

Expand your world of investment choices.

The power is in your hands.

Because it's your retirement money and your future, you should have the freedom to make your own decisions.

Fidelity BrokerageLink® integrated brokerage services combines the convenience of your workplace retirement plan account with the additional flexibility of a brokerage account. It gives you expanded investment choices and the opportunity to more actively manage your retirement contributions.

Turn here®



Introducing a broad range of services and investment options to help you design a retirement portfolio that's all your own.

Broader Choice

Fidelity BrokerageLink® provides you with the opportunity to select from thousands of mutual funds and other investment options—beyond the investment options offered directly through your employer's retirement plan, which we will refer to as the standard/core investment options or the standard/core plan options. It allows you to invest in a broad range of choices, including stocks, bonds, mutual funds, exchange-traded products (ETPs), CDs, and more, depending on the guidelines set by your employer and noted in your plan's BrokerageLinkSM fact sheet.

Designed for Hands-On Investors

A self-directed brokerage account is not for everyone. If you are an investor who is willing to take on the potential for more risk and you are prepared to assume the responsibility of more closely monitoring this portion of your portfolio, a self-directed brokerage account may be appropriate 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. Additional fees apply to a brokerage account; please refer to the fact sheet and commission schedule for a complete listing of brokerage fees. Remember, it is always your responsibility to ensure that the options you select are consistent with your particular situation, including your goals, time horizon, and risk tolerance.

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About This Handbook

This handbook was developed to help you make the most of the many features and benefits of your Fidelity BrokerageLink® account. Please keep this guide and the BrokerageLinkSM fact sheet for easy access to your account details and other pertinent information when you do business with us. The information in this handbook is subject to any plan restrictions noted in your BrokerageLinkSM fact sheet or summary plan description.



How Fidelity BrokerageLink® Works

Funding Your Account

With a BrokerageLinkSM account as part of your workplace retirement plan, you can fund the account in two ways, if allowed by your plan. Once your Fidelity BrokerageLink® account has been established, you can fund it either by:

- Exchanging money from one of your existing plan options, or
- Selecting BrokerageLinkSM as one of your payroll contribution options.

Exchanging or Transferring Assets

If you choose to fund your BrokerageLinkSM account through an exchange, simply:

- Request an exchange from one or more eligible standard plan options, or
- Transfer existing qualified retirement brokerage assets at the time of your initial plan conversion to Fidelity (if applicable).*

See page 7 for details on how to place trades through Fidelity. Trades may not be placed with an outside broker-dealer for transfer to your BrokerageLinkSM account.

Payroll Contributions

There is no minimum amount for direct payroll contributions, but your plan may require minimum amounts for initial and subsequent exchanges. Keep in mind that your plan may also limit how much money you can exchange to your BrokerageLinkSM account. Because your BrokerageLinkSM account is an investment option in your retirement plan, assets entering or leaving your BrokerageLinkSM account generally must flow through your standard plan options.

Income from Securities

Any dividends and interest income from individual securities held in your BrokerageLinkSM account are automatically invested in your core account (see page 5) unless you choose to reinvest stock dividends in additional shares of stock. Call a Fidelity Representative for details. Any dividends and capital gains from mutual funds held in your BrokerageLinkSM account are reinvested in each respective mutual fund that paid the dividend or capital gain.

Available BrokerageLinkSM Funds

The funds accessible to you on any given day are known as your available funds. Your available funds are the collected balance in your core account (see page 5). Several types of activities can affect your available funds, including:

- Pending trades,
- Transfers to and from your standard plan options, and
- Contributions to your BrokerageLinkSM account.



**Please see your plan's transition materials.*

Settlement Dates

The settlement date is the day your core account is debited or credited for the purchase or sale of securities. Settlement dates vary from investment to investment.

