



Fund Change Transition Guide

Northeastern University *Human Resources Management*

This guide will help you understand the upcoming Northeastern University Basic and Northeastern University Supplemental Retirement Plan investment option changes and includes the following information:

- Your new investment lineup
- How your current investment lineup will transition to the new investment lineup
- Important dates
- What you need to do and where to get help

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Summary of Upcoming Investment Changes

Northeastern is committed to providing a comprehensive retirement program. As a result of a recent review, a new investment lineup has been developed. These changes are designed to enhance the program and help you pursue your retirement savings goals more effectively.

The new investment fund lineup, available on December 2, 2013, includes some existing fund options, along with several new options from which to choose. Fidelity BrokerageLink® will be available for investors who want additional flexibility and may be interested in taking a more hands-on approach in directing their retirement investments.

New additions to the Northeastern University investment lineup

Effective **December 2, 2013**, the following five new investment options, which were not previously available, will be added to the Northeastern University investment lineup. Descriptions of each of the five funds are included in the section entitled "Additional Learning Resources and Fund Descriptions."

DFA Emerging Markets Core Equity Portfolio Institutional Class

Eagle Small Cap Growth Fund Class R6

MFS Value Fund Class R5

Templeton Global Bond Fund Class R6

Vanguard Inflation-Protected Securities Fund Admiral Shares

Your Investment Approach

The new investment lineup offers you three ways to approach retirement investing. Please review these approaches to help you make your investment decisions outlined in this brochure. You may select from a single option or combine options to create an asset allocation that works for you.

Option 1: One-Step Investing: Fidelity Freedom K® Funds

Lifecycle funds, such as the Fidelity Freedom K® Funds, are target date funds designed for people who want a simple approach to investing

that leaves ongoing investment management to experienced investment professionals.

Option 2: Active Investing: Newly Designed Investment Lineup

These funds are designed for people who want to take a more hands-on approach and select their own investment mix from a selection of individual investment options.

Option 3: Additional Flexibility: Fidelity BrokerageLink®

The self-directed brokerage account is designed for investors who have a good understanding of the financial markets and general principles of investing, and who are diligent about managing and monitoring their investments. To open a Fidelity BrokerageLink account, you must either enroll online by logging on to NetBenefits® at **www.fidelity.com/atwork** or complete a *Fidelity BrokerageLink® Participant Acknowledgement Form* and return it to Fidelity. Most funds currently offered in Northeastern's existing Plans will be available through the self-directed brokerage account option if not already included in Option 2, as well as thousands of other non-Fidelity mutual funds.

It is important to note that the investment options in the first two options will be monitored by The Northeastern Retirement Plan Investment Committee. Investment selections by you under Option 3 in BrokerageLink will *not* be monitored as it is considered a "self-directed" brokerage account.


Your New Investment Lineup

Option 1: One-Step Investing: Fidelity Freedom K® Funds

(Northeastern University's current default fund)

Investment options to the left have potentially more inflation risk and less investment risk

Investment options to the right have potentially less inflation risk and more investment risk



Fidelity Freedom K® Income Fund Fidelity Freedom K® 2000 Fund Fidelity Freedom K® 2005 Fund Fidelity Freedom K® 2010 Fund	Fidelity Freedom K® 2015 Fund Fidelity Freedom K® 2020 Fund Fidelity Freedom K® 2025 Fund Fidelity Freedom K® 2030 Fund	Fidelity Freedom K® 2035 Fund Fidelity Freedom K® 2040 Fund Fidelity Freedom K® 2045 Fund Fidelity Freedom K® 2050 Fund Fidelity Freedom K® 2055 Fund
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Fidelity Freedom K® Funds are designed for investors expecting to retire around the year indicated in each Fidelity Freedom K® Fund. The funds gradually become more conservative over time, with a corresponding change in investment risk. The funds are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-related, and foreign securities. Principal invested is not guaranteed at any time, including at or after the funds' target dates. For more information on the Fidelity Freedom K® Funds, log on to Fidelity NetBenefits® at **www.fidelity.com/atwork**.

It is your responsibility to select and monitor your investments to make sure they continue to reflect your financial situation, risk tolerance, and time horizon. Most investment professionals suggest that you reexamine your investment approach at least annually or when your situation changes.

Should you not select an investment option, your contributions and current balances will be invested in the Plans' default, a Fidelity Freedom K® Fund. The fund that you will be invested in specifically coincides with the year you will reach age 65. Age 65 is used as the "Normal Retirement Age," as defined by the Social Security Administration normal retirement age parameters. The chart below illustrates the Plans' assigned fund that coincides with the year you will reach age 65. The funds, with the exception of the Fidelity Freedom K® Income Fund, will continue to adjust beyond retirement to become more conservative based on average life expectancy.

DATE OF BIRTH*	FUND NAME	TARGET RETIREMENT DATE	FUND CODE	TICKER
Before 1932	Fidelity Freedom K® Income Fund	Retired before 1998	2171	FFKAX
1/1/1933–12/31/1937	Fidelity Freedom K® 2000 Fund	1998–2002	2172	FFKBX
1/1/1938–12/31/1942	Fidelity Freedom K® 2005 Fund	2003–2007	2173	FFKVBX
1/1/1943–12/31/1947	Fidelity Freedom K® 2010 Fund	2008–2012	2174	FFKCBX
1/1/1948–12/31/1952	Fidelity Freedom K® 2015 Fund	2013–2017	2175	FKVFX
1/1/1953–12/31/1957	Fidelity Freedom K® 2020 Fund	2018–2022	2176	FFKDX
1/1/1958–12/31/1962	Fidelity Freedom K® 2025 Fund	2023–2027	2177	FKTWX
1/1/1963–12/31/1967	Fidelity Freedom K® 2030 Fund	2028–2032	2178	FFKEX
1/1/1968–12/31/1972	Fidelity Freedom K® 2035 Fund	2033–2037	2179	FKTHX
1/1/1973–12/31/1977	Fidelity Freedom K® 2040 Fund	2038–2042	2180	FFKFX
1/1/1978–12/31/1982	Fidelity Freedom K® 2045 Fund	2043–2047	2181	FFKGX
1/1/1983–12/31/1987	Fidelity Freedom K® 2050 Fund	2048–2052	2182	FFKHX
1/1/1988 or later	Fidelity Freedom K® 2055 Fund	2053 and later	2332	FDENX


*Dates selected by Plan sponsor.

