

**IMPORTANT NOTICE CONCERNING YOUR RIGHTS UNDER THE
DRIVETIME 401(k) PLAN**

To: All Participants in the DriveTime 401(K) Plan

Date: December 1, 2009

Subject: 2010 Annual Notice of Qualified Default Investment Alternative (QDIA)

A participant in the DriveTime 401(k) Plan has the right to direct the investment of their contributions and account balances into any of the investment funds available under the Plan. If a participant or beneficiary does not affirmatively direct the investment of his or her account balance, the Retirement Plan Committee has adopted a policy that directs that the account balances of these participants or beneficiaries should be invested in its "Qualified Default Investment Alternative". The Retirement Plan Committee has designated the **Fidelity Freedom Funds** as the Qualified Default Investment Alternative for the Plan.

Your account balance will be invested in the **Fidelity Freedom Fund** most appropriate for your age based on the following schedule:

Fund Name	Date of Birth Range
Fidelity Freedom 2010 Fund®	1/1/1900 - 12/31/1950
Fidelity Freedom 2020 Fund®	1/1/1951 - 12/31/1960
Fidelity Freedom 2030 Fund®	1/1/1961 - 12/31/1970
Fidelity Freedom 2040 Fund®	1/1/1971 - 12/31/1980
Fidelity Freedom 2050 Fund®	1/1/1981 and later

Description of Default Investment - The description of the Fidelity Freedom Funds are as follows:

Fund Name	Description	Gross Expense Ratio* as of 8/31/2009
Fidelity Freedom 2010 Fund®	<p>What is it: Asset Allocation Mutual Fund</p> <p>Goal: The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.</p> <p>What it invests in: Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10-15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2010 Fund invests approximately 40% in domestic equity funds, 10% in international equity funds, 35% in investment grade fixed income funds, 5% in high yield fixed income funds and 11% in short-term investment mutual funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity</p>	0.64%

	<p>mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment grade and/or high yield fixed-income securities and short-term investments. The investment risks of this fund changes over time as its asset allocation changes. It is 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 foreign securities. Principal invested is not guaranteed at any time, including at or after the fund's target date.</p>	
Fidelity Freedom 2020 Fund®	<p>What is it: Asset Allocation Mutual Fund Goal: The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. What it invests in: Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10-15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2020 Fund invests approximately 51% in domestic equity funds, 13% in international equity funds, 27% in investment grade fixed income funds, 7% in high yield fixed income funds, and 2% in short-term investment mutual funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment grade and/or high yield fixed-income securities and short-term investments. The investment risks of this fund changes over time as its asset allocation changes. It is 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 foreign securities. Principal invested is not guaranteed at any time, including at or after the fund's target date.</p>	0.72%
Fidelity Freedom 2030 Fund®	<p>What is it: Asset Allocation Mutual Fund Goal: The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. What it invests in: Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10-15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2030 Fund invests approximately 62% in domestic equity funds, 16% in international equity funds, 15% in investment grade fixed income</p>	0.76%

	<p>funds and 8% in high yield fixed income funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment grade and/or high yield fixed-income securities and short-term investments. The investment risks of this fund changes over time as its asset allocation changes. It is 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 foreign securities. Principal invested is not guaranteed at any time, including at or after the fund's target date.</p>	
<p>Fidelity Freedom 2040 Fund®</p>	<p>What is it: Asset Allocation Mutual Fund Goal: The fund is designed for investors expecting to retire around the year indicated in the fund name. What it invests in: The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.</p> <p>Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10-15 more years until the asset mix is approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2040 Fund invests approximately 67% in domestic equity funds, 17% in international equity funds, 7% in investment grade fixed income funds and 9% in high yield fixed income funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment grade and/or high yield fixed-income securities and short-term investments. The investment risks of this fund changes over time as its asset allocation changes. It is 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 foreign securities. Principal invested is not guaranteed at any time, including at or after the fund's target date.</p>	0.79%
<p>Fidelity Freedom 2050 Fund®</p>	<p>What is it: Asset Allocation Mutual Fund Goal: The fund is designed for investors expecting to retire around the year indicated in the fund name. The fund seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation. What it invests in: Each Freedom Fund invests in a diversified portfolio of Fidelity mutual funds. Each fund's overall asset allocation strategy is based on the number of years until its target retirement date, and the strategy gradually becomes more conservative as each fund approaches its target date. After reaching the target retirement date, the fund continues to be managed more conservatively for 10-15 more years until the asset mix is</p>	0.82%

approximately the same as Fidelity Freedom Income Fund. Ultimately, it is expected that the fund will merge into the Freedom Income Fund. Fidelity Freedom 2050 Fund invests approximately 70% in domestic equity funds, 20% in international equity funds, 1% in investment grade fixed income funds and 10% in high yield fixed income funds. The fund's current and/or projected target asset allocation percentages are also available in the fund's fact sheet, prospectus and annual and semi-annual reports. The fund's manager selects underlying funds from those named in the fund's prospectus. Each underlying Fidelity mutual fund is separately managed by its applicable portfolio manager(s) in accordance with its own investment objective, and depending on that objective, may invest in domestic and foreign equities, investment grade and/or high yield fixed-income securities and short-term investments. The investment risks of this fund changes over time as its asset allocation changes. It is 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 foreign securities. Principal invested is not guaranteed at any time, including at or after the fund's target date.

Right to Alternative Investment - Even if the Retirement Plan's investment fiduciary invests your account in the default investment, you have the continuing right to direct the investment of your account into one or more of the other investment choices available to you as explained above at any time. You are entitled to invest in any of the alternative investment choices without incurring a financial penalty. If you wish to change your current investment elections, please log onto NetBenefits® at www.401k.com or call 1-800-835-5097 to speak to a representative.

Where to go for further investment information - To obtain information about other plan investment options, please log onto NetBenefits® at www.401k.com or call 1-800-835-5097 to speak to a representative. You may also make changes to your investment elections for future contributions and/or exchange all or a portion of your existing balance into other options available under the Plan via NetBenefits or by phone. We encourage you to review your investment mix and deferral percentage and update as appropriate.

Strategic Advisers, Inc., a subsidiary of FMR LLC, manages the Fidelity Freedom Funds®. The percentages represent anticipated target asset allocation at September 30, 2009. Total allocations may sometimes be over or under 100% due to rounding.

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.

In the event of a discrepancy between this notice and the terms of the Plan, the plan document will govern.

The 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 that are the direct and necessary result of investment instructions given by a participant or beneficiary.

The investment options available through the plan reserve the right to modify or withdraw the exchange privilege.

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 expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percent of the fund's total net assets. Expense ratios change periodically. Please consult the most recent prospectus for current data.

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