



Baptist Health 401(k) Plan Participant Disclosure Notice as of January 3, 2022

This Participant Disclosure Notice is being provided to you because you are or will be eligible to participate in the Baptist Health 401(k) Plan ("the Plan"), formerly the Retirement Accumulation Plan, and have the right to direct investments.

In this Notice, you will find information about managing your Plan account and certain Plan information, including an explanation of the right to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with a Plan account. You will also find details about the Plan's investment options, which may include historical rates of return and benchmark information.

Please review these materials carefully when managing or monitoring any account you may have in the Plan. Starting January 3, 2022, you can go online at www.netbenefits.com/baptist or call 800-343-0860 to obtain additional information in the Baptist Health 401(k) Plan. If this is your first time logging on to www.netbenefits.com/baptist, you will need to register and set up a username and password to access your account. If you already have a username and password for a Fidelity site, you do not need to register again.

Helping You Manage Your Plan Account

This Notice includes important Plan and investment-related information. Additional resources are available at www.netbenefits.com/baptist. Your Plan is an important benefit, and you'll want to monitor your account periodically to help keep your savings plan on track.

Accessing Your Plan Account Statement

If you have a Plan account, one way to monitor your retirement savings is to periodically review your account statement. Your statement will also display any Plan administrative or individual fees described in this Notice that have been deducted from your Plan account. Starting January 3, 2022, you can log on to www.netbenefits.com/baptist or access the NetBenefits® mobile app to:

- Access your online Fidelity statement, which is continuously available. You can view your statement on the NetBenefits mobile app by clicking the Actions icon, then selecting View your statements. You can also log on to the website, select Quick Links for your applicable Plan(s), and select Statements from the drop-downlist.
- Save or print your Fidelity statement. Keep in mind you may obtain a paper version (free of charge) by calling Fidelity.
- Change the way Fidelity statements are delivered to you by updating your communication preferences on NetBenefits.

Your Communication Preferences

Prefer Email? If you are receiving this Notice in print and would like to receive it electronically, help us to serve you better by providing Fidelity with your email address. Log on to the NetBenefits mobile app or visit www.netbenefits.com/baptist to provide consent for required communications.

Certain Plan Information for You to Review

This Participant Disclosure Notice provides certain information about your Plan. Your rights under the Plan are subject to the terms of the Plan.

Right to Direct Investments

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to any restrictions. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to www.netbenefits.com/baptist or call 800-343-0860.

Investment Options

The Plan offers a choice of investment options that allow you to create a diversified portfolio to help you meet your individual needs. The Plan's investment options, along with certain information about each of them, can be found in the additional material included with this Notice.

Fidelity BrokerageLink®

The Plan also provides access to Fidelity BrokerageLink®, which allows you to choose from investments beyond those options offered by the Plan. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. This feature is intended for those who are comfortable managing a portfolio of expanded investment choices.

To utilize this feature, you must first open a separate brokerage account within the Plan. To open an account or if you have any questions about Fidelity BrokerageLink, please log on to www.netbenefits.com/baptist or call 800-343-0860. Once you have opened an account, you may access, monitor, or change investments in BrokerageLink by contacting Fidelity.

Any Plan-imposed restrictions related to BrokerageLink will be specified in the Restrictions section of this Notice; any individual administration fees associated with BrokerageLink are reflected in the Individual Fees section of this Notice. When you access BrokerageLink, there is additional information regarding available investment choices, which you should read before making any investment decisions. Prior to initiating a trade in BrokerageLink, you should review any fees associated with your transaction; please refer to the Appendix included with this Notice for brokerage fees.

Investment Managers

Fidelity® Personalized Planning & Advice

Strategic Advisers LLC, a registered investment advisor and Fidelity Investments company, has been appointed to provide discretionary management through Fidelity® Personalized Planning & Advice.

Please keep in mind that utilizing this investment manager or service may restrict your ability to direct the investment of all or a portion of your Plan account balance. To enroll, un-enroll, or request additional information, please contact Fidelity.

Restrictions

There may be certain restrictions on how investment directions may be made in the Plan.

- You are not permitted to make a direct exchange from Lincoln Stable Value to Fidelity BrokerageLink (considered "competing funds"). Before exchanging from Lincoln Stable Value, 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.
- The initial exchange into BrokerageLink requires a \$500 minimum.
- Additional exchanges into BrokerageLink require a \$500 minimum.

