



Expand your world of investment choices.

The power is in your hands.

Because it's your retirement money and your future, you should have the freedom to make your own decisions.

Fidelity BrokerageLink® integrated brokerage services combines the convenience of your workplace retirement plan account with the additional flexibility of a brokerage account. It gives you expanded investment choices to manage your retirement contributions.

A broad range of mutual funds and services to help you design a retirement portfolio that's all your own.

Broader Choice

Fidelity BrokerageLink provides you with the opportunity to select from thousands of mutual funds beyond those offered directly through your employer's retirement plan (referred to as the standard/core plan options). It enables you to invest in a broad range of funds available through Fidelity and *FundsNetwork*[®] mutual fund brokerage services, depending on the guidelines set by your employer and noted in your plan's BrokerageLink[®] fact sheet.

Online Account Access and Management

A BrokerageLink central hub, accessible from NetBenefits[®], brings together tools and services to help make it easy to open and manage your BrokerageLink account. Find educational information and plan documents, watch videos, and complete a number of online transactions, including transfers to and from your BrokerageLink account.

The image displays two overlapping screenshots of the THETA Employee Benefits website. The top-left screenshot shows the 'THETA SAVINGS PLAN' page with a navigation menu including 'Planning', 'Library', and 'Events'. The main content area features a section titled 'Expand Your Investment Choices with Fidelity BrokerageLink[®]' with three numbered steps: 1. Learn More, 2. Review BrokerageLink Plan Information, and 3. Open a BrokerageLink Account. The bottom-right screenshot shows the 'Manage Your Fidelity BrokerageLink[®] Account' page, which includes sections for 'Transfer Money', 'View Your Account', and 'Invest Future Contributions in BrokerageLink'. Both screenshots include the THETA logo and 'Powered by Fidelity' branding.

Screen images are for illustrative purposes only.

About This Handbook

This handbook was developed to help you make the most of the many features and benefits of your BrokerageLink account. Please keep this guide and your plan's fact sheet for easy access to your account details and other pertinent information when you do business with us. The information in this handbook is subject to any plan restrictions noted in your plan's fact sheet or summary plan description.

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How Fidelity BrokerageLink Works

Funding Your Account

Once your BrokerageLink account has been established, you can fund it in two ways if allowed by your plan:

- Exchange money from one of your existing plan options, or
- Choose BrokerageLink as one of your payroll contribution options.

Exchanging or Transferring Assets

If you choose to fund your BrokerageLink account through an exchange, simply:

- Request an exchange from one or more eligible standard plan options, or
- Transfer existing qualified retirement brokerage assets at the time of your initial plan conversion to Fidelity (if applicable).*

Keep in mind that your plan may limit how much money you can exchange into your BrokerageLink account. Because your BrokerageLink account is an investment vehicle available through your retirement plan, assets entering or leaving your BrokerageLink account generally must flow through your standard plan options.

See page 7 for details on how to place trades through Fidelity. Trades may not be placed with an outside broker-dealer for transfer to your BrokerageLink account.

Payroll Contributions

Once the BrokerageLink account is opened and funded with the initial amount required (refer to your plan's BrokerageLink fact sheet for more information), you can direct payroll contributions directly into your BrokerageLink account if your plan allows. There is no minimum required amount for direct payroll contributions. However, your plan may require minimum amounts for initial and subsequent exchanges. If you have directed your payroll contributions into BrokerageLink, generally, they will be transferred to the BrokerageLink core account—Fidelity® Government Cash Reserves—once they have been received at Fidelity. Typically, these transferred contributions are viewable in your BrokerageLink account the next business day and are fully accessible the business day following. If applicable, you may establish automatic investment of these payroll contributions into one or more *FundsNetwork* mutual funds. You can log in to your BrokerageLink account online to complete this setup, or you may call a Fidelity representative through your plan's toll-free number (see page 5 for details).

Dividends and Capital Gains

Any dividends and capital gains from mutual funds held in your BrokerageLink account are automatically reinvested in each respective mutual fund that paid the dividend or capital gain.

