

Dear Retirement Savings Plan Investor:

Thank you for inquiring about Fidelity BrokerageLink.® This package contains all the information you need to open a BrokerageLink account.

As one of your retirement savings plan investment options, BrokerageLink is a brokerage account that provides you with an opportunity to invest a portion of your retirement savings in a wide array of securities.

When you open a BrokerageLink account, you are making a choice to more actively manage a portion of your retirement savings. Through BrokerageLink, you can design a retirement portfolio that is uniquely yours. Please read all the enclosed material carefully before investing. There are additional investment risks, fees, and procedures that you need to understand before opening a BrokerageLink account.

Here's what you need to do to get started:

- Read the enclosed Fidelity BrokerageLink brochure. This booklet provides an overview of Fidelity BrokerageLink, discusses additional investment risks, and answers questions about opening an account.
- Read the BrokerageLink Fact Sheet for your plan. This brochure describes your plan's specific BrokerageLink features, including its eligible investments and associated fees, if applicable. Fees are subject to change. Please also refer to the BrokerageLink Commission Schedule for more information on related charges.
- Complete the Fidelity BrokerageLink Participant Acknowledgement Form and sign where indicated.
- Return your signed form in the envelope provided, or mail to:
Fidelity Investments, P.O. Box 5000, Cincinnati, OH 45273-8699.

Once your form is processed, you will be notified of your BrokerageLink account number. You will also receive a more detailed handbook that explains all the features of a BrokerageLink account.

If you have any questions about opening a BrokerageLink account, contact a Fidelity Representative at your plan's toll-free retirement number.

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, it could 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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Fidelity BrokerageLink® Fact Sheet

For Your Retirement Savings Plan

This fact sheet contains information about the features of your Fidelity BrokerageLink® account. Use it in conjunction with information contained in the BrokerageLink Handbook that you will receive after your Fidelity BrokerageLink® account is opened. Review your BrokerageLink Handbook carefully when you receive it. Please keep this fact sheet for future reference. In case of discrepancy, the BrokerageLink Handbook and/or the **Plan** Summary Plan Description or Plan Document will govern.

Annual Plan Related Account Fee	There is no annual fee for your BrokerageLink® account.
Brokerage Fees	Please refer to the Fidelity BrokerageLink® Commission Schedule for a listing of all applicable brokerage fees .
Eligible Security Types	Fidelity mutual funds and non-Fidelity mutual funds available through Fidelity FundsNetwork®.
Ineligible Security Types	Fidelity mutual funds and non-Fidelity mutual funds offered through the Plan , tax-exempt securities, employer securities (includes all types of equities, e.g. common stock, preferred stock, convertible stock, options), physical certificates, precious metal, limited partnerships, futures contracts, commodities, interest rate options, currencies and currency options, CAPS, options levels 3, 4, and 5.
Prohibited Transactions	In addition, you may not invest in any other issue/security which may result in a prohibited transaction under the Plan .
Other Account Restrictions	The Plan may restrict non-vested assets, a source of money or a percentage of each participant's account from being transferred to a BrokerageLink® account.
Standard Plan Options	<p>The standard, non-brokerage investment options available through the Plan.</p> <p>There is no minimum amount for direct payroll contributions into a BrokerageLink® account, but there is an initial minimum of \$2500.00 to open an account and a \$1000.00 minimum for each subsequent transfer from a Standard Plan Option.</p>

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

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 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. Account service and maintenance fees 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.

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Explore the Benefits of a brokerage account through your retirement plan

Fidelity BrokerageLink® offers you the investment choice and flexibility of a brokerage account, but with all the advantages of investing through your workplace retirement plan. It's a way for you to invest more actively for retirement and to design a portfolio that's uniquely yours.

The Benefits of BrokerageLink

Choose from a broader range of investment options

Fidelity BrokerageLink® offers you the flexibility to select from numerous investment options—beyond those you already have in your company's plan.* Additional fees apply to a BrokerageLink account. Please refer to the fact sheet and the Fidelity BrokerageLink® Commission Schedule for a complete listing of applicable fees.

Actively manage your investments

With BrokerageLink, you take charge of your investments by creating a customized retirement portfolio to match your personal situation, including your goals, time horizon, and risk tolerance. With BrokerageLink, you monitor your portfolio and adjust it as your needs change. However, if more active management among a broader array of investment choices doesn't suit your style, then BrokerageLink may not be appropriate for you, and you should invest with your plan's standard investment options.

Easily access your accounts virtually anywhere, any time

BrokerageLink enables you to access your accounts whenever and from virtually wherever it's most convenient for you.†

- **Fidelity.com** Place trade orders, obtain quotes and account balances, and more, via the Internet.
- **FAST®** Access your account and place orders for trades simply by calling a single toll-free telephone number.
- **Fidelity Brokerage Representative** Place your trade orders by calling your representative at your retirement plan's telephone number, Monday through Friday (excluding stock exchange and bank holidays).

Experience simplicity and convenience

To fund your account, you simply select BrokerageLink as one of your contribution options, or you can transfer money from one of your existing plan options. If applicable, payroll contributions directed to BrokerageLink can be systematically invested in a mutual fund(s) of your choice. Fees may apply; please refer to the Fidelity BrokerageLink® Commission Schedule for details. Some plans require a minimum initial investment for BrokerageLink. Please see your plan's fact sheet for more details on investment options and minimums.

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