- Investment elections for BrokerageLink may not exceed 95%.
- The maximum percentage of the participant’s balance that can be moved into BrokerageLink is 95%.

Any frequent trading restrictions imposed by the Plan and/or by the Plan’s investment options are listed in the *Disclosure Comparative Chart*.

Keep in mind that restrictions are subject to change.

Exercising Voting, Tender and Similar Rights

You have the right to exercise voting, tender, and similar rights related to the mutual funds you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

Fees and Expenses

If you have an account in the Plan, it may be subject to asset-based fees, Plan administrative fees and expenses, and/or individual fees and expenses.

Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an “expense ratio.” You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings.

Asset-based fees are deducted from an investment option’s assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option’s strategy. In some instances, a Plan’s administrative services may be paid for through offsets and/or payments associated with a Plan’s investment options.

Plan Administrative Fees and Expenses

Plan administrative fees may include recordkeeping, legal, accounting, trustee, and other administrative fees and expenses associated with maintaining the Plan. Some Plans may deduct these fees and expenses from individual accounts in the Plan.

Based on the information and direction Fidelity had at the time this Notice was prepared, the Plan administrative fees listed below may be deducted from accounts in the Plan. The Plan’s administrative services may also be paid for through offsets and/or payments associated with one or more of the Plan’s investment options. As you review this information, please keep in mind that fees are subject to change and that certain Plan administrative fees may not be deducted from accounts in certain circumstances.

Type of Plan Administrative Fee	Amount
Recordkeeping Fee	\$33 per year deducted quarterly
Non-Fidelity Fee(s)	\$10 per year deducted quarterly

If any Plan administrative fees are deducted directly from your account, they will be reflected on your Plan account statement.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who use the service or engage in the transaction.

If you have an account in the Plan, and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As

you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in some circumstances.

Type of Individual Fee	Amount
Loan Setup Fee	\$50 per loan
Loan Maintenance Fee	\$20 per year per loan, deducted quarterly
Overnight Mailing Fee	\$25 per transaction
Qualified Domestic Relations Order (QDRO) Fee	\$300 per standard Fidelity web-generated order, \$1,200 per modified Fidelity web-generated or custom order or \$1,800 per order covering more than one plan
Fidelity® Personalized Planning & Advice	If you use this service, the advisory fee is estimated not to exceed 0.53% per year of your average daily managed account balance and is deducted quarterly

Also, please note you may incur short-term redemption fees, commissions, and similar expenses in connection with transactions associated with your Plan's investment options.

If any individual fees are deducted directly from your account, they will be reflected on your Plan's account statement.

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Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data recorded as of 11/08/2021, except for performance data, which is as of December 31 of the prior year. To help you better understand the Plan's investment options, information is available at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance>, including a glossary of investment terms available online at <https://nb.fidelity.com/public/nb/default/home?option=dcPlandetails>. To request additional investment-related information, or a paper copy of certain information available online, free of charge, contact a Fidelity representative at Fidelity Investments, PO Box 770003, Cincinnati, OH 45277-0065 or call 800-835-5097.

As you review this information, you may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's website at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees> for an example of the long-term effect of fees and expenses.

The chart below lists the Plan's investment options that do not have a fixed or stated rate of return, and underneath each investment option is an applicable benchmark for that option. A benchmark is a standard against which the performance of a security, mutual fund, or investment manager can be measured. This Notice requires that a broad-based market index be listed on the chart for each investment option. Additional benchmarks for an investment option may be available online at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance> along with benchmark index definitions. Please note that the benchmark used by the Plan sponsor to measure and monitor performance may be different than the benchmark displayed in the chart. Keep in mind that you cannot invest in a benchmark index.

Understanding investment performance: As you review the following information, please remember that the performance data stated represents past performance, which does not guarantee future results. Investment return and principal value of an investment will fluctuate; therefore, you may have a gain or loss when you sell your shares. Current performance may be higher or lower than the performance stated and is available at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance> or your Plan's benefits website.

