




Your Guide to Premium Services



The dedicated experience
you expect, the ongoing
relationship you seek.

Turn here[®]





Get the personalized service
you deserve.

For clients like you with larger portfolios, Fidelity Premium Services is a complimentary service¹ designed to provide you with a lifelong relationship you can trust, one that can enhance your experience with us in every way, especially when it comes to:

- One-on-one guidance
- Investment choice
- Exceptional service
- Great value

As a Premium Services customer, you'll have access to a dedicated Account Executive who'll provide you with one-on-one guidance on everything from your investment strategy and retirement planning to income and asset protection. Whatever your investing needs, we're here to help you meet them. You'll also have access to ongoing relevant communications, including our timely Fidelity Viewpoints publications.

The benefits of Premium Services:

- **Dedicated Account Executive**

Get complimentary guidance consultations from a Premium Services Account Executive, who'll take the time to understand your needs and help you make financial decisions you can feel confident about.²

Besides helping you plan and invest appropriately for your goals, your Account Executive can provide key insights to help you take advantage of Fidelity's retirement and portfolio planning offerings.

Supporting this dedicated relationship, you will have access to the Premium Services team, who can help you with all your ongoing account servicing needs.

- **Experienced analysis**

Get invitations to exclusive conference calls, local events, and seminars, and access to timely podcasts hosted by some of Fidelity's top investment professionals.

- **Personal performance tracking**

View and monitor your personal rates of return for your individual accounts and overall portfolio when you log on to your investment performance at Fidelity.com.³

Quickly gain access to these items and more:

- Personal Analytics and Tracking
- Bond Analytics
- Equity Summary Score
- Guided Portfolio SummarySM (GPS)
- Income Strategy Evaluator
- Appreciated Security Tool

We invite you to speak with your Premium Services Account Executive by calling **800-544-4442**, or visit [Fidelity.com/premiumbenefits](https://www.fidelity.com/premiumbenefits).



Get exclusive access
to the professionals and
resources you need.

When it comes to creating an investment strategy and making investing decisions, having a professional you can rely on for guidance and insight is critical. That's why a dedicated Account Executive is here to help you manage your money, and develop a lifelong relationship with Fidelity you can count on.

Your Account Executive will help you set up a plan, and help you with:

- An annual review of your portfolio, including a conversation about the Wealth Planning Overview, to help you get and stay on track
- Professional guidance on retirement, investments, and goal planning to help you confidently manage your investments
- Access to insights and analysis from Fidelity's top investment professionals, from free seminars to our timely articles in *Fidelity Viewpoints*®

Your Premium Services team is on hand to assist with the day-to-day, and year-to-year administration of your account.

You and your Account Executive are supported by the Fidelity Premium Services Team.

They can help with everyday account needs—transferring and investing money, filling out the right forms, answering your questions, and making sure it all goes smoothly. The Fidelity Premium Services Team is your dedicated Fidelity customer care group.

We invite you to speak with your Premium Services Account Executive by calling **800-544-4442**, or visit [Fidelity.com/premiumbenefits](https://www.fidelity.com/premiumbenefits).



Investment guidance and online tools

With our full range of investment products and solutions, Fidelity offers all the choice you want, plus the help to choose wisely.

Whether you prefer to have a one-on-one conversation with your Account Executive at a Fidelity Investor Center or over the phone, or you prefer using our online tools, there are a number of ways Fidelity can help you achieve your financial goals.

Get help with your investment strategy.

The first step in any good financial plan is to define and prioritize your goals. Then find the right investments and asset allocation for your needs. Your account executive will work with you to look at your goals, time frames, and risk tolerances, and then help you develop a strategy that's in line with your goals.

Get help with specific investment strategy needs for high net worth investors, such as:

- Asset Allocation and Location
- Tactical Allocation
- Tax-Efficient Investing
- Taxable Savings Strategies

Make the most of your retirement savings.

Depending on your situation, retirement may be just around the corner or many years away. Whichever the case, your Account Executive can help you build your own plan that can help ensure that you're set up with the appropriate accounts, and investments that meet your needs.

Get help with specific retirement planning needs like:

- Savings and Income Strategies
- IRAs and Annuities
- Workplace Investing
- Benefits and Social Security
- Health Care and Long Term Care

Plan and analyze with our robust online retirement tools.

- **See if you're on track for retirement.**

Your Account Executive can help you create a retirement plan using Fidelity's tools, such as Retirement Quick Check.⁴

- **Plan for your transition into retirement.**

If you think you may retire within the next five years, or you are currently retired, your Account Executive can help you prepare accordingly. By using our Retirement Income Planner tool,⁵ your Account Executive can help you create an income strategy appropriate for your retirement goals.

- **Analyze your portfolio.**

Find investing ideas geared to your needs by completing a Portfolio Review.⁶ Or get the big picture of your account's assets with Portfolio Analysis, and even evaluate trading opportunities with our hypothetical trading tools.