Available BrokerageLink Funds

The funds accessible to you on any given day are known as your available funds. Your available funds are the collected balance in your core account (see page 5). Several types of activities can affect your available funds, including:

- Pending trades
- Transfers to and from your standard plan options, and
- Contributions to your BrokerageLink account

**Please see your plan's transition materials.*



Settlement Dates

The settlement date is the day your core account is debited or credited for the purchase or sale of mutual funds. Settlement dates vary from investment to investment.

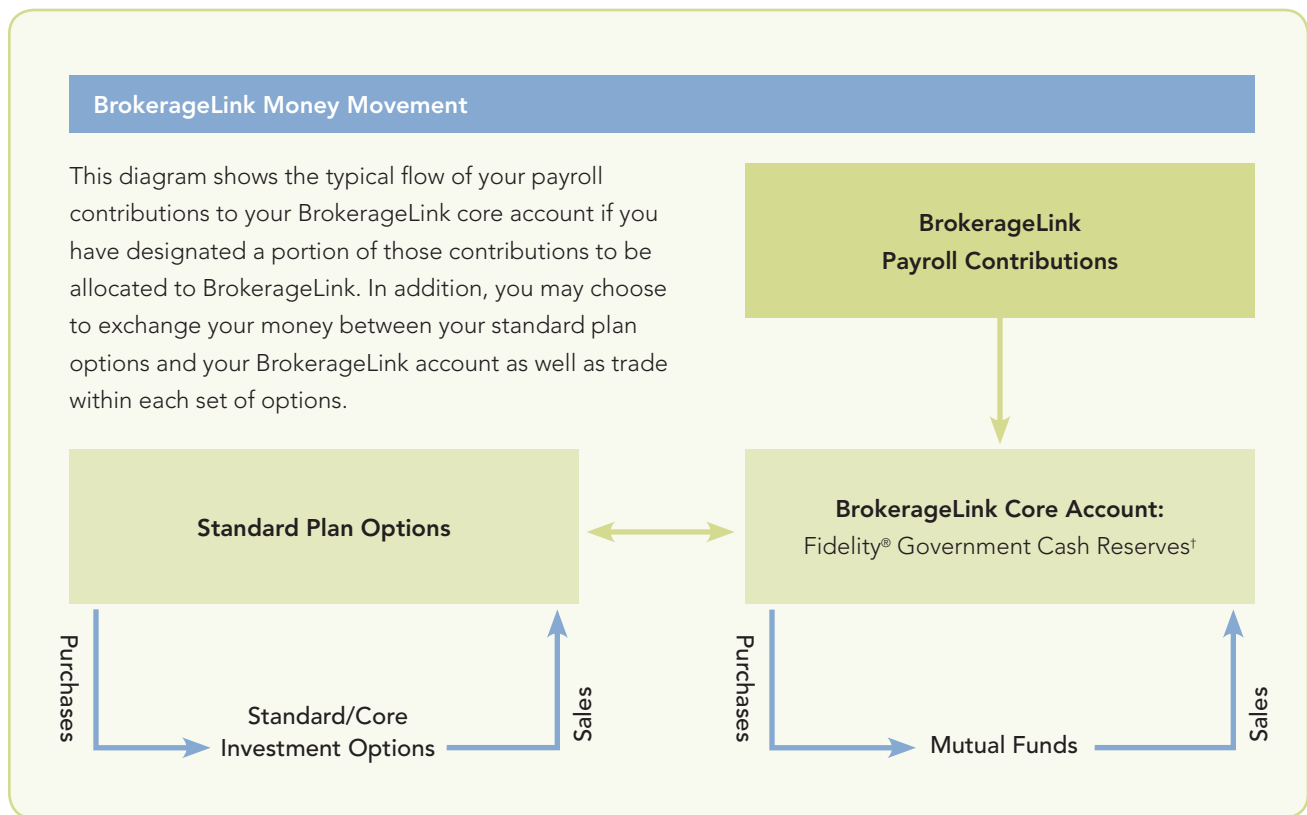
All Transactions Are Processed through Your Core Account

Your Fidelity BrokerageLink account automatically includes a core account—Fidelity® Government Cash Reserves, a money market mutual fund*—that serves as the hub of your BrokerageLink activities.

