

**Fidelity BrokerageLink® Fact Sheet**  
*Your guide to establishing a self-directed account*



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 Summary Plan Description or Plan Document will govern.

**WHAT IS A BROKERAGELINK ACCOUNT?**

A Fidelity BrokerageLink® account is a brokerage account that allows you to invest your Money Purchase Plan, Hybrid Plan, 457(b) Plan or DROP Plan account balances in a broad range of Fidelity and non-Fidelity mutual funds plus a wide range of individual securities not offered within your standard plan account options.

**IS BROKERAGELINK FOR ME?**

A self-directed brokerage account is not for everyone. BrokerageLink is for sophisticated investors willing to take additional risks with their investments. If you are prepared to assume the responsibility of more closely monitoring this portion of your portfolio, it could be ideal for you. However, if you do not feel comfortable actively managing a portfolio beyond the standard mutual funds offered through your plan, then you may not want to invest through BrokerageLink. **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.

**HOW DO I SETUP AN ACCOUNT?**

Call Fidelity at **1-800-343-0860** and speak to a Retirement Services Specialist to request a BrokerageLink application and Handbook. In cases of discrepancy, the BrokerageLink Handbook and the plan document will govern. Review the Handbook carefully and return a completed application to Fidelity in the envelope provided. Upon receipt of the completed application, Fidelity will set up your account within five to ten business days.

**HOW DOES MY ACCOUNT WORK?**

Money directed to BrokerageLink is held in an account separate from your Money Purchase Plan, Hybrid Plan, 457(b) Plan or DROP account, also referred to as the standard plan. The minimum needed to open a BrokerageLink account is \$2,500. To keep your account active, you must maintain at least \$2,500 in your BrokerageLink account and \$500 in your standard plan at all times.

**HOW ARE CONTRIBUTIONS DIRECTED TO BROKERAGELINK®?**

When your account is first established, you must make an exchange of at least \$2,500 from your standard plan options to BrokerageLink to activate your BrokerageLink account. After this initial exchange, you may direct payroll contributions to be invested in your BrokerageLink account. Ongoing, the minimum amount that can be exchanged from your standard plan options to your BrokerageLink account is \$1,000. There is no minimum amount for payroll contributions.

**HOW ARE MY CONTRIBUTIONS INVESTED?**

When you make an exchange from your plan's standard investment options into BrokerageLink, your money will first be invested in your Core account in the Fidelity Cash Reserves Fund, a money market fund, pending further instructions from you. The Core account is the cash component of your BrokerageLink account. Any transfers from your BrokerageLink account back into your standard plan will be invested in the Fidelity Retirement Government Money Market.

**ARE THERE FEES?**

Please refer to the Fidelity BrokerageLink® Commission Schedule for a listing of all applicable brokerage fees.

**WHAT TYPES OF SECURITIES CAN I INVEST IN?**

**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), Fidelity mutual funds, and non-Fidelity mutual funds available through FundsNetwork.®

**Ineligible security types:**

Fidelity mutual funds and non-Fidelity mutual funds offered through the Standard Plan, tax-exempt securities, physical certificates, precious metal, limited partnerships, futures contracts, commodities, interest rate options, currencies and currency options, CAPS, options levels 3, 4, and 5. In addition, you may not invest in any other issue/security which, may result in a prohibited transaction under the Plan.

**HOW DO I CONTACT FIDELITY?**

Call **1-800-343-0860**, Monday through Friday from 6:00 A.M. to 10:00 P.M. Mountain time to speak with a Fidelity Retirement Services Specialist. Press 9 after the recorded message to reach a Brokerage Representative directly. To access your Money Purchase Plan, Hybrid Plan or DROP account online, visit **www.fidelity.com/atwork**. To research mutual funds or any individual securities before you initiate a Brokerage account or an individual trade within your account, visit **www.fidelity.com**.

**WILL I RECEIVE A QUARTERLY STATEMENT?**

Yes. Your BrokerageLink account balance will be listed as a line item on your quarterly statement within your Money Purchase, Hybrid Plan, 457(b) Plan, or DROP account. You will also receive a separate Brokerage account statement quarterly that provides the detail of your individual holdings.

***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. 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 a sophisticated investor who is willing to take on additional 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. 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 FPPA Money Purchase Pension Plan, Hybrid Plan, 457(b) Plan or Deferred Retirement Option Plan (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.*

*Fidelity Brokerage Services LLC Member NYSE, SIPC, 100 Summer Street, Boston, MA 02110*