

Self-Directed Brokerage: Fidelity Investments

Fidelity BrokerageLink® includes investments beyond those in your plans' lineups. You should compare investments and share classes that are available in your plans' lineups with those available through BrokerageLink® in order to determine the available share class that may be 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.

To use this feature, you must first open a separate brokerage account within the Plan(s). To open an account, please log on to Fidelity NetBenefits® at netbenefits.com/atwork or call **800-343-0860**. Once you have opened an account, you may access, monitor, or change investments by contacting Fidelity. The BrokerageLink option is available today.

There is no annual fee for the BrokerageLink account.

Through BrokerageLink, you have the ability to invest in ETFs, Fidelity mutual funds, and non-Fidelity mutual funds available through Fidelity *FundsNetwork*®.

Through Fidelity BrokerageLink, you are *unable* to invest in Fidelity mutual funds and non-Fidelity mutual funds already offered through the plan's core set of investment options, as well as tax-exempt securities, employer securities (includes all types of equities, such as common stock, preferred stock, convertible stock, and options), annuities, physical certificates, U.S. savings bonds, precious metal, limited partnerships, master limited partnerships (exchange-traded), exchange-traded funds (limited partnership structure), futures contracts, commodities, interest rate options, currencies, currency warrants, currency options, CAPs, and options levels 1, 2, 3, 4, and 5.

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 guide.

Please note that upon opening a Fidelity BrokerageLink account, the Automatic Rebalance service will no longer be available. As an alternative, consider the free Rebalance Notification service that alerts you by email when your account's investment mix strays from your original specification. If you choose to rebalance, you can take action immediately by clicking a link delivered with the email message.

To learn more about Rebalance Notification:

- Log on to Fidelity NetBenefits at [NetBenefits.com/atwork](https://netbenefits.com/atwork).
- Go to your retirement savings account.
- Select *Change Investments*.
- Select *Rebalance*.

To open a Fidelity BrokerageLink Account:

- Log on to NetBenefits at [NetBenefits.com/atwork](https://netbenefits.com/atwork)
- Choose *BrokerageLink* from the *Quick Links* drop-down
- Select *Open an Account*