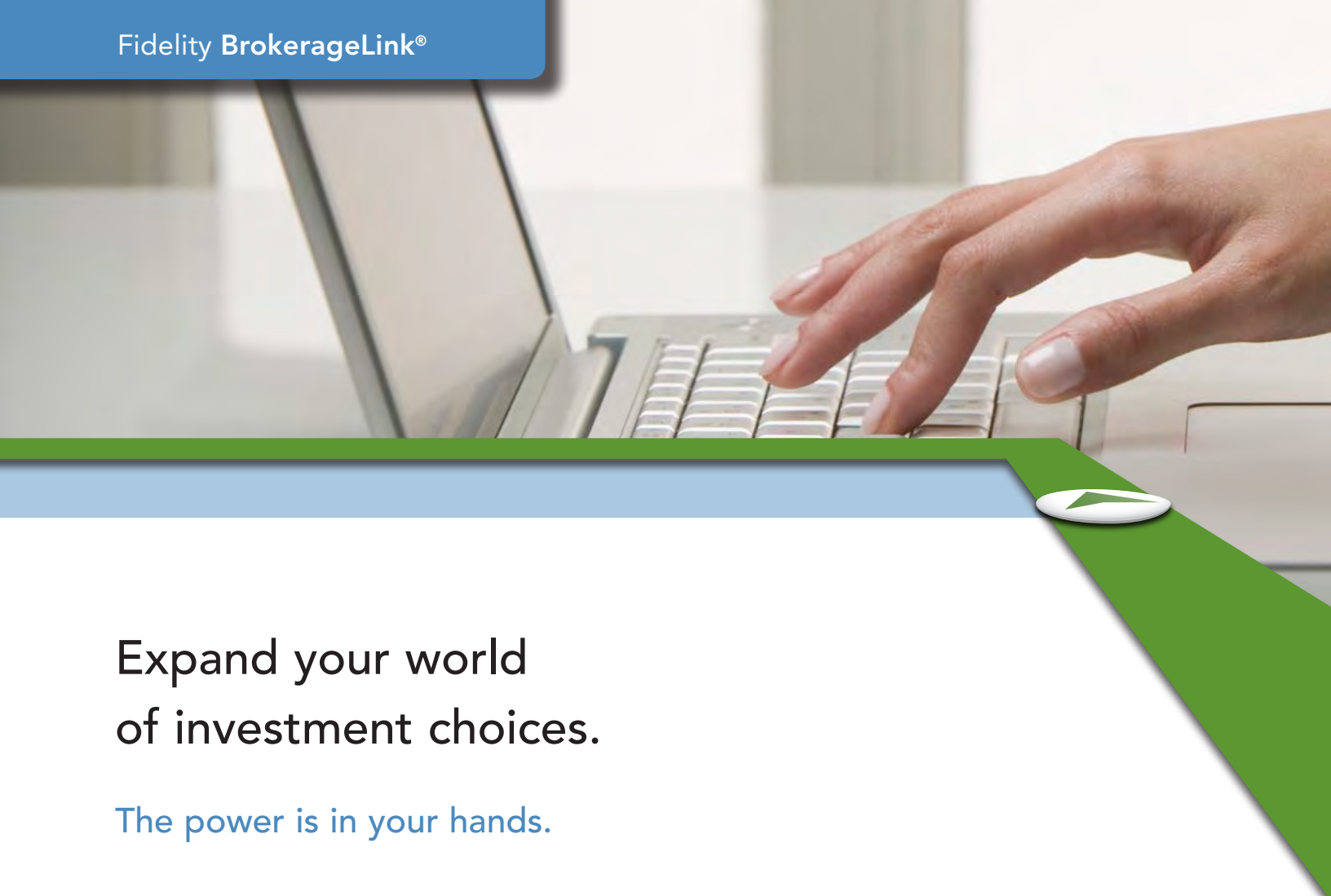




Expand your world of investment choices.

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 to manage your retirement contributions.