Option 2: Active Investing: Newly Designed Investment Lineup

Effective **December 2, 2013**, a new investment lineup will be in effect for the Northeastern University Retirement Plans, as listed below.

Investment options to the left have potentially more inflation risk and less investment risk

Investment options to the right have potentially less inflation risk and more investment risk



Money Market	Bond	Domestic Equity			International/ Global Equity
Fidelity® Institutional Money Market—Money Market Portfolio—Class I	Diversified Fidelity® Total Bond Fund Spartan® U.S. Bond Index Fund—Fidelity Advantage Class	Large Value MFS Value Fund Class R5 (New)	Large Blend Spartan® 500 Index Fund—Institutional Class Spartan® Total Market Index Fund—Fidelity Advantage Class	Large Growth Fidelity® Contrafund®—Class K Fidelity® Growth Company Fund—Class K	Diversified Fidelity® International Discovery Fund—Class K Spartan® International Index Fund—Fidelity Advantage Class
	Inflation-Protected Vanguard Inflation-Protected Securities Fund Admiral Shares (New)		Mid Blend Fidelity® Low-Priced Stock Fund—Class K		Emerging Market DFA Emerging Markets Core Equity Portfolio Institutional Class (New)
	International/ Global Templeton Global Bond Fund Class R6 (New)	Small Value Fidelity® Small Cap Value Fund		Small Growth Eagle Small Cap Growth Fund Class R6 (New)	

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of 8/31/2013. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in these funds.

Stock markets, especially foreign markets, are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments.

In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible.

Option 3: Additional Flexibility: Fidelity BrokerageLink®

Northeastern University will also be adding a brokerage option, Fidelity BrokerageLink®, effective on **December 2, 2013**. Fidelity BrokerageLink combines the convenience of your Plans with the additional flexibility of a brokerage account, providing you with the option to select from thousands of mutual funds (available through Fidelity and non-Fidelity mutual fund companies) and the opportunity to more actively manage your retirement contributions. BrokerageLink® may appeal to those desiring the investment choice and flexibility of a brokerage account or participants looking to continue investing in funds that are being frozen on January 15, 2014, and removed from the Plans on April 16, 2014.

How Fidelity BrokerageLink works

- Money directed to BrokerageLink® is held in a Fidelity account separate from your Northeastern University Retirement Plans' account.
- Your BrokerageLink account does not require any minimum initial exchanges or minimum amounts for subsequent exchanges once your account is established.
- You may also direct all or a portion of your future payroll contributions to your BrokerageLink account. There is no minimum amount for ongoing payroll contributions.
- Money in your BrokerageLink account will remain in a money market account (Fidelity® Cash Reserves) until you purchase mutual funds. The only exception to this is if you select the automatic contribution feature for payroll deductions. If you wish to establish the automatic contribution feature in your BrokerageLink account, please contact a Fidelity BrokerageLink Representative for additional details by calling **800.343.0860**.

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.

- The Fidelity funds available in the BrokerageLink account are subject to the same types of expense and management fees associated with funds in Option 1 and Option 2. In addition, some funds may have short-term redemption fees associated with shares held for less time than the stated holding period. Please refer to the fund's prospectus for complete information on the expense ratio or any short-term redemption fees associated with a particular fund by logging on to **www.fidelity.com/atwork**. Also, some non-Fidelity funds may charge a transaction fee. Please refer to the fact sheet and commission schedule within the BrokerageLink kit for a complete listing of brokerage fees.
- If you currently have Fidelity Class K "institutional" share funds that are not part of the new fund lineup, these Class K share funds will not be available in the Fidelity BrokerageLink® account. Therefore, all Class K share funds outside the new lineup will be converted to the "retail" version of the fund before the conversion to the Fidelity BrokerageLink® account.
- Loans and withdrawals are *not* permitted from your BrokerageLink account. If you wish to withdraw from your BrokerageLink funds, you must exchange or transfer that money back into a Fidelity Freedom K® Fund (Option 1) or new fund lineup (Option 2). Please note that BrokerageLink assets are considered part of your Retirement Plans' balance for loan availability, but are not available for the actual loan.

How to take advantage of the in-kind transfer on February 5, 2013

You will need to establish your BrokerageLink account either online by logging on to Fidelity NetBenefits® at www.fidelity.com/atwork or by returning a completed *Fidelity BrokerageLink® Participant Acknowledgement Form* with original signature before **January 15, 2014**. You can receive a BrokerageLink kit by calling a Fidelity Representative at **800.343.0860**. BrokerageLink kits will be available upon request beginning December 2, 2013.

“In-kind” means that your assets will be transferred to your brokerage account and will *not* be liquidated and reinvested into the Fidelity Freedom K® Funds. The in-kind transfer will take place on February 5, 2014, and investments will not be available until after this date within the BrokerageLink account.

If you do not open a BrokerageLink account before January 15, 2014, or select from the Fidelity Freedom K® Funds or new lineup, your account balances will transfer to a retirement date-based Fidelity Freedom K® Fund according to the “Fund Transfer Grid” section in this brochure.

IMPORTANT NOTE: If you want only future contributions to be directed to Fidelity BrokerageLink®, but do not want balances to transfer in kind, then you must wait until after January 15, 2014, to establish your Fidelity BrokerageLink® account.

