

BROKERAGE ACCESS



MANAGING YOUR MONEY
WITH CONVENIENCE
AND FLEXIBILITY

Have your finances become more complex than ever? From mutual funds, stocks, and bonds, to checking, savings, and debit cards—do you have trouble keeping up with all your accounts? Wouldn't it be nice if you could manage your money from one source?

Now you can, with the Brokerage Access asset management account.

Brokerage Access offers knowledgeable investors a comprehensive, consolidated financial service that is designed to help simplify their increasingly complex lives, with access to checkwriting, an optional Visa® Classic debit card, and margin account borrowing.



A BROKERAGE ACCOUNT AND MUCH MORE

Brokerage Access allows you to trade and invest in a wide variety of securities. With Brokerage Access, you'll enjoy:

- The ability to invest in thousands of publicly traded securities—including stocks, bonds, mutual funds, and U.S. Treasuries
- Access to more than 15,500¹ classes of funds from well-known mutual fund families
- Account protection²
- Ongoing support from your investment representative
- Automatic core account investment vehicle
- Margin account borrowing
- Unlimited checkwriting
- Optional Visa Classic debit card
- Basic tax-lot accounting*

*Fee may apply.

¹ FundsNetwork®, as of May 31, 2009. Clients have access to the Institutional FundsNetwork® (IFN), a virtual mutual fund supermarket of more than 7,100 mutual funds, representing over 15,500 mutual fund share class options, from over 470 popular fund companies.

² Securities in accounts carried by National Financial Services LLC ("NFS"), a Fidelity Investments company, are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000 (including up to \$100,000 for cash awaiting reinvestment). NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details on SIPC, or to request an SIPC brochure, visit www.sipc.org or call 1-202-371-8300.

ACCOUNT FEATURES

THE CORE ACCOUNT INVESTMENT VEHICLE

Like a standard brokerage account, the money market mutual fund sweep feature ensures that all cash dividends, interest, and transaction proceeds over \$1.00 are invested automatically in the money market mutual fund of your choice.³ It also allows you to choose from several money market mutual funds for your sweep account.

The money market mutual fund sweep feature makes settling trades and transactions easier. And, any cash that is not being immediately invested or used for other purposes (such as to pay for your Visa debit card transactions or to cover any checks you write through Brokerage Access) is continuously invested in your designated money market mutual fund account.

Your money market mutual fund account provides you with the flexibility to manage your finances and your investments—while allowing your idle money to stay invested.



CHECKWRITING CONVENIENCE

Brokerage Access offers you access to your core account investment vehicle. You may write checks from your core account, and check reorders cost just \$5.

AN OPTIONAL VISA CLASSIC DEBIT CARD

For an annual fee, you can use the funds in your core account investment vehicle to purchase goods and services with your Visa debit card and make cash withdrawals—at more than 810,000 ATM locations worldwide in over 150 countries.*

- You may use this card wherever you see the Visa symbol displayed.
- Avoid finance charges and monthly credit card bills. Each debit card transaction is automatically deducted from your core account investment vehicle.

*Fee may apply.

³Interest rates will be established periodically by NFS on behalf of your broker-dealer based on prevailing economic and business conditions, and may change daily. NFS reserves the right to change its method of calculating and paying interest at any time.

An investment in a money market fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other U.S. government agency. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market.

Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact your broker or advisor for a prospectus containing this information. Read it carefully.

MARGIN ACCOUNT BORROWING

Our margin account feature lets you leverage your purchasing power. It gives you the flexibility you need to purchase stocks when you want to—without having to worry about having the cash in place to execute your trades. With this valuable feature, you can:

- Benefit from lower-cost borrowing and no repayment schedules (when compared with traditional lending sources)⁴
- Access the cash you need when you need it—without liquidating securities
- Protect your account from overdrafts⁵ with a margin line of credit



⁴ Margin trading entails greater risk and is not suitable for all investors. If the market value of the securities in your margin account declines, you may be required to deposit more money or securities in order to maintain your line of credit. If you are unable to do so, NFS may be required to sell all or a portion of your pledged assets.

⁵ By electing overdraft protection, you are requesting that NFS extend margin credit or a loan on your brokerage account. It is important that you fully understand the risks involved in trading or borrowing against securities on margin. Please review the margin disclosure statement in your brokerage account application and agreement for more information.

Margin credit is extended by National Financial Services LLC, Member NYSE, SIPC.

The account must first be approved for margin trading.

RECORDKEEPING MADE EASY

With Brokerage Access, you'll receive a consolidated monthly statement that provides you with an easy-to-read summary of all your financial activity during the preceding month. Your statement features also include:

- An asset allocation chart
- An income summary page
- Portfolio details on securities positions and current market value
- Tax-lot accounting, which provides cost basis and realized/unrealized gain/loss available*

In addition, after year-end, you will receive a 1099 Form that summarizes your account activity for tax-reporting purposes.

Contact your investment representative today to learn more about Brokerage Access—the asset management program that helps you take control of your finances.

*Fee may apply.

Visa is an independent organization and is not affiliated with Fidelity Investments.

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