Asset Class	Fund Code	Investment Name Benchmark Name	Average Annual Total Return as of 12/31/2020				Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Shareholder Fees					Money Market	
			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee		Surrender Limit% / Penalty%
Bond	2326	Fidelity® U.S. Bond Index Fund	7.80%	4.41%	3.82%	5.96%	03/08/1990	0.025%	\$0.25	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	7.51%	4.44%	3.84%	6.03%												
Bond	OU8E	Metropolitan West Total Return Bond Fund Plan Class	9.17%	4.88%	4.73%	6.31%	03/31/1997	0.37%	\$3.70	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	7.51%	4.44%	3.84%	5.30%												
Bond	OSD7	Vanguard Total International Bond Index Fund Admiral™ Shares	4.54%	4.46%	N/A	4.20%	05/31/2013	0.11%	\$1.10	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg Ag xUSD FIAd RIC C	4.75%	4.67%		4.45%												
Domestic Equities	2328	Fidelity® 500 Index Fund	18.40%	15.21%	13.87%	10.73%	02/17/1988	0.015%	\$0.15	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P 500	18.40%	15.22%	13.88%	10.87%												
Domestic Equities	OQQT	Vanguard Mid-Cap Index Fund Institutional Shares	18.26%	13.29%	12.41%	10.39%	05/21/1998	0.04%	\$0.40	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: CRSP	18.24%	13.30%	12.52%	--												

Asset Class	Fund Code	Investment Name Benchmark Name	Average Annual Total Return as of 12/31/2020				Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Shareholder Fees					Money Market	
			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee		Surrender Limit% / Penalty%
		US Mid Cap Index																
Domestic Equities	OMZE	Vanguard Small-Cap Index Fund Institutional Shares	19.12%	13.61%	12.02%	10.83%	10/03/1960	0.04%	\$0.40	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: CRSP US Sm Cap Index	19.07%	13.58%	12.18%	--												
International/ Global	OUBE	American Funds EuroPacific Growth Fund® Class R-6	25.27%	12.47%	8.14%	11.08%	04/16/1984	0.46%	\$4.60	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI AC Wld ex US (N)	10.65%	8.93%	4.92%	--												
International/ Global	OERM	Vanguard Total International Stock Index Fund Institutional Shares	11.28%	9.11%	5.15%	5.15%	04/29/1996	0.08%	\$0.80	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: FTSE Glob All Cap xUS (N)	11.07%	8.88%		--												
International/ Global	OSF7	Victory Trivalent International Small- Cap Fund Class R6	15.34%	9.77%	9.62%	5.47%	08/17/2007	1.05%	\$10.50	§	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: S&P Dev Ex-US Sm Cap (N)	13.81%	9.35%	7.20%	5.11%												
N/A	BLNK	Fidelity BrokerageLink®	N/A	N/A	N/A	--		%		N/A	‡	◇	◇	◇	◇	◇	◇	
		Benchmark:				--												
Target Date	O4L9	Vanguard Target Retirement 2015 Trust Plus	10.44%	7.88%	N/A	7.59%	06/28/2007	0.055%	\$0.55	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI US Broad Mkt (G)	21.02%	15.46%	13.84%	9.49%												
Target Date	O4M0	Vanguard Target Retirement 2020 Trust Plus	12.13%	9.11%	N/A	8.66%	06/22/2007	0.055%	\$0.55	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI US Broad Mkt (G)	21.02%	15.46%	13.84%	9.50%												
Target Date	O4M1	Vanguard Target Retirement 2025 Trust Plus	13.42%	9.99%	N/A	9.42%	06/28/2007	0.055%	\$0.55	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI US Broad Mkt (G)	21.02%	15.46%	13.84%	9.49%												
Target Date	O4M2	Vanguard Target Retirement 2030 Trust Plus	14.19%	10.61%	N/A	10.04%	06/28/2007	0.055%	\$0.55	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI US Broad Mkt (G)	21.02%	15.46%	13.84%	9.49%												
Target Date	O4M3	Vanguard Target Retirement 2035 Trust Plus	14.92%	11.23%	N/A	10.64%	06/28/2007	0.055%	\$0.55	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI US Broad Mkt (G)	21.02%	15.46%	13.84%	9.49%												
Target Date	O4M4	Vanguard Target Retirement 2040 Trust Plus	15.60%	11.81%	N/A	11.09%	06/28/2007	0.055%	\$0.55	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI US Broad Mkt (G)	21.02%	15.46%	13.84%	9.49%												
Target Date	O4M5	Vanguard Target Retirement 2045 Trust Plus	16.30%	12.16%	N/A	11.28%	06/28/2007	0.055%	\$0.55	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI US Broad Mkt (G)	21.02%	15.46%	13.84%	9.49%												