BrokerageLink Fund Restrictions

There is a select group of funds that have restrictions within the Fidelity BrokerageLink® account, or are unavailable for the in-kind transfer. Please check your quarterly statement or your account online on NetBenefits® at www.fidelity.com/atwork to see if you may be invested in any of these funds.

FUND CODE	FUND NAME
0341	Fidelity® Europe Capital Appreciation Fund
0384	Fidelity® Small Cap Discovery Fund
0500	Fidelity Fifty®
0812	Fidelity® Ultra-Short Bond Fund

You can transfer these closed funds in kind to Fidelity BrokerageLink® and can continue to purchase these funds through exchanges and contributions, **but** if you trade out of any of these funds you will no longer be eligible to purchase back in again.

NOTE: If you do not have assets moved in kind from a closed fund, you are not eligible to purchase the funds above within Fidelity BrokerageLink®. After the transfer in kind, you can only add additional monies to your existing closed funds.

The following funds are not allowable for an in-kind transfer to Fidelity BrokerageLink®. All the following funds will be liquidated to a Fidelity Freedom K® Fund based on your date of birth and expected retirement date.

FUND CODE	FUND NAME
0055	Fidelity® Cash Reserves
0458	Fidelity® Government Money Market Fund
0631	Fidelity® Money Market Trust Retirement Government Money Market Portfolio
0630	Fidelity® Money Market Trust Retirement Money Market Portfolio
2543	Fidelity® Treasury Money Market Fund
0050	Fidelity® U.S. Government Reserves
2436	Strategic Advisers® Core Income Multi-Manager Fund
2382	Strategic Advisers® Core Multi-Manager Fund
2400	Strategic Advisers® Emerging Markets Fund of Funds
2383	Strategic Advisers® Growth Multi-Manager Fund
2434	Strategic Advisers® Income Opportunities Fund of Funds
2399	Strategic Advisers® International Multi-Manager Fund
2388	Strategic Advisers® Small-Mid Cap Multi-Manager Fund
2384	Strategic Advisers® Value Multi-Manager Fund

Important Dates

Please review the calendar of events below. It can help you plan ahead for any actions you may want to take.

KEY DATE	PLAN ACTIVITY	WHAT IT MEANS TO YOU
December 2, 2013	New fund lineup is available, including Fidelity BrokerageLink®	You can redirect future contributions or exchange money into the new investment lineup and/or establish a Fidelity BrokerageLink® account online via Fidelity NetBenefits® at www.fidelity.com/atwork or by calling Fidelity at 800.343.0860 to request a <i>Fidelity BrokerageLink® Participant Acknowledgement Form</i> .
January 15, 2014, at 4 p.m. Eastern time	All future contributions will be limited to the new investment lineup	Future contributions and exchanges in will be limited to the new investment lineup and Fidelity BrokerageLink®. If you are directing future contributions to the frozen Fidelity funds, and if no action is taken, future contributions will be directed to the Plans' default fund, a Fidelity Freedom K® Fund, on January 15, 2014, at 4 p.m. <i>Please note: This is for future contributions only.</i>
	Class K share conversion	If you currently have Fidelity Class K "institutional" share funds that are not part of the new lineup, those Class K share funds will not be available in the Fidelity BrokerageLink® account. All Class K share funds outside the new lineup will be converted to the "retail" version of the fund before the conversion to the Fidelity BrokerageLink® account.
	BrokerageLink enrollment deadline	If you enroll online into Fidelity BrokerageLink or return a completed <i>Fidelity BrokerageLink® Participant Acknowledgement Form</i> by January 15, 2014, your current fund options not in the new lineup will transfer in kind to your BrokerageLink account on February 5, 2014. <i>If you want to direct payroll contributions to BrokerageLink, you have to establish the account first. Also, you must call a Fidelity Representative to set up automatic mutual fund purchases within BrokerageLink.</i>
January 15, 2014–April 16, 2014	90-day short-term trading window	You will have complete control of your account during this time. Some funds charge a short-term redemption fee if you trade prior to holding the fund for a certain period of time. If you plan to trade during this time, please be sure to contact Fidelity at 800.343.0860 to determine whether your trade is subject to a fee.
February 5, 2014	In-kind transfer date	If you enrolled online into Fidelity BrokerageLink or returned a completed <i>Fidelity BrokerageLink® Participant Acknowledgement Form</i> by January 15, 2014, your current Fidelity investment options not in the new lineup will transfer in kind to your BrokerageLink account on February 5, 2014.
April 16, 2014	Fund transfers occur for current balances	If you are invested in frozen Fidelity funds as of this date, your current balances will be liquidated and reinvested in the Plans' default, a Fidelity Freedom K® Fund, unless you have established a BrokerageLink account by January 15, 2014.

What you need to do

To get ready for the investment changes to the Plans, you'll need to make two important decisions on how you would like to invest:

Decision 1: Where do you want your future contributions and/or current balances?

Decision 2: Are you interested in opening a Fidelity BrokerageLink® account?

Decision 1: Where do you want your future contributions and/or current balances?

Current Employees

You will need to decide where to invest your future contributions and current balances. Future contributions are ongoing deductions from your pay, and your current balances include money you have contributed or that was contributed on your behalf to your Plans in the past. Please see the Fund "Fund Transfer Grid" section of this guide for a complete list of funds that will be transferring to a target date-based Fidelity Freedom K® Fund.

Former/Retired Employees

You will need to decide where to invest your current balances within your Northeastern University Retirement Plans. Your current balances include money you have contributed or that was contributed on your behalf to your Plans in the past. Please see the "Fund Transfer Grid" section of this guide for a complete list of funds that will be transferring to a target date-based Fidelity Freedom K® Fund.

