



Address Line 1  
Address Line 2  
Address Line 3  
Address Line 4  
Address Line 5  
Address Line 6

<MMDDYYYY>

RE: Account ending in <xxxx> ("Account")

### ***Changes to Your Core Transaction Account Option***

Thank you for maintaining your account with Fidelity Brokerage Services LLC (Fidelity).

We would like to inform you that your investment adviser is authorizing the use of the **Fidelity Bank Deposit Cash Sweep Program** as an option for your core transaction account with Fidelity. The core transaction account is used by Fidelity for processing cash transactions and for holding un-invested cash related to your account. The Bank Deposit Cash Sweep Program will allow your un-invested funds to be protected by FDIC insurance.

Importantly, this program automatically distributes amounts greater than applicable FDIC coverage limits (\$250,000 for individual accounts) to multiple banks. Thus, allowing greater FDIC insurance coverage for un-invested cash than is available for single accounts. An information packet providing more information about the Bank Deposit Cash Sweep Program will be provided by your investment adviser upon request. Depending on the amount of un-invested cash you maintain and your current core transaction account selection, the return you receive from cash in the Bank Deposit Cash Sweep Program may differ from the return you currently receive from un-invested cash.

Thirty (30) days from the date of this letter ("the Effective Date") your core transaction account option will default to the Bank Deposit Cash Sweep Program. As a result, cash balances held in your current core transaction account selection will be redeemed, and the proceeds of that redemption will be reinvested in the Bank Deposit Sweep Program. Any interest paid on or after the Effective Date with respect to your current core transaction account selection will be paid in cash and reinvested in the Bank Deposit Sweep Program. Commencing on the Effective Date, any other cash in your account will be invested in the Bank Deposit Sweep Program.

If you do not wish to transition to the Bank Deposit Sweep Program, please contact your investment adviser representative ([INSERT NAME], [INSERT PHONE #]) on or before [INSERT DATE] ("the Notification Date") to discuss alternative core transaction account options. Please note there are no costs associated with this transition. Should you accept the transition to the Bank Deposit Sweep Program and later choose to select a new core transaction account option after the Notification Date, your account will not incur a fee.

Thank you for your continued trust in Fidelity and your investment adviser. If you have any questions regarding the Bank Deposit Cash Sweep Program, please contact your investment adviser representative.