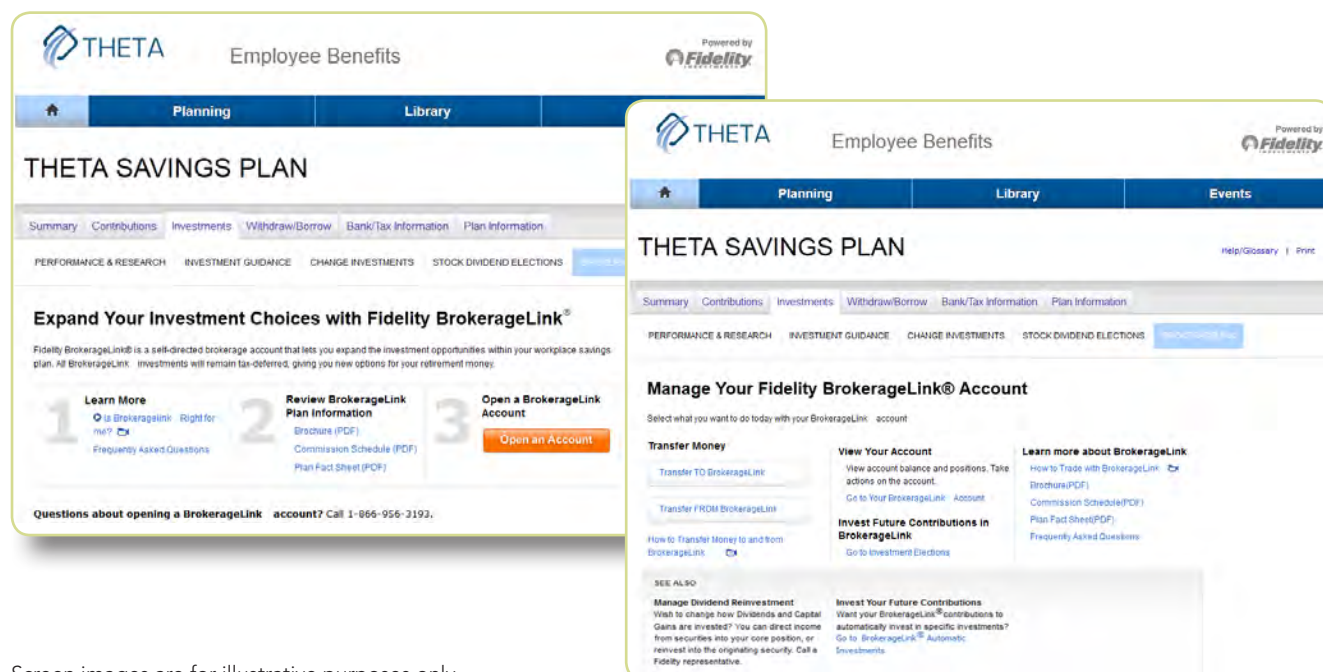
A broad range of investment options and services to help you design a retirement portfolio that's all your own.

Broader Choice

Fidelity BrokerageLink provides you with the opportunity to select from thousands of mutual funds and other investment options—beyond those offered directly through your employer's retirement plan (referred to as the standard/core plan options). You can 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 BrokerageLink® fact sheet.

Online Account Access and Management

A BrokerageLink central hub, accessible from NetBenefits®, brings together tools and services to help make it easy to open and manage your BrokerageLink account. Find educational information and plan documents, watch videos, and complete a number of online transactions, including transfers to and from your BrokerageLink account.



Screen images are for illustrative purposes only.

About This Handbook

This handbook was developed to help you make the most of the many features and benefits of your BrokerageLink account. Please keep this guide and your plan's 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 plan's fact sheet or summary plan description.

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How Fidelity BrokerageLink Works

Funding Your Account

Once your BrokerageLink account has been established, you can fund it in two ways if allowed by your plan:

- Exchange money from one of your existing plan options, or
- Choose BrokerageLink as one of your payroll contribution options.

Exchanging or Transferring Assets

If you choose to fund your BrokerageLink 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).*

Keep in mind that your plan may limit how much money you can exchange into your BrokerageLink account. Because your BrokerageLink account is an investment vehicle available through your retirement plan, assets entering or leaving your BrokerageLink account generally must flow through your standard plan options.

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 BrokerageLink account.

Payroll Contributions

Once the BrokerageLink account is opened and funded with the initial amount required (refer to your plan's BrokerageLink fact sheet for more information), you can direct payroll contributions directly into your BrokerageLink account if your plan allows. There is no minimum required amount for direct payroll contributions. However, your plan may require minimum amounts for initial and subsequent exchanges. If you have directed your payroll contributions into BrokerageLink, generally, they will be transferred to the BrokerageLink core account once they have been received at Fidelity. Typically, these transferred contributions are viewable in your BrokerageLink account the next business day and are fully accessible the business day following. If applicable, you may establish automatic investment of these payroll contributions into one or more *FundsNetwork*® mutual funds. You can log in to your BrokerageLink account online to complete this setup, or you may call a Fidelity representative through your plan's toll-free number (see page 5 for details).