Available Funds

Every time settlement of one of the activities shown in the chart below takes place, the money to cover the transaction will be drawn from your core account. Your available funds, the money available in your core account on any given day, will be increased or decreased accordingly.

Your core account also keeps your idle cash working. Any uninvested assets in your BrokerageLink account will be held in your core account, where they can earn income. Earned income is accrued daily and credited monthly.†



**An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other 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 these funds.*

†Please see your plan's fact sheet for more details. Typically, money market accounts start to earn dividends on the first business day following the date of purchase. Please see the Fidelity® Government Cash Reserves prospectus for more details.

Getting Started

Transfers to BrokerageLink from Your Standard Plan Options

When you transfer money, either online or through a Fidelity phone representative, to your BrokerageLink account from your standard plan options, assets are first invested in the BrokerageLink core account, Fidelity® Government Cash Reserves. This is because when the transfer is placed to move money into BrokerageLink, a settlement period is involved:

- 1 When the transfer is placed, for most investments, you will have 90% of the assets immediately available to trade through a Fidelity representative. (Ten percent of the assets' market value is used as a buffer amount to allow for market fluctuation.)
- 2 Once a market close has passed, you will be able to trade 100% of the transferred amount the next business day through **Fidelity.com**, Fidelity Automated Service Telephone (FAST®), or a Fidelity representative.

Depending on equity wash restrictions, you may not be able to make a direct transfer from an investment contract or other competing fund to BrokerageLink.

Depending on your plan provisions, fees (as discussed in your plan's fact sheet) may be deducted automatically from your standard plan options. For this reason, we suggest that you keep at least \$500 invested in your standard plan options at all times. If funds are not available in your standard plan options, Fidelity reserves the right to withdraw the funds from your BrokerageLink core account. For certain plan transactions or services, other fees may apply.

Also, some plans offer their participants the ability to trade company stock as a standard plan option. You must wait for settlement on these company stock shares before transferring proceeds to your BrokerageLink account. Company stock may not be traded through your BrokerageLink account.

Transfers from BrokerageLink to Your Standard Plan Options

When you transfer money, either online or through a Fidelity phone representative, from your BrokerageLink account to your standard plan options, assets are first transferred from your core account and are credited in the standard plan options' self-directed brokerage default fund on the next business day. At that time, you may initiate an exchange from the standard plan options' self-directed brokerage default fund to another standard plan option online, or by calling a Fidelity representative through your plan's toll-free number.

If you need to transfer assets to cover a withdrawal or loan from your account, you should speak with a Fidelity representative. The representative can help you estimate how much needs to be transferred from your BrokerageLink account in order to fulfill your loan or withdrawal request. To ensure that your withdrawal or loan request is processed as quickly as possible, you may want to consider increasing the transfer amount to help cover a potential shortfall due to fluctuation from market volatility. For information on loans and withdrawals from your plan account, please refer to your plan's summary plan description.

ACCESSING BROKERAGELINK

You can access your BrokerageLink account at **Fidelity.com**, by using Fidelity Mobile® wireless information and brokerage services,* or through the FAST® phone-based financial service using your touch-tone phone.

*Fidelity does not impose a charge for accessing Fidelity Mobile®, but you must be enrolled in a data service plan with your carrier. Orders placed through Fidelity Mobile are sent directly to the market center for execution via Fidelity's order routing procedures and are subject to standard trading and account requirements. You will also incur commissions on any trades placed through Fidelity Mobile that will be identical to your commission level for placing trades on Fidelity.com. Please see Fidelity's full *Commission and Fee Schedule* for more information.

