

Fidelity BrokerageLink® Fact Sheet

University of Utah 457(b) Supplemental Retirement Savings Plan

This fact sheet contains information about the features of your Fidelity BrokerageLink® account. Please keep it for future reference. In case of discrepancy, The 457(b) Plan Summary Plan Description or Plan Document will govern.

Opening a Fidelity BrokerageLink Account

To open a BrokerageLink® account, you must complete an application either online at NetBenefits® or by paper form. If submitting a paper application, the information below will help you with the Account Setup section of the Fidelity BrokerageLink Participant Acknowledgement Form:

Plan Number: **72957**

Name of Plan Trustee(s): **FMTC**

Name of Plan: **The 457(b) Plan**

Contributing to Your BrokerageLink Account

You can make regular and/or Roth contributions. Two separate accounts will be established and both will be accessible from NetBenefits.com or Fidelity.com. The commission schedule is the same for each account; any fees will be assessed to the account in which purchases or trading occur. Together, these accounts are referred to as your "BrokerageLink account" throughout this document.

Eligible Security Types

Through your BrokerageLink account, you have the ability to invest in Fidelity mutual funds and non-Fidelity mutual funds available through Fidelity *FundsNetwork*®, and exchange-traded funds (ETFs).

Ineligible Security Types

You are **unable** to invest in stocks, corporate bonds, zero-coupon bonds, U.S. Treasury securities, mortgage securities and U.S. government agency bonds, certificates of deposit (CDs), unit investment trusts (UITs), foreign securities (through American Depositary Receipts), Master Limited Partnerships (exchange traded), Real Estate Investment Trusts (REITs), and options levels 1 and 2 (covered call writing, buy puts and calls) with agreement.

Additionally, you are unable to invest in tax-exempt securities, employer securities (includes all types of equities, e.g. common stock, preferred stock, convertible stock, options), annuities, U.S. savings bonds, Fidelity Institutional/Advisor share class, precious metal, limited partnerships, futures contracts, commodities, interest rate options, currencies, currency warrants, and currency options, CAPS, options levels 3, 4, and 5, Option spreads, and Retirement Income Replacement funds.

Turn hereSM



BrokerageLink Core Account

This is the portion of your BrokerageLink account that acts as a cash component. BrokerageLink account assets not invested in individual securities will be held in Fidelity® Cash Reserves, a money market mutual fund. Transactions are settled with Fidelity® Cash Reserves from your BrokerageLink Core Account.

BrokerageLink Default Fund

Any transfers from your BrokerageLink account into your Standard Plan Options will first be invested in the Fidelity® Money Market Trust Retirement Money Market Portfolio.

Minimum Investment

There is an initial minimum investment of \$500.00 to open an account and a \$500.00 minimum for each subsequent transfer from a Standard Plan Option.

Investment minimums represent the total amounts required across all BrokerageLink accounts (regular and/or Roth) when opening an account or transferring money from a Standard Plan Option. Note that some investments may also impose a separate minimum investment requirement when you make a purchase.

Competing Funds

You are not permitted to make a direct exchange from Principal Fixed Account to BLNK (considered "competing funds"). Before exchanging from Principal Fixed Account, you must first exchange to a "noncompeting" fund for 90 days. While these requirements may seem restrictive, they are typically imposed by issuers such as insurance companies, banks, or other approved financial institutions, as a condition for issuing investment contracts to retirement plans.

Prohibited Transaction

In addition, you may not invest in any other issue/security that may result in a prohibited transaction under the Plan.

Other Account Restrictions

The 457(b) Plan may restrict non-vested assets, a source of money, or a percentage of each participant's account from being transferred to a BrokerageLink account.

Third-Party Trading Authorization

To allow someone other than you to have limited trading authority in your BrokerageLink account, please call the The 457(b) Plan toll free at **800-343-0860** to request a copy of the Limited Third-Party Trading Authorization and Indemnification Form.

Annual Plan-Related Account Fee

There is no annual fee for your BrokerageLink account.

Brokerage Fees

For a listing of all applicable brokerage fees, please refer to the Fidelity BrokerageLink Commission Schedule.

Additional Resources

Please refer to The 457(b) Plan Summary Plan Description or Plan Document and the Fidelity BrokerageLink Commission Schedule for more complete details about your BrokerageLink account.

Contact Information

For questions or assistance with your BrokerageLink account, contact a Fidelity representative toll free at 800-343-0860.

Before investing, consider the funds' investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

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 \$1.00 per share, it is possible to lose money by investing in these funds.

Fidelity 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 Fidelity BrokerageLink accounts. Consult the Fidelity BrokerageLink account Terms and Conditions for more information.

A self-directed brokerage account is not for everyone. If you are an investor who is willing to take on the potential for more risk and are prepared to assume the responsibility of more closely monitoring this portion of your portfolio, it could be appropriate for you. However, if you do not feel comfortable actively managing a portfolio of options beyond those offered through your plan's standard investment options, then a self-directed brokerage account may not be appropriate for you. Additional fees apply to a brokerage account; please refer to the fact sheet and commission schedule for a complete listing of brokerage fees. 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.

The investment options available through the The 457(b) Plan reserve the right to modify or withdraw the exchange privilege.

Access to the money in this account is regulated according to the Internal Revenue Code and other applicable legislation. None of the Fidelity companies will undertake to determine or advise you as to whether your investment or trading activity is permissible under or consistent with the Employee 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 with which you must comply.

Commission schedules and fees are subject to change.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

© 2014 FMR LLC. All rights reserved.

390163.44.287
BrokerageLink-FS

Turn hereSM



