



Expand your world of investment choices.

The power is in your hands.

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

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

Turn here®



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

Broader Choice

Fidelity BrokerageLink® provides you with the opportunity to select from thousands of mutual funds—beyond the fund options offered directly through your employer's retirement plan. It enables you to invest in a broad range of funds available through Fidelity and FundsNetwork® mutual fund brokerage services, depending on the guidelines set by your employer and noted in your plan's BrokerageLinkSM fact sheet.

Designed for Hands-On Investors

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

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About This Handbook

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



How Fidelity BrokerageLink® Works

Funding Your Account

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

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

Exchanging or Transferring Assets

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

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

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

Payroll Contributions

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

If applicable, you may establish automatic investment of BrokerageLinkSM payroll contributions into one or more FundsNetwork[®] mutual funds of your choice by contacting a Fidelity Representative through your plan's toll-free number (see page 6 for details).

Dividends and Capital Gains

Any dividends and capital gains from mutual funds held in your BrokerageLinkSM account are reinvested in each respective mutual fund that paid the dividend or capital gain.

Available BrokerageLinkSM Funds

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

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



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

Settlement Dates

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

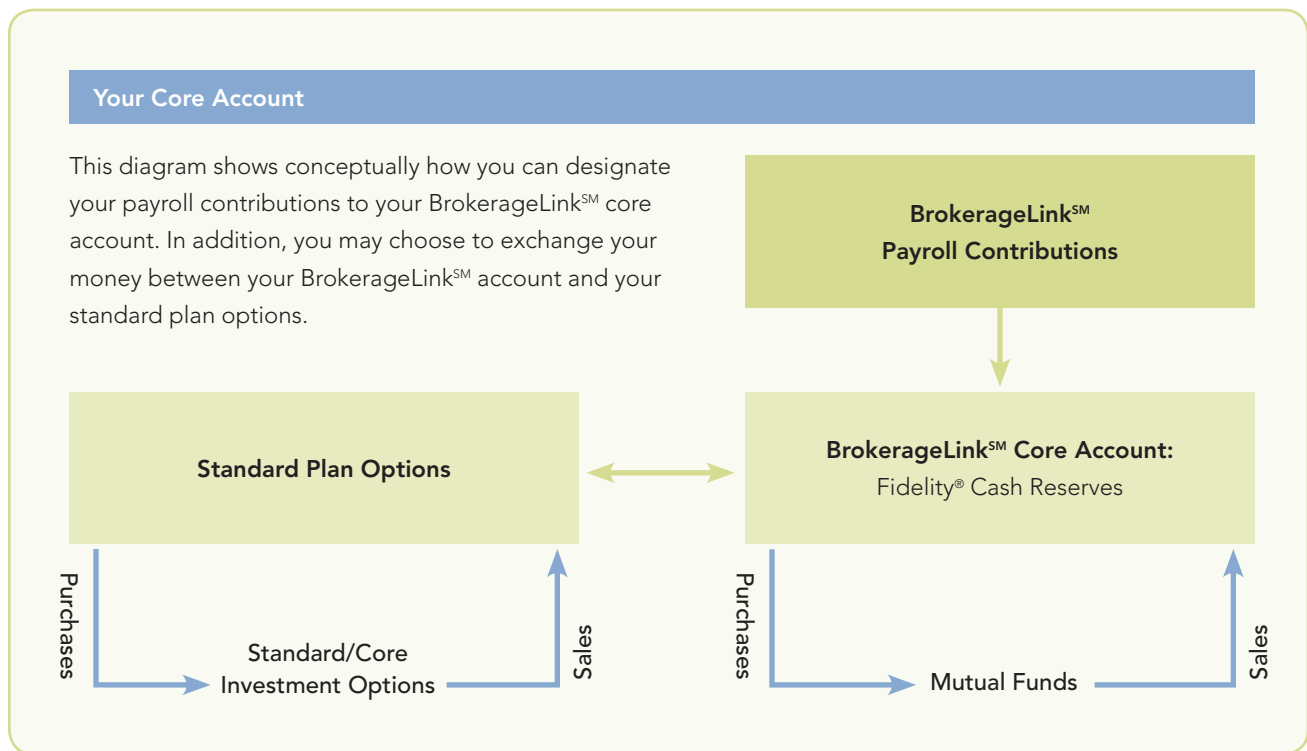
All Transactions Are Processed through Your Core Account