Online Trading

Fidelity.com enables you to access your account and place orders online, which offers you a transaction-fee discount over representative-assisted rates. Our website gives you the ability to:

- Place orders for Fidelity and FundsNetwork mutual funds
- Confirm the status of your orders
- Transfer money from your BrokerageLink core account to your standard plan options
- Get quotes and look up trading symbols
- View your account positions, balances, and recent transaction history
- Access market news, independent third-party research, and interactive investment tools

Fidelity Automated Service Telephone (FAST)

FAST is Fidelity's automated phone response system.

With FAST, you can use your touch-tone phone to manage your BrokerageLink account, virtually 24 hours a day. By dialing 1-800-544-5555, you are able to:

- Place orders to buy and sell mutual funds
- Obtain net asset value (NAV) for mutual funds
- Check your current account balances and holdings
- Review orders and account activity
- Use the speech recognition system to keep your hands free

What's more, mutual fund transactions executed through FAST automatically receive a transaction-fee discount over representative-assisted rates.

If you haven't called to access your account, please be prepared to set up a username and password.

Summary of Settlement Periods

Investment Type	Purchase Settlement Period*	Sales Settlement Period*
Fidelity Money Market Mutual Funds	Same day	Same day
Fidelity Bond Mutual Funds	1 business day	1 business day
Fidelity Equity Mutual Funds	1 business day	1 business day
Non-Fidelity Mutual Funds†	Varies	Varies

*Saturdays, Sundays, and stock exchange holidays are not business days and, therefore, cannot be settlement days. Exchanges are sometimes open during bank holidays, and settlements are made on those days. These are general time frames and they may vary. Some mutual funds, such as tax-exempt mutual funds, are not available through BrokerageLink. All purchases are subject to availability through the Fidelity trading desk. In addition, your plan may restrict investment in other mutual funds. In the event that you do purchase restricted investment options, Fidelity reserves the right to sell those investments at your expense. Be sure to consult your plan's BrokerageLink fact sheet for more information. Remember, it is your responsibility to comply with your plan's guidelines.

†Please call a Fidelity representative for more complete information on settlement periods.

Fidelity reserves the right to correct the purchase of an ineligible security at the participant's expense. It is your responsibility to manage your BrokerageLink account within the guidelines set forth by Fidelity and your plan.

Buying and Selling Mutual Funds

You can use **Fidelity.com** or our FAST automated trading line to place most mutual fund orders, and to enjoy transaction-fee discounts. Or, if you prefer, you can use Fidelity Mobile or speak with a representative by calling your plan's toll-free number.

Please be sure that you have exchanged money into your BrokerageLink core account (either online or by calling your plan's toll-free number) to cover your trades and expenses before placing your orders.

To learn more about trading mutual funds, visit **Fidelity.com** and click the Investment Products tab, then Mutual Funds.

Confirmation of Orders

In most cases, we confirm the execution of your buy or sell order while you are at your personal computer or phone. You will be given a confirmation number that you should keep on hand until you receive an actual confirmation. Please note that it is your responsibility to have sufficient funds in your core account to cover your trades and expenses. If there are insufficient funds to cover the order and fees, then you may run the risk that your order will not be processed or that corrective action may be taken to remedy those insufficient funds.

Please be aware that during periods of heavy order trading activity, an incomplete or inaccurate settlement report may be received. The actual transaction that was executed, not the incorrect report of it, is binding in accordance with all applicable exchange rules.

We will notify you promptly when we receive corrected information.

Your phone order may be recorded for accuracy, for both your protection and ours. We suggest, however, that you make your own record of the time, date, reference number, and details of your order. When you receive your written confirmation, be sure to verify the accuracy of all transactions. If you believe there is an error, contact a Fidelity representative as soon as possible by calling your plan's toll-free number. We will need the confirmation number of your transaction to investigate your claim.



Fees and Expenses

Brokerage Transaction–Related Fees

Transaction-related fees cover the cost of mutual fund transactions and are charged on purchases of certain no-load mutual funds within BrokerageLink. In addition, other mutual funds charge a sales load, which is a percentage of the trade purchases and sales amount of the fund.

