

Important Additional Information About Products and Services

Before investing, consider the fund's investment objectives, risks, charges and expenses. Contact Fidelity for a prospectus or summary prospectus if available containing this information. Read it carefully.

ETFs may trade at a premium or discount to their NAV and are subject to the market fluctuations of their underlying investments. ETFs are subject to management fees and other expenses.

Other fees and expenses applicable to continued investment are described in the fund's current prospectus.

Fidelity's \$7.95 flat commission applies to online trades in all U.S. equity securities for Fidelity Brokerage Services LLC retail clients. It does not apply to foreign stock transactions or restricted securities transactions. Additional fees may be charged on orders that require special handling. A minimum deposit of \$2,500 is required to open most Fidelity brokerage accounts. Waivers may apply. Commission schedules may vary for employee stock plan services transactions.

Commission comparison based upon published website commission schedules, as of 2/1/2013, for E*Trade, Schwab, and TD Ameritrade for online U.S. equity trades and for E*Trade customers who make fewer than 1500 trades per quarter. For E*Trade: \$9.99 per trade for 0-149, \$7.99 per trade for 150 to 1,499 and \$6.99 per trade for 1,500 or more trades per quarter. For Schwab: \$8.95 for up to 999,999 shares per trade, though orders of 10,000 or more shares or greater than \$500,000 may be eligible for special pricing. For TD Ameritrade: \$9.99 per market or limit order trade for an unlimited amount of shares.

For iShares ETFs, Fidelity receives compensation from the ETF sponsor and/or its affiliates in connection with an exclusive, long-term marketing program that includes promotion of iShares ETFs and inclusion of iShares funds in certain FBS platforms and investment programs. Additional information about the sources, amounts, and terms of compensation is described in the ETF's prospectus and related documents. Fidelity may add or waive commissions on ETFs without prior notice. BlackRock and iShares are registered trademarks of BlackRock, Inc. and its affiliates.

Effective September 30, 2013 any eligible iShares ETFs purchased commission-free must be held for a minimum of 30 calendar days or a short-term trading fee will apply.

Fidelity Active Trader Pro PlatformsSM is available to customers trading 36 times or more in a rolling twelve-month period; 120 times or more receive advanced charting with Recognia anticipated pattern and events and Elliot Wave analysis.

The Fidelity Cash Management Account is a brokerage account designed for spending and cash management. It is not intended to serve as your main account for securities trading. Customers interested in securities trading should consider a Fidelity Account® .

You will earn 2 points per dollar in net retail purchases charged to the Card. Credits, returns, adjustments and certain transactions do not earn points. The 2% rewards value applies only to

points redeemed for a deposit into an eligible Fidelity account. The redemption value is different if you choose to redeem your points for other rewards. Other restrictions apply. Full details are provided in the Program Rules. For rate, fee and other cost information, and to learn more about the benefits of the Card program, please refer to the online credit card application at www.fidelity.com or call 866-598-4971. This credit card program is issued and administered by FIA Card Services, N.A., which is not an affiliate of Fidelity Investments, and does not offer, manage, or guarantee any of the 529 plans managed by Fidelity Investments. American Express is a federally registered service mark of American Express and is used by the issuer pursuant to a license.

Fidelity will waive the commission charge on eligible stock trades not executed within one second. Offer limited to market orders between 1 and 1000 shares to buy, sell, or buy to cover stocks listed in the S&P 500® Index. Orders must be entered between 9:45 a.m. and 3:59 p.m. ET on a day when the equity markets are open and times will be adjusted when the markets open late/close early. Execution speed is calculated from the time Fidelity accepts the order to the time of execution reported to Fidelity by the executing market center. Eligible orders can be entered on Fidelity.com, Fidelity Active Trader Pro®, FAST®, wireless devices, or through a Fidelity Representative. Short sales, extended hours orders, directed trade orders, and certain other orders excluded. Certain market and systems conditions may impact qualification for this guarantee. Fidelity reserves the right to restrict or revoke this offer at any time.

OFFER RULES:

This Free Trade offer is valid only to new Fidelity brokerage customers opening a Fidelity Account® or Fidelity IRA. In order to receive 200 free trades credited by Fidelity into a Fidelity Account®, the account must be funded with at least \$100,000 in cash and/or eligible securities. In order to receive 200 free trades credited by Fidelity into a Fidelity IRA, the account must be funded with at least \$100,000 in retirement assets. Trades must be used within 90 calendar days of being credited to the customer's account. This Free Trade offer is valid for any non-retirement brokerage or Fidelity IRA (Rollover IRA, Traditional IRA, Inherited IRA, Roth IRA, SEP-IRA accounts only) account in which individual security trading is not prohibited and which meets the minimum account opening requirements for this offer. Offer not valid for non-U.S. residents, Stock Plan Services accounts, or persons and members of their immediate families and households affiliated with or employed by FINRA or its member firms, Fidelity or its affiliates, a securities exchange or its members, or the media. Fidelity reserves the right to terminate this offer at any time. **Additional terms and conditions apply, including trade limitations and minimum account balance requirements. Visit www.fidelity.com/200freetrades for complete Offer Rules.**

System availability and response times may be subject to market conditions.

Fidelity Brokerage Services, Member NYSE, SIPC