Asset Class	Fund Code	Investment Name Benchmark Name	Average Annual Total Return as of 12/31/2020				Inception Date	Annual Gross Expense Ratio as a %	Annual Gross Expense Ratio Per 1000	Excessive Trading Restrictions	Competing Fund	Shareholder Fees					Money Market	
			1 Year	5 Year	10 Year	Life Of Fund						Short Term Trading Fees (% /Days)	Insurance Fees	Mortality Expense	Admin Fee	Other Fee		Surrender Limit% / Penalty%
Target Date	O4M6	Vanguard Target Retirement 2050 Trust Plus	16.47%	12.20%	N/A	11.30%	06/28/2007	0.055%	\$0.55	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI US Broad Mkt (G)	21.02%	15.46%	13.84%	9.49%												
Target Date	O4M7	Vanguard Target Retirement 2055 Trust Plus	16.44%	12.20%	N/A	11.56%	08/31/2010	0.055%	\$0.55	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI US Broad Mkt (G)	21.02%	15.46%	13.84%	15.60%												
Target Date	O4M8	Vanguard Target Retirement 2060 Trust Plus	16.51%	12.21%	N/A	10.74%	03/23/2012	0.055%	\$0.55	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI US Broad Mkt (G)	21.02%	15.46%	13.84%	14.27%												
Target Date	O4M9	Vanguard Target Retirement 2065 Trust Plus	16.46%	N/A	N/A	12.73%	07/24/2017	0.055%	\$0.55	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: MSCI US Broad Mkt (G)	21.02%	15.46%	13.84%	15.41%												
Target Date	O4L8	Vanguard Target Retirement Income Trust Plus	10.10%	6.93%	N/A	5.97%	06/22/2007	0.055%	\$0.55	N/A	N/A	◇	◇	◇	◇	◇	◇	
		Benchmark: BBg US Agg Bond	7.51%	4.44%	3.84%	4.62%												

N/A = Not Applicable/None -- = Not Available; See Footnotes for an Explanation of Other Symbols

◇ Some outside investment and vendor information may not be available to Fidelity. When "N/A" does not appear and no shareholder fee is shown it is due to the fact that our recordkeeping system does not have a shareholder fee(s) on file. Nevertheless, there may be shareholder fees associated with the investment option. More information may be found in the prospectus and/or other investment-related information, as well as by contacting the outside investment manager or vendor directly.

§ Excessive trading in this investment option and/or other investment options subject to such restrictions will result in the limitation or prohibition of additional purchases (other than contributions and loan repayments) for 85 calendar days; additional excessive trading will result in a limitation of one exchange per day per calendar quarter for a 12-month period.

‡ Certain investment options offered by your plan (e.g., money market funds, short term bond funds, certain asset allocation/lifecycle funds and brokerage window) may be deemed by the Contract issuers to "compete" with this fund. The terms of the Contracts prohibit you from making a direct exchange from this fund to such competing funds. Instead, you must first exchange to a non-competing fund for 90 days. While these requirements may seem restrictive, they are imposed by the Contract issuers as a condition for the issuer's promise to pay certain withdrawals and exchanges at book value.

^ The current yield reflects the current earnings of the fund, while the total return refers to a specific past holding period. The 7-Day Yield is the average income return over the previous seven days, assuming the rate stays the same for one year. It is the Fund's total income net of expenses, divided by the total number of outstanding shares and includes any applicable waiver or reimbursement.

^^ The 7-Day Yield Without Reductions is the yield without applicable waivers or reimbursements. Absent such waivers or reimbursements, the returns would have been lower. Voluntary waivers and/or reimbursements may be discontinued any time.