ACTION TO CONSIDER

You may not need to do anything.

- If you are comfortable with how your current balances will be liquidated and reinvested in the Plans' default, a Fidelity Freedom K® Fund, you do not need to take any action.
- However, if you want to make changes, you must do so prior to the above-listed dates via NetBenefits at **www.fidelity.com/atwork**, or by calling Fidelity Investments at **800.343.0860** any business day from 8 a.m. to midnight Eastern time.

Decision 2: Would You Like to Enroll in Fidelity BrokerageLink®?

Fidelity BrokerageLink® entails greater risk and is not appropriate for everyone. Please be sure to review the section of this guide entitled “Option 3: Additional Flexibility: Fidelity BrokerageLink®” for details about how this account works. Additional fees* may apply to a BrokerageLink account. Call Fidelity at **800.343.0860** for any questions you have about BrokerageLink.

If you wish to continue directing all or a portion of your future contributions and/or current account balances to your non-core investment options in the Northeastern University Retirement Plans, you may do so by enrolling in a Fidelity BrokerageLink® account by January 15, 2014. You can enroll online beginning December 2, 2013, by logging on to your Fidelity NetBenefits® account at **www.fidelity.com/atwork**, or you may call a Fidelity Representative at **800.343.0860** to learn more about the BrokerageLink option, obtain a *Fidelity BrokerageLink® Participant Acknowledgement Form*, and establish the automatic contribution feature. Please note that you will not be able to direct future contributions to current investment options or establish the automatic contribution feature unless you have first opened a BrokerageLink account.

Current balances in non-core funds will transfer “in kind” to BrokerageLink if you complete a *Fidelity BrokerageLink® Participant Acknowledgement Form* by January 15, 2014. This means that your assets will be transferred to your brokerage account and will *not* be liquidated and reinvested into a Fidelity Freedom K® Fund. The in-kind transfer pertains to your current balances only. This option to transfer current balances in kind will not be available after January 15, 2014. To take advantage of this option, you must enroll in BrokerageLink no later than January 15, 2014. If you decide *not* to enroll in BrokerageLink, your account balances in non-core funds will transfer in kind on April 16, 2014. If you have questions about the in-kind transfer, please call Fidelity at **800.343.0860**.

Please note: K share funds are not available in Fidelity BrokerageLink®. If you have K shares, they will convert to the retail class on January 15, 2014, prior to the transfer in kind.

*Commissions and fees are subject to change. A BrokerageLink account service and maintenance fee may apply. Please refer to the Fact Sheet and the Brokerage Commission and Fee Schedule for a complete listing of applicable fees. All fees as described in the fund’s prospectus apply.

Additional Learning Resources and Fund Descriptions

With these changes to the investment options, now is a good time to review your current investment strategy and verify that your account is invested in a way that will help you meet your retirement goals. Any investment option you choose should fit into your long-term investing strategy. By reviewing your retirement goals, your time to retirement, and your tolerance for risk, you'll gain a better understanding of whether one or more of the new investment options may be right for you. Here's how to do so.

GOAL	RESOURCE
Understand your current portfolio.	<ul style="list-style-type: none">• Refer to your latest account statement.• Access your account through Fidelity NetBenefits® at www.fidelity.com/atwork.
Review your investment strategy.	<ul style="list-style-type: none">• For a quick review of your investment strategy, visit www.fidelity.com/atwork. Click <i>Resources</i>, then <i>Tools & Calculators</i>. Retirement planning tools are available to help you determine whether you're on track for retirement.
Meet with a Fidelity Workplace Planning & Guidance Consultant.	<ul style="list-style-type: none">• To schedule an appointment for a confidential consultation with your dedicated Workplace Planning & Guidance Consultant, Joshua Seadia, call 800.642.7131, Monday through Friday, from 8 a.m. to midnight Eastern time or visit www.fidelity.com/atwork/reservations.
Attend an on-site Retirement Plan briefing	<ul style="list-style-type: none">• Please refer to the HRM Web site for additional information on meeting times and locations. On-site group meetings will be held and immediately followed by "Help Desk" sessions.

Have questions? Visit Fidelity NetBenefits® at www.fidelity.com/atwork or call **800.343.0860**.

Fund Descriptions

DFA Emerging Markets Core Equity Portfolio Institutional Class

Fund Code: OEFO

Ticker: DFCEX

Objective: The investment seeks long-term capital appreciation.

Strategy: The Emerging Markets Core Equity Portfolio purchases a broad and diverse group of securities associated with emerging markets, which may include frontier markets (emerging market countries in an earlier stage of development), authorized for investment by the Advisor's Investment Committee ("Approved Markets"), with an increased exposure to securities of small cap issuers and securities that it considers to be value securities.

Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is willing to accept the higher degree of risk associated with investing in emerging markets.
- Someone who is seeking to complement a portfolio of domestic investments and/or international investments in developed countries with investments in developing countries, which can behave differently.

A mutual fund registered under DFA Investment Dimensions Group Inc, and managed by Dimensional Fund Advisors LP. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Eagle Small Cap Growth Fund Class R6

Fund Code: OYX1

Ticker: HSRUX

Objective: The investment seeks long-term capital appreciation.

Strategy: The fund normally invests at least 80% of its net assets (plus the amount of any borrowings for investment purposes) in the stocks of small-capitalization companies. The fund's portfolio manager considers small-capitalization companies to be those companies that, at the time of initial purchase, have a market capitalization equal to or less than the largest company in the Russell 2000® Growth Index during the most recent 12-month period.

Risk: The securities of smaller, less well-known companies can be more volatile than those of larger companies. Growth stocks can perform differently from the market as a whole and can be more volatile than other types of stocks. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation.
- Someone who is willing to accept the generally greater price volatility associated both with growth-oriented stocks and with smaller companies.

