Fidelity BrokerageLink® Account Information Guide

1 Log on to NetBenefits.
   Go to the Vanderbilt prelogin site www.netbenefits.com/vanderbilt and log on to NetBenefits® on the top toolbar.

2 Click Quick Links.
   Once logged on, click the Quick Links drop-down menu and select BrokerageLink®.

3 Click Open an Account.
   Review the pertinent information included on the BrokerageLink enrollment page, and then click Open an Account.
4 Enter applicable information. Confirm or edit information.

The system will prefill information already in your profile to speed up the process. You may see a pop-up message indicating missing data elements you are required to provide. Next you will be asked to confirm the accuracy of all personal information.

5 Agree to Terms.

6 Open Account.

To complete the process, click Open Account.
Fund the Account.

You will be prompted to fund your BrokerageLink account(s). Once funding is complete, you will have access to make trades the next business day. **If you are using the brokerage account to transfer assets in kind during the transition to Fidelity, you should not fund the account.**

Note: You may elect to have future contributions sent directly to your brokerage account. Your payroll contributions will be directed to your core position within your brokerage account, Fidelity® Cash Reserves Fund, until you have selected your investment options. 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. You must call Fidelity at 800.343.0860 to have automatic investments established. You cannot exchange or direct more than 95% of your investments into the Fidelity BrokerageLink account.

Note: If you would like immediate access to trade the funds, you may phone a Fidelity representative who will assist in trading up to 90% of the desired funds on the same day. You may have access to move the remainder of the funds the following business day by again phoning a Fidelity representative.

Confirm accuracy.
Once the brokerage account is established, a new brokerage account will show on your NetBenefits home page.

Confirmation of funding.

Transferring funds from the core investment lineup into an established BrokerageLink Account.

Click the Quick Links drop-down menu and select BrokerageLink®.
11 Transfer TO BrokerageLink.

Under Transfer Money, click Transfer TO BrokerageLink. You will be given the option to exchange either a percentage or a dollar amount of your balance to the BrokerageLink (BLNC) account. The funds will move from your core plan options to the Fidelity® Cash Reserves Fund in the BrokerageLink (BLNC) account. The following business day you may trade from the Fidelity Cash Reserves via the website, or by calling Fidelity.

12 Transferring funds from the BrokerageLink Account back to the core investment lineup.

Click the Quick Links drop-down menu and select BrokerageLink®.
Transfer FROM BrokerageLink.

Under Transfer Money, click Transfer FROM BrokerageLink. Enter the dollar amount of your balance that you would like to transfer from the BrokerageLink (BLNC) account. You may also call a Fidelity representative for assistance. Once the fund settles in the Core Account, it will be moved to the default Principal Fixed Account. You then have access to move the money to the desired fund within the core investment lineup. Please note that some mutual funds have a three-day settlement period.

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.