FIDELITY BROKERAGELINK® COMMISSION SCHEDULE

Fees

About Our Commissions and Fees

Consult your Plan's *BrokerageLink Fact Sheet*, available in the *BrokerageLink Central* section of NetBenefits (www.netbenefits.com > Quick Links > BrokerageLink > Plan Fact Sheet), to understand the BrokerageLink account options available to you.

MUTUAL FUNDS

Commissions and Fees in BrokerageLink

This section only describes fees associated with the account. Fees charged by a fund itself (for example, expense ratios, redemption fees [if any], exchange fees [if any], and sales charges [for certain load funds]) are in the fund's prospectus. Read it carefully before you invest.

FundsNetwork® Funds

Through FundsNetwork®, the account provides access to thousands of mutual funds. At the time you purchase shares of funds, those shares will be assigned either a transaction fee (TF), a no transaction fee (NTF), or a load status. When you subsequently sell those shares, any applicable fees will be assessed based on the status assigned to the shares at the time of purchase.

Fidelity Brokerage Services LLC, or its affiliates, may receive compensation in connection with the purchase and/or the ongoing maintenance of positions in certain mutual funds in the account. FBS may also receive compensation for such things as systems development necessary to establish a fund on its systems, a fund's attendance at events for FBS's clients and/or representatives, and opportunities for the fund to promote its products and services. This compensation may take the form of sales loads and 12b-1 fees described in the prospectus; marketing, engagement, and analytics program participation fees; maintenance fees; start-up fees; and program support paid by the fund, its investment advisor, or an affiliate.

The following are the different types of FundsNetwork Funds:

1) FundsNetwork No Transaction Fee (NTF) Funds

No transaction fees, and any short-term trading fees normally associated with these funds have been waived.

Any fees charged by the fund itself, like redemption fees, exchange fees, management fees, asset-based sales charges (12b-1 fees), and other fund expenses, as detailed in the prospectus, still apply. Please review the fund's prospectus for more details. 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 may apply.

2) FundsNetwork Transaction Fee (TF) Funds

Redemptions

Fidelity does not charge a transaction fee on any redemption of shares of a transaction-fee fund that were purchased with no load. A fund's own redemption fees may apply.

3) FundsNetwork Load Funds

A fund's sales charges may apply. Fidelity does not charge a transaction fee on a load fund. A fund's own redemption fees may apply.

AUTOMATIC INVESTMENTS

You may establish instructions to automatically invest your future BrokerageLink contributions into specific mutual funds.

Before you can set up Automatic Investments, you must designate a portion of your future contributions to BrokerageLink through your plan's Investment Elections (www.netbenefits.com > Change Investments > Investment Elections). Once this has been completed, you may then choose to automatically invest in up to 20 mutual funds out of the full universe of funds available within the BrokerageLink account.

Automatic Investments can be set up online or by contacting a Fidelity representative through your plan's toll-free number. Please keep in mind that fund minimums are not applied in all situations to BrokerageLink investors.

Fee and Trading Policies

Orders executed over multiple days will be treated as separate orders. Unless noted otherwise, any fees, other than fees charged by a fund itself, are debited from the core position.

Limits on Feature Eligibility

Fidelity BrokerageLink accounts cannot sell short, are not eligible for margin loans, and may be subject to other rules and policies. Please review all BrokerageLink literature carefully for details.

Prospectuses

Free prospectuses are available for Fidelity FundsNetwork® funds. To obtain any of these documents, and for other information on any fund offered through Fidelity, including charges and expenses, call your plan's toll-free number or visit Fidelity.com.



Fidelity Brokerage Services LLC, Member NYSE, SIPC
900 Salem Street, Smithfield, RI 02917

© 2014-2022 FMR LLC. All rights reserved.

688796.4.0