A mutual fund registered under Eagle Series Trust, and managed by Eagle Asset Management, Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

The Russell 2000® Growth Index is an unmanaged market capitalization-weighted index of growth-oriented stocks of U.S. domiciled companies that are included in the Russell 2000 Index. Growth-oriented stocks tend to have higher price-to-book ratios and higher forecasted growth values.

MFS Value Fund Class R5

Fund Code: OU4M

Ticker: MEIKX

Objective: The investment seeks capital appreciation.

Strategy: The fund normally invests its assets in equity securities. Equity securities include common stocks, preferred stocks, securities convertible into stocks, and depositary receipts for those securities. It focuses on the stocks of companies it believes are undervalued compared to their perceived worth (value companies). The fund may invest in companies of any size, while it focuses on companies with large capitalizations. The fund may invest in foreign securities.

Risk: Value stocks can perform differently than other types of stocks and can continue to be undervalued by the market for long periods of time. Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, economic or other developments. These risks may be magnified in foreign markets. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking the potential for long-term share-price appreciation and, secondarily, dividend income.
- Someone who is comfortable with the volatility of large-cap stocks and value-style investments.

A mutual fund registered under MFS Series Trust I, and managed by Massachusetts Financial Services Co. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Templeton Global Bond Fund Class R6

Fund Code: OU52

Ticker: FBNRX

Objective: The investment seeks current income with capital appreciation and growth of income.

Strategy: Under normal market conditions, the fund invests at least 80% of its net assets in "bonds." Bonds include debt securities of any maturity, such as bonds, notes, bills and debentures. It invests predominantly in bonds issued by governments and government agencies located around the world. The fund may invest up to 25% of its total assets in bonds that are rated below investment grade. It regularly uses various currency related transactions involving derivative instruments. The fund is non-diversified.

Risk: Foreign securities are subject to interest-rate, currency-exchange-rate, economic, and political risks, all of which may be magnified in emerging markets. The fund may invest in lower-quality debt securities that involve greater risk of default or price changes due to potential changes in the credit quality of the issuer. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking potential returns primarily in the form of interest dividends rather than through an increase in share price.
- Someone who is seeking to complement his or her core bond holdings with international bond investments and who can tolerate the greater risks associated with foreign investments.

A mutual fund registered under Templeton Income Trust, and managed by Franklin Advisers, Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Vanguard Inflation-Protected Securities Fund Admiral Shares

Fund Code: OSWB

Ticker: VAIPX

Objective: The investment seeks to provide inflation protection and income consistent with investment in inflation-indexed securities.

Strategy: The fund invests at least 80% of its assets in inflation-indexed bonds issued by the U.S. government, its agencies and instrumentalities, and corporations. It may invest in bonds of any maturity; however, its dollar-weighted average maturity is expected to be in the range of 7 to 20 years. At a minimum, all bonds purchased by the fund will be rated investment-grade or, if unrated, will be considered by the advisor to be investment-grade.

Risk: The interest payments of TIPS are variable; they generally rise with inflation and fall with deflation. In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible. Additional risk information for this product may be found in the prospectus or other product materials, if available.

Short-term Redemption Fee Note: None

Who may want to invest:

- Someone who is seeking potential returns primarily in the form of interest dividends and who can tolerate more frequent changes in the size of dividend distributions than those usually found with more conservative bond funds.
- Someone who is seeking to supplement his or her core fixed-income holdings with a bond investment that is tied to changes in inflation.

A mutual fund registered under Vanguard Fixed Income Securities Funds, and managed by Vanguard Group, Inc. This description is only intended to provide a brief overview of the fund. Read the fund's prospectus for more detailed information about the fund.

Weighted average maturity (WAM) is the weighted average of all the maturities of the securities held in a fund. WAM for money market funds can be used as a measure of sensitivity to interest rate changes. Generally, the longer the maturity, the greater the sensitivity. WAM for money market funds is based on the dollar-weighted average length of time until principal payments must be paid, taking into account any call options exercised by the issuer and any permissible maturity shortening devices, such as demand features and interest rate resets. For bond funds, WAM can be used as a measure of sensitivity to the markets. Generally, the longer the maturity, the greater the sensitivity. The WAM calculation for bond funds excludes interest rate resets and only takes into account issuer call options if it is probable that the issuer of the instrument will take advantage of such options.

Frequently Asked Questions

Questions 1–13 are for employees who like their current holdings and do not wish to change anything.

