

Required Disclosure Information

Kenco Group, Inc.

401(k) Employee Savings Plan

Qualified Default Investment Alternative Notice
Participant Disclosure Notice

**IMPORTANT PLAN AND INVESTMENT-
RELATED INFORMATION**



Kenco Group, Inc. 401(k) Employee Savings Plan Notice of Qualified Default Investment Alternative

You are receiving this notice as a result of your Kenco Group, Inc. 401(k) Employee Savings Plan (the “Plan”) transitioning to Fidelity Investments®. Under the Plan, any contributions for which you do not provide investment direction will be invested in the Plan’s designated default investment option.

The Fidelity Freedom® Blend Fund Class K6 will become the Plan’s designated default investment option in the Plan effective June 15, 2026. Fund descriptions are provided. Please refer to your Transition Guide for detailed information on all of your Plan’s investment options, and details regarding the transition to Fidelity Investments.

You have the right under the Plan to direct the investment of your existing balances, which includes contributions and any earnings on those contributions, and your future contributions to any of the Plan’s available investment options. In the event that you have not made an investment election, or the Plan Sponsor has not provided direction for a given contribution, it will be invested into the Plan’s designated default investment option, the Fidelity Freedom® Blend Fund Class K6. If your contributions are initially invested in the designated default investment option, you have the right to transfer out of the designated default investment option to another investment option.

The Fidelity Freedom® Blend Fund Class K6 used as the Plan’s designated default investment option is based on the assumption that the participant will retire at age 65. Please use the chart below, decided by your Plan Sponsor, to determine in which Fidelity Freedom® Blend Fund Class K6 your future contributions will be directed, based on your date of birth, at Fidelity Investments.

DATE OF BIRTH	FUND NAME	TICKER SYMBOL	GROSS EXPENSE RATIO AS OF APRIL 15, 2026
1952 and before	Fidelity Freedom® Blend Retirement Fund Class K6	FHRDX	0.21%
1953–1957	Fidelity Freedom® Blend 2020 Fund Class K6	FHNDX	0.23%
1958–1962	Fidelity Freedom® Blend 2025 Fund Class K6	FHLDX	0.24%
1963–1967	Fidelity Freedom® Blend 2030 Fund Class K6	FHKDX	0.26%
1968–1972	Fidelity Freedom® Blend 2035 Fund Class K6	FHJDX	0.27%
1973–1977	Fidelity Freedom® Blend 2040 Fund Class K6	FHHDX	0.27%
1978–1982	Fidelity Freedom® Blend 2045 Fund Class K6	FHFDX	0.27%
1983–1987	Fidelity Freedom® Blend 2050 Fund Class K6	FHEDX	0.27%
1988–1992	Fidelity Freedom® Blend 2055 Fund Class K6	FHDDX	0.27%
1993–1997	Fidelity Freedom® Blend 2060 Fund Class K6	FHCDX	0.27%
1998–2002	Fidelity Freedom® Blend 2065 Fund Class K6	FFBQX	0.27%
2003 and after	Fidelity Freedom® Blend 2070 Fund Class K6	FRCFX	0.27%

To obtain information about other Plan investment options, please log on to NetBenefits® at www.NetBenefits.com or call **800-835-5095** 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.

Fidelity Freedom® Blend 2020 Fund Class K6

Ticker: FHNDX

Objective: 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.

Strategy: Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), some of which are actively managed and others of which are passively managed, meaning they seek to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Blend Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Blend Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10% for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

Risk: Investment performance of the Fidelity Freedom Blend Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Freedom Blend Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

Short-term redemption fee: None

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Fidelity Freedom® Blend 2025 Fund Class K6

Ticker: FHLDX

Objective: 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.

Strategy: Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), some of which are actively managed and others of which are passively managed, meaning they seek to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Blend Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Blend Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to

take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10% for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

Risk: Investment performance of the Fidelity Freedom Blend Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Freedom Blend Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

Short-term redemption fee: None

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Fidelity Freedom® Blend 2030, 2035, 2040, 2045, 2050, 2055, 2060, 2065 Fund Class K6

Ticker: FHKDX, FHJDX, FHHDX, FHFDX, FHEDX, FHDDX, FHCDX, FFBQX

Objective: 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.