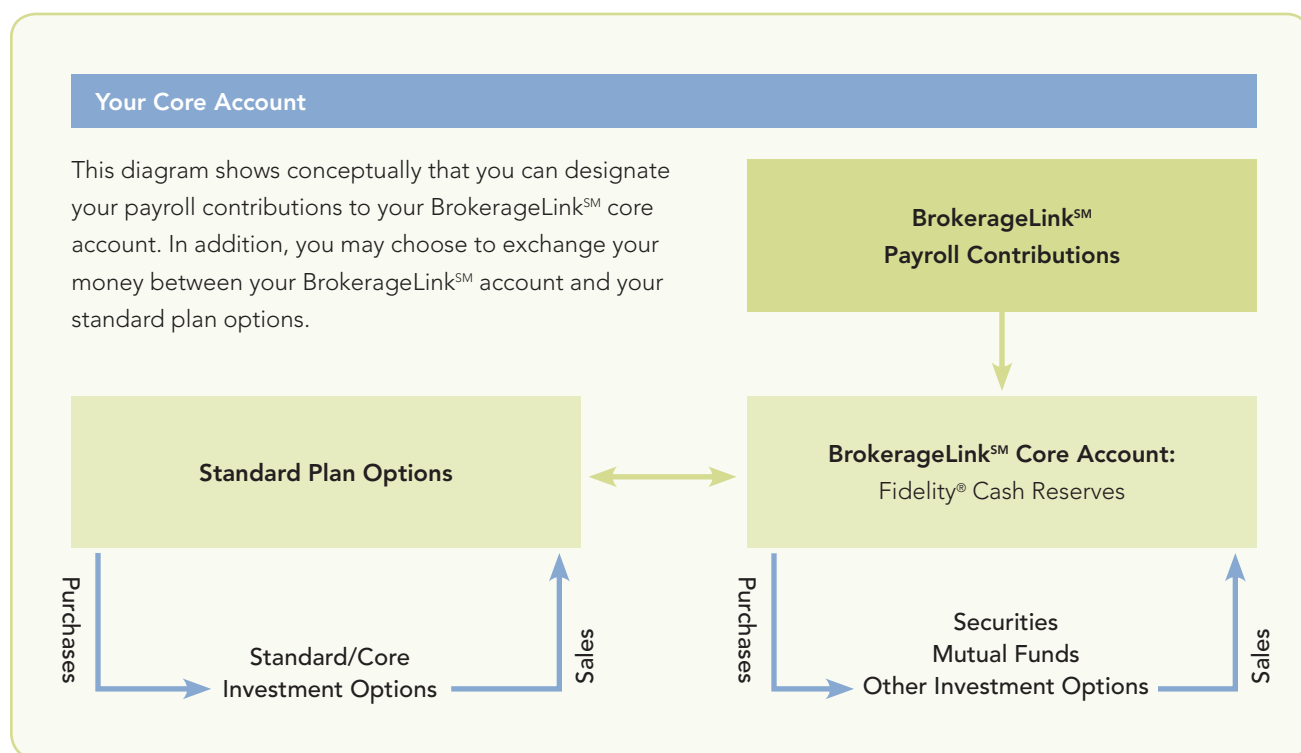
All Transactions Are Processed through Your Core Account

Your Fidelity BrokerageLink® account automatically includes a core account—Fidelity® Cash Reserves, a money market mutual fund*—that serves as the hub of your BrokerageLinkSM activities.

Available Funds

Every time settlement of one of the activities shown in the chart below takes place, the money to cover the transaction will be drawn from your core account. Your available funds, the money available in your core account on any given day, will be increased or decreased accordingly.

Your core account also keeps your idle cash working. Any uninvested assets in your BrokerageLinkSM account will be held in your core account, where they can earn income. Earned income is accrued daily and credited monthly.[†]



**An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although a money market fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in these funds.*

[†]Please see your plan's fact sheet for more details.

Getting Started

Transfers to BrokerageLinkSM from Your Standard Plan Options

When you transfer money to your BrokerageLinkSM account from your standard plan options, assets are first invested in the BrokerageLinkSM core account, Fidelity® Cash Reserves. This is because when the transfer is placed to move money into BrokerageLinkSM, a settlement period is involved:

- 1 When the transfer is placed, for most investments, you will have 90% of the assets immediately available to trade through a Fidelity Representative. (Ten percent of the transfer amount is held in reserve in the core account to allow for market fluctuation.)
- 2 Once a market close has passed, you will be able to trade 100% of the transferred amount the next business day through **Fidelity.com**, Fidelity Automated Service Telephone (FAST®), or a Fidelity Representative.

Depending on equity wash restrictions, you may not be able to make a direct transfer from an investment contract or other competing fund to BrokerageLinkSM.

