How Fidelity BrokerageLink® Works

Agenda

- For whom a BrokerageLink account is appropriate
- How to get started
- Funding your account
- How BrokerageLink® works
- Using Fidelity resources

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.
Getting Started

HOW TO get started

1. Complete, sign, and submit your Fidelity Account® application
2. Visit Netbenefits® to access your account

Funding your Account

➢ You may transfer money from one of your existing plan options
➢ You may select BrokerageLink® as one of your payroll contribution options

Depending on equity wash restrictions, you are not permitted to make a direct exchange from a competing fund to BrokerageLink. Before exchanging between these funds, you must first exchange to a different type of investment for a fixed period of time, then you may transfer those assets to BrokerageLink. See your Summary Plan Description (SPD) for more information. While these requirements may seem restrictive, issuers, such as insurance companies, banks, or other approved financial institutions, typically impose them as a condition for issuing investment contracts to retirement plans.
Transfers Between BrokerageLink® and your Standard Plan Investment Options

- Mutual Funds
- Money Market
- Investments

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 per share, it is possible to lose money by investing in these funds.

Saturdays, Sundays, and stock exchange holidays are not business days and therefore cannot be settlement days. Exchanges are sometimes open during bank holidays, and settlements are made on those days.

Please call a BrokerageLink representative for more complete information on settlement periods.

Fidelity reserves the right to correct the purchase of an ineligible security at the participant’s expense. It is your responsibility to manage your BrokerageLink account within the guidelines set forth by Fidelity and your plan.

Transfers to BrokerageLink® from Your Standard Plan Investment Options

- Mutual Funds

Day 1-
When the transfer is placed, you will have 90% of the assets immediately available to trade through a brokerage trader. (Ten percent of the transfer amount is held in reserve to allow for market fluctuation.)

Day 2-
Once a market close has passed, you will be able to trade 100% of the transfer the next business day through Fidelity.com, Fidelity Automated Service Telephone (FAST®), or a brokerage trader.

Next Business Day-
When you transfer money from your BrokerageLink® account to your standard plan options, assets are first transferred from your BrokerageLink® core account, and are credited in the standard plan options default fund on the next business day. You may then contact a Fidelity representative the next business day to exchange from your standard plan default fund to another core investment alternative offered by your plan.
Available BrokerageLink® Funds

Several types of activities can affect your available funds, including:

- Pending trades
- Transfers
- Contributions

Brokeragelink® within your Plan

Be sure you understand the plan guidelines and impact of taking a loan before initiating a loan from your plan account.

Be sure you understand the tax consequences and your plan’s rules for distributions before you initiate a distribution. You may want to consult your tax advisor about your situation.

For illustrative purposes only
Special opportunity for “in-kind” transfer

- A one-time opportunity to change your contribution elections and/or your account balance “in-kind” to your preferred investment options in a BrokerageLink account

- “In-kind” means the investment options will not change and will be transferred directly to your BrokerageLink account, share for share

- If you complete and return the Fidelity BrokerageLink Participant Acknowledgement Form during an enrollment window between February 1, 2012 and May 15, 2012, you will be eligible for the in-kind transfer that will take place on June 1, 2012, as of the market close, generally 4 p.m. Eastern time

Key dates

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
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<tr>
<td>Fidelity BrokerageLink will be available under the Plan</td>
<td>February 1, 2012</td>
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<tr>
<td>Enrollments window is open for “in-kind” transfers to a Fidelity BrokerageLink account</td>
<td>February 1, 2012 until May 15, 2012</td>
</tr>
<tr>
<td>A variety of currently available funds will close for any future contributions and transfers in.</td>
<td>March 1, 2012</td>
</tr>
<tr>
<td>To be eligible for an in-kind transfer, your BrokerageLink application must be received by this date.</td>
<td>May 15, 2012</td>
</tr>
<tr>
<td>The in-kind transfer will occur for those who have opened BrokerageLink accounts. If you have not opened a BrokerageLink account by this date and have a balance in any fund that closed on March 1, 2012, any such balance will be transferred to a default fund.</td>
<td>June 1, 2012</td>
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The effective date of plan changes and end of the Transition Period depend upon the accurate, timely transfer of data. If this does not occur, the delivery of services and investment options described herein could be delayed.
More Information …

- Beginning **February 1, 2012**, get more information about BrokerageLink …

Online: [www.fidelity.com/atwork](http://www.fidelity.com/atwork)

Phone: 1-800-343-0860, Monday Monday through Friday (excluding New York Stock Exchange holidays), between 8 a.m. and midnight Eastern time to speak with a representative.

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- Pager
- Other handheld devices
Access to your account through
- Fidelity.com
- FAST automated trading line
- Representative

Questions?

Thank you for attending!
Details you should also know

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

All proprietary marks appearing herein are the property of their respective owners.

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.

Exchanges and purchases or sales of core plan options are processed and implemented by Fidelity Brokerage Services or other entities retained by your plan sponsor; brokerage services, if any, for those transactions may be provided by entities other than Fidelity Brokerage Services.

Fidelity Brokerage Services will implement your brokerage transaction instructions and provide administrative services with respect to your BrokerageLink account. National Financial Services LLC (NFS), also a Fidelity company, will act as the custodian of the assets in your BrokerageLink account. Neither NFS nor Fidelity 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 complying with.

Commissions 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.

Details you should also know

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

System availability and response times may be subject to market conditions.

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