Expense Ratio

Expense ratio is a measure of what it costs to operate an investment, expressed as a percentage of its assets, as a dollar amount, or in basis points. These are costs the investor pays through a reduction in the investment's rate of return, and are required to be disclosed on the chart as a gross amount. For a mutual fund, the gross expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information, but may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the most recent prospectus and has been provided by FMR LLC for Fidelity mutual funds and Morningstar, LLC for non-Fidelity mutual funds. For non-mutual fund investment options, the information has been provided by Morningstar, LLC, the product's investment manager or trustee, the plan sponsor or other third party. In certain instances, there may be fee waivers and/or

expense reimbursements which could result in a temporary reduction to the gross expense ratios listed in the chart. More information is available online at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance> or your Plan's benefit website.

Additional Performance Information

Generally, data on Fidelity mutual funds is provided by FMR LLC, data on non-Fidelity mutual funds is provided by Morningstar, LLC, and data on non-mutual fund products is provided by Morningstar, LLC, the product's investment manager or trustee or the plan sponsor whose plan is offering the product to participants or other third party. Although Fidelity believes data gathered from these third-party sources is reliable, it does not review such information and cannot warrant it to be accurate, complete or timely. Fidelity is not responsible for any damages or losses arising from any use of this third-party information.

Investment Risk

Additional information regarding an investment option's risks, as well as its strategy and objectives, including a prospectus or fact sheet if available, can be obtained at www.netbenefits.com or your Plan's benefit website. Please consider all investment information prior to directing your Plan account.



Evaluating the Plan's Investment Options

This section provides information about the investment options in the Plan and reflects data record kept as of 11/08/2021. To help you better understand the Plan's investment options, information is available at <https://nb.fidelity.com/public/nb/default/home?option=ngDCInqFundPerformance>, including a glossary of investment terms available online at <https://nb.fidelity.com/public/nb/default/home?option=dcPlandetails>. To request additional investment-related information, or a paper copy of certain information available online, free of charge, contact a Fidelity representative at Fidelity Investments, PO Box 770003, Cincinnati, OH 45277-0065 or call 800-835-5097.

As you review this information, you may want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals. Keep in mind that the cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings, but is only one of many factors to consider when you decide to invest in an option. Visit the Department of Labor's website at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees> for an example of the long-term effect of fees and expenses.

The following chart lists the Plan's investment options that have a fixed or stated rate of return.

Asset Class	Fund Code	Investment Name	Fixed Rate	Term		Minimum Guaranteed Rate	Rate Subject To Adjustment*	Shareholder Fees				Competing Fund	Excessive Trading Restrictions
				Start Date	End Date			Insurance Expense	Mortality Expense	Admin Fees	Surrender Limit% / Penalty %		
Managed Income (or Stable Value)	GAGI	Lincoln Stable Value Account	1.30%	10/01/2021	12/31/2021	1.00%	N	◇	◇	◇	◇	N/A	N/A

N/A = Not Applicable/None -- = Not Available; See Footnotes for an Explanation of Other Symbols

◇ Some outside investment and vendor information may not be available to Fidelity. When "N/A" does not appear and no shareholder fee is shown it is due to the fact that our recordkeeping system does not have a shareholder fee(s) on file. Nevertheless, there may be shareholder fees associated with the investment option. More information may be found in the prospectus and/or other investment-related information, as well as by contacting the outside investment manager or vendor directly.

* If Y, the issuer of the investment option may adjust the rate of return prospectively, but not below the minimum guaranteed rate. To obtain the most recent fixed rate of return, go to <http://www.netbenefits.com>.

Investment Risk

A fixed return annuity contract is an annuity contract issued by an insurance company. It is not a mutual fund. The amount invested in the contract is guaranteed by the issuing insurance company. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability and are solely its responsibility. Information about the fixed return annuity contract was furnished by the issuing insurance company, which is not affiliated with any Fidelity Investments company.

Additional Performance Information

Generally, data on Fidelity mutual funds is provided by FMR LLC, data on non-Fidelity mutual funds is provided by Morningstar, LLC, and data on non-mutual fund products is provided by Morningstar, LLC, the product's investment manager or trustee or the plan sponsor whose plan is offering the product to participants. Although Fidelity believes data gathered from these third-party sources is reliable, it does not review such information and cannot warrant it to be accurate, complete or timely. Fidelity is not responsible for any damages or losses arising from any use of third-party information.

