

Fees

The Fidelity BrokerageLink® account is highly flexible, and our cost structure is flexible as well. Our use of “à la carte” pricing for many features helps to ensure that you only pay for the features you use.

About Our Commissions and Fees

The most economical way to place trades is online, meaning either through Fidelity.com, Fidelity Active Trader Pro® (if eligible), or Fidelity Mobile®. The next most economical way is Fidelity Automated Service Telephone (FAST®). This automated service is available around the clock and can be accessed from a touch-tone phone.

Below is the Fee Schedule associated with BrokerageLink. The first section describes the various fees associated with mutual funds, followed by the exchange-traded products (ETPs) section, which describes the fees associated with ETPs. The fees described in this document may change from time to time without notice. Before placing a trade, consider Fidelity's most recent *Brokerage Commission and Fee Schedule*, available at Fidelity.com or through a Fidelity representative.

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.

Fidelity® Funds

All Methods: No transaction fees

FundsNetwork® Funds

Through FundsNetwork®, the account provides access to over 5,000 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 platform 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 Funds

All Methods: No transaction fees* Most NTF Funds will have no load. Certain NTF Funds will be available with the load waived.

Short-Term Trading Fees

Fidelity charges a short-term trading fee each time you sell or exchange shares of a FundsNetwork NTF fund held less than 60 days. This fee does not apply to Fidelity funds, money market funds, FundsNetwork Transaction Fee funds, FundsNetwork load funds, or shares purchased through dividend reinvestment. In addition, Fidelity reserves the right to exempt other funds from this fee, such as funds designed to achieve their stated objective on a short-term basis. The fee will be based on the following fee schedule:

Online: \$49.95 flat fee

FAST®: 0.5625% of principal (25% off representative-assisted rates); maximum \$187.50, minimum \$75

Representative-assisted: 0.75% of principal; maximum \$250, minimum \$100

Keep in mind that the short-term trading fee charged by Fidelity on FundsNetwork NTF funds is different and separate from a short-term redemption fee assessed by the fund itself. Not all funds have short-term redemption fees, so please review the fund's prospectus to learn more about a potential short-term redemption fee charged by a particular fund.

2) FundsNetwork Transaction Fee Funds

Purchases

Online: \$49.95 or \$100 per purchase. To identify any applicable transaction fees associated with the purchase of a given fund, please refer to the “Fees and Distributions” tab on the individual fund page on Fidelity.com.

FAST®: 0.5625% of principal per purchase; maximum \$187.50, minimum \$75

Representative-assisted: 0.75% of principal per purchase; maximum \$250, minimum \$100

These fees may be waived for certain types of periodic investment accounts.

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.

You can buy shares in a transaction-fee fund from its principal underwriter or distributor without a Fidelity transaction fee.

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

If allowed by your plan, you may establish instructions to automatically invest your future BrokerageLink contributions into specific mutual funds.

Before you can set up Automatic Investments, you must first meet your plan's minimum initial investment requirement, which can be found in the *BrokerageLink Fact Sheet*. To meet the minimum, you may execute an exchange to BrokerageLink. Upon settlement of this exchange (usually the next business day), you must then 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.

*Fidelity reserves the right to change the funds available without transaction fees and reinstate the fees on any funds.

EXCHANGE-TRADED PRODUCTS (ETPs)

Commissions and Fees in BrokerageLink

Please see below for information on commissions and fees on products other than mutual funds. Always consult your plan literature for more information on the investment options available in BrokerageLink.

ETPs

Online: \$0.00 per trade

FAST®: \$12.95 per trade

Representative-assisted: \$32.95 per trade

The remuneration that Fidelity receives and keeps as described in this section applies to transactions and activities involving exchange-traded funds (ETFs). Large block orders requiring special handling may carry additional fees which will be disclosed at the time of transaction.

In addition to the per trade charges identified above, Fidelity's remuneration also includes a fee that is charged on all sell orders ("Additional Assessment"). The Additional Assessment, which typically ranges from \$0.01 to \$0.03 per \$1,000 of principal, is charged by Fidelity. Fidelity uses the Additional Assessment to pay certain charges imposed on Fidelity by national securities associations, clearing agencies, national securities exchanges, and other self-regulatory organizations (collectively, "SROs"). The SROs in turn pay the SEC using the money they collect from Fidelity and other broker dealers. The Additional Assessment that Fidelity charges you is designed to offset the charges imposed on Fidelity by the SROs, which in turn are intended to cover the costs incurred by the government, including the SEC, for supervising and regulating the securities markets and securities professionals. You acknowledge, understand, and agree that Fidelity determines the amount of the Additional Assessment in its sole and exclusive discretion, and that the Additional Assessment may differ from or exceed the charges imposed on Fidelity by the SROs. These differences are caused by various factors, including, among other things, the rounding methodology used by Fidelity, the use of allocation accounts, transactions or settlement movements for which a fee by the SROs may not be assessed, and differences between the dates of changes to rates charged by the SROs. You understand, acknowledge, and agree that Fidelity has made no representation that the Additional Assessment charged to you will equal the fees assessed against Fidelity by the SROs in connection with your transactions. The Additional Assessment is in addition to the commissions we charge (i.e., the per trade charged identified above), and is included on your trade confirmation as a part of the Activity Assessment Fee. For the exact amount of the Additional Assessment charged on a particular transaction, please contact a Fidelity representative.

Fidelity Brokerage Services LLC ("FBS") and/or National Financial Services ("NFS") receives remuneration, compensation, or other consideration (such as financial credits or reciprocal business) for directing orders in certain securities to particular broker/dealers or market centers for execution. The payer, source, and nature of any compensation received in connection with your particular transaction will vary based on the venue that a trade has been routed to for execution and will be disclosed upon written request to FBS. Please refer to Fidelity's customer agreement for additional information about order flow practices and to Fidelity's Commitment to Execution Quality (<https://www.fidelity.com/trading/execution-quality/overview>) for additional information about order routing. Also review FBS's annual disclosure on payment for order flow policies and order routing policies.

FBS has entered into a long-term, exclusive and significant arrangement with the advisor to the iShares Funds that includes but is not limited to FBS's promotion of iShares funds, as well as in some cases purchase of certain iShares funds at a reduced commission rate ("Marketing Program"). FBS receives compensation from the fund's advisor or its affiliates in connection with the Marketing Program. FBS is entitled to receive additional payments during or after termination of the Marketing Program based upon a number of criteria, including the overall success of the Marketing Program. The Marketing Program creates significant incentives for FBS to encourage customers to buy iShares funds. Additional information about the sources, amounts, and terms of compensation is described in the ETF's prospectus and related documents.

Certain ETF sponsors pay FBS and NFS fees-in support of their ETFs on Fidelity's platform that supports services including related shareholder support services, the provision of calculation and analytical tools, as well as general investment research and education materials regarding ETFs. Fidelity does not receive payment from these ETF sponsors to promote any particular ETF to its customers. Customers purchasing certain ETFs will be subject to a service fee up to \$100.

Fee and Trading Policies

Commissions will be charged per order. For commission purposes, orders executed over multiple days will be treated as separate orders. Unless noted otherwise, all fees and commissions 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 funds and 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](https://www.fidelity.com).

