requirements	All contributions	Immediate
Contributions	Employee Contributions	1% to 90% of eligible pretax pay EGTRRA Catch-up Provision
	Company Matching	Refer to SPD
	Employer Discretionary	Discretionary
Vesting	Employee Deferrals	100% immediate vesting
	Company Matching	100% immediate vesting

Access To Your Money:

Loans from your Plan account are also available. Generally, you may borrow the lesser of 50% of your vested account balance or \$50,000. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow, as well as additional restrictions in your plan's loan policy. The minimum amount you may borrow is \$1000. Loan repayments (plus interest) to your account are generally automatically deducted from your pay through after-tax payroll deduction. You may have two loans outstanding at one time. Consult your Employer's Benefits office for more information on your Plan's loan policy.

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 59 1/2, the taxable portion of your withdrawal is also subject to a 10% early withdrawal penalty unless you qualify for an exception to this rule.

Information on Your Account: *Fidelity NetBenefits®* at www.401kxpress.com
Retirement Benefits Line at 1-800-294-4015

Investment Options

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.

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.

More Conservative

Potentially less investment risk and more inflation risk

Money Market	Stable Value	Bond	Balanced/Hybrid	Domestic Equity	International / Global Equity	Specialty	Company Stock
<ul style="list-style-type: none"> Fidelity Advisor Prime Fund: Daily Money Class 	<ul style="list-style-type: none"> Fidelity Advisor Stable Value Portfolio II 	<ul style="list-style-type: none"> Fidelity Advisor High Income Advantage Fund Class A Fidelity Advisor Strategic Income Fund Class A PIMCO Total Return R 	<ul style="list-style-type: none"> Fidelity Advisor Asset Allocation Fund Class A 	<p>Large Value</p> <ul style="list-style-type: none"> Fidelity Advisor Equity Income Fund Class A Van Kampen Comstock Fund Class A <p>Large Blend</p> <ul style="list-style-type: none"> Dreyfus S&P 500 Index Fund <p>Large Growth</p> <ul style="list-style-type: none"> Fidelity Advisor New Insights Fund Class A T Rowe Price Growth Stock R 	<ul style="list-style-type: none"> BlackRock International Opportunities A Fidelity Advisor Diversified International Fund Class A 	<ul style="list-style-type: none"> AIM Energy A Alliance Bernstein Utility Income A 	
		<p>Mid Value</p> <ul style="list-style-type: none"> Heartland Select Value <p>Small Value</p>		<p>Mid Blend</p> <ul style="list-style-type: none"> Fidelity Advisor Leveraged Company Stock Fund Class A <p>Small Blend</p> <ul style="list-style-type: none"> RS Partners Fund 			
				<p>Mid Growth</p> <ul style="list-style-type: none"> Fidelity Advisor Mid Cap II Fund Class A <p>Small Growth</p> <ul style="list-style-type: none"> Columbia Acorn Fund A Fidelity Advisor Small Cap Fund Class A 			

More Aggressive

Potentially more investment risk and less inflation risk

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. 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.

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.

Additional Investment Options:

Fidelity Advisor Freedom FundsSM offer a blend of stocks, bonds, and short-term investments within a single fund. Each fund is targeted to time-sensitive financial goals and becomes more conservative as a target date approaches. They are designed for investors who may want to diversify among stocks, bonds, and short-term investments but want to leave the rebalancing of the portfolio to a professional manager.

<p>More Conservative</p> <p>Potentially less investment risk and more inflation risk</p>	<p>More Aggressive</p> <p>Potentially more investment risk and less inflation risk</p>
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Fidelity Advisor Freedom Income Fund SM Class A	Fidelity Advisor Freedom 2005 Fund SM Class A	Fidelity Advisor Freedom 2010 Fund SM Class A	Fidelity Advisor Freedom 2015 Fund SM Class A	Fidelity Advisor Freedom 2020 Fund SM Class A	Fidelity Advisor Freedom 2025 Fund SM Class A	Fidelity Advisor Freedom 2030 Fund SM Class A	Fidelity Advisor Freedom 2035 Fund SM Class A	Fidelity Advisor Freedom 2040 Fund SM Class A
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The Fidelity Advisor Freedom Funds are represented on a separate investment spectrum because each fund (except Fidelity Advisor Freedom Income Fund) will gradually adjust its asset allocation to be more conservative as the fund approaches its target retirement date. Approximately five to ten years after the target date, the asset allocation of each Freedom Fund will match the allocation of the Freedom Income Fund. The spectrum illustrates the relative risk and return of each fund as compared with the other funds in the Freedom family. This spectrum does not represent actual or implied performance.

Performance of the Advisor Freedom Funds depends on that of their underlying Fidelity funds. 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, and foreign securities.

Strategic Advisers, Inc., a subsidiary of FMR Corp., manages the Fidelity Advisor Freedom Funds.

Self-directed brokerage is not for everyone. If you are a sophisticated investor who is willing to take on additional risk and you are prepared to assume the responsibility of more closely monitoring this portion of your portfolio, it could be a good choice for you. However, if you do not feel comfortable actively managing a portfolio beyond those offered through your plan's standard investment options, then a self-directed brokerage account may not be appropriate for you. Remember, it is always your responsibility to ensure that the options you select are consistent with your goals.

Brokerage services provided by Fidelity Brokerage Services LLC, member NYSE, SIPC.

Footnotes

This document provides only a summary of the main features of Intrepid Companies Employees' Savings 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 Management & Research Company manages Fidelity Advisor mutual funds.

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Not NCUA or NCUSIF insured. May lose value. No credit union guarantee.

Not FDIC insured • May lose value • No bank guarantee

Please carefully consider the funds' investment objectives, risks, charges, and expenses before investing. For this and other information, call your investment professional for a free prospectus or visit advisor.fidelity.com for a free Fidelity Advisor Fund prospectus. Read it carefully before you make your investment choices.