Fidelity.com

Top things to view and do on Fidelity.com

Overview

Turn here®

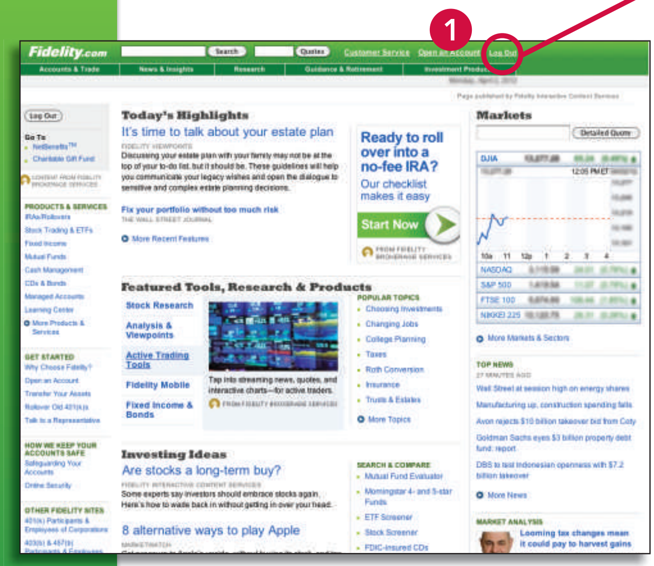
Fidelity INVESTMENTS®

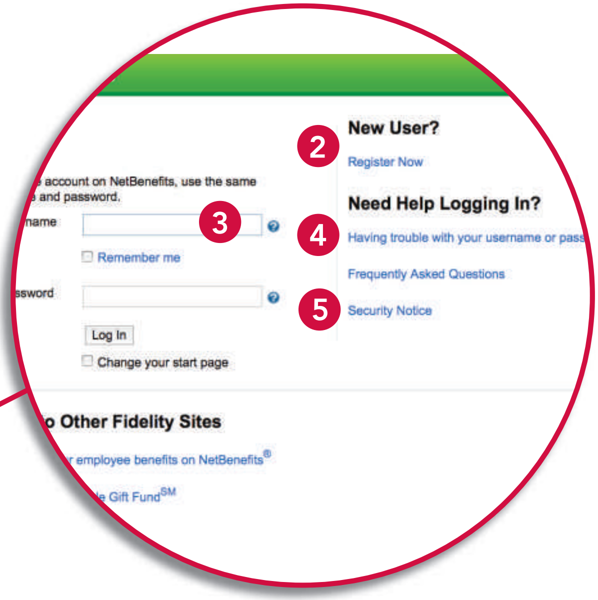
GET STARTED

Whether you want to check account balances, trade stocks, research funds, or plan for the future, you can do it all online, right now.

1. Open an account.

Open an account online in minutes, whether it's a nonretirement or retirement brokerage account or a college savings (529) account. Click "Open an Account" to begin.





Screenshot is for illustrative purposes only.

2. Log in for the first time.

If you've never logged in to Fidelity.com, click "Log In," then "Register Now" under "New User?"

3. Log in to access your account.

- Enter your username or Social Security number.
- Enter your password and click the "Log In" button. Your password is the same for the Web, Fidelity Mobile℠ wireless, and phone access.

4. Reset a forgotten or blocked password.

If you've forgotten your password, click on "Having trouble with your username or password?"

5. Protect your privacy. Create a username.

Fidelity strongly recommends that you create a username to use in place of your Social Security number. Your username works online and via telephone.

Customer Protection Guarantee

As part of our ongoing commitment to our customers, we're proud to offer our Customer Protection Guarantee: *We will reimburse your Fidelity account for any losses due to unauthorized activity.**

*Certain restrictions apply. To learn more, visit Fidelity.com/guarantee.

TAKE CONTROL

Fidelity.com helps put you in control of your investments, anytime, anywhere.

1. Review your portfolio and positions.

Manage your accounts and get detailed information on your holdings. See "Summary."