Strategy: Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), some of which are actively managed and others of which are passively managed, meaning they seek to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Blend Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Blend Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10% for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

Risk: Investment performance of the Fidelity Freedom Blend Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Freedom Blend Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. The funds are subject to the risks associated with investing in a passively

managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

Short-term redemption fee: None

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Fidelity Freedom® Blend 2070 Fund Class K6

Ticker: FRCFX

Objective: 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.

Strategy: Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), some of which are actively managed and others of which are passively managed, meaning they seek to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Blend Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Blend Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10% for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

Risk: Investment performance of the Fidelity Freedom Blend Fund products depends on the performance of the underlying investment options and on the proportion of the assets invested in each underlying investment option. The investment risk of each Fidelity Freedom Blend Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The funds are subject to the volatility of the financial markets, including that of 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, commodity-linked and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

Short-term redemption fee: None

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Fidelity Freedom® Blend Retirement Fund Class K6

Ticker: FHRDX

Objective: Seeks high current income and, as a secondary objective, capital appreciation.

Strategy: Designed for investors who have retired or expect to retire in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), some of which are actively managed and others of which are passively managed, meaning they seek to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Blend Retirement Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Blend Retirement Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. A revised neutral asset allocation strategy for the fund is expected to take effect by the end of the first quarter of 2027. During the fourth quarter of 2025, the Adviser will begin transitioning the neutral asset allocation percentages to achieve the desired allocations. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation. Through an active asset allocation strategy, the Adviser may increase or decrease asset class exposures relative to the neutral asset allocations by up to 10% for equity, bond and short-term funds to reflect the Adviser's market outlook, which is primarily focused on the intermediate term.

Risk: The fund is subject to risks resulting from the asset allocation decisions of the Adviser. Pursuant to the Adviser's ability to use an active asset allocation strategy, investors may be subject to a different risk profile compared to the fund's neutral asset allocation strategy shown in its glide path. The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments entail issuer default and credit risk, inflation risk, and interest rate risk (as interest rates rise, bond prices usually fall and vice versa). This effect is usually more pronounced for longer-term securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

Short-term redemption fee: None

This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Effective 09/09/2025, this fund changed its name from Fidelity Freedom® Blend Income Fund Class K6.

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.

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

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.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917
499008.30.8140



Kenco Group, Inc. 401(k) Employee Savings Plan Participant Disclosure Notice as of June 15, 2026

This Participant Disclosure Notice is being provided to you because you are or will be eligible to participate or have a balance in the Kenco Group, Inc. 401(k) Employee Savings Plan (the "Plan") and have the right to direct investments.

In this Notice, you will find information about managing your Plan account and certain Plan information, including an explanation of the right to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with a Plan account.

Please review these materials carefully when managing or monitoring any account you may have in the Plan. Starting the week of July 5, 2026, you can go online at www.NetBenefits.com or call 800-835-5095 to obtain additional information. If this is your first time logging on to www.NetBenefits.com, you will need to register and set up a username and password to access your account. If you already have a username and password for a Fidelity site, you do not need to register again.

Helping You Manage Your Plan Account

This Notice includes important Plan and investment-related information. Additional resources are available at www.NetBenefits.com. Your Plan is an important benefit, and you'll want to monitor your account periodically to help keep your savings plan on track.

Accessing Your Plan Account Statement

If you have a Plan account, one way to monitor your retirement savings is to periodically review your account statement. Your statement will also display any Plan administrative or individual fees described in this Notice that have been deducted from your Plan account. Starting the week of July 5, 2026, you can log on to www.NetBenefits.com or access the NetBenefits® mobile app to:

- Access your online Fidelity statement, which is continuously available. You can view your statement on the NetBenefits mobile app by clicking the Actions icon, then selecting View your statements. You can also log on to the website, select Quick Links for your applicable Plan(s), and select Statements from the drop-down list.
- Save or print your Fidelity statement. Keep in mind you may obtain a paper version (free of charge) by calling Fidelity.
- Change the way Fidelity statements are delivered to you by updating your communication preferences on NetBenefits.

Your Communication Preferences

Prefer email? If you are receiving this Notice in print and would like to receive it electronically, help us to serve you better by providing Fidelity with your email address. Log on to the NetBenefits mobile app or visit www.NetBenefits.com to provide consent for required communications.