Depending on your plan provisions, fees (as discussed in your plan's fact sheet) may be deducted automatically from your standard plan options. For this reason, we suggest that you keep at least \$500 invested in your standard plan options at all times. If funds are not available in your standard plan options, Fidelity reserves the right to withdraw the funds from your BrokerageLinkSM core account. For certain plan transactions or services, other fees may apply.

Also, some plans offer their participants the ability to trade company stock as a standard plan option. You must wait for settlement on these company stock shares before transferring proceeds to your BrokerageLinkSM account. Company stock may not be traded through your BrokerageLinkSM account.

Transfers from BrokerageLinkSM to Your Standard Plan Options

When you transfer money from your BrokerageLinkSM account to your standard plan options, assets are first transferred from your core account and are credited in the standard plan options' default fund on the next business day. At that time, you may initiate an exchange from your standard plan options' default fund to another standard plan option online or by calling a Fidelity Representative through your plan's toll-free number.

If you need to transfer assets to cover a withdrawal or loan from your account, you should speak with a Fidelity Representative. The representative can help you estimate how much needs to be transferred from your BrokerageLinkSM account in order to fulfill your loan or withdrawal request. To ensure that your withdrawal or loan request is processed as quickly as possible, you may want to consider increasing the transfer amount to help cover a potential shortfall due to fluctuation from market volatility. For information on loans and withdrawals from your plan account, please refer to your plan's summary plan description.

ACCESSING BROKERAGELINKSM

You can access your BrokerageLinkSM account at **Fidelity.com**, by using Fidelity Mobi* wireless information and brokerage services† or through the FAST® phone-based financial service using your touch-tone phone.

*Fidelity.mobi workplace savings account transaction functionality is limited to making exchanges and to viewing and changing contribution deductions.

†Fidelity does not impose a charge for accessing Fidelity Mobi, but you must be enrolled in a data service plan with your carrier. Orders placed through Fidelity Mobi are sent directly to the market center for execution via Fidelity's order routing procedures and are subject to standard trading and account requirements. You will also incur commissions on any trades placed through Fidelity Mobi that will be identical to your commission level for placing trades on **Fidelity.com**. Please see Fidelity's full Commission and Fee Schedule for more information.

Buying or Selling Securities

When you place your order with Fidelity, you can choose the way that's most convenient for you:

- Go online at **Fidelity.com**
- Call our automated trading line, **FAST**, at **1-800-544-5555**

You can buy or sell a security by placing a limit order, a stop order,* or a market order (limit and stop orders do not apply to mutual funds).

Please refer to page 8, "Detailed Information for Buying and Selling Securities," for more information on these basic types of orders and additional variations on them.

Online Trading

Fidelity.com enables you to access your account and place orders online, which offers you a commission discount over representative-assisted rates. Our Web site gives you the ability to:

- Place orders for stocks, bonds, ETPs, and options†
- Place orders for Fidelity and FundsNetwork® mutual funds
- Confirm the status of your orders
- Transfer money from your BrokerageLinkSM core account to your standard plan options
- Get quotes and look up trading symbols
- View your account positions, balances, and recent transaction history
- Access market news, independent third-party research, and interactive investment tools

*There may be additional fees for limit and stop orders. Please refer to the Commission and Fee Schedule.

†You must apply and be approved for option trading.

‡Some securities, such as tax-exempt securities, and some types of options, futures, commodities, currencies, and securities issued by your employer, are not available through BrokerageLinkSM. In addition, your plan may restrict investment in other securities. In the event that you do purchase restricted investment options, Fidelity reserves the right to sell those securities at your expense. Be sure to consult your BrokerageLinkSM fact sheet for more information. Remember, it is your responsibility to comply with your plan's guidelines.

Fidelity Automated Service Telephone (FAST)

FAST is Fidelity's automated phone response system.

With FAST, you can use your touch-tone phone to manage your BrokerageLinkSM account, virtually 24 hours a day. By dialing **1-800-544-5555**, you are able to:

- Place orders to buy and sell stocks, bonds, options, mutual funds, and ETPs
- Obtain real-time quotes on stocks, bonds, options, mutual funds, and indexes
- Check your current account balances and holdings
- Review orders and account activity
- Use the speech recognition system to keep your hands free

What's more, stock trades executed through FAST automatically receive a commission discount over representative-assisted rates.

If you haven't called to access your account, please be prepared to set up a username and password.

