Important! All the investment options that are being eliminated from the current Emory fund lineups October 1, 2021, with the exception of Fidelity® Growth Company Fund – Class K, are available through Fidelity BrokerageLink®. Generally, only retail share class funds are available in BrokerageLink®; therefore, if you have a balance in an institutional share class of a fund in the Emory retirement plan(s), you may purchase that fund through BrokerageLink, but the retail share class equivalent of that fund may be the only option available. Retail share classes often have higher fees than institutional share classes. All Emory plan participants are eligible to open and utilize Fidelity BrokerageLink for any reason at any time.

There are special Considerations for Fidelity® Growth Company Fund - Class K

Fidelity® Growth Company Fund - Class K will be removed from the standard plan line-ups effective November 1, 2021, as indicated in the plan change communications you received in August 2021. The retail share class of this investment option is closed to all new investors in BrokerageLink. However, for Emory plan participants to maintain a position in the retail share class of **Fidelity® Growth Company Fund** you must follow the steps within the timeline provided below.

If you do not take this action and complete your request to purchase in BrokerageLink prior to October 15, 2021, this fund will not be available to you for future investment, unless the fund open to all investors on a later date.

Retail Share Class (available in Fidelity BrokerageLink)	Current Fund Lineup
Fidelity Growth Company	Fidelity® Growth Company Fund - Class K
Expense Ratio: 0.83%	Expense Ratio: 0.75%
Ticker: FDGRX	Ticker: FGCKX

Expense ratio is as of 7/26/21.

Steps and Timeline:

- 1. Confirm you *currently have a balance in Fidelity® Growth Company Fund Class K* as of 4 p.m. on October 1, 2021, within your Emory standard plan lineup. If you do not, the Fidelity® Growth Company Fund will not be available to you in BrokerageLink as the funds are currently closed to all retail investors at this time.
- 2. Open and/or confirm the Brokeragelink account is in good order by October 1, 2021.

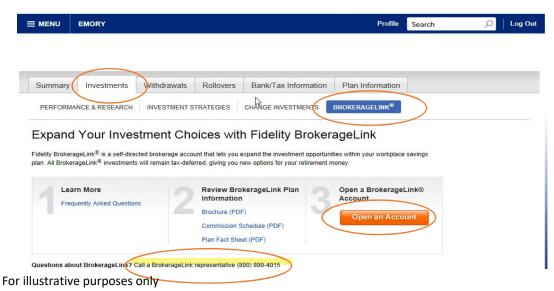
Opening a Fidelity BrokerageLink® Account

Step 1: Log in to NetBenefits.com/atwork

Step 2: From the Quick Links drop down, choose BrokerageLink®

Step 3: As shown below, select Open an Account from the BrokerageLink Central page

If you prefer to enroll in BrokerageLink using a paper application, please call 800-890-4015 to order a kit.



- 3. Once the BrokerageLink account is open, call a BrokerageLink representative at 1-800-890-4015 by 4 pm, EST **before**October 15, 2021, and request an exchange out of your Emory retirement plan, instructing the representative to purchase Growth Company (FDGRX) in the BrokerageLink account.
- 4. If you wish to direct future contributions to BrokerageLink, those contributions will be invested in the BrokerageLink Core Position until you make a new purchase. You have the option to set up Automatic Investment elections for payroll deductions, which will allow your future contributions to automatically invest in up to 20 mutual funds within BrokerageLink. To activate the automatic investment feature in BrokerageLink, please call Fidelity at 800-890-4015. This feature, requires the BrokerageLink account be set up, funded and have future contributions directed to it.

If you do not complete these steps for Fidelity® Growth Company Fund - Class K, once removed from the Emory plan(s) line-up, it will no longer be available for purchase.

For BrokerageLink questions visit NetBenefits.com/atwork or call Fidelity at 800-890-4015.

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.

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

Investing involves risk, including risk of loss.

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.

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