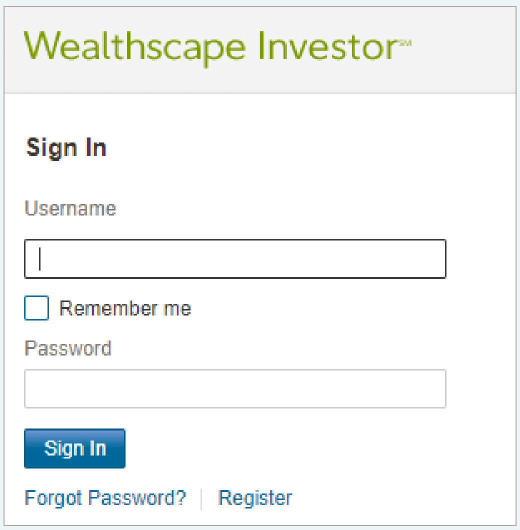
Wealthscape Investor℠

Manage your brokerage account experience

By registering for an Online Brokerage Account, you get 24/7 access to your account information. In addition, you can stay connected to your brokerage account on your smartphone or tablet with the convenient mobile app, giving you access virtually any time you need it.



Click Register to easily register for an Online Brokerage Account.

Easy Steps to Access Your Brokerage Account Online

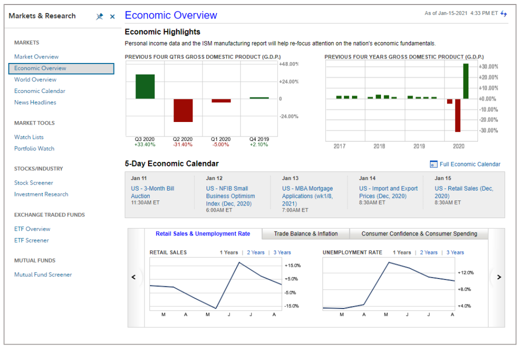
- Visit the Wealthscape Investor℠ login page
- Click the Register link
- Enter the last four digits of your Social Security number, and enter your first name, last name, and date of birth
- Enter your brokerage account number, which can be found on a recent brokerage account statement or confirmation
- Once your identity has been verified, your user ID will be displayed on your confirmation page
- You'll be prompted to establish and confirm your username and create your security questions

Quick Access to Your Account Information

- Access your accounts, positions, and balances
- A customizable positions and history page enables you to customize your screens, so you can view the data that's most important to you
- Sort and filter your holdings with a click of your mouse
- Get real-time order status updates and two years of transaction history

You can customize the layout of your Account Positions screen to sort and filter the data you want to focus on.

Screenshots are provided for illustrative purposes only.



Access robust Markets & Research tools, including new investment screens.

Robust Market Data and Research Tools

You'll have access to a broad range of information you can use to track your portfolio and gain insight into market events. Such information includes the following:

- Dynamic charts and analytics
- Powerful investment screeners
- Detailed investment profile reports
- Comprehensive company profiles and fundamentals
- An interactive world overview perspective with drill-down exchange data by country
- An economic overview with one-click access to a five-day economic calendar

Trading

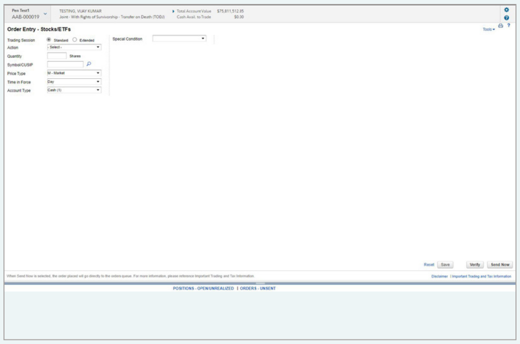
Trade access allows you to place trades for stocks, options, and mutual funds, and have access to a consolidated Order Entry interface for your trade management.

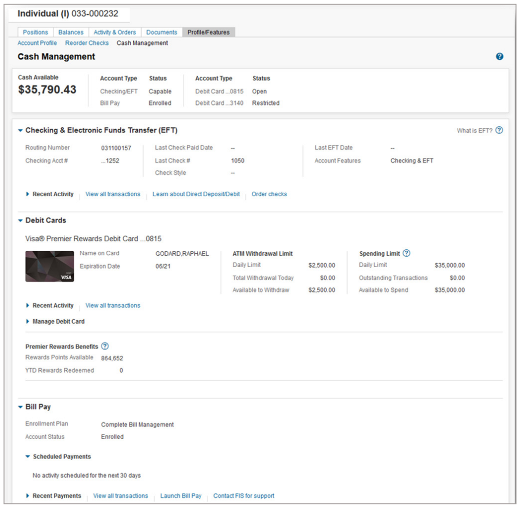
Quotes

Retrieve the latest market quote for a security.
Note: Quotes may be delayed at least 15 minutes depending on the market package elected by your firm.