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

Available Funds

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

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



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

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

Getting Started

Transfers to BrokerageLinkSM from Your Standard Plan Options

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

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

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

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

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

Transfers from BrokerageLinkSM to Your Standard Plan Options

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

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

ACCESSING BROKERAGELINKSM

You can access your BrokerageLinkSM account at [Fidelity.com](https://www.fidelity.com), by using Fidelity Mobi* wireless information and brokerage services[†], or through the FAST[®] phone-based financial service using your touch-tone phone.

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

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

Online Trading

Fidelity.com enables you to access your account and place orders online that receive a transaction-fee discount over representative-assisted rates. Our Web site gives you the ability to:

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

If you have not yet gone online to access your account, please be prepared to set up a username and password. Your

username and password are required for access to online and FAST trading.

Fidelity Automated Service Telephone (FAST)

FAST is Fidelity's automated phone response system.

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

- Place orders to buy and sell mutual funds
- Obtain net asset value (NAV) for mutual funds
- 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, mutual fund transactions executed through FAST automatically receive a transaction-fee discount over representative-assisted rates.

Summary of Settlement Periods

Investment Type	Purchase Settlement Period*	Sales Settlement Period*
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

*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. These are general time frames and they may vary. Some mutual funds, such as tax-exempt mutual funds, are not available through BrokerageLinkSM. All purchases are subject to availability through the Fidelity trading desk. In addition, your plan may restrict investment in other mutual funds. In the event that you do purchase restricted investment options, Fidelity reserves the right to sell those investments at your expense. Be sure to consult your BrokerageLinkSM fact sheet for more information. Remember, it is your responsibility to comply with your plan's guidelines.

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

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

Buying and Selling Mutual Funds

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

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

Confirmation of Orders

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.

Please be aware that during periods of heavy order trading activity, an incomplete or inaccurate settlement report may be received. The actual transaction, not the incorrect report, is binding, according to 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 Transaction-Related Fees

Transaction-related fees cover the cost of mutual fund transactions and are charged on purchases of certain no-load mutual funds within BrokerageLinkSM. In addition, other mutual funds charge a sales load, which is a percentage of the trade purchases and sales amount of the fund.

- Numerous funds are available through BrokerageLinkSM without a transaction fee or sales load being paid to Fidelity.* “No transaction fee” (NTF) funds are listed on [Fidelity.com](https://www.fidelity.com) under the *Investment Products* tab, under *Mutual Funds*.
- Transaction fees are charged on purchases of no-load mutual funds that do not participate in Fidelity’s NTF program. This includes purchases as a result of an exchange. Fidelity does not charge a transaction fee when you sell transaction-fee funds.*
- For funds that carry a load, Fidelity does not charge a transaction fee; instead, a portion of the sales load is paid to Fidelity. Loads are described in a fund’s current prospectus; please read it carefully before you make your investment choice.

The lowest rates are available by trading online. All transaction fees are included in trade proceeds—you cannot pay separately for transaction fees. When you make a purchase, transaction fees are added to the total purchase amount. Transaction fees and related fees are subject to change.

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

Please refer to the Fidelity BrokerageLink[®] Commission Schedule for more detailed information about the fees associated with your account.

Account Protection

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

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

Plan-Related BrokerageLinkSM Account Fees

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

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

**Other fees and expenses, including those that apply to a continued investment in the fund, are described in the fund’s current prospectus. Fund expenses and brokerage commissions apply. Depending on your situation, these may include short-term trading fees. Fidelity Brokerage Services LLC, or its brokerage affiliate, may receive remuneration for providing certain recordkeeping or shareholder services to these fund families. Fidelity reserves the right to charge a transaction fee under certain circumstances for funds otherwise available without paying such a fee to Fidelity. See the commission schedule for more details.*