Income from Securities

Any dividends and interest income from individual securities held in your BrokerageLink account are automatically invested in your core account 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 BrokerageLink account are reinvested in each respective mutual fund that paid the dividend or capital gain.

Available BrokerageLink 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 BrokerageLink 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.

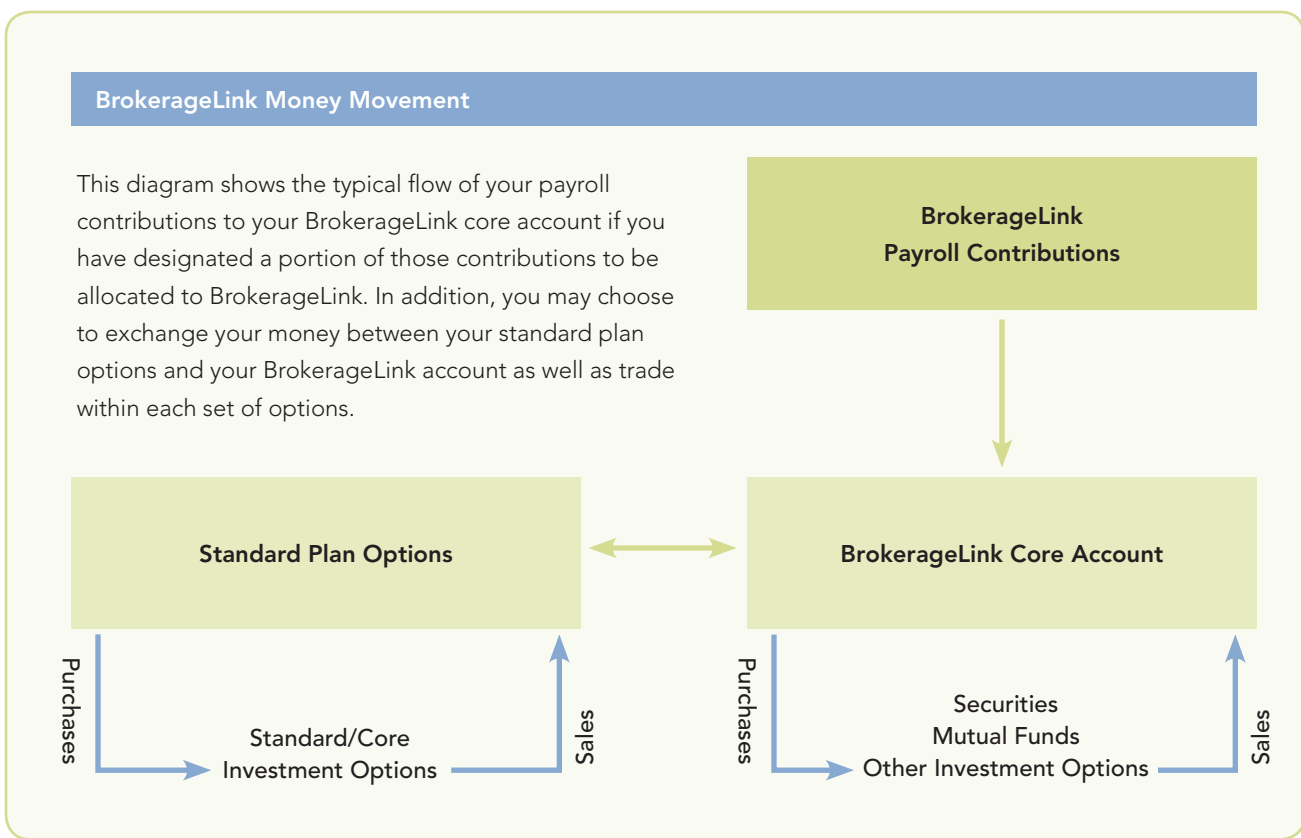
All Transactions Are Processed through Your Core Account

Your Fidelity BrokerageLink account automatically includes a core account that serves as the hub of your BrokerageLink 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 BrokerageLink account will be held in your core account, where they can earn income. Earned income is accrued daily and credited monthly.¹



¹ Please see your plan's fact sheet for more details. Typically, core accounts start to earn dividends on the first business day following the date of purchase. Please see the prospectus or fund fact sheet for more details.

Getting Started

Transfers to BrokerageLink from Your Standard Plan Options

When you transfer money, either online or through a Fidelity phone representative, to your BrokerageLink account from your standard plan options, assets are first invested in the BrokerageLink core account. This is because when the transfer is placed to move money into BrokerageLink, 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 assets' market value is used as a buffer amount 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 BrokerageLink.