Money Movement

Seamlessly move cash between your brokerage and bank accounts.





Cash Management

Choose the features that match your saving and spending needs—with access to direct deposit and direct debit, mobile check deposit, bill pay, checking, and a Visa debit card.

Premier access includes a 1%-cash-back Premier Select® Visa debit card.

Visa is an independent organization and is not affiliated with Fidelity Investments.
Cash management services are offered for an additional fee. A direct deposit or direct debit service is required in order to select additional cash management services, such as checking and debit cards.
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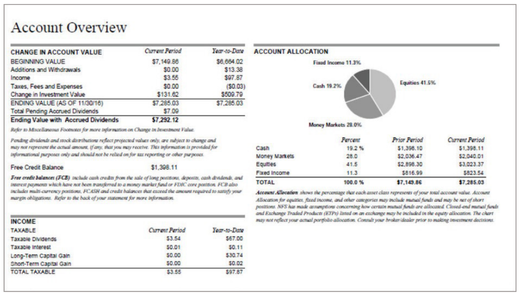


Access Key Documents

With your Online Brokerage Account, you'll always have access to your account history, including the following:

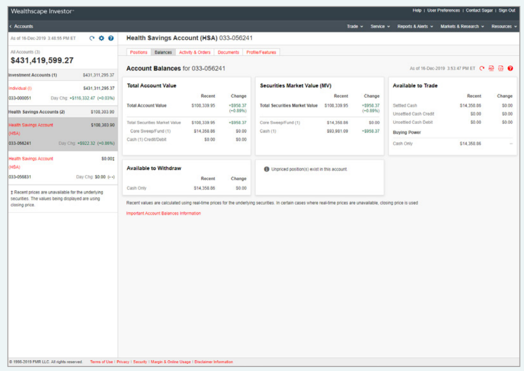
- 10 years of statements
- 7 years of trade confirmations
- 7 years of tax documents
- 3 years of customer correspondence

Health Savings Account (HSA)

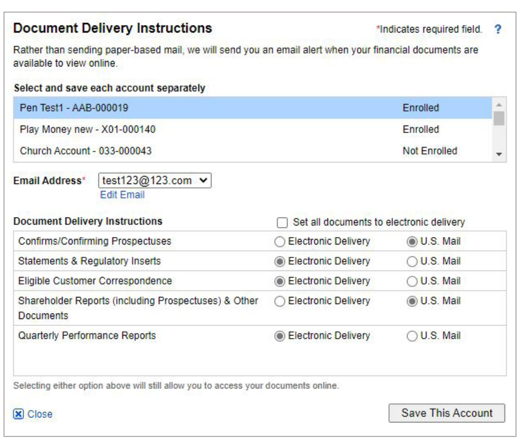
An HSA allows you to save money on a pretax basis to pay for qualified medical expenses, and it can also be an effective long-term savings vehicle to help cover health care expenses in retirement. You must be registered for an HSA-eligible plan.*

The benefits:

- Triple tax advantage
- Completely portable
- No "use it or lose it" requirement



*An HSA-eligible health plan is a high-deductible health plan (HDHP) that satisfies IRS requirements with respect to annual deductibles and maximum out-of-pocket expenses.



Go Paperless with eDelivery and eNotification

Once you have registered for an Online Brokerage Account, you can simplify your recordkeeping by signing up for eDelivery. You'll get electronic storage of statements, trade confirmations, prospectuses, shareholder reports, and other eligible correspondence.

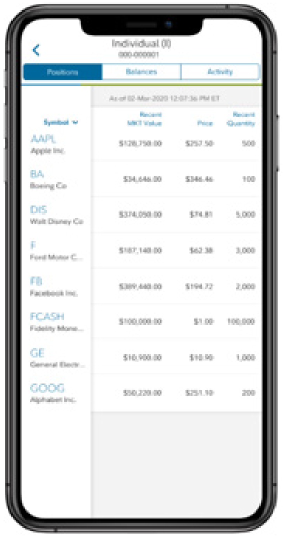
- Log in to your Online Brokerage Account
- Click Go Paperless

With eNotification, you'll receive an email letting you know whenever a new document is available for viewing.

Screenshots are provided for illustrative purposes only.

Stay Connected with the Wealthscape Investor℠ Brokerage Mobile App

Tap into your Online Brokerage Account when you're on the go. You can view your positions, balances, and transaction history from your tablet or smartphone.



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To register for an Online Brokerage Account, please contact your financial representative.

Use of the Wealthscape Investor℠ brokerage mobile app requires an active Online Brokerage Account.

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