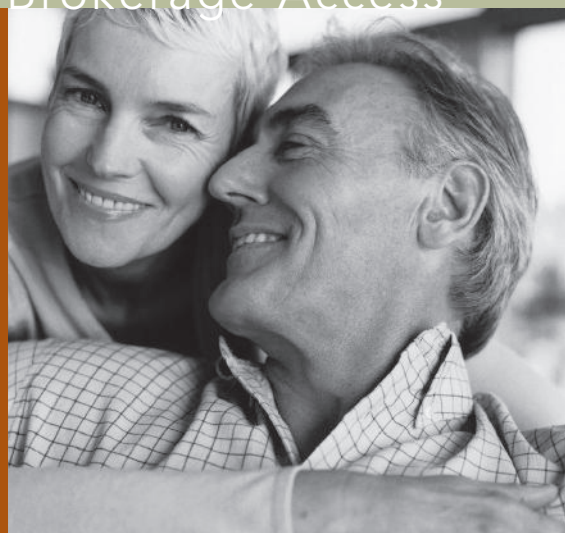


Brokerage AccessSM



MANAGING YOUR
MONEY WITH
CONVENIENCE
AND FLEXIBILITY

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

National Financial Services LLC, Member NYSE, SIPC



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 AccessSM asset management account.

Brokerage Access offers knowledgeable investors a comprehensive, consolidated financial solution that is designed to simplify their increasingly complex lives with access to checkwriting, a Visa[®] Classic debit/ATM 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 over 11,000 classes of funds from well known mutual fund families
- Account protection¹
- Ongoing support from your investment representative
- Automatic money market mutual fund sweep
- Margin account borrowing
- Limited checkwriting
- Visa Classic debit/ATM card
- Basic tax lot accounting available*

*Fee may apply.

¹Securities in accounts carried by National Financial Services LLC ("NFS"), a Fidelity Investments company, are protected by the Securities Investor Protection Corporation ("SIPC"), up to \$500,000 (including cash claims limited to \$100,000). For details, please see www.sipc.org. NFS has arranged for additional insurance protection for cash and securities to supplement its SIPC coverage. The additional protection covers total account net equity in excess of the \$500,000/\$100,000 coverage provided by SIPC. Neither coverage protects against a decline in the market value of securities.

Account features

THE MONEY MARKET MUTUAL FUND SWEEP ACCOUNT

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.² 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.

²An 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.

CHECKWRITING CONVENIENCE

Brokerage Access offers you access to your money market mutual fund. You may write checks from your money market account, and check reorders cost just \$5.

A VISA CLASSIC DEBIT/ATM CARD

For an annual fee, you can use the funds in your money market account to purchase goods and services with your Visa debit card and make cash withdrawals—at over 810,000 ATM locations worldwide in over 150 countries.³

- 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 money market account



³Fee may apply.

MARGIN ACCOUNT BORROWING

Our margin account⁴ 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 to traditional lending sources)
- Access the cash you need when you need it—without liquidating securities
- Protect your account from overdrafts⁵ with a margin line of credit

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 detail 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.

*Fee may apply.

⁴Margin trading entails a 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 ("NFS") may be required to sell all or a portion of your pledged assets.

⁵By 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 extended by National Financial Services LLC, Member NYSE, SIPC

Account must first be approved for margin trading.



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