- **Search Morningstar's highly rated funds.**

Identify mutual funds that might be right for your portfolio with Fund Picks from Fidelity.^{®7}

- **Search tax-saving opportunities.**

Find the latest strategies in our comprehensive Tax Learning Center.

- **Become a smarter investor.**

Premium Services clients are entitled to attend any Fidelity live seminar. Topics range from wealth management strategies to retirement planning to advanced trading tools.

Protect your income and your assets.

Protecting your income and your assets for both you and your family is an important part of any savings or retirement plan. Your account executive can help you assess the strategies that exist to help protect your income and your estate from the effects of inflation, market movements, or even your untimely death.

Get information, educational material and support as you explore asset protection topics such as:

- Disability and Insurance Protection
- Outliving Income
- Wealth Transfer Strategies
- Estate Planning, Wills and Trusts
- Health Care and Long term Care

Explore the benefits of a managed account.

Whether you're too busy or would just prefer to have professionals make your day-to-day investing decisions, consider the professionally managed accounts offered by Fidelity.

- Simplify your investment decisions and keep your long-term goals on track with the help of Fidelity Portfolio Advisory Services.⁸
- Seek to enhance after-tax returns through professional investment management from Fidelity® Personalized Portfolios.⁹

We invite you to speak with your Premium Services Account Executive by calling **800-544-4442**, or visit [Fidelity.com/premiumbenefits](https://www.fidelity.com/premiumbenefits).



Strategies to complement your investments

From 24/7 support on the phone or online to in-person consultation and dedicated wealth management services, expect nothing less than service that's exceptional.

As assets grow and your portfolio becomes more complex, you often need more assistance. Fidelity offers guidance and high-net-worth strategies to help you manage your wealth throughout your lifetime.

Let us help you:

- **Make your investments work even harder.**
Your Premium Services Account Executive can help you determine if Fidelity's fixed-income investment choices, including money market funds* and CDs, are appropriate for you.
- **Build a laddered bond portfolio.**
Plan cash flows from your bond portfolio with our Bond Ladder tool.
- **Participate in public offerings.**
Premium Services clients are entitled to participate in equity public offerings through Fidelity (may be subject to eligibility).

Your Account Executive can help you:

Preserve your estate:

- **Investment management for your trust.**
Help your future generations through Fidelity

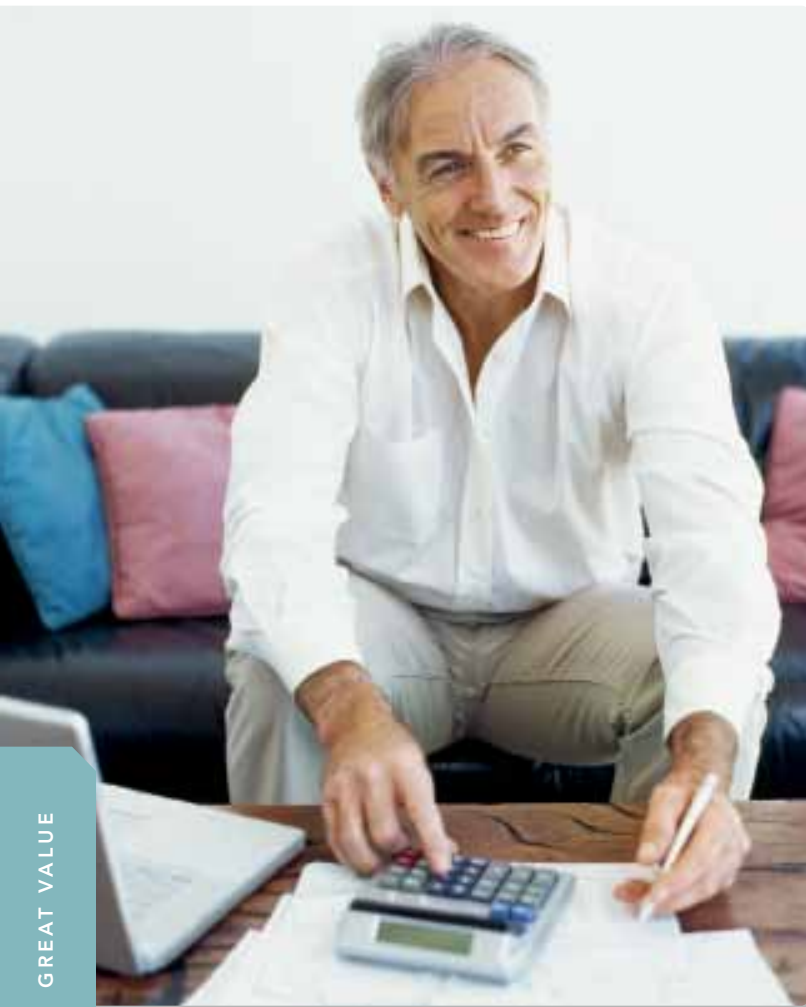
Personal Trust, designed for portfolios with \$300,000 or more to invest.

