



September 30, 2009

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.

Our Investment Management Team regularly reviews the management and performance of the investments we recommend, preferring those funds whose objectives align with our clients' goals, whose management is long-tenured, whose investment approach is well-disciplined and whose performance meets clients' expectations for returns in keeping with their tolerance for risk.

In reviewing the Fidelity Destiny fund which you hold, we have identified areas in which this investment currently does not fully satisfy these criteria and therefore may not be consistent with your continuing financial goals. Specifically, we are concerned about the fund's lower-than-average performance, the continuity of its management team, and the lack of flexibility it now offers investors. This review process has taken place over a considerable length of time, during which we have had numerous discussions with Fidelity and have considered a number of investment alternatives to present to our clients.

As a result, First Command can now offer you an expanded set of investment options that may be better suited for your financial goals today and provide greater flexibility to address your needs as they evolve over time. These options are described in the enclosure titled "Fidelity Destiny Planholder Options." The options that are appropriate for you depend, of course, on your individual financial situation and goals.

For all the reasons stated above, we believe it is important that you act now. Your Financial Advisor is prepared to review your investments, revisit your financial goals, present you with options, and discuss the implications of any changes to your financial plan so you may choose the course of action that is appropriate for you.

Our commitment to providing investment products that support our clients' financial plans and goals has prompted us to take this action. Please call your Financial Advisor at your earliest convenience.

Sincerely,

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

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

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

Fidelity Destiny Planholder Options

Your First Command Financial Advisor is prepared to discuss a variety of investment options to support your financial goals today and provide the flexibility to address your needs as they evolve over time. These options include, but are not limited to, the following:

1. You may open an account at First Command's fund partner, Invesco/AIM, with the funds redeemed from the sale of Destiny shares transferring without a sales charge into one or more of five Invesco/AIM funds that meet our Investment Management Team's criteria as described in the enclosed letter. Invesco/AIM has recently created a special class of shares in each of these funds for transfers of this type, and your Financial Advisor can explain the attributes of each fund to help you decide whether this alternative is right for you.
2. Alternatively, you may redeem any portion of your Fidelity Destiny account that you decide is appropriate under the circumstances and in consultation with your First Command Financial Advisor. With the proceeds, you may open a First Command Asset Management Solutions account, with no sales charge, if your opening investment meets the account minimum. (Asset Management Solutions is an investment advisory service with an ongoing management fee based on the amount of assets under management. In addition, mutual funds comprising AMS accounts are subject to the ordinary internal expenses of the fund companies.)
3. You may also consider transferring funds redeemed from the sale of Destiny shares to one or more of the many available Fidelity Advisor funds, with no sales charge. Under current terms of the Fidelity Destiny plan, you may transfer up to 90 percent of your position in Fidelity Destiny and keep the account open.

We understand that Fidelity is planning changes to the options available to investors in the Destiny funds. Your Financial Advisor will follow any developments and provide you with information about the options that may be available to you through Fidelity.

First Command encourages you to discuss the full range of options available to you with your Financial Advisor at your earliest convenience. Please contact your Advisor at the phone number in the enclosed letter.

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.