SECURITIES YOU CAN TRADE IN YOUR BROKERAGELINKSM ACCOUNT‡

- Stocks, including common and preferred
- Bonds, including corporate and government
- Convertible securities
- Mutual funds, including Fidelity funds and non-Fidelity funds, and closed-end funds
- ETPs
- Options, although retirement accounts are only eligible for writing covered calls, buying calls/puts, and buying straddles/combinations, with respect to index and equity options in all cases†
- Brokered certificates of deposit (CDs)
- Unit investment trusts (UITs)
- Foreign securities

Detailed Information for Buying and Selling Securities

You can use **Fidelity.com** or our FAST automated trading line to place most stock, option, and mutual fund orders, and to enjoy commission discounts. Or, if you prefer, you can speak with a representative by calling your plan's toll-free number.

Please be sure that you have exchanged money into your BrokerageLinkSM core account (either online or by calling your plan's toll-free number) to cover your trades and expenses before placing your orders.

Order Types

Limit Orders

To Buy

A limit order to buy gives Fidelity the authority to purchase a stock at or below your limit price, but never above it.

To Sell

A limit order to sell gives Fidelity the authority to sell a stock at or above your limit price, but never below it.

You may place a limit order to buy or sell for:

- The day on which the order is entered (a day order),
- An open-ended period that stops when the order is executed (an open order), or
- An open-ended period that stops when you cancel it—a good 'til canceled (GTC) order.

Keep in mind that we cannot guarantee that all orders at your price limit will be filled when that price is reached. Orders at each price level are filled in a sequence determined by the rules of the various exchanges. These orders are also subject to the existence of a market for that security. Not all securities are eligible for limit orders.

Orders for more than 100 shares may be filled completely or in part until completed. The following order types can help you control how your order is executed:

- 1 All or none**—Fill the whole order or no part of it. When you make an all-or-none designation, your order is restricted. The stock can trade at your limit price or below it, but your order will be filled only if the entire order is executable.
- 2 Immediate or cancel**—Fill the whole order or any part immediately, and cancel any unfilled balance.
- 3 Fill or kill**—Fill the entire order immediately or cancel it.

PLEASE NOTE:

All open GTC orders expire 120 calendar days after they are placed. If the 120th day falls on a weekend or holiday, the orders will expire on the first business day following the expiration day. This policy does not apply to options.

Stop Orders

You can use stop orders to buy or sell a stock after it has reached a certain price level:

- A **buy stop order** is placed above the current market price —to participate in the potential run-up of a stock's price.
- A **sell stop order** is placed below the current market price —to protect a profit or limit a potential loss.

Stop orders automatically become market orders when the stop price is reached.

Stop limit orders automatically become limit orders when the stop limit price is reached. Like any limit order, a stop limit order may be filled in whole, in part, or not at all, depending on the number of shares available for sale or purchase at the time.

Please note: The specialists on the various exchanges have the right to refuse the order under certain market conditions. Not all securities are eligible for stop orders.

With **open limit orders** to buy and **open stop orders** to sell listed stocks, the limit price will be automatically reduced on the ex-dividend date by approximately the amount of the upcoming dividend. If you prefer that the limit price not be reduced, please tell the representative when you place your order to enter it on a Do Not Reduce basis.

Market Orders

A market order is placed when you tell us to buy or sell securities for your account at the next available price offered in the market. A market order remains in effect only for the day, and usually results in the prompt purchase or sale of all ordered shares, bonds, or options, as long as the security is actively traded and market conditions permit.

To prevent your BrokerageLinkSM account from being overdrawn, market orders for purchases are not allowed when the stock market is closed.

Canceled Orders

There is no guarantee that orders can be canceled once they are placed. You should be aware that orders are not canceled automatically by an identical order or an order at a different price for the same security. If you place a substitute order, you must cancel the previous order. You are responsible for any executed order that you fail to cancel.

Fidelity reserves the right (but is not obligated) to cancel open orders when the limit price becomes unrealistic in relation to the market price. If an open order is canceled, you will promptly receive a cancellation notice, and you may place a new order if you wish.

Potential Delays in Order Execution, Quotes, and Reporting

In periods of heavy trading and price volatility, the execution price of a market order may be significantly higher or lower than the market price quoted or displayed at the time you entered your order. The quotes displayed on your computer screen as "real time" may not reflect the current trading price or quote of the security. These conditions may also delay the transmission of order execution reports. In addition, when quotes are changing rapidly, each quote update may not be reported to you. To help you manage some of the risks of trading in a volatile market, please visit **Fidelity.com** for more detailed information regarding the types of orders you may place and how they are handled in the market.