- Q1.** I am happy with my current holdings and currently have a diversified portfolio of mutual funds that are in the new Option 1 or Option 2 investment lineup. What do I need to do to make sure my contributions and balances stay as they are currently directed?
- A1.** No action is required on your part if you are currently contributing to and have balances in funds that will remain in the newly designed lineup.
- Q2.** If I choose not to make changes at this time and am comfortable with my frozen investment options transferring to a retirement date-based Fidelity Freedom K® Fund, will I be able to make changes at a later date?
- A2.** Yes. As a reminder, the Plans do not have an annual “enrollment period.” After the fund changes become effective, you have the ability to change your investment elections for future contributions and existing balances at any time directly by contacting Fidelity.
- Q3.** I am happy with my current holdings and currently have a diversified portfolio of mutual funds; however, they are not in the new Option 1 or Option 2 investment lineup. What do I need to do to make sure my contributions and balances stay as they are currently directed?
- A3.** First, you need to establish a Fidelity BrokerageLink® account either online by logging on to your Fidelity NetBenefits® account at www.fidelity.com/atwork and completing the online enrollment process, or by completing and returning a *Fidelity BrokerageLink® Participant Acknowledgement Form* to Fidelity by January 15, 2014. Next, you will need to call Fidelity at **800.343.0860** to set up the automatic contribution feature for your brokerage account and redirect your future contributions. After these initial steps are taken, current balances will transfer in kind on February 5, 2014.
- Q4.** Is there a time delay between my BrokerageLink account being set up and my ability to enroll in automatic contributions?
- A4.** If your Fidelity BrokerageLink® account has been established, Fidelity Representatives will be able to assist in directing future contributions to your BrokerageLink account and establishing the automatic contribution mutual fund purchase feature within your Fidelity BrokerageLink® account. If enrolling in BrokerageLink via paper form, your account is set up immediately upon receiving the form in good order.
- Q5.** Can I establish a Fidelity BrokerageLink® account and set up automatic contributions through the NetBenefits online service?
- A5.** While you can direct all or a portion of your future contributions to your BrokerageLink account online, the automatic contribution mutual fund purchase feature must be established through a Fidelity Representative.
- Q6.** I plan to open a BrokerageLink account and use some of the new mutual funds available. Does the *Fidelity BrokerageLink® Participant Acknowledgement Form* ask me how I would like my contributions allocated?
- A6.** No. The *Fidelity BrokerageLink® Participant Acknowledgement Form* simply opens the Fidelity BrokerageLink® account. To complete your enrollment in Fidelity BrokerageLink® you need to complete three steps. 1.) Open your BrokerageLink account online by logging on to Fidelity NetBenefits at www.fidelity.com/atwork, or by calling Fidelity at **800.343.0860** and requesting a *Fidelity BrokerageLink® Participant Acknowledgement Form*. 2.) Direct your payroll contributions through NetBenefits or a Fidelity Representative. 3.) Contact Fidelity by phone to establish the automatic contribution mutual fund purchase feature; if you don’t, payroll contributions will go into the Fidelity® Cash Reserves. You must call Fidelity for step 3, as it cannot be set up online.
- Q7.** I currently use the automatic rebalance tool and reallocate whenever a fund is out of range by 5%. I have a mix of mutual funds, including Fidelity Freedom K® Funds, and do not plan to make any changes. Will I be able to reallocate automatically?
- A7.** No. Now that the BrokerageLink service is available to Northeastern University, the automatic rebalance service will be disabled. You will still be able to use the notification feature of the service, but your account will not be rebalanced automatically.

Q8. Can I complete the BrokerageLink application process online?

A8. Yes. Beginning December 2, 2013, simply log on to your Fidelity NetBenefits® account at www.fidelity.com/atwork.

Q9. How long does it take to have a BrokerageLink account set up?

A9. For participants completing a paper form, your account is established immediately upon Fidelity's receipt of your form in good order. If enrolling online, your account is created instantly.

Q10. Can I move my balances into BrokerageLink before February 5, 2014?

A10. Yes, but be advised that you may be subject to short-term trading fees, depending on the funds you own. Additionally, when initiating a transfer to BrokerageLink, your balances are liquidated and swept into Fidelity® Cash Reserves within your Fidelity BrokerageLink® account. You can then initiate a purchase from Fidelity® Cash Reserves to any other mutual fund offered on the brokerage platform. If you transfer balances before February 5, 2014, you forfeit the ability to transfer current balances in kind to your brokerage account.

Q11. This brochure talks about an in-kind transfer of my current investment options. Can you explain this further?

A11. If you have established a BrokerageLink account by January 15, 2014, most current investment options that are no longer offered in the Plans will be automatically transferred in kind to your BrokerageLink account.

One of the benefits of the in-kind transfer is that you do not have to liquidate your current investment options. Instead, the number of shares you had in your Plans' account just before the transfer will simply move to your BrokerageLink account.

The in-kind transfer pertains to your current balances only. You have the opportunity to take advantage of this in-kind transfer by opening a BrokerageLink account by January 15, 2014; the option to transfer current balances in kind will not be available after this date.

To have your contributions continue unchanged, you must establish a Fidelity BrokerageLink® account, direct your future contributions to that account, and establish the automatic contribution feature within your BrokerageLink account. If you enroll in BrokerageLink by January 15, 2014, your current balances in your current account will transfer in kind to your Fidelity BrokerageLink® account.

Q12. If I open a BrokerageLink account in order to keep my Fidelity funds unchanged, will I be charged commissions every time I purchase Fidelity funds through my payroll deductions?

A12. No, the Fidelity funds are not subject to commissions. We recommend that you speak with a Fidelity BrokerageLink® Representative to understand the investment minimums before establishing the automatic contribution feature.

Q13. If I keep all my Fidelity mutual funds as they are and invest through BrokerageLink, will I be subject to any additional fees that I am not currently subject to?

A13. No.

Questions 14–22 are for employees who want assets in both the newly designed investment lineup and the BrokerageLink account.

Q14. I like most of the funds offered in the lineup, but I want to add a few others through BrokerageLink. What process do I need to follow to do that?

A14. You need to enroll in Fidelity BrokerageLink®. If enrolling through a paper form, you will need to wait until Fidelity receives your form in the mail to set up the account. If you choose to

enroll online, the process is instant. Please log on to your Fidelity NetBenefits® account beginning December 2, 2014, to enroll online at www.fidelity.com/atwork.

Regarding your future contributions, first you must enroll in BrokerageLink to purchase fund shares through the brokerage account before

January 15, 2014. Once the account is established and funded, you can purchase mutual funds available within the network. Please review the fund's prospectus and commission schedule for fund details, minimums, fees, etc.

Second, in order to make sure your contributions are invested in the funds you would like without interruption, you must contact Fidelity to set up contributions to go to funds in the BrokerageLink account by calling **800.343.0860**.

Q15. Where can I find a list of all the funds available through Fidelity BrokerageLink®?

A15. A complete listing of all available mutual funds through Fidelity BrokerageLink® is available by visiting <https://www.fidelity.com/mutual-funds/fundsnetwork/overview>.

Q16. How do I modify my investment elections?

