

## Fidelity BrokerageLink® Fact Sheet

### Amazon.com 401(k) Plan

This fact sheet contains information about the features of your Fidelity BrokerageLink® account. Please keep it for future reference. In case of discrepancy, the *Amazon.com 401(k) Plan Summary Plan Description* or Plan Document will govern.

#### Opening a Fidelity BrokerageLink Account

To open a BrokerageLink® account, you must complete an application either online at NetBenefits® or by paper form. If submitting a paper application, the information below will help you with the *Account Setup* section of the *Fidelity BrokerageLink® Participant Acknowledgment Form*:

Plan Number: **34061**

Name of Plan Trustee(s): **Fidelity Management Trust Company (FMTC)**

Name of Plan: **Amazon.com 401(k) Plan**

#### Contributing to Your BrokerageLink Account

You can make regular and/or Roth contributions. Two separate accounts will be established, and both will be accessible from **netbenefits/amazon401k.com** or **Fidelity.com**. The commission schedule is the same for each account; any fees will be assessed to the account in which purchases or trading occurs. Together, these accounts are referred to as your “BrokerageLink account” throughout this document.

#### Eligible Security Types

Through your BrokerageLink account, you have the ability to invest in Fidelity mutual funds and non-Fidelity mutual funds available through Fidelity *FundsNetwork*®.

#### Ineligible Security Types

Through your BrokerageLink account, you are **unable** to invest in mutual funds offered through the Amazon.com 401(k) Plan, tax-exempt securities, employer securities (includes all types of equities; e.g., common stock, preferred stock, convertible stock, options), annuities, physical certificates, U.S. savings bonds, precious metal, limited partnerships, master limited partnerships (exchange-traded), exchange-traded funds (limited partnership structure), futures contracts, commodities, interest rate options, currencies, currency warrants, currency options, CAPs, and options levels 3, 4, and 5.

#### Standard Plan Options

The standard, non-brokerage investment options available through the Amazon.com 401(k) Plan.

#### BrokerageLink Core Account

This is the portion of your BrokerageLink account that acts as a cash component. BrokerageLink account assets not invested in individual securities will be held in Fidelity® Government Cash Reserves,^ a money market mutual fund. Transactions are settled with Fidelity® Government Cash Reserves^ from your BrokerageLink Core Account.

#### BrokerageLink Default Fund

Any transfers from your BrokerageLink account into your Standard Plan Options will first be invested in the Vanguard Retirement Savings Trust III.

#### Minimum Investment

There is an initial minimum investment of \$500 to open an account and a \$500 minimum for each subsequent transfer from a Standard Plan Option.

Investment minimums represent the total amounts required across all BrokerageLink accounts (regular and/or Roth) when opening an account or transferring money from a Standard Plan Option. Note that some investments may also impose a separate minimum investment requirement when you make a purchase.

**Prohibited Transaction**

In addition, you may not invest in any other issue/security that may result in a prohibited transaction under the Amazon.com 401(k) Plan.

**Annual Plan-Related Account Fee**

There is no annual fee for your BrokerageLink account.

**Brokerage Fees**

For a listing of all applicable brokerage fees, please refer to the Fidelity BrokerageLink Commission Schedule.

**Additional Resources**

Please refer to *Amazon.com 401(k) Plan Summary Plan Description* or Plan Document and the Fidelity BrokerageLink Commission Schedule for more complete details about your BrokerageLink account.

**Contact Information**

For questions or assistance with your BrokerageLink account, contact a Fidelity representative toll-free at **1-800-835-5095**.

**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.**

**^You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to money market funds, and you should not expect that the sponsor will provide financial support to the fund at any time.**

Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares, if the fund's weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.

Fidelity BrokerageLink accounts are brokerage accounts established as part of an employee benefit plan and are subject to plan rules. Plan participants have trading authority over Fidelity BrokerageLink accounts. Consult the Fidelity BrokerageLink account Terms and Conditions for more information.

BrokerageLink includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available 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. See the fact sheet and commission schedule for applicable fees and risks.

The Vanguard Retirement Savings Trust III is not a mutual fund and is managed by Vanguard.

The Vanguard Retirement Savings Trust III is not an SEC-registered money market mutual fund and is not subject to the SEC's requirements regarding the maturity, quality, and diversification of a money market fund's underlying investments. There is no guarantee that this product will maintain a stable value, and the value of a share may vary.

Access to the money in this account is regulated according to the Internal Revenue Code and other applicable legislation. None of the Fidelity companies will undertake to determine or advise you as to whether your investment or

trading activity is permissible under or consistent with the Employee Retirement Income Security Act of 1974 (ERISA), the Internal Revenue Code (IRC), or your own employee benefit plan (Plan). Each plan has certain restrictions that you are responsible for knowing about and with which you must comply.

Commission schedules and fees are subject to change. All fees as described in the fund's prospectus still apply. Please refer to the *FundsNetwork*<sup>®</sup> fund listing for more details on the *FundsNetwork*<sup>®</sup> program and a complete listing of available funds.

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