Confirmation of Orders

In most cases, we confirm the execution of your buy or sell order while you are at your personal computer or phone. You will be given a confirmation number that you should keep on hand until you receive an actual confirmation. Please note that it is your responsibility to have sufficient funds in your core account to cover your trades and expenses. If there are insufficient funds to cover the order and fees, then you may run the risk that your order will not be processed or that corrective action may be taken to remedy those insufficient funds.

Please be aware that during periods of heavy order trading activity, an incomplete or inaccurate settlement report may be received. The actual transaction that was executed, not the incorrect report of it, is binding in accordance with all applicable exchange rules. We will notify you promptly when we receive corrected information.

Your phone order may be recorded for accuracy, for both your protection and ours. We suggest, however, that you make your own record of the time, date, reference number, and details of your order. When you receive your written confirmation, be sure to verify the accuracy of all transactions. If you believe there is an error, contact a Fidelity Representative as soon as possible by calling your plan's toll-free number. We will need the confirmation number of your transaction to investigate your claim.

Fees and Expenses

Brokerage Commissions and Fees

Fidelity Brokerage Services LLC offers discounted commission rates (as detailed in your commission schedule). The lowest rates are available by trading online. All applicable commission charges are reflected in the transaction amount—you cannot pay separately for commissions.

- When you make a purchase, commission charges are added to the total purchase amount.
- When you make a sale, commission charges are deducted from the sale proceeds. If the price of a security falls below the amount necessary to cover the commission for the trade, the transaction might be canceled (to avoid a “negative trade”).

Commission schedules and related fees are subject to change.

The Securities and Exchange Commission (SEC) also imposes a sales fee for sell orders. The SEC sales fee is in addition to any applicable brokerage commission and will be shown separately on your trade confirmation. This fee is assessed even on exchanges from BrokerageLinkSM to any other investment options in the plan.

Load waivers on mutual funds available through the plan’s standard plan options are not available on those same funds if purchased through BrokerageLinkSM. Those funds must be purchased directly through your employer’s plan in order for the load waiver to apply.

Please refer to the commission schedule for more detailed information about the fees associated with your account.

Account Protection

Securities in your BrokerageLinkSM account are protected by the Securities Investor Protection Corporation (SIPC) up to \$500,000 (cash claims limited to \$250,000). Money market funds held in a brokerage account are considered securities. In addition to SIPC protection, Fidelity provides its brokerage customers with additional “excess of SIPC” coverage in the total aggregate amount of \$1 billion, the maximum excess of SIPC protection currently available in the brokerage industry. The excess of SIPC coverage will be used only when SIPC coverage is exhausted. Like SIPC, excess of SIPC protection does not cover investment losses in customer accounts due to market fluctuation. Within Fidelity’s excess of SIPC coverage, there is no per-account dollar limit on coverage of securities, but there is a per-account limit of \$1.9 million on coverage of cash awaiting investment.

SIPC and excess of SIPC coverage do not apply to assets held directly through your employer’s plan. Federal laws generally require those assets to be held in a trust protected from the creditors of the employer or recordkeeper.

Plan-Related BrokerageLinkSM Account Fees

You may be charged an account fee for your BrokerageLinkSM account. The amount and other applicable fees are listed in your plan’s fact sheet. Generally, this account fee is deducted quarterly from your standard plan options’ balances, based on your account status at the end of the billing quarter.

Depending on your plan, you may also be charged an asset fee based on the market value of certain assets in your BrokerageLinkSM account. This fee is also generally deducted quarterly from your standard plan options’ balances. Please refer to your plan’s BrokerageLinkSM fact sheet for more information.

Summary of Settlement Periods

These are the standard time frames for settlement periods; however, in some cases, settlement periods may be longer due to market conditions or major world events.