2. Analyze your portfolio.

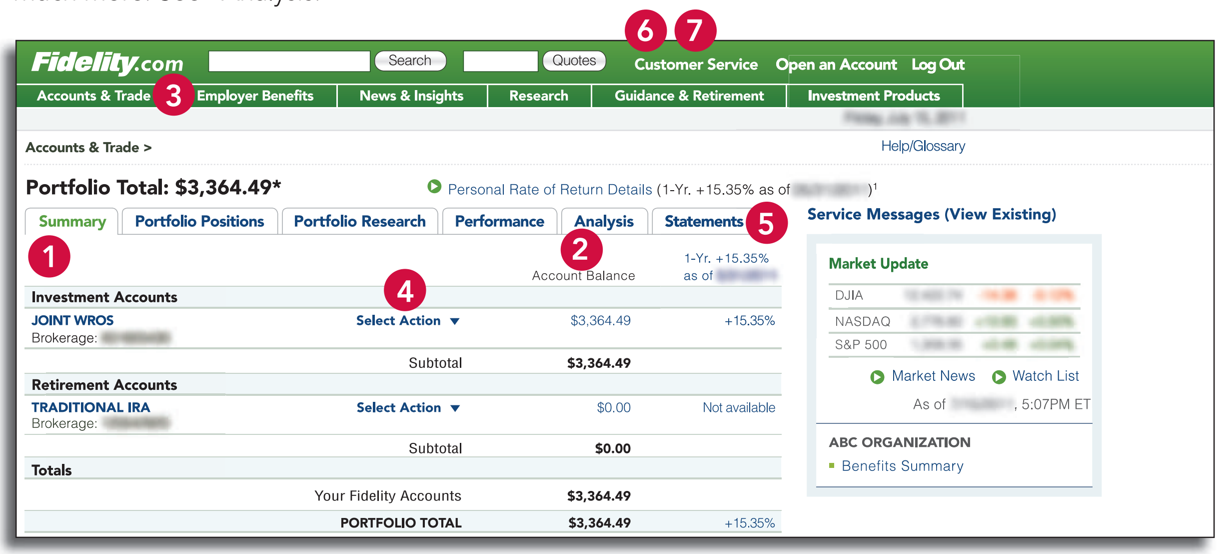
View your portfolio holdings from every angle: asset class, dollar values, and much more. See "Analysis."

4. Place trades, view tax info, and more.

Pay less for online stock, options, exchange-traded funds (ETFs), and bond trades. Also, see account-specific tax information, including dividends, and capital gains and losses, under "Select Action," found on the "Summary" tab.

5. View and print statements.

Think of Fidelity.com as your virtual filing cabinet. Get up to ten years of statements, and view confirmations, tax forms, and prospectuses online. See "Statements."



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3. Move money.

It's easy to move money online between Fidelity accounts or between your bank and Fidelity. See "Transfer Money/ Shares," under "Accounts & Trade."

6. Order checks, auto invest, pay bills, and more.

Use the cash in your Fidelity Account® brokerage account for the things you do every day: write checks, manage credit cards, and pay bills online. Click "Customer Service" and see "Manage Account Features."

7. Update your personal information.

Moving? Had a child or a grandchild? Need to change your username or password? Update your address, beneficiaries, and more by clicking "Customer Service" and selecting "Update Your Profile."

Too much paper in your mailbox?
Reduce your mailbox clutter when you sign up for eDelivery. You can securely access your statements, trade confirmations, prospectuses, and other financial reports online anytime. It's fast, easy, and absolutely free. **Sign up today at Fidelity.com/eDelivery.**

The Stock Research Center can help you identify trading and investment ideas by delivering independent expert insights about emerging opportunities, predefined stock screening strategies, the stocks most bought and sold online by Fidelity customers, and emerging topics on the Web.

Uncover new opportunities:

1. What stocks are moving.
Track emerging trends and opportunities among the most active stocks in the market and most popular trade orders on Fidelity.com.