- Numerous funds are available through BrokerageLink without a transaction fee or sales load being paid to Fidelity.* “No transaction fee” (NTF) funds are listed on [Fidelity.com](https://www.fidelity.com) under the Investment Products tab, under Mutual Funds.
- Transaction fees are charged on purchases of no-load mutual funds that do not participate in Fidelity’s NTF program. This includes purchases as a result of an exchange. Fidelity does not charge a transaction fee when you sell transaction-fee funds.*
- For funds that carry a load, Fidelity does not charge a transaction fee; instead, a portion of the sales load is paid to Fidelity. Loads are described in a fund’s current prospectus; please read it carefully before you make your investment choice.

The lowest rates are available by trading online. All transaction fees are included in trade proceeds—you cannot pay separately for transaction fees. When you make a purchase, transaction fees are added to the total purchase amount. Transaction fees and related fees are subject to change.

Load waivers on mutual funds available through the plan’s standard plan options are not available on those same funds if purchased through BrokerageLink. Those funds must be purchased directly through your employer’s plan in order for the load waiver to apply.

Please refer to the commission schedule for more detailed information about the fees associated with your account.

Account Protection

Securities in your BrokerageLink account are protected by the Securities Investor Protection Corporation (SIPC) up to \$500,000 (cash claims limited to \$250,000). Money market funds held in a brokerage account are considered securities. In addition to SIPC protection, Fidelity provides its brokerage customers with additional “excess of SIPC” coverage. The excess coverage would only be used when SIPC coverage is exhausted. Like SIPC, excess protection does not cover investment losses in customer accounts due to market fluctuation. It also does not cover other claims for losses incurred while broker-dealers remain in business. For example, fraud claims would not be covered if the brokerage firm was still in operation. Total aggregate excess of SIPC coverage available through Fidelity’s excess of SIPC policy is \$1 billion. Within Fidelity’s excess of SIPC coverage, there is no per-account dollar limit on coverage of securities, but there is a per-account limit of \$1.9 million on coverage of cash awaiting investment. This is the maximum excess of SIPC protection currently available in the brokerage industry. Both SIPC and excess of SIPC coverage is limited to securities held in brokerage positions, including mutual funds if held in your brokerage account and securities held in book entry form.

SIPC and excess of SIPC coverage do not apply to assets held directly through your employer’s plan. Federal laws generally require those assets to be held in a trust protected from the creditors of the employer or recordkeeper.

*Other fees and expenses, including those that apply to a continued investment in the fund, are described in the fund’s current prospectus. Fund expenses and brokerage commissions apply. Depending on your situation, these may include short-term trading fees. Fidelity Brokerage Services LLC, or its brokerage affiliate, may receive remuneration for providing certain recordkeeping or shareholder services to these fund families. Fidelity reserves the right to charge a transaction fee under certain circumstances for funds otherwise available without paying such a fee to Fidelity. See the commission schedule for more details.

Plan-Specific BrokerageLink Account Fees

You may be charged an account fee for your BrokerageLink account. The amount and other applicable fees are listed in your plan's fact sheet. Generally, this account fee is deducted quarterly from your standard plan options' balances, based on your account status at the end of the billing quarter.

Depending on your plan, you may also be charged an asset fee based on the market value of certain assets in your BrokerageLink account. This fee is also generally deducted quarterly from your standard plan options' balances. Please refer to your plan's BrokerageLink fact sheet for more information.

Other Brokerage Fees Associated with Mutual Fund Investing in BrokerageLink

Fidelity has waived transaction fees on many popular no-load funds so that investors can enjoy the ease and value of one-stop diversification. However, certain other fees may continue to apply on any funds offered through BrokerageLink, and fees are subject to change.*

Short-Term Trading/Exchange 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 trades). Automatic investments are included. Fidelity funds, money market funds, and shares purchased through dividend reinvestment are excluded. The transaction fee will be based on the existing *FundsNetwork* transaction-fee schedule applicable to that account. Any transaction-fee discounts for trading via FAST or **Fidelity.com** will apply. Short-term trading or exchange fees must be paid on those funds that charge such fees if shares are sold within stated time frames.