Investment Type	Purchase Settlement Period*	Sales Settlement Period*
Equities Listed on a U.S. Exchange	3 business days	3 business days
OTC	3 business days	3 business days
Options	1 business day	1 business day
Fidelity Money Market Mutual Funds	Same day	Same day
Fidelity Bond Mutual Funds	1 business day	1 business day
Fidelity Equity Mutual Funds	1 business day	1 business day
Non-Fidelity Mutual Funds†	Varies	Varies
Corporate Bonds	3 business days	3 business days
Zero-Coupon Bonds	3 business days	3 business days
Unit Investment Trusts	3 business days	3 business days
Mortgage Securities	Varies—depends on the time of the month the trade is placed	Varies—depends on the time of the month the trade is placed
U.S. Treasuries	1 business day, except for auction orders, which may take longer	1 business day, except for auction orders, which may take longer
Agency Bonds	1 business day	1 business day
Brokered Certificates of Deposit	Wednesday of the following trade week	3 business days

*Saturdays, Sundays, and stock exchange holidays are not business days and, therefore, cannot be settlement days. Exchanges are sometimes open during bank holidays, and settlements are made on those days.

†Please call a Fidelity Representative for more complete information on settlement periods.

Fidelity reserves the right to correct the purchase of an ineligible security at the participant's expense. It is your responsibility to manage your BrokerageLinkSM account within the guidelines set forth by Fidelity and your plan.

Keeping Track of Your Investments

At Fidelity, we believe that each individual is responsible for his or her investments. After all, only you know the financial needs you have today—and the goals you’ve set for the future. To help you invest responsibly, look to Fidelity as a valuable resource for assistance with your long-term investing strategies and for information and tools to help you manage your money.

Diversifying among a Broad Range of Investment Opportunities

Diversification can be a key to managing risk. Of course, neither diversification nor asset allocation ensures a profit or guarantees against loss. Asset allocation means spreading your investments among different asset classes—the three major ones are equities, bonds, and short-term investments. Diversification means different types of investments within each asset class—for example, in different industries and different-sized companies within the equities class. Fidelity offers access to a full array of popular mutual funds from Fidelity and other well-known fund companies.

Full Access to Tools and Information on Fidelity.com

As your online resource, **Fidelity.com** gives you the information, trading tools, and customization options you want, and is based on the experience of a leader in the financial services industry. As Fidelity’s gateway to trading, this unique, powerful site is an ideal way to make your BrokerageLinkSM account work harder for you. And the benefits don’t stop there. In fact, **Fidelity.com** gives you greater access to your account through state-of-the-art technology, such as smartphones and other handheld devices.

Researching Potential Investments

Before you invest, you may want to visit the Research tab on **Fidelity.com** to research available options. Use our Stock Research tool to compare the performance of stocks, or Fund Evaluator to analyze mutual fund options and compare funds.

Tracking Investment Costs

When you log on to your BrokerageLinkSM account on **Fidelity.com**, you can analyze the costs of your retirement investments, including profit and loss information.*

More specifically, you can view:

- The original purchase cost of your investments
- The current value of those investments

Reviewing Account Statements

You will receive two separate account statements for your retirement plan account:

- Your plan’s regular quarterly statement details your standard plan options and the total market value of your BrokerageLinkSM account.
- Your BrokerageLinkSM account statement details the holdings and market value of all your positions within your BrokerageLinkSM account. For months in which there is account activity, you will receive a monthly statement. If there is no activity, you will receive a quarterly statement.

If you receive a BrokerageLinkSM statement and the plan’s regular statement for the same month, the BrokerageLinkSM total balances might vary if:

- The statement periods differ.
- You transferred assets from a standard plan investment option to BrokerageLinkSM on the last business day of the month.
- Your transfer contribution was processed on the last business day of the month.
- You had an unpriced security in your BrokerageLinkSM account on the last business day of the month. If we are unable to obtain a price for a certain security, “unavailable” will appear instead of a dollar value for the security.

*Investment tracking does not track costs or the associated profit or loss for money market funds (including Fidelity® Cash Reserves) or the core fund in brokerage retirement accounts.



BrokerageLinkSM within Your Plan

Loans

In general, if your plan offers a loan provision, your total vested retirement account balance in your standard plan options and in your BrokerageLinkSM account is taken into consideration when you apply for a loan. Generally, you may borrow up to 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. If your loan request exceeds the amount available in your standard plan options, you will need to transfer assets from your BrokerageLinkSM account to the default fund for your standard plan options to finance the loan. If sufficient assets are not available within 30 days from the date of the original loan request, your loan request will be canceled.

Withdrawals

Please call your plan's toll-free number to discuss available withdrawals and full payouts. A Fidelity Representative can explain your withdrawal options, including the general tax consequences. You may also want to refer to your plan's summary plan description for more information, and consult a tax advisor to discuss your specific situation.



