

Fidelity BrokerageLink® Fact Sheet

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This fact sheet contains information about the features of your Fidelity BrokerageLink® account. Use it in conjunction with information contained in the BrokerageLink Handbook that you will receive after your Fidelity BrokerageLink® account is opened. Review your BrokerageLink Handbook carefully when you receive it. Please keep this fact sheet for future reference. In case of discrepancy, the BrokerageLink Handbook and/or the **DROP** Summary Plan Description or Plan Document will govern.

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| Annual Plan Related Account Fee | There is no annual fee for your BrokerageLink® account. |
| Brokerage Fees | Please refer to the Fidelity BrokerageLink® Commission Schedule for a listing of all applicable brokerage fees. |
| Eligible Security Types | Stocks, corporate bonds, zero-coupon bonds, U.S. Treasury securities, mortgage securities and U.S. government agency bonds, certificates of deposit (CDs), unit investment trusts (UITs), foreign securities (through American Depository Receipts), Exchange Traded Funds (ETFs), Fidelity mutual funds, and non-Fidelity mutual funds available through Fidelity FundsNetwork®. |
| Ineligible Security Types | Fidelity mutual funds and non-Fidelity mutual funds offered through the DROP , tax-exempt securities, employer securities (includes all types of equities, e.g. common stock, preferred stock, convertible stock, options), physical certificates, precious metal, limited partnerships, futures contracts, commodities, interest rate options, currencies and currency options, CAPS, options levels 3, 4, and 5. |
| Prohibited Transactions | In addition, you may not invest in any other issue/security which may result in a prohibited transaction under the Plan. |
| Standard Plan Options | <p>The standard, non-brokerage investment options available through the DROP.</p> <p>There is no minimum amount for direct payroll contributions into a BrokerageLink account, but there is an initial minimum of \$2,500.00 to open an account and a \$1,000.00 minimum for each subsequent transfer from a Standard Plan Option.</p> <p>To keep your account active, you must maintain at least \$2,500 in your BrokerageLink account and 5% of your total plan balance in your standard plan at all times.</p> |

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BrokerageLink Default Fund

Fidelity Money Market Trust Retirement Government
Money Market Portfolio

Any transfers from your BrokerageLink® account into your Standard Plan Options will be invested in this fund.

BrokerageLink Core Account

This is the portion of your BrokerageLink® account that acts as a cash component. BrokerageLink® account assets not invested in individual securities will be held in Fidelity Cash Reserves, a money market mutual fund. BrokerageLink® transactions are settled with Fidelity Cash Reserves from your BrokerageLink® Core Account.

Completing the Form

The following information will help you complete the Account Setup section of the Fidelity BrokerageLink® Participant Acknowledgement Form:
Plan Number: **71083**
Name of Plan Trustee(s): **FMTC**
Name of Plan: **DROP**

Additional Procedures

Please refer to the BrokerageLink® Handbook, the **DROP** Summary Plan Description or Plan Document and the Fidelity BrokerageLink® Commission Schedule for more complete details.

Before investing in any mutual fund, please carefully consider the investment objectives, risks, charges, and expenses. For this and other information, call or write Fidelity for a free prospectus or, if available, a summary prospectus. Read it carefully before you invest.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in these funds.

BrokerageLink® accounts are brokerage accounts established as part of an employee benefit plan and are subject to plan rules. Plan participants have trading authority over BrokerageLink® accounts. Consult the BrokerageLink® account terms and conditions for more information.

A self-directed brokerage account is not for everyone. If you are an investor who is willing to take on the potential for more risk and you are prepared to assume the responsibility of more closely monitoring this portion of your portfolio, it could be appropriate for you. However, if you do not feel comfortable actively managing a portfolio beyond those offered through your plan's standard investment options, then a self-directed brokerage account may not be appropriate for you. Additional fees apply to a brokerage account, please refer to the fact sheet and commission schedule for a complete listing of brokerage fees. Remember, it is always your responsibility to ensure that the options you select are consistent with your particular situation including your goals, time horizon, and risk tolerance.



*The investment options available through the **DROP** reserve the right to modify or withdraw the exchange privilege.*

Access to the money in this account is regulated according to the Internal Revenue Code and other applicable legislation. None of the Fidelity Companies will undertake to determine or advise you whether your investment or trading activity is permissible under or consistent with the Employee Retirement Income Security Act of 1974 (ERISA), the Internal Revenue Code (IRC), or your own employee benefit plan (Plan). Each plan has certain restrictions that you are responsible for knowing about and with which you must comply.

Commission schedules and fees are subject to change. All fees as described in the fund's prospectus still apply. Please refer to the FundsNetwork fund listing for more details on the FundsNetwork program and a complete listing of available funds.

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