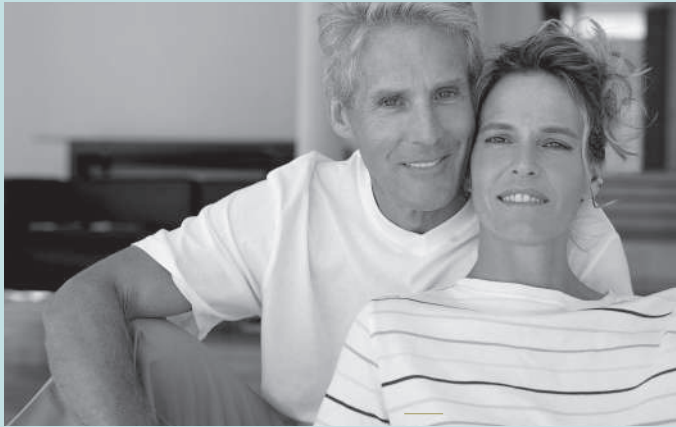


BROKERAGE PORTFOLIO®



PNC Bank, N.A., is not affiliated with Fidelity. Visa and American Express are independent organizations and are not affiliated with Fidelity Investments.

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National Financial Services LLC, Member NYSE, SIPC
200 Seaport Boulevard, Boston, MA 02210

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Spend more time enjoying your money, and less time managing it.

Platinum Cash Back Now Available for Visa® Platinum Card Holders



TAKE CONTROL OF YOUR MONEY — AND YOUR TIME

For many successful individuals like you, time may be your most valuable and limited commodity. This is why the Brokerage Portfolio® asset management account was designed—to help you become more financially organized.

Not only will you have the flexibility to trade and invest in a wide variety of securities, with access to margin borrowing like you have in your brokerage account, but you'll also enjoy access to a wide array of cash management features—including unlimited checkwriting, choice of Visa Platinum Debit Card with rewards or Visa Gold Debit Card, and five free ATM withdrawals per month.

Whatever your investment goals may be, you and your investment representative can customize your Brokerage Portfolio account to help you manage your money conveniently with the financial tools you want at your fingertips.

A FULL-SERVICE BROKERAGE ACCOUNT — AND MUCH MORE

Today, you need more than just a checking and savings account. You need a brokerage account that offers valuable cash management tools to help you manage your financial needs through a single source — quickly and efficiently.

That's where Brokerage Portfolio can help. It's a flexible brokerage account that offers:



- The ability to invest in thousands of publicly traded securities—including stocks, bonds, mutual funds, and U.S. Treasuries
- Access to more than 13,000 mutual fund share class options from well-known mutual fund families
- Account protection¹
- Automatic core account sweep options
- Loans at competitive rates through margin borrowing
- Unlimited checkwriting
- Direct deposit
- Choice of Visa Platinum Debit Card with rewards or Visa Gold Debit Card Services
- Platinum Cash Back Program for Visa Platinum Card holders
- Five free ATM cash withdrawals per month (ATM surcharge fee may apply)
- American Express® Gold Card and Membership Rewards® program²
- Ongoing support from your investment representative

In addition to the features highlighted here, Brokerage Portfolio offers flexibility to add even more valuable features, so you can customize your account to help meet your individual needs. Your investment representative can provide you with detailed information about these additional features.

¹ 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 uninvested cash). NFS also has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. This additional protection covers total account net equity in excess of the \$500,000/\$100,000 coverage provided by SIPC. 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 a SIPC brochure, visit www.sipc.org or call 1-202-371-8300.

² Fee may apply.

MANAGING YOUR FINANCES HAS NEVER BEEN EASIER

Brokerage Portfolio brings together tools to help you manage your financial life. It allows you to link your checking account with your choice of Visa Platinum Debit Card with rewards or Visa Gold Debit Card and your brokerage account through one easy-to-manage account. Your untapped cash remains invested in your core position that you and your investment representative feel best meets your needs.

Keeping investments together in one place makes financial sense — and can simplify your recordkeeping.

THE CORE ACCOUNT SWEEP

With Brokerage Portfolio, the core account sweep feature ensures that all cash dividends, interest, and transaction proceeds over \$1 are invested automatically in the core fund (such as a money market mutual fund) of your choice, generally earning competitive money market returns.³ You may choose from many money market mutual funds, taxable interest-bearing credit options, or any other options that are available to you.

The core account sweep feature makes settling trades and transactions easier. Moreover, 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, is continuously invested in your designated core account option.

³ **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 per share, it is possible to lose money by investing in a money market fund.**

FLEXIBLE CHECKWRITING⁴

Brokerage Portfolio offers you access to your account or loan balances. Whether you're at the grocery store or the car dealer, you can write as many checks as you like — in any amount — from your core account, so long as your balance is sufficient to cover the amount of the checks.

You will also find that tracking your purchases is made to be easy. Your monthly statement is designed to show the payee for each check you've written, and to display your cleared checks in expense categories that you've preselected. These handy features allow you to conveniently track how much you spend on certain types of activities, such as eating out and travel.

PNC Bank, N.A., call center operators are available at 1-877-506-2399 to assist account holders, Monday through Friday, from 8 a.m. to 8 p.m. Eastern time.

⁴ Services offered through PNC Bank, N.A.

Your money market mutual fund or other core account funding options provide you with the flexibility to manage your finances while allowing your money to stay invested.

VISA DEBIT CARD SERVICES⁴

You have a choice of debit cards: Visa Platinum Debit Card with rewards or Visa Gold Debit Card. You can use the funds in your account to purchase goods and services with your Visa Debit Card and to make cash withdrawals—at more than 1 million ATM locations worldwide and available in more than 150 countries. You may use this card wherever you see the Visa symbol displayed.