Additionally, short-term redemption fees can be charged by a fund itself. Consult a fund's prospectus for more information.

Preprogram Shares

Shares purchased before the fund's inclusion in the group of funds available without transaction fees do not qualify for a waiver of the transaction fee upon sale of those shares. However, transferred shares do qualify for the waiver of the transaction fee if the fund is included at the time of the transfer.

Fund Expenses

Investors will still pay any fund-level expenses, such as management fees, asset-based sales charges (12b-1 fees), and other fund expenses, as detailed in the prospectus.



*Fund expenses and brokerage commissions may apply. Depending on your situation, these may include short-term trading fees.

Keeping Track of Your Investments

At Fidelity, we believe that each individual is responsible for his or her investments. After all, only you know the financial needs you have today—and the goals you've set for the future. To help you invest responsibly, look to Fidelity as a valuable resource for assistance with your long-term investing strategies and for information and tools to help you manage your money.

Diversifying among a Broad Range of Investment Opportunities

Diversification can be a key to managing risk. Of course, neither diversification nor asset allocation ensures a profit or guarantees against loss. Asset allocation means spreading your investments among different asset classes—the three major ones are equities, bonds, and short-term investments. Diversification means different types of investments within each asset class—for example, in different industries and different-sized companies within the equities class. Fidelity offers access to a full array of popular mutual funds from Fidelity and other well-known fund companies.

Full Access to Tools and Information on Fidelity.com

As your online resource, **Fidelity.com** gives you the information, trading tools, and customization options you want, and is based on the experience of a leader in the financial services industry. As Fidelity's gateway to trading, this unique, powerful site is an ideal way to make your BrokerageLink account work harder for you. And the benefits don't stop there. In fact, **Fidelity.com** gives you greater access to your account through state-of-the-art technology, such as smartphones and other handheld devices.

Researching Potential Investments

Before you invest, you may want to research available mutual funds using Fund Evaluator—an online tool that analyzes mutual fund options and compares funds. You can search by attributes, including asset class, fund category, performance, and rate of return. Visit **Fidelity.com**, click the Research tab, and then Mutual Funds.

Tracking Investment Costs

When you log in to your BrokerageLink account on **Fidelity.com**, you can analyze the costs of your retirement investments, including profit and loss information.*

More specifically, you can view:

- The original purchase cost of your investments
- The current value of those investments