Appendix Fidelity BrokerageLink® Fees

Below are certain fees that may be deducted from your Plan's Fidelity BrokerageLink® account in connection with various trades. More detailed fee information is available in the Fidelity BrokerageLink Commission Schedule, which can be obtained, along with additional BrokerageLink and Plan information, on your Plan's website or by calling the Plan's toll-free number. Your Plan may limit the trades and the available investments within BrokerageLink. Before directing transactions within BrokerageLink, remember to review the prospectus or other offering document of that investment, and consider the charges associated with that transaction. If any fees are deducted as a result of a BrokerageLink transaction, they will be reflected on your transaction confirmation and/or the BrokerageLink statement. Note that if you have granted trading authority to a Fidelity-approved advisor, the advisor's fee schedule will apply and fees may differ from those listed below; please refer to the advisor's fee schedule for more information.

Mutual Fund Transactions	Fee (up to amount listed)
Fidelity and Non-Fidelity No-Transaction-Fee FundsNetwork® Funds	
Purchases	\$0 (standard load applies)
Short-Term Trading Fee for Shares Held Less Than 60 Days ¹	\$49.95 flat fee if executed online; \$187.50 max. via Fidelity Automated Service Telephone (FAST®); \$250 max. if representative-assisted
FundsNetwork® Transaction-Fee Funds	
Purchases	\$49.95 or \$75 per purchase if executed online. To identify any applicable transaction fees associated with the purchase of a given fund, please refer to the "Fees and Distributions" tab on the individual fund page on Fidelity.com. \$187.50 max. via FAST®; \$250 max. if representative-assisted
FundsNetwork® Load Funds	
Purchases	standard load applies

¹Certain FundsNetwork® funds may be subject to a separate and additional redemption fee imposed by the particular fund. Please check the fund's prospectus for details.

Expanded Investment Options	Fee (up to amount listed)
Stocks / ETFs	
Commission per trade	\$0 if executed online; \$12.95 via FAST®; \$32.95 if representative-assisted
"Additional Assessment"	The Additional Assessment, which typically ranges from \$0.01 to \$0.03 per \$1,000 of principal, is charged by Fidelity on all sell orders. Fidelity uses the Additional Assessment to pay certain charges imposed by national securities associations, clearing agencies, national securities exchanges, and other self-regulatory organizations ("SROs"). The SROs in turn pay the SEC using the money they collect from Fidelity and other broker dealers.
Options	
Commission per trade	\$0 online; \$12.95 via FAST®; \$32.95 if representative-assisted. Add 65¢ per contract.
Exercises and Assignments	Commission-free and are not charged a per contract fee.
Buy-to-Close Trades	For options priced 0¢ to 65¢: commission-free and not subject to per contract option fees if placed online. For trades placed on other channels, no per contract fee when the contract price is 65¢ or less. Regular option rates apply when the contract price exceeds 65¢.
Multi-leg Orders	A per contract Options Fee is charged for the total number of contracts executed in the trade if placed online. For orders placed through other channels, a commission and the 65¢ per contract fee is charged.
Options Regulatory Fee ("ORF")	The ORF applies to any transaction to buy or sell options contracts and represents the cumulative charges imposed by all the participating options exchanges. The ORF has ranged from \$0.03 - \$0.05 per contract but is subject to change at any time. Fidelity determines the amount of the Options Fee in its sole and exclusive discretion, and the Options Fee amount collected from you by Fidelity may differ from or exceed the ORF that Fidelity pays to OCC. This Options Fee is included as a part of the Activity Assessment Fee.
"Additional Assessment"	An Additional Assessment is also charged on any order to sell options contracts.
Bonds	
U.S. Treasury Auctions, Including TIPS Auctions	\$0 if executed online; \$19.95 minimum if representative-assisted
All Other, Secondary Market	\$1 per bond; \$19.95 minimum if representative-assisted
Foreign Stocks	
Depository Trust Company (DTC) Fee	\$50 additional fee assessed on any foreign stock traded that is not DTC eligible
Ordinary Share Trading	Additional foreign exchange fees up to 0.30% (0.01% for orders routed to Canadian broker) of execution price are included; local broker fees may also apply
Other Investments	
CDs	\$0 – primary market; \$1 per bond – secondary market
Commercial Paper	\$50 per transaction
Unit Investment Trusts	\$0 per purchase; \$35 minimum fee per redemption
Foreign Dividends / Reorganizations	1% of principal charged when dividend is paid or reorganization event occurs on foreign assets held in USD

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

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