Note: To protect against fraud, single transactions in excess of \$20,000 for Visa Platinum and \$10,000 for Visa Gold will generate a referral, as will the sixteenth transaction in a single day for Visa Platinum and the eleventh transaction for Visa Gold in a day. Also, ATM cash withdrawals are limited to \$1,500. Referrals are designed to protect against fraud. If a transaction is referred, the vendor calls Visa and is instructed to ask a question of the customer that will confirm his or her identity. Once confirmed, the transaction proceeds normally.

The PNC Bank, N.A., Cardholder Inquiry Service is available 24 hours a day, 365 days a year at 1-877-506-2399.⁵ Visa's Emergency Cash Disbursement and Card Replacement Service is also available through the Cardholder Inquiry Service, 24 hours a day, 365 days a year.

Visa Platinum cardholders receive cash back on their debit card purchases with the Platinum Cash Back program.

⁵ Feature available on both Brokerage Portfolio Visa Gold and Platinum Debit Cards.

⁶ ATM cash withdrawals and cash advances are excluded.

⁷ For more information on the Platinum Cash Back Program, please refer to the Customer Agreement included in your account application.

⁸ For more information on this service, please refer to the Benefits for Visa Cardholders document included in your debit card order.

VISA PLATINUM DEBIT CARD

The Brokerage Portfolio Visa Platinum Debit Card gives you the opportunity to take advantage of many premium card features and services.

The Visa Extras reward allows you to earn up to four points for each dollar you spend⁶ and up to 480,000 points per year. These points can be redeemed for travel, entertainment, and merchandise from a wide array of providers. Points expire after four years. Visit www.visaextras.com for additional information.

Platinum Cash Back offers Visa Platinum Card holders cash back based on debit card spending. Designed to provide the same economic benefit as a delayed debit feature, the program includes an interest rate that is applied daily to a debit card purchase amount posted to your account. At month end, the total interest earned is credited to the cardholder's account.⁷

Additional services offered with the Platinum Card include:

- **Visa Roadside Dispatch**—Offers pay-per-use roadside assistance. No preenrollment is necessary.⁸
- **Visa Lost Luggage Reimbursement**—Covers up to \$5,000 for checked-on luggage for the difference between the value of the amount claimed and the common carrier's payment, up to \$5,000. The Visa Platinum Card must be used when purchasing the common carrier ticket.⁸
- **Visa Concierge Service**—Offers exclusive, one-phone-call service to receive free personalized assistance with nearly all entertainment, business, and travel plans such as restaurant recommendations and reservations, gift arrangements, sightseeing tours, health clubs, customized maps, and much more.⁸



VISA GOLD DEBIT CARD

Like the Brokerage Portfolio Visa Platinum Debit Card, the Gold Debit Card helps you avoid finance charges and monthly credit card bills, because each debit card transaction is automatically deducted from your account.

With the Visa Warranty Manager Service, you can protect and manage your purchases through one convenient service by registering products and extending the manufacturer's repair warranty on your purchases. And Visa can keep track of these purchases for you.^{5,8}

Visa Purchase Security will replace or repair items, or reimburse you up to a maximum of \$500 per claim and \$50,000 per cardholder for eligible items of personal property purchased entirely with an eligible Visa Gold Debit Card for the first ninety (90) days from the date of purchase in the event of theft or damage due to fire, vandalism, accidentally discharged water, or weather.^{5,8}

Account holders can reach call center operators at 1-877-506-2399, 24 hours a day.⁴

ATM FEE RELIEF

Gold and Platinum Debit Card holders receive five free ATM cash withdrawals per month. Each withdrawal after that will cost \$1 (an ATM surcharge fee may apply).

AMERICAN EXPRESS GOLD CARD AND MEMBERSHIP REWARDS PROGRAM

Brokerage Portfolio gives you direct access to a wide range of services and features with the American Express Gold Card and Membership Rewards program.

With no costly finance charges or prespending limits and the ability to set up an automated clearing house (ACH) transaction to automatically pay the monthly balance out of your Brokerage Portfolio account, this feature also enables you to earn Membership Rewards points for every eligible dollar you spend. And, because your relationship is directly with American Express, you will receive their benefits, including 24-hour customer service, ability to check your American Express Gold Card account status and pay bills on their Web site, extra protection for purchases, and more. For more information about this feature, visit www.americanexpress.com.

MARGIN BORROWING*

You can enjoy lower-cost borrowing and no repayment schedules (when compared with traditional lending sources).* And, with this valuable feature, you can still access the cash you need, when you need it, without liquidating securities if the time isn't right. You can also protect your account from overdrafts with a margin line of credit.

For tax reasons, there may be times when you don't want to sell one security to fund the purchase of another. Or perhaps you can't access cash fast enough to purchase the stock you want, when it's selling at the price you want to pay. The Brokerage Portfolio margin 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 on hand to execute your trades.

*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, National Financial Services LLC may be required to sell all or a portion of your pledged assets.

RECORDKEEPING MADE SIMPLE

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

- An asset allocation chart
- An income summary page
- Portfolio detail on securities positions and current market value
- Payee detail on checkwriting and debit card activity—in one convenient location
- Summary sections providing you with a status of your Platinum Visa Extras points balance as well as cash credited back to your account through the Platinum Cash Back Program
- Summary of realized ATM fee relief

In addition, after year-end, you'll receive a 1099 form, if applicable, with reportable transactions for tax-reporting purposes.