Reviewing Account Statements

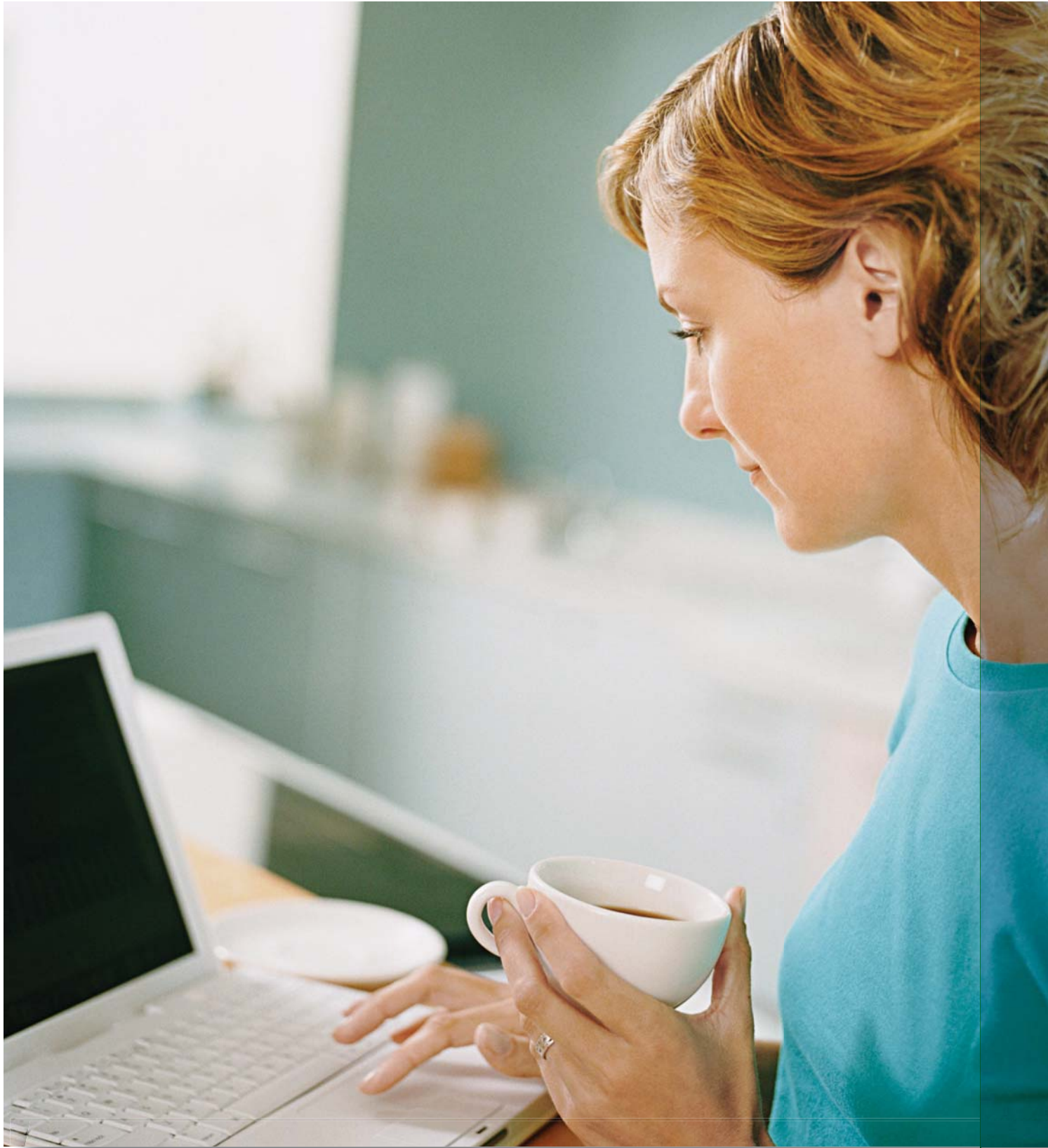
You will receive two separate account statements for your retirement plan account:

- Your plan's regular quarterly statement details your standard plan options and the total market value of your BrokerageLink account.
- Your BrokerageLink account statement details the holdings and market value of all your mutual funds within your BrokerageLink account. For months in which there is account activity, you will receive a monthly statement. If there is no activity, you will receive a quarterly statement.

If you receive a BrokerageLink statement and the plan's regular statement for the same month, the BrokerageLink total balances might vary if:

- The statement periods differ.
- You transferred assets from a standard plan investment option to BrokerageLink on the last business day of the month.
- Your transfer contribution was processed on the last business day of the month.
- You had an unpriced mutual fund in your BrokerageLink account on the last business day of the month. If we are unable to obtain a price for a certain mutual fund, "unavailable" will appear instead of a dollar value for that mutual fund.

*Investment tracking does not track costs or the associated profit or loss for money market funds (including Fidelity® Government Cash Reserves) or the core fund in brokerage retirement accounts.



BrokerageLink within Your Plan

Loans

In general, if your plan offers a loan provision, your total vested retirement account balance in your standard plan options and in your BrokerageLink account is taken into consideration when you apply for a loan. Generally, you may borrow up to the lesser of 50% of your vested account balance or \$50,000. Any outstanding loan balances over the previous 12 months may reduce the amount you have available to borrow. If your loan request exceeds the amount available in your standard plan options, you will need to transfer assets from your BrokerageLink account to the self-directed brokerage default fund for your standard plan options to finance the loan. If sufficient assets are not available within 30 days from the date of the original loan request, your loan request will be canceled.