- **Potentially reduce estate and estate-related taxes.** Learn how you may control the distribution of your wealth with our estate planning basics.¹⁰

Pursue your giving goals:

- **Support your favorite causes.** Enjoy favorable tax treatment while you provide support to charities on a flexible timetable with the Fidelity® Charitable Gift Fund,¹¹ an independent public charity. Learn more at Charitablegift.org.
- **Consider strategic approaches to giving.** Get Fidelity's perspective on giving by requesting our helpful guide, *Incorporating Philanthropy into Your Financial Plan*.
- **Donate appreciated securities.** Explore potential tax benefits by using the Securities Donation Calculator.

* An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.



Delivering great value every day

Whether it's our straightforward, low pricing or our complimentary guidance, Fidelity is committed to delivering great value. As a Premium Services customer:

- You do not pay any IRA account fees.*
- We waive the annual fee and most low-balance fees for mutual funds, as well as most transaction fees.†
- When you trade stocks, options, or fixed-income securities, our **online flat pricing**¹² of **\$7.95** can help hold down commission costs.

TRADE ONLINE FOR **\$7.95** PER TRADE¹²

- All online U.S. equity trades

Your Account Executive can help you take advantage of our trading capabilities.

You'll have access to our most innovative tools, including our:

- Intraday Stock Screener
- ETF Evaluator
- Fixed Income Center
- Fully customizable trading platform, Active Trader Pro^{® 13}

Let us help you:

- **Monitor your portfolio with timely alerts.**
- **Search for ideas and opportunities.**
Filter through more than 8,500 securities with 100+ criteria—including fundamental, technical, and volume data.

- **Learn how to use backtest trading strategies before you trade with them.**

Backtesting lets you test prebuilt trading strategies under historical market conditions to determine whether certain scenarios would have worked well in the past.

- **Stay ahead of the market with free independent research.**
Fidelity provides free research reports from over 10 independent firms covering 4,500+ stocks.¹⁴

- **Monitor your ideas and investments.**
Get valuable news and research from Fidelity.com bundled into one daily or weekly e-mail alert. You'll receive some of the most competitive margin rates in the industry, whether you trade stocks, options, bonds, or CDs.

- **Rate the analysts.**
Use StarMine[®] Accuracy Score to help you determine the accuracy of analysts and their recommendations.¹⁵

* There is no brokerage account fee on Fidelity's traditional, Roth, SEP-, and Rollover IRAs. Fund expenses and brokerage commissions still apply. Depending on your situation, fees may include low-balance fees, short-term trading fees, and account closing fees. Other fees and expenses applicable to continued investment are described in the fund's current prospectus.

¹ Low-balance fee for index funds still applies, and other fees and expenses may apply.

You've earned the opportunity to take advantage of the Premium Services difference.

Now make the most of it.

- Dedicated planning and guidance from your Premium Services Account Executive
- The latest planning and investing tools
- A wide range of financial strategies
- Everyday low pricing, with many services provided at no extra charge



For more information about the services and products described in this booklet, call your Premium Services Account Executive at **800-544-4442**.

Useful tools and resources

Your Premium Services team looks forward to assisting you as you pursue your financial goals. When you want to access information, manage your portfolio, or conduct transactions on your own, take advantage of the online tools and resources at the sites listed here.

Access these links directly or by visiting the Premium Services Web site at [Fidelity.com/premiumbenefits](https://www.fidelity.com/premiumbenefits).

Planning & Investing

Retirement:	Fidelity.com/retirement
Compare funds:	Fidelity.com/fundpicks
Portfolio Review:	Fidelity.com/porfolioreview
Tax planning:	Fidelity.com/taxcenter
Seminars:	Fidelity.com/seminars

Wealth Management

Workplace stock plans:	Fidelity.com/sps
Personal trusts:	Fidelity.com/fpt
Estate planning:	Fidelity.com/estate
Portfolio Advisory Services:	Fidelity.com/pas
Bond ladder tool:	Fidelity.com/bondladder
Public offerings:	Fidelity.com/ipo
Charitable giving:	CharitableGift.org

