

September 2018

**Re: Changes to the Niagara Water Retirement Plan**

Dear Niagara Water Retirement Plan Participant:

Niagara Bottling, LLC is committed to periodically reviewing the Niagara Water Retirement Plan ("the Plan") to make sure it continues to help you meet your retirement and financial goals. Among the things considered are the range of investment options available through the Plan, investment option performance and value, and whether the Plan gives you access to services that complement your account.

As a result of a recent review, Niagara Bottling, LLC has decided to make the following changes to the Plan's investment lineup.

The change described below will take place without any action required on your part; however, you will have the opportunity to make changes. Go to the What Do I Need to Do? section to learn more.

## CHANGES TO THE NIAGARA WATER RETIREMENT PLAN

### Investment Option Being Removed

Effective January 01, 2019, one or more investment options offered through the Plan will no longer be available. As a result, any existing balances and future contributions will be transferred to an existing investment option. See the following table for details.

The transfer of balances will appear as an exchange on your account history and next quarterly statement.

| Removed Investment Option   | Will transfer to | New or Existing Investment Option   |
|---|------------------|---|
| Fidelity® Small Cap Discovery Fund<br>Ticker Symbol: FSCRX<br>Gross Expense Ratio: 0.690% | →                | Fidelity® Small Cap Index Fund Premium Class<br>Ticker Symbol: FSSVX<br>Gross Expense Ratio: 0.025% |

Expense Ratio as of September 24, 2018. For the most up-to-date information related to gross and net expense ratios go to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com).

### What Do I Need to Do?

If you are satisfied with how your current investment election will be modified, as shown previously, no action is required on your part. Niagara Bottling, LLC has worked carefully to move the existing balances and future contributions to an investment option that it believes has the most similar investment objectives.

However, if you do not want these changes to take place, you must contact Fidelity to complete a change of investments. Log on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) or call 800-835-5097, Monday through Friday, between 8:30 a.m. and 8:30 p.m. Eastern Time.

### Additional Information

The dates shown are based on the timing and accuracy of a variety of factors, including the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the dates and timing, including the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

### Important Note if You Use Automatic Rebalance

If your existing Automatic Rebalance election includes an old investment option, your election will automatically be updated to replace the old investment option.

If you have questions or need assistance with the Automatic Rebalance feature, log on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) or call 800-835-5097, Monday through Friday, between 8:30 a.m. and 8:30 p.m. Eastern Time.

### Go Paperless

Tired of mailbox clutter? You can significantly reduce paper mail by providing us your email address and updating your mail preferences to electronic delivery.

Log on to Fidelity NetBenefits at [www.401k.com](http://www.401k.com) and go to Your Profile.

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

For a mutual fund, the expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. Expense ratios change periodically and are drawn from the fund's prospectus. For more detailed fee information, see the fund prospectus or annual or semiannual reports.

Investing involves risk, including risk of loss.

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