Withdrawals

Please call your plan's toll-free number to discuss available withdrawals and full payouts. A Fidelity representative can explain your withdrawal options, including the general tax consequences. You may also want to refer to your plan's summary plan description for more information, and consult a tax advisor to discuss your specific situation.



Name or Address Changes

Do you need to change your name or address on your BrokerageLink account? In addition to following your plan's regular procedures for name and address changes, you must make an address change for your BrokerageLink account separately; changing one account will not automatically change the other. To change your BrokerageLink account address, please contact a Fidelity representative through your plan's toll-free number.

Trading Authorization

A limited trading authorization allows only a designated person to buy and sell securities in your account. To designate individuals for limited trading authorization, if allowed by your plan, call your plan's toll-free number to request the form, and return it to Fidelity. Keep in mind that this limited trading authorization applies only to your BrokerageLink account, and not to your standard plan options.

If you would like someone else to receive duplicate copies of your BrokerageLink statements and confirmations, ask your Fidelity representative for the appropriate form, complete it, and return it directly to Fidelity.

Plan Restrictions

Keep in mind that every retirement plan has its own set of rules as to the types of assets that can be purchased in a BrokerageLink account. In addition, your employer's retirement plan may have specific limitations on the availability of certain funds and contribution sources for loans, withdrawals, and distributions. Your plan's BrokerageLink fact sheet includes a summary of restrictions that apply to your BrokerageLink account. Please also refer to your summary plan description for more information.

Access to Fidelity

Fidelity has an ongoing commitment to provide the highest level of service and technology to enable you to access your account, obtain market information, and enter your orders quickly, easily, and efficiently. However, during periods of extraordinary volatility and volume, customers using online or automated trading services may experience delays in accessing their accounts due to high Internet traffic or system capacity limitations. Similarly, customers may experience delays in reaching telephone representatives. Please be aware that market conditions, including stock and bond prices, may change rapidly during these periods. Fidelity offers multiple channels, including the Web, touch-tone phone, and telephone representatives, through which you may place orders or access information, so you have alternative ways of doing business with us. Please be assured that we are committed to providing the level of service you expect from Fidelity.



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.

BrokerageLink includes investments beyond those in your plan's lineup. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure the investments you select are suitable for your situation including your goals, time horizon, and risk tolerance. See the fact sheet and commission schedule for applicable fees and risks.

All proprietary marks appearing herein are the property of their respective owners.

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 BrokerageLink accounts. Consult the BrokerageLink account terms and conditions for more information.

Depending on equity wash restrictions, you are not permitted to make a direct exchange from a competing fund to BrokerageLink. Before exchanging between these funds, you must first exchange to a different type of investment for a fixed period of time, and then you may transfer those assets to BrokerageLink. See your summary plan description (SPD) for more information. While these requirements may seem restrictive, issuers such as insurance companies, banks, or other approved financial institutions typically impose them, as a condition for issuing investment contracts to retirement plans.

This handbook is intended for use by workplace savings plan participants. The term "Fidelity representative" refers to registered phone representatives for Fidelity Brokerage Services LLC (FBS).

Fidelity BrokerageLink is a brokerage account made available to retirement plan participants in certain retirement plans through FBS.

Exchanges, purchases, and sales of core plan options are processed by Fidelity Investments Institutional Operations Company, Inc., an affiliate of FBS and a registered transfer agent.

FBS will implement your brokerage transaction instructions and provide administrative services with respect to your BrokerageLink account. National Financial Services LLC (NFS), also a Fidelity Investments company, will act as the custodian of the assets in your BrokerageLink account. Neither FBS nor NFS will undertake to determine or advise you 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. Each plan has certain restrictions that you are responsible for knowing about and complying with.

Commissions and fees are subject to change. A brokerage account service and maintenance fee may apply. All fees as described in the fund's prospectus still apply. Please refer to the *FundsNetwork* fund listing for more details on the *FundsNetwork* program and a complete listing of available funds.

System availability and response times may be subject to market conditions.

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