A16. You can establish your investment elections for future contributions on Fidelity NetBenefits® at www.fidelity.com/atwork or through a Fidelity Representative. You will have the option to direct all or a portion of your contributions to your Fidelity BrokerageLink® account or to any other investment option in the Plans. However, in order to establish the automatic contribution feature within your brokerage account, you must speak with a BrokerageLink Representative by calling **800.343.0860**.

Q17. Can I transfer some of my current balances to new funds in the brokerage account and transfer others to the new lineup? If so, can I make all those elections online through NetBenefits?

A17. Yes, once you have established a Fidelity BrokerageLink® account, you can transfer current balances to the new investment options and/or your BrokerageLink account at any time starting on December 2, 2013, through NetBenefits or a Fidelity Representative. Please keep in mind that if you open a BrokerageLink account and transfer your balances before February 5, 2014, the transfer-in-kind date, you may be subject to short-term trading fees.

Q18. How do I transfer assets from my Plans' account to BrokerageLink?

A18. If you have established a BrokerageLink account, you can initiate a transfer exchange from any investment option in the Plans to BrokerageLink at any time. You can initiate the transfer exchange through NetBenefits or a Fidelity Representative. Please note that depending on the fund, you may be subject to short-term redemption fees. Once the transfer to your BrokerageLink account is complete, you must contact a Fidelity Representative to request an exchange from Fidelity® Cash Reserves to any of the mutual funds available within your Fidelity BrokerageLink® account.

Q19. What are the fees associated with the new investment lineup?

A19. Fees related to each registered investment option are expressed in the form of an expense ratio and are disclosed in the fund's prospectus.

Q20. Can I use Options 1, 2, and 3, or must I invest in one Option?

A20. You can invest funds in one, two, or all three Options. A Fidelity BrokerageLink® account will need to be established for Option 3.

Q21. Are there any fees associated with a Fidelity BrokerageLink account?

A21. Mutual funds available in the BrokerageLink account are subject to the same types of expense and management fees associated with funds in Option 1 and Option 2. Some funds may have short-term redemption fees associated with shares held less than the stated holding period. Please refer to the fund's prospectus for complete information on the expense ratio or any short-term redemption fees associated with a particular fund by logging on to www.fidelity.com/atwork. Also, some non-Fidelity funds may charge a transaction fee. Please refer to the fact sheet and commission schedule within the BrokerageLink kit for a complete listing of brokerage fees.

Q22. How can I obtain third-party trading authorization on my BrokerageLink account?

A22. Please call Fidelity at **800.343.0860** to request that a Third-Party Trading Authorization Form be sent to you.

Fund Transfer Grid

Future contributions in the investment options listed below will be redirected to the Plans' default fund, a Fidelity Freedom K® Fund, if you do not take action by **January 15, 2014**.

Current balances in the investment options listed below will be liquidated and reinvested in the Plans' default fund, a Fidelity Freedom K® Fund, if you do not take action by **April 16, 2014**.

Funds are listed in alphabetical order to make it easier for you to find your funds.

All funds listed will transfer to a target date-based Fidelity Freedom K® Fund unless you take action by the above-listed dates. For more details on the Fidelity Freedom K® Funds, please see the section included in this guide.

TICKER	FIDELITY CODE	FUND NAME	SHORT-TERM TRADING FEE
FASIX	0328	Fidelity Asset Manager® 20%	N/A
FTANX	1957	Fidelity Asset Manager® 30%	N/A
FFANX	1958	Fidelity Asset Manager® 40%	N/A
FASMX	0314	Fidelity Asset Manager® 50%	N/A
FSANX	1959	Fidelity Asset Manager® 60%	N/A
FASGX	0321	Fidelity Asset Manager® 70%	N/A
FAMRX	0347	Fidelity Asset Manager® 85%	N/A
FBAKX	2077	Fidelity® Balanced Fund—Class K	N/A
FBGKX	2078	Fidelity® Blue Chip Growth Fund—Class K	N/A
FBCVX	1271	Fidelity® Blue Chip Value Fund	N/A
FICDX	0309	Fidelity® Canada Fund	1.5%/90 days
FAGIX	0038	Fidelity® Capital & Income Fund	1%/90 days
FCAKX	2079	Fidelity® Capital Appreciation Fund—Class K	N/A
FDRXX	0055	Fidelity® Cash Reserves	N/A
FHKCX	0352	Fidelity® China Region Fund	1.5%/90 days
FCONX	2267	Fidelity® Conservative Income Bond Fund	N/A
FCVSX	0308	Fidelity® Convertible Securities Fund	N/A
FCBFX	2208	Fidelity® Corporate Bond Fund	N/A
FDEKX	2081	Fidelity® Disciplined Equity Fund—Class K	N/A
FDIKX	2082	Fidelity® Diversified International Fund—Class K	1%/30 days
FDGKX	2083	Fidelity® Dividend Growth Fund—Class K	N/A