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 BrokerageLink 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 BrokerageLink account. Company stock may not be traded through your BrokerageLink account.

Transfers from BrokerageLink to Your Standard Plan Options

When you transfer money, either online or through a Fidelity phone representative, from your BrokerageLink account to your standard plan options, assets are first transferred from your core account and are credited in the standard plan options' self-directed brokerage default fund on the next business day. At that time, you may initiate an exchange from the standard plan options' self-directed brokerage 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 BrokerageLink 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 BROKERAGELINK

You can access your BrokerageLink account at **Fidelity.com**, by using Fidelity Mobile® wireless information and brokerage services,² or through the FAST® phone-based financial service using your touch-tone phone.

²Fidelity does not impose a charge for accessing Fidelity Mobile®, but you must be enrolled in a data service plan with your carrier. Orders placed through Fidelity Mobile 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 Mobile, which will be identical to your commission level for placing trades on Fidelity.com. For more information, please visit [Fidelity.com/commission](https://www.fidelity.com/commission) to see Fidelity's full *Commission & Fee Schedule*.

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**
- Speak with a Fidelity representative by calling your plan's toll-free number
- 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,³ 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 website gives you the ability to:

- Place orders for stocks, bonds, ETPs, and options⁴
- Place orders for Fidelity and *FundsNetwork*[®] mutual funds
- Confirm the status of your orders
- Transfer money from your BrokerageLink 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

³There may be additional fees for limit and stop orders. Please refer to the Commission and Fee Schedule.

⁴Options trading is only available if allowed by your plan, and you must apply and be approved for options trading.

⁵Some securities, such as tax-exempt securities, limited partnerships, savings bonds, and some types of options, futures, commodities, currencies, and securities issued by your employer, are not available through BrokerageLink. 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 BrokerageLink 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 BrokerageLink 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,⁴ 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 BROKERAGELINK ACCOUNT⁵

- 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, selling cash-covered puts, and buying long straddles/combinations, with respect to index and equity options in all cases⁴
- Brokered certificates of deposit (CDs)
- Unit investment trusts (UITs), Real Estate Investment Trusts (REITs), and Royalty Trusts
- 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 use Fidelity Mobile or speak with a representative by calling your plan's toll-free number.

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

To learn more about trading, visit **Fidelity.com** and click the Investment Products tab for an overview of various types of investments. Or click the Research tab and access the Learning Center for a broad range of articles and videos.

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 as either:

- A day order, which is valid for the current market session or the next market day if placed after market close.
- A good 'til canceled (GTC) order, which is placed at a specific price and remains in effect until the order is executed or canceled. All GTC orders at Fidelity expire after 120 calendar days, or 180 days for stock or ETF orders that

you place on **Fidelity.com**. If either expiration date falls on a weekend or holiday, those orders will expire on the first business day following the expiration day. This policy does not apply to options.

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.

FIDELITY MOBILE®

Stay connected to your BrokerageLink account from any web-enabled phone. Features include:

- **Track your portfolio.** Check balances and keep track of the positions in your brokerage or workplace savings account.
- **Trading.** Trade whenever you want, with access to stocks, options, ETFs, and mutual funds. Make transactions within your workplace savings account.⁶
- **Research and news.** Access news and views on the market, get real-time quotes, and set up watch lists to track securities.
- **Move money.** Transfer funds between accounts to make sure you've got your money where it needs to be.⁶

⁶Fidelity Mobile workplace savings account allows users to view accounts, and year-to-date performance; transaction functionality is limited to making exchanges, and viewing and changing contribution deductions.

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 BrokerageLink 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. Please refer to the commission schedule for more information.

Commission schedules and related fees are subject to change.

The Securities and Exchange Commission (SEC) also imposes an assessment fee for sell orders. The SEC assessment fee is in addition to any applicable brokerage commission and will be shown separately on your trade confirmation. Please refer to the commission schedule for more information.

Load waivers on mutual funds available through the plan's standard plan options are not available on those same funds if purchased through BrokerageLink. 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 BrokerageLink 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. The excess coverage would only be used when SIPC coverage is exhausted. Like SIPC, excess protection does not cover investment losses in customer accounts due to market fluctuation. It also does not cover other claims for losses incurred while broker-dealers remain in business. For example, fraud claims would not be covered if the brokerage firm was still in operation. Total aggregate excess of SIPC coverage available through Fidelity's excess of SIPC policy is \$1 billion. 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. This is the maximum excess of SIPC protection currently available in the brokerage industry. Both SIPC and excess of SIPC coverage is limited to securities held in brokerage positions, including mutual funds if held in your brokerage account and securities held in book entry form.