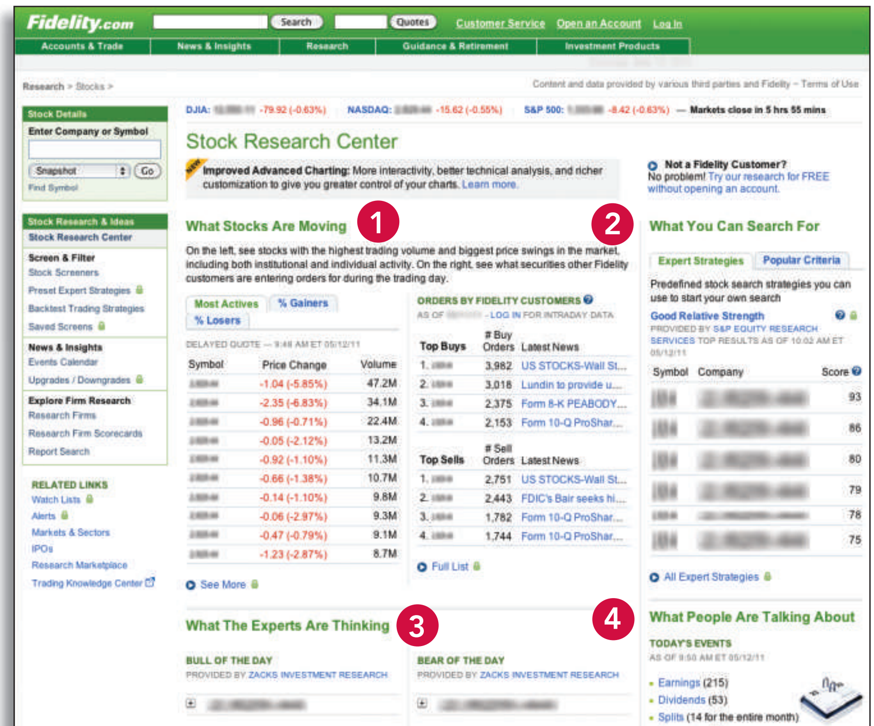
2. What you can search for.
Access predefined stock screening criteria that you can fine-tune, save, and use later.

3. What the experts are thinking.
Track the insight of leading analysts and opinion makers across the media.

4. What people are talking about.
Track key topics of the day.

After you find what you're looking for, dig into the details of each potential new investment with our comprehensive fundamental and technical analysis. It's a powerful way to feel more confident about what you're putting in your portfolio.

To access these features, click "Stocks" under "Research."



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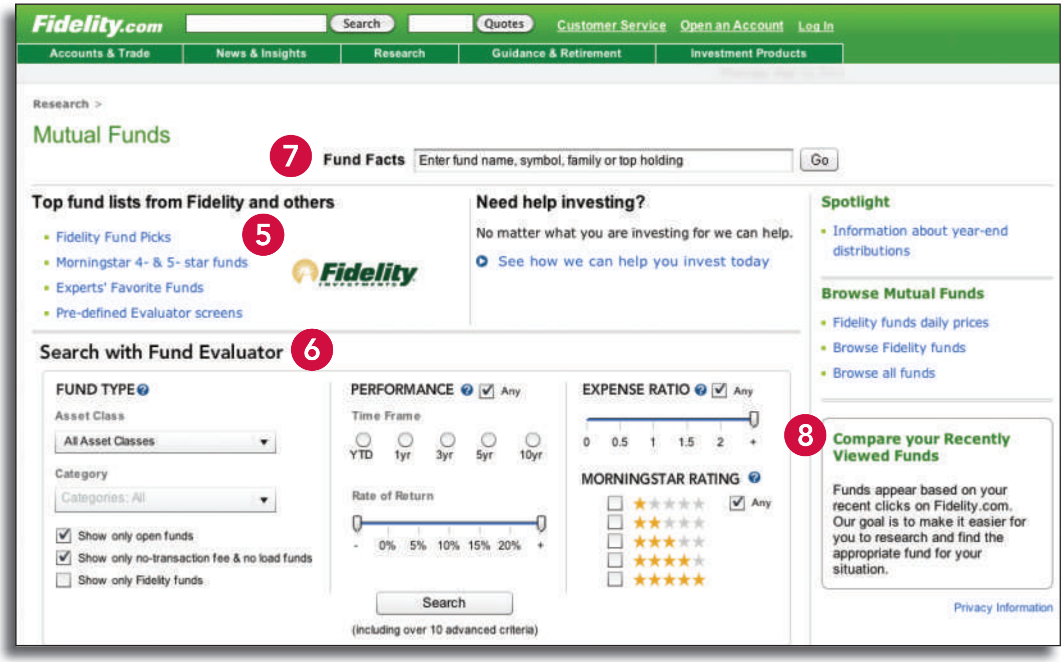

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5. Find top-performing funds.

View top-performing Fidelity and non-Fidelity funds displayed by Morningstar Investment Category. Click "Morningstar 4- & 5-star funds."

6. Evaluate mutual funds.

Screen mutual funds based on desired investment category (e.g., domestic or international), performance history (up to 10 years), rate of return, and Morningstar Rating™ (e.g., 4 or 5 stars). See "Search with Fund Evaluator."

7. Get the facts on funds.

Get everything you need to know about a fund: fund snapshot, performance history, Lipper and Morningstar rankings, expenses and fees, top holdings, and more. See "Fund Facts."

