## 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 pay only for the features you use.

### About Our Commissions and Fees

The most economical way to place trades is online, meaning through Fidelity.com, Fidelity Active Trader Pro®, (if eligible), or Fidelity Anywhere.®

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 your BrokerageLink account.

Consult your plan's literature to understand your BrokerageLink account options.

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### MUTUAL FUNDS

#### Commissions and Fees in Your Brokerage Account

This section only describes fees associated with your account. Fees charged by a fund itself (for example, expense ratios, redemption fees [if any], exchange fees [if any], and sales charges [for 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®, your account provides access to more than 5,000 mutual funds. At the time you purchase shares of a no-load fund, those shares will be assigned either a transaction-fee (TF) or no-transaction-fee (NTF) 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 brokerage affiliate, may receive remuneration for providing recordkeeping or shareholder services to these fund families.

**FundsNetwork NTF Funds**

- **All Methods**: No transaction fees* and no load

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

  **Short-term Trading Fees**

    Fidelity will charge a short-term trading fee each time you sell or exchange shares of FundsNetwork NTF funds held less than 60 days (short-term trade). Fidelity funds, money market funds, funds redeemed through the Personal Withdrawal Service, and shares purchased through dividend reinvestment are not subject to this short-term trading fee. 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**: $75 flat fee; Fidelity Automated Service Telephone (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. Please be aware that certain FundsNetwork funds may be subject to separate and additional redemption fees imposed by the particular fund. Please refer to a fund’s current prospectus for details.

    **FundsNetwork TF Funds (Fee Funds) (no load)**

    Purchases:

    - **Online**: $75.00 per investment
    - **FAST®**: 0.5625% of principal per investment; minimum $75.00, maximum $187.50
    - **Rep-Assisted**: 0.75% of principal per investment; minimum $100.00, maximum $250.00

    **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.

**FundsNetwork Load Funds**

- **All Methods**: 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.

  If applicable, you may establish automatic investment of BrokerageLink payroll contributions into a FundsNetwork mutual fund(s) of your choice by contacting a brokerage representative through your plan’s toll-free number. Automatic investments of BrokerageLink payroll contributions are subject to fund minimums and cost $5 per fund investment in transaction-fee funds; no charge applies to no-transaction-fee funds.

**FEES 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 your core account.

**Fee Waiver Eligibility**

To determine your eligibility for fee waivers, we group the assets and trading activity of all the eligible accounts shown on your periodic account statement.

Eligible accounts generally include those maintained with Fidelity Service Company, Inc., or FBS (such as 401(k), 403(b), or 457 plan assets) or held in Fidelity Investments Life Insurance Company accounts, Fidelity Portfolio Advisory Service® accounts or Fidelity Private Portfolio Service® accounts. Assets maintained by Fidelity Personal Trust Company, FSB, are generally not included. We may include other assets at our discretion.

We will review your account periodically to confirm that your household is receiving the best fee waivers it qualifies for, and may change your fee waiver eligibility at any time based on these reviews. We update fee waiver eligibility across household accounts promptly after a daily review of trading activity, and monthly after a review of household assets. All trading activity is measured on a rolling 12-month basis.

If you believe there are eligible accounts within your household that are not being counted in our fee waiver eligibility process—for example, accounts held by immediate family members who reside with you—you may authorize Fidelity to consolidate these accounts into an aggregated relationship household and review them for eligibility. Any resulting fee waivers would extend both to you and to all immediate family members residing with you. Most customers receive only a single customer reporting statement from Fidelity and do not need to take any action. However, for more information, call your plan’s toll-free number or visit Fidelity.com.

**Limits on Feature Eligibility**

Fidelity BrokerageLink® accounts may be subject to other rules and policies. Please see the literature for these accounts for details.

**Prospectuses and Fact Sheets**

Free prospectuses are available for Fidelity funds and FundsNetwork® funds. Fact sheets are available for certificates of deposit. 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.