

## Fidelity BrokerageLink® Fact Sheet

### Carle Foundation Hospital and Affiliates Matching TSA Plan

This fact sheet contains information about the features of Fidelity BrokerageLink®. Please keep it for future reference. In case of discrepancy, the Carle 403(b) Plan Summary Plan Description or Plan Document will govern.

#### Opening a Fidelity BrokerageLink Account

To open a BrokerageLink® account, you must complete an application either online at NetBenefits® or by paper form. If submitting a paper application, the information below will help you with the Account Setup section of the Fidelity BrokerageLink Participant Acknowledgment Form:

Plan Number: **9807X**

Name of Plan Trustee(s): **Fidelity Management Trust Company**

Name of Plan: **Carle 403(b) Plan**

#### Eligible Security Types

Through the BrokerageLink account, available investments to choose from may include, but are not limited to, the following:

Fidelity mutual funds and non-Fidelity mutual funds available through Fidelity *FundsNetwork*®, and exchange-traded funds registered under the Investment Company Act 1940 (ETFs).

#### Ineligible Security Types

Through the BrokerageLink account, you are unable to invest in certain securities - these are known as ineligible securities. Unavailable investments generally include, but are not limited to, the following: exchange-traded notes (ETNs, closed-end funds (CEFs), stocks, bonds (corporate, U.S. government agency, zero-coupon), certificates of deposit (CDs), foreign securities, mortgage securities, U.S. Treasury securities, unit investment trusts (UITs), Real Estate Investment Trusts (REITs), options tier 1 (covered call writing, cash covered puts, buy puts and calls) with agreement.

Additionally, you are unable to invest in tax-exempt securities, employer securities (includes all types of equities, e.g. common stock, preferred stock, convertible stock, options), annuities, U.S. savings bonds, physical certificates, precious metal, limited partnerships, master limited partnerships (exchange-traded), exchange-traded funds (limited partnership structure), commodities, futures contracts, and options tiers 2 and 3.

Additional securities may be restricted for investing; you will be informed at the time a trade is placed if the requested security is an ineligible security.

#### Prohibited Transaction



In addition, you may not invest in any other issue/security that may result in a prohibited transaction under the Plan.

### **Standard Plan Options**

The standard, non-brokerage investment options available through the Carle 403(b) Plan.

### **BrokerageLink Core Account**

The BrokerageLink account includes a core position that holds assets awaiting investment or withdrawal. These assets will be held in the core position Fidelity® Government Cash Reserves<sup>^</sup>, a money market mutual fund. More details about the money market mutual fund can be found in the money market mutual fund's prospectus, which will be made available to you with the Participant Acknowledgment Form. Interest, if paid, will be based upon a schedule set by Fidelity, which may change from time to time at Fidelity's sole discretion. Fidelity reserves the right to make changes to the option available to you for the BrokerageLink core position.

### **BrokerageLink Default Fund**

Any transfers from the BrokerageLink account into your Standard Plan Options will first be invested in the Vanguard Federal Money Market Fund Investor Shares<sup>^</sup>.

### **Minimum Investment for Plan's BrokerageLink Account**

The maximum direct payroll contribution allocation that may be made to BrokerageLink is 95%. There is no minimum amount for direct payroll contributions into BrokerageLink, but there is an initial minimum investment of \$500 to open an account and a \$500 minimum for each subsequent transfer from a Standard Plan Option.

In addition, fund minimums are not applied in all situations to BrokerageLink investors.

### **Trading Considerations**

Due to the dynamic nature of brokerage accounts, some transactions may experience delays in processing. Important factors to consider include, but are not limited to, the following: market conditions, settlement timeframes, selling fractional shares, and dividends posting.

### **Other Account Restrictions**

The Carle 403(b) Plan may restrict unvested assets, a source of money, or a percentage of each participant's account from being transferred to BrokerageLink. A maximum of 95% of your total account value may be transferred into BrokerageLink

**Third-Party Trading Authorization**

To allow an individual (e.g. a spouse or trusted family friend) who will not be paid - from this or any other account - other than you to have limited trading authority in the BrokerageLink account, please go online ([www.netbenefits.com](http://www.netbenefits.com) > Quick Links > BrokerageLink) or call Fidelity Investments toll free at **(800) 343-0860** to request a copy of the Limited Third-Party Trading Authorization and Indemnification Form.

To add an advisor who gets paid for the investment management of the account, the advisor firm needs to establish or have an existing relationship with Fidelity's registered investment advisor firm, Fidelity Clearing and Custody Services (FCCS, formerly IWS). Once the advisor firm is added to FCCS, they will have access to a forms library and can download the Registered Investment Advisor BrokerageLink Authorization and Termination Form.

**Annual Plan-Related Account Fee**

There is no annual fee for the BrokerageLink account.

**Brokerage Fees**

For a listing of all applicable brokerage fees, please refer to the Fidelity BrokerageLink Commission Schedule.

**Additional Resources**

Please refer to the Carle 403(b) Plan Summary Plan Description or Plan Document and the Fidelity BrokerageLink Commission Schedule for more complete details about BrokerageLink.

**Contact Information**

For questions or assistance with the BrokerageLink account, contact a Fidelity representative toll free at **(800) 343-0860**.

**Before investing in any mutual fund or exchange-traded fund, you should consider its investment objectives, risks, charges, expenses, and available share classes. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.**

**^You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.**

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares.

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



BrokerageLink includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. See the fact sheet and commission schedule for applicable fees and risks.

Access to the money in this account is regulated according to the Internal Revenue Code and other applicable legislation. None of the Fidelity companies will undertake to determine or advise you as to 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 (Plan). Each plan has certain restrictions that you are responsible for knowing about and with which you must comply.

Commission schedules and fees are subject to change. All fees as described in the fund's prospectus still apply. Please refer to the *FundsNetwork*<sup>®</sup> fund listing for more details on the *FundsNetwork*<sup>®</sup> program and a complete listing of available funds.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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