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-Specific BrokerageLink Account Fees

You may be charged an account fee for your BrokerageLink 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 BrokerageLink account. This fee is also generally deducted quarterly from your standard plan options' balances. Please refer to your plan's BrokerageLink 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 ⁷	Sells Settlement Period ⁷
Equities Listed on a U.S. Exchange	1 business day	1 business day
OTC	1 business day	1 business day
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 (generally 1–2 business days)
Corporate Bonds	1 business day	1 business day
Zero-Coupon Bonds	1 business day	1 business day
Unit Investment Trusts	2 business days	2 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 (primary market)	Varies ⁸	1 business day
Brokered Certificates of Deposit (secondary market)	1 business day	1 business day

⁷ 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.

⁸ 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 BrokerageLink 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 BrokerageLink 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 use our Fund Evaluator to analyze mutual fund options and compare funds. You can also use the ETF Screener tool to access and research a quick screen of ETFs based on name, index, sector, industry, or holdings; or create your own screen based on criteria that you choose.

Tracking Investment Costs

When you log on to your BrokerageLink account on **Fidelity.com**, you can analyze the costs of your retirement investments, including profit and loss information.⁹ 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 BrokerageLink account.
- Your BrokerageLink account statement details the holdings and market value of all your positions within your BrokerageLink 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 BrokerageLink statement and the plan’s regular statement for the same month, the BrokerageLink total balances might vary if:

- The statement periods differ.
- You transferred assets from a standard plan investment option to BrokerageLink 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 BrokerageLink 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.

⁹Investment tracking does not track costs or the associated profit or loss for money market funds or the core fund in brokerage retirement accounts.



BrokerageLink 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 BrokerageLink 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 BrokerageLink account to the self-directed brokerage 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 BrokerageLink account? In addition to following your plan's regular procedures for name and address changes, you must make an address change for your BrokerageLink account separately; changing one account will not automatically change the other. To change your BrokerageLink 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, if allowed by your plan, call your plan's toll-free number to request the form, and return it to Fidelity. Keep in mind that this limited trading authorization applies only to your BrokerageLink account, and not to your standard plan options.

If you would like someone else to receive duplicate copies of your BrokerageLink 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 BrokerageLink 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 BrokerageLink fact sheet includes a summary of restrictions that apply to your BrokerageLink account. Please also 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.



Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Options trading entails significant risk and is not appropriate for all investors. Certain complex options strategies carry additional risk. Before trading options, contact Fidelity Investments by calling 800-544-5115 to receive a copy of *Characteristics and Risks of Standardized Options* and to be approved for options trading. Supporting documentation for any claims, if applicable, will be furnished upon request.

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 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.

There are additional costs associated with options strategies that call for multiple purchases and sales of options, such as spreads, straddles, and collars, as compared to a single options trade.

You could lose money by investing in a money market fund. An investment in a money market fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Before investing, always read a money market fund's prospectus for policies specific to that fund.

The Fidelity ETF Screen Saver is provided to help self-directed investors evaluate these types of securities. The criteria and inputs entered are at the sole discretion of the user, and all screens or strategies with preselected criteria (including expert ones) are solely for the convenience of the user. Expert Screeners are provided by independent companies not affiliated with Fidelity. Information supplied or obtained from these Screeners is for informational purposes only and should not be considered investment advice or guidance, an offer of or a solicitation of an offer to buy or sell securities, or a recommendation or endorsement by Fidelity of any security or investment strategy. Fidelity does not endorse or adopt any particular investment strategy or approach to screening or evaluating stocks, preferred securities, exchange-traded products, or closed-end funds. Fidelity makes no guarantees that information supplied is accurate, complete, or timely, and does not provide any warranties regarding results obtained from its use. Determine which securities are right for you based on your investment objectives, risk tolerance, financial situation, and other individual factors, and reevaluate them on a periodic basis.

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

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 BrokerageLink accounts. Consult the BrokerageLink 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 BrokerageLink. 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 BrokerageLink. 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, LLC, an affiliate of FBS and a registered transfer agent.

FBS will implement your brokerage transaction instructions and provide administrative services with respect to your BrokerageLink account. National Financial Services LLC (NFS), also a Fidelity Investments company, will act as the custodian of the assets in your BrokerageLink 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.

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

Fidelity Brokerage Services LLC, Member NYSE, SIPC
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