Other Brokerage Fees Associated with Mutual Fund Investing in BrokerageLinkSM

Fidelity has waived transaction fees on many popular no-load funds so that investors can enjoy the ease and value of one-stop diversification. However, certain other fees may continue to apply on any funds offered through BrokerageLinkSM, and fees are subject to change.*

Short-Term Trading/Exchange Fees

Fidelity will charge a short-term trading fee each time you sell or exchange shares of FundsNetwork NTF funds held less than 60 days (short-term trade). Automatic investments are included. Fidelity funds, money market funds, and shares purchased through dividend reinvestment are excluded. The transaction fee will be based on the existing FundsNetwork transaction-fee schedule applicable to that account. Any transaction-fee discounts for trading via FAST or **Fidelity.com** will apply.

Additionally, fees can be charged by a fund itself. Short-term trading or exchange fees must be paid on those funds that charge such fees if shares are sold within stated time frames. Consult a fund's prospectus for more information.

Preprogram Shares

Shares purchased before the fund's inclusion in the group of funds available without transaction fees do not qualify for a waiver of the transaction fee upon sale of those shares. However, transferred shares do qualify for the waiver of the transaction fee if the fund is included at the time of the transfer.

Fund Expenses

Investors will still pay any fund-level expenses, such as management fees, asset-based sales charges (12b-1 fees), and other fund expenses, as detailed in the prospectus.



*Fund expenses and brokerage commissions may apply. Depending on your situation, these may include short-term trading fees.

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](https://www.fidelity.com) gives you the information, trading tools, and customization options you want, and is based on the experience of a leader in the financial services industry. As Fidelity's gateway to trading, this unique, powerful site is an ideal way to make your BrokerageLinkSM account work harder for you. And the benefits don't stop there. In fact, [Fidelity.com](https://www.fidelity.com) gives you greater access to your account through state-of-the-art technology, including smartphones and other handheld devices.

Researching Potential Investments

Before you invest, you may want to research available mutual funds using Fund Evaluator—an online tool that analyzes mutual fund options and compares funds. You can search by attributes, including asset class, fund category, performance, and rate of return. Visit [Fidelity.com](https://www.fidelity.com), click the *Research* tab, and then *Mutual Funds*.

Tracking Investment Costs

When you log on to your BrokerageLinkSM account on [Fidelity.com](https://www.fidelity.com), you can analyze the costs of your retirement investments, including profit and loss information.*

More specifically, you can view:

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

Reviewing Account Statements

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

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

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

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

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



BrokerageLinkSM within Your Plan

Loans

In general, if your plan offers a loan provision, your total vested retirement account balance in your standard plan options and in your BrokerageLinkSM account is taken into consideration when you apply for a loan. Generally, you may borrow up to the lesser of 50% of your vested account balance or \$50,000. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow. If your loan request exceeds the amount available in your standard plan options, you will need to transfer assets from your BrokerageLinkSM account to the default fund for BrokerageLinkSM plan options to finance the loan. If sufficient assets are not available within 30 days from the date of the original loan request, your loan request will be canceled.

Withdrawals

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



Name or Address Changes

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

Trading Authorization

If allowed by your plan, someone else, such as a spouse or investment advisor, may have limited trading privileges for your BrokerageLinkSM account. A limited trading authorization allows only a designated person to buy and sell mutual funds in your account.

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

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

Plan Restrictions

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

Access to Fidelity

Fidelity has an ongoing commitment to provide the highest level of service and technology to enable you to access your account, obtain market information, and enter your orders quickly, easily, and efficiently. However, during periods of extraordinary volatility and volume, customers using online or automated trading services may experience delays in accessing their accounts due to high Internet traffic or system capacity limitations. Similarly, customers may experience delays in reaching telephone representatives. Please be aware that market conditions, including stock and bond prices, may change rapidly during these periods. Fidelity offers multiple channels, including the Web, touch-tone phone, 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 from Fidelity.

Turn here®



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

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

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

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

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

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

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

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

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

Unless otherwise noted, transaction requests confirmed after the close of the market, normally 4 p.m. Eastern time, or on weekends or holidays, will receive the next available closing prices.

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

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

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