



October 30, 2009

Approximately one month ago, First Command sent a letter providing you with several options for diversifying your Fidelity Destiny assets, should you choose to take that action. At that time, we informed you that Fidelity was planning to introduce expanded investment and diversification options for Destiny Planholders, and promised to provide you with additional information on those options as it became available.

The purpose of this letter is to inform you that those options are now available. Effective immediately, Destiny Planholders may, among other options, exchange into one or more Fidelity Advisor Funds **and continue to invest indefinitely in the new account without sales charges and without limit as to dollar amount or additional shares purchased for accounts funded with Destiny assets.**

As stated in our previous letter on this subject, the options that are appropriate for you depend on your individual financial situation and goals. Your Financial Advisor has all of the relevant information and pertinent materials on the changes affecting Destiny Planholders. We encourage you to call your Financial Advisor at your earliest convenience so that, together, you can determine your best course of action.

First Command and your Financial Advisor take seriously our fiduciary duty to act in good faith, in confidence, and in your best interests in providing financial planning advice to you. In fact, it's our commitment to providing investment products that support our clients' financial plans and goals that has prompted this action. So, again, I encourage you to call your Financial Advisor at your earliest convenience.

We look forward to assisting you in making the right investment decision now, and to helping you pursue what's important to you in the years ahead.

Sincerely,

A handwritten signature in black ink that reads 'Joseph R. Morrin'.

Joseph R. Morrin, CFP®
Vice President
Director of Financial Planning

You should consider the investment objectives, risks, and charges and expenses of an investment company carefully before investing. The prospectus, which contains this and other important information, can be obtained by contacting your First Command Financial Planning, Inc. Financial Advisor. The prospectus should be read carefully before investing.

Also, because transfers of the type described above create taxable events (through gain or loss), we recommend that you consult with your tax advisor.

Securities products, including mutual funds, are offered through First Command Financial Planning, Inc. (Member SIPC, FINRA)