Certain Plan Information for You to Review

This Participant Disclosure Notice provides certain information about your Plan. Your rights under the Plan are subject to the terms of the Plan.

Right to Direct Investments

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to www.NetBenefits.com or call 800-835-5095.

Investment Options

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs.

Fidelity BrokerageLink®

The Plan also provides access to Fidelity BrokerageLink®, which allows you to choose from investments beyond those options offered by the Plan. 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. This feature is intended for those who are comfortable managing a portfolio of expanded investment choices.

To utilize this feature, you must first open a separate brokerage account within the Plan. To open an account or if you have any questions about Fidelity BrokerageLink, please log on to www.NetBenefits.com or call 800-835-5095. Once you have opened an account, you may access, monitor, or change investments in BrokerageLink by contacting Fidelity.

Any Plan-imposed restrictions related to BrokerageLink will be specified in the Restrictions section of this Notice; any individual administration fees associated with BrokerageLink are reflected in the Individual Fees section of this Notice. When you access BrokerageLink, there is additional information regarding available investment choices, which you should read before making any investment decisions. Prior to initiating a trade in BrokerageLink, you should review any fees associated with your transaction; please refer to the Appendix included with this Notice for brokerage fees.

Investment Managers

Fidelity® Personalized Planning & Advice

Strategic Advisers LLC, a registered investment advisor and Fidelity Investments® company, has been appointed to provide discretionary management through Fidelity® Personalized Planning & Advice. For more information, refer to the Terms and Conditions of the Program. **This service provides advisory services for a fee.**

Please keep in mind that utilizing this investment manager or service may restrict your ability to direct the investment of all or a portion of your Plan account balance. To enroll, un-enroll, or request additional information, please contact Fidelity.

Exercising Voting, Tender and Similar Rights

You have the right to exercise voting, tender, and similar rights related to the mutual funds and company stock you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

Fees and Expenses

If you have an account in the Plan, it may be subject to asset-based fees, Plan administrative fees and expenses, and/or individual fees and expenses.

Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings.

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a Plan's administrative services may be paid for through offsets and/or payments associated with a Plan's investment options.

Plan Administrative Fees and Expenses

Plan administrative fees may include record-keeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. Some plans may deduct these fees and expenses from individual accounts in the Plan.

The Plan permits fees to be deducted from accounts in the Plan. Based on the information and direction Fidelity had on file at the time this Notice was prepared, no Plan administrative fees were to be deducted from accounts in the Plan. However, the Plan's administrative services may be paid for through offsets and/or payments associated with one or more of the Plan's investment options. Please keep in mind that fees are subject to change.

If any Plan administrative fees are deducted directly from your account, they will be reflected on your Plan account statement.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who use the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee	Amount
Loan Setup Fee	\$75.00 per loan
Loan Maintenance Fee	\$25.00 per year per loan, deducted quarterly
In-Service Withdrawal Fee	\$25.00 per transaction
Minimum Required Distribution Fee	\$25.00 per transaction
Return of Excess	\$25.00 per transaction
Overnight Mailing Fee	\$25.00 per transaction
Fidelity® Personalized Planning & Advice	If you use this service, the advisory fee is estimated not to exceed 0.53% per year of your average daily managed account balance and is deducted quarterly.
Qualified Domestic Relations Order (QDRO) Fee	\$300.00 per standard Fidelity web-generated order, \$1,200.00 per modified Fidelity web-generated or custom order or \$1,800.00 per order covering more than one plan.
Full Withdrawal Fee	\$25.00

Also, please note you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options.

If any individual fees are deducted directly from your account, they will be reflected on your Plan's account statement.

Fidelity Investments Institutional Operations Company LLC, 245 Summer Street, Boston, MA 02210
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Appendix

Fidelity BrokerageLink® Fees

Below are certain fees that may be deducted from your Plan's Fidelity BrokerageLink® account in connection with various trades. More detailed fee information is available in the Fidelity BrokerageLink Commission Schedule, which can be obtained, along with additional BrokerageLink and Plan information, on your Plan's website or by calling the Plan's toll-free number. Your Plan may limit the trades and the available investments within BrokerageLink. Before directing transactions within BrokerageLink, remember to review the prospectus or other offering document of that investment, and consider the charges associated with that transaction. If any fees are deducted as a result of a BrokerageLink transaction, they will be reflected on your transaction confirmation and/or the BrokerageLink statement. Note that if you have granted trading authority to a Fidelity-approved advisor, the advisor's fee schedule will apply and fees may differ from those listed below; please refer to the advisor's fee schedule for more information.