Name or Address Changes

Do you need to change your name or address on your BrokerageLinkSM account? In addition to following your plan's regular procedures for name and address changes, you must make an address change for your BrokerageLinkSM account separately; changing one account will not automatically change the other. To change your BrokerageLinkSM account address, please contact a Fidelity Representative through your plan's toll-free number.

Trading Authorization

A limited trading authorization allows only a designated person to buy and sell securities in your account. To designate individuals for limited trading authorization, call your plan's toll-free number to request the form, and return it to Fidelity with a signature guarantee. Keep in mind that this limited trading authorization applies only to your BrokerageLinkSM account, and not to your standard plan options.

If you would like someone else to receive duplicate copies of your BrokerageLinkSM statements and confirmations, ask your Fidelity Representative for the appropriate form, complete it, and return it directly to Fidelity.

Plan Restrictions

Keep in mind that every retirement plan has its own set of rules as to the types of assets that can be purchased in a BrokerageLinkSM account. In addition, your employer's retirement plan may have specific limitations on the availability of certain funds and contribution sources for loans, withdrawals, and distributions. Your plan's BrokerageLinkSM fact sheet includes a summary of restrictions that apply to your BrokerageLinkSM account. Please refer to your summary plan description for more information.

Access to Fidelity

Fidelity has an ongoing commitment to provide the highest level of service and technology to enable you to access your account, obtain market information, and enter your orders quickly, easily, and efficiently. However, during periods of extraordinary volatility and volume, customers using online or automated trading services may experience delays in accessing their accounts due to high Internet traffic or system capacity limitations. Similarly, customers may experience delays in reaching telephone representatives. Please be aware that market conditions, including stock and bond prices, may change rapidly during these periods. Fidelity offers multiple channels, including the Web, touch-tone phones, and telephone representatives, through which you may place orders or access information, so you have alternative ways of doing business with us. Please be assured that we are committed to providing the level of service you expect of Fidelity.

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Before investing in any investment option, please carefully consider the investment objectives, risks, charges, and expenses. For this and other information, call or write Fidelity for a free prospectus or, if available, a summary prospectus. Read it carefully before you invest.

All proprietary marks appearing herein are the property of their respective owners.

BrokerageLinkSM accounts are brokerage accounts established as part of an employee benefit plan and are subject to plan rules. Plan participants have trading authority over BrokerageLinkSM accounts. Consult the BrokerageLinkSM account terms and conditions for more information.

Depending on equity wash restrictions, you are not permitted to make a direct exchange from a competing fund to BrokerageLinkSM. Before exchanging between these funds, you must first exchange to a different type of investment for a fixed period of time, and then you may transfer those assets to BrokerageLinkSM. See your Summary Plan Description (SPD) for more information. While these requirements may seem restrictive, issuers such as insurance companies, banks, or other approved financial institutions typically impose them, as a condition for issuing investment contracts to retirement plans.

This handbook is intended for use by workplace savings plan participants. The term "Fidelity Representative" refers to registered phone representatives for Fidelity Brokerage Services LLC (FBS).

Fidelity BrokerageLink[®] is a brokerage account made available to retirement plan participants in certain retirement plans through FBS.

Exchanges, purchases, and sales of core plan options are processed by Fidelity Investments Institutional Operations Company, Inc., an affiliate of FBS and a registered transfer agent.

FBS will implement your brokerage transaction instructions and provide administrative services with respect to your BrokerageLinkSM account. National Financial Services LLC (NFS), also a Fidelity Investments company, will act as the custodian of the assets in your BrokerageLinkSM account. Neither FBS nor NFS will undertake to determine or advise you whether your investment or trading activity is permissible under or consistent with the Employee Retirement Income Security Act of 1974 (ERISA), the Internal Revenue Code (IRC), or your own employee benefit plan. Each plan has certain restrictions that you are responsible for knowing about and complying with.

Commissions and fees are subject to change. A brokerage account service and maintenance fee may apply. All fees as described in the fund's prospectus still apply. Please refer to the FundsNetwork fund listing for more details on the FundsNetwork program and a complete listing of available funds.

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.

System availability and response times may be subject to market conditions.

Fidelity Brokerage Services LLC, Member NYSE, SIPC
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