8. Compare recently viewed funds.

View recently clicked-on funds and compare up to five mutual funds side by side for performance data, investment objectives, expense ratios, Morningstar Rating information, and more. See "Compare your Recently Viewed Funds."

To access these features, click "Mutual Funds," under "Research."

PLAN AHEAD

As a Fidelity customer, you have access to powerful financial guidance and monitoring tools that can help you with your investment and retirement strategies.

1. Strengthen your portfolio.
Generate new ideas with free independent research from more than 10 leading providers, or use the Fidelity Portfolio Review tool to help develop a strategy geared to your particular needs.

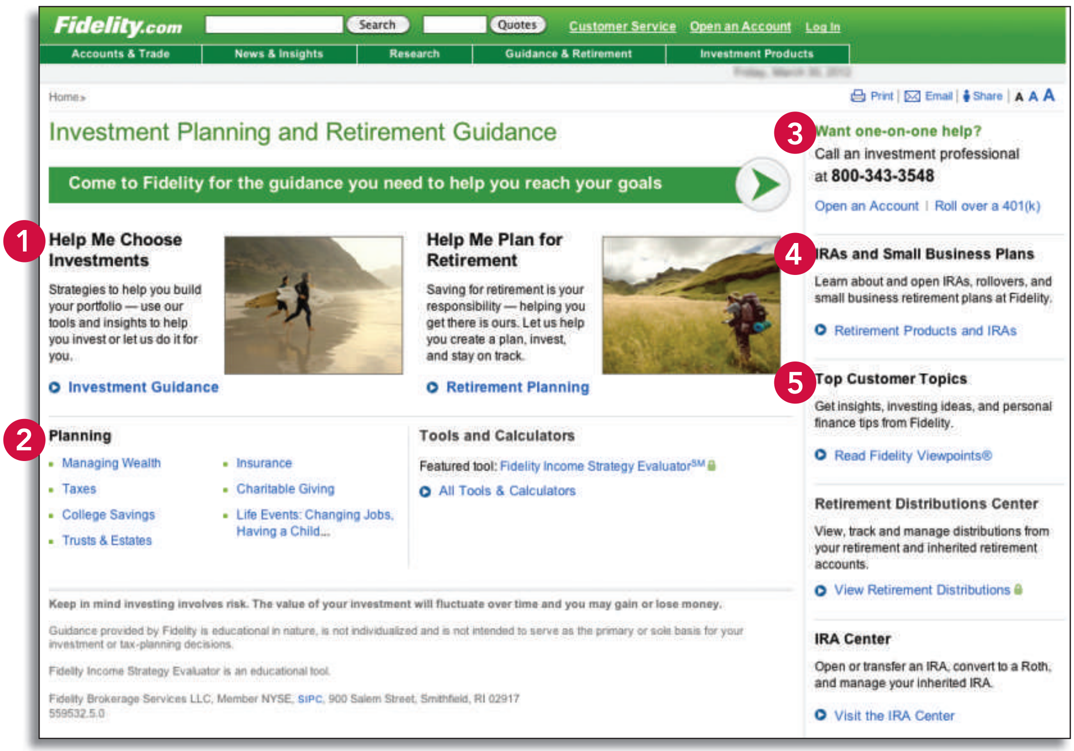
2. Plan ahead.
Use tools and resources to help you create a retirement plan, reduce your taxes, save for college, and preserve your wealth.

3. Access virtually 24/7 support.
Knowledgeable representatives and easy-to-use online services help you manage your money for today and tomorrow.

4. See how an IRA can help you save.
Visit the Fidelity IRA Center for a wealth of education and Fidelity insight on IRAs.

5. Get help, wherever you are in life.
Investing needs change as life unfolds. *Fidelity Viewpoints®* offers the latest thinking from our investment strategists on the top questions you are asking.

To access these features, click "Guidance & Retirement."



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Take the next steps on Fidelity.com

1. Get started.
Protect your privacy. Create a username and password.

2. Take control.
Sign up for eDelivery of statements to reduce clutter and protect privacy.

3. Generate ideas.
Find and compare top-performing stocks and mutual funds.

4. Plan ahead.
Find out how much money you'll need to retire with Retirement Quick Check.[1]

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Fidelity INVESTMENTS®

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

[1] Retirement Quick Check and Portfolio Review are educational tools.

Guidance provided by Fidelity is educational in nature, is not individualized, and is not intended to serve as the primary or sole basis for your investment or tax-planning decisions.

Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

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