Mutual Fund Transactions	Fee (up to amount listed)
Fidelity and Non-Fidelity No-Transaction-Fee FundsNetwork® Funds	
Purchases	\$0 (standard load applies)
Short-Term Trading Fee for Shares Held Less Than 60 Days ¹	\$49.95 flat fee if executed online; \$187.50 max. via Fidelity Automated Service Telephone (FAST®); \$250 max if representative-assisted
FundsNetwork® Transaction-Fee Funds	
Purchases	\$49.95 or \$100 per purchase if executed online. To identify any applicable transaction fees associated with the purchase of a given fund, please refer to the "Fees and Distributions" tab on the individual fund page on Fidelity.com. \$187.50 max. via FAST®; \$250 max. if representative-assisted
FundsNetwork® Load Funds	
Purchases	standard load applies

¹Certain FundsNetwork® funds may be subject to a separate and additional redemption fee imposed by the particular fund. Please check the fund's prospectus for details.

Expanded Investment Options	Fee (up to amount listed)
Stocks / ETFs	
Commission per trade	\$0 if executed online; \$12.95 via FAST®; \$32.95 if representative-assisted
"Additional Assessment"	The Additional Assessment, which typically ranges from \$0.01 to \$0.03 per \$1,000 of principal, is charged by Fidelity on all sell orders. Fidelity uses the Additional Assessment to pay certain charges imposed by national securities associations, clearing agencies, national securities exchanges, and other self-regulatory organizations ("SROs"). The SROs in turn pay the SEC using the money they collect from Fidelity and other broker dealers.
Service Fee	Customers purchasing shares in a limited number of ETFs that are not supported by their providers will be subject to a \$100 service fee.
Options	
Commission per trade	\$0 online; \$12.95 via FAST®; \$32.95 if representative-assisted. Add 65¢ per contract.
Exercises and Assignments	Commission-free and are not charged a per contract fee.
Buy-to-Close Trades	For options priced 0¢ to 65¢: commission-free and not subject to per contract option fees if placed online. For trades placed on other channels, no per contract fee when the contract price is 65¢ or less. Regular option rates apply when the contract price exceeds 65¢.
Multi-leg Orders	A per contract Options Fee is charged for the total number of contracts executed in the trade if placed online. For orders placed through other channels, a commission and the 65¢ per contract fee is charged.
Options Regulatory Fee ("ORF")	The ORF applies to any transaction to buy or sell options contracts and represents the cumulative charges imposed by all the participating options exchanges. The ORF has ranged from \$0.03 - \$0.05 per contract but is subject to change at any time. Fidelity determines the amount of the Options Fee in its sole and exclusive discretion, and the Options Fee amount collected from you by Fidelity may differ from or exceed the ORF that Fidelity pays to OCC. This Options Fee is included as a part of the Activity Assessment Fee.
"Additional Assessment"	An Additional Assessment is also charged on any order to sell options contracts.
Bonds	
U.S. Treasury Auctions, Including TIPS Auctions	\$0 if executed online; \$19.95 minimum if representative-assisted
All Other, Secondary Market	\$1 per bond; \$19.95 minimum if representative-assisted
Foreign Stocks	
Depository Trust Company (DTC) Fee	\$50 additional fee assessed on any foreign stock traded that is not DTC eligible
Ordinary Share Trading	Additional foreign exchange fees up to 0.30% (0.01% for orders routed to Canadian broker) of execution price are included; local broker fees may also apply
Other Investments	
CDs	\$0 – primary market; \$1 per bond – secondary market
Commercial Paper	\$50 per transaction
Unit Investment Trusts	\$0 per purchase; \$35 minimum fee per redemption
Foreign Dividends / Reorganizations	1% of principal charged when dividend is paid or reorganization event occurs on foreign assets held in USD

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