Turn here®



- ¹ Fidelity Premium Services is generally available to investors whose eligible assets are at least \$250,000. Eligible accounts generally include accounts held with Fidelity Brokerage Services, including Portfolio Advisory Services accounts. Eligible accounts may also include defined contribution workplace savings accounts that are recordkept by Fidelity. Qualification criteria (e.g., asset level) for, and ongoing access to, Fidelity Premium Services by any particular customer are subject to periodic review by Fidelity and may change at any time. Fidelity reserves the right, without prior notification, to discontinue or reassign client membership in any program if clients fail to continue to meet the applicable qualification criteria, or to amend or cancel selected features and benefits. Fidelity does not guarantee any level of service.
- ² Although consultations are one on one, guidance provided by Fidelity is educational in nature, is not individualized, and is not intended to serve as the primary or sole basis for your investment or tax-planning decisions.
- ³ Your Personal Rate of Return is calculated using a money-weighted formula. It reflects the performance of the underlying investments, including dividends, interest, and fees, as well as the size and timing of your individual trades. For periods less than one year, performance returns are presented on a cumulative basis.
- ⁴ Retirement Quick Check is an educational tool offered for use by Fidelity Brokerage Services LLC, member NYSE, SIPC.
- ⁵ Retirement Income Planner is an educational tool developed and offered for use by Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company.
- ⁶ Portfolio Review is an educational tool offered for use by Fidelity Brokerage Services LLC, member NYSE, SIPC.
- ⁷ The funds on the Fund Picks from Fidelity® list are selected based on certain selection criteria. Fund Picks from Fidelity is not a personalized recommendation or endorsement of any fund for an investor's individual circumstances. Highly rated funds are defined as those funds that have a 4- or 5-star Morningstar Rating.™
- ⁸ Fidelity Portfolio Advisory Service® is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. Fidelity® Personalized Portfolios may be offered through the following Fidelity Investments companies: Strategic Advisers, Inc.; Fidelity Personal Trust Company, FSB ("FPT"), a federal savings bank; or Fidelity Management Trust Company ("FMTC"). Nondeposit investment products and trust services offered through FPT and FMTC and their affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. **These services provide discretionary money management for a fee.** Brokerage services are provided by Fidelity Brokerage Services LLC, a Fidelity Investments company and a member of NYSE and SIPC. Custody and other services are provided by National Financial Services LLC, a Fidelity Investments company and a member of NYSE and SIPC.
- ⁹ Fidelity® Personalized Portfolios (PPS) applies tax-sensitive investment management techniques (including tax-loss harvesting) on a limited basis, at its discretion, primarily with respect to determining when assets in a client's account should be bought or sold. As a discretionary investment management service, any assets contributed to an investor's account that the personalized portfolio does not elect to retain may be sold at any time after contribution. An investor may have a gain or loss when assets are sold.
- ¹⁰ Tax and estate planning information provided is general in nature, is for informational purposes only, and should not be construed as legal or tax advice. Fidelity does not provide legal or tax advice.
- ¹¹ The Fidelity® Charitable Gift Fund ("Gift Fund") is an independent public charity with a donor-advised fund program. Various Fidelity entities provide investment management and administrative services to the Gift Fund. Fidelity® is a registered service mark of FMR LLC, used by the Gift Fund under license.
- ¹² Fidelity's \$7.95 flat commission applies to online trades in all U.S. equity securities for Fidelity Brokerage Services LLC retail clients. It does not apply to foreign stock transactions or restricted securities transactions. Additional fees may be charged on orders that require special handling. A minimum deposit of \$2,500 is required to open most Fidelity brokerage accounts. Waivers may apply. See Fidelity.com for details. Commission schedules may vary for employee stock plan services transactions.
- ¹³ Fidelity Active Trader Pro® is available to customers based on household trading activity in a rolling 12-month period: Households trading 36 times or more are eligible for Active Trader Pro; 72 times or more receive streaming watch lists and static Level II quotes; 120 times or more receive streaming news, streaming Level II quotes, streaming interactive charting, time and sales data, and directed trading.
- ¹⁴ Stock research is provided by companies that are not affiliated with Fidelity Investments. These companies' opinions do not constitute advice or guidance, nor are they a measure of the suitability of any particular security or trading strategy. Please determine which security, product, or service is right for you based on your investment objectives, risk tolerance, and financial situation. Be sure to review your decisions periodically to make sure they are still consistent with your goals.
- ¹⁵ The StarMine Accuracy Score measures the historical accuracy of analysts' recommendations. It is a relative measure that compares a firm's sector recommendation performance with that of its peers over the last 24 months. Scores range from 1 to 100 and are based on a statistical aggregation of how well a firm performed on all of its individual stock recommendations in a given sector. StarMine first calculates the individual scores for each set of recommendations for a single stock over a 24 month period. Then StarMine rolls up these individual performance scores into a firm's sector score. A firm scores well on an individual stock if it recommends a "Buy" and the stock outperforms its industry, a "Hold" that stays in-line with its industry, or a "Sell" that underperforms its industry. The StarMine Accuracy Score is computed by taking a simple average of the firm's single-stock recommendation scores on all stocks in a sector, and statistically adjusting to compensate for the differences in coverage among brokers. StarMine is not affiliated with Fidelity Investments.

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.