TICKER	FIDELITY CODE	FUND NAME	SHORT-TERM TRADING FEE
FSEAX	0351	Fidelity® Emerging Asia Fund	1.5%/90 days
FEMEX	2053	Fidelity® Emerging Europe, Middle East, Africa (EMEA) Fund	1.5%/90 days
FEDDX	2374	Fidelity® Emerging Markets Discovery Fund	2%/90 days
FKEMX	2084	Fidelity® Emerging Markets Fund—Class K	1.5%/90 days
FETKX	2086	Fidelity® Equity Dividend Income Fund—Class K	N/A
FEIKX	2085	Fidelity® Equity-Income Fund—Class K	N/A
FECAX	0341	Fidelity® Europe Capital Appreciation Fund	1%/30 days
FIEUX	0301	Fidelity® Europe Fund	1%/30 days
FEXKX	2087	Fidelity® Export and Multinational Fund—Class K	0.75%/30 days
FFTYX	0500	Fidelity Fifty®	N/A
FFRHX	0814	Fidelity® Floating Rate High Income Fund	1%/60 days
FHIFX	1366	Fidelity® Focused High Income Fund	1%/90 days
FTQGX	0333	Fidelity® Focused Stock Fund	N/A
FFNOX	0355	Fidelity® Four-in-One Index Fund	N/A
FFDKX	2088	Fidelity® Fund—Class K	N/A
FGBLX	0334	Fidelity® Global Balanced Fund	1%/30 days
FGBFX	2423	Fidelity® Global Bond Fund	N/A
FFGCX	2120	Fidelity® Global Commodity Stock Fund	1%/30 days
FGILX	2406	Fidelity® Global Equity Income Fund	1%/30 days
FGHNX	2297	Fidelity® Global High Income Fund	1%/90 days
FDYSX	1960	Fidelity® Global Strategies Fund	N/A
FGMNX	0015	Fidelity® GNMA Fund	N/A
FGOVX	0054	Fidelity® Government Income Fund	N/A
SPAXX	0458	Fidelity® Government Money Market Fund	N/A
FGIKX	2089	Fidelity® Growth & Income Portfolio—Class K	N/A
FGDKX	2091	Fidelity® Growth Discovery Fund—Class K	N/A
FAGKX	2076	Fidelity® Growth Strategies Fund—Class K	1.5%/90 days

TICKER	FIDELITY CODE	FUND NAME	SHORT-TERM TRADING FEE
SPHIX	0455	Fidelity® High Income Fund	1%/90 days
FDFKX	2092	Fidelity® Independence Fund—Class K	N/A
FINPX	0794	Fidelity® Inflation-Protected Bond Fund	N/A
FTHRX	0032	Fidelity® Intermediate Bond Fund	N/A
FSTGX	0452	Fidelity® Intermediate Government Income Fund	N/A
FINUX	2428	Fidelity® International Bond Fund	N/A
FIVFX	0335	Fidelity® International Capital Appreciation Fund	1%/30 days
FIENX	2010	Fidelity® International Enhanced Index Fund	1%/30 days
FIGFX	1979	Fidelity® International Growth Fund	1%/30 days
FIREX	1368	Fidelity® International Real Estate Fund	1.5%/90 days
FISMX	0818	Fidelity® International Small Cap Fund	2%/90 days
FSCOX	1504	Fidelity® International Small Cap Opportunities Fund	2%/90 days
FIVLX	1597	Fidelity® International Value Fund	1%/30 days
FBNDX	0026	Fidelity® Investment Grade Bond Fund	N/A
FJPNX	0350	Fidelity® Japan Fund	1.5%/90 days
FJSCX	0360	Fidelity® Japan Smaller Companies Fund	1.5%/90 days
FLCEX	1827	Fidelity® Large Cap Core Enhanced Index Fund	N/A
FLGEX	1829	Fidelity® Large Cap Growth Enhanced Index Fund	N/A
FLCSX	0338	Fidelity® Large Cap Stock Fund	N/A
FLVEX	1828	Fidelity® Large Cap Value Enhanced Index Fund	N/A
FLATX	0349	Fidelity® Latin America Fund	1.5%/90 days
FLCKX	2094	Fidelity® Leveraged Company Stock Fund—Class K	1.5%/90 days
FFXSX	0662	Fidelity® Limited Term Government Fund	N/A
FMGKX	2096	Fidelity® Magellan® Fund—Class K	N/A
FGRTX	0361	Fidelity® Mega Cap Stock Fund	N/A
FMEIX	2012	Fidelity® Mid Cap Enhanced Index Fund	0.75%/30 days
FSMVX	0762	Fidelity® Mid Cap Value Fund	0.75%/30 days

TICKER	FIDELITY CODE	FUND NAME	SHORT-TERM TRADING FEE
FKMCX	2097	Fidelity® Mid-Cap Stock Fund—Class K	0.75%/30 days
SPRXX	0454	Fidelity® Money Market Fund	N/A
FGMXX	0631	Fidelity® Money Market Trust Retirement Government Money Market Portfolio	N/A
FRTXX	0630	Fidelity® Money Market Trust Retirement Money Market Portfolio	N/A
FMSFX	0040	Fidelity® Mortgage Securities Fund	N/A
FNCMX	1282	Fidelity® Nasdaq® Composite Index Fund	0.75%/90 days
FN MIX	0331	Fidelity® New Markets Income Fund	1%/90 days
FMILX	0300	Fidelity® New Millennium Fund	N/A
FNORX	0342	Fidelity® Nordic Fund	1.5%/90 days
FOCKX	2098	Fidelity® OTC Portfolio—Class K	N/A
FOSKX	2099	Fidelity® Overseas Fund—Class K	1%/30 days
FPBFX	0302	Fidelity® Pacific Basin Fund	1.5%/90 days
FPUKX	2100	Fidelity® Puritan® Fund—Class K	N/A
FRIFX	0833	Fidelity® Real Estate Income Fund	0.75%/90 days
FRESX	0303	Fidelity® Real Estate Investment Portfolio	0.75%/90 days
FSHBX	0450	Fidelity® Short-Term Bond Fund	N/A
FSCRX	0384	Fidelity® Small Cap Discovery Fund	1.5%/90 days
FCPEX	2011	Fidelity® Small Cap Enhanced Index Fund	1.5%/90 days
FCPGX	1388	Fidelity® Small Cap Growth Fund	1.5%/90 days
FSLCX	0340	Fidelity® Small Cap Stock Fund	2%/90 days
FSSKX	2101	Fidelity® Stock Selector All Cap Fund—Class K	N/A
FSLVX	0708	Fidelity® Stock Selector Large Cap Value Fund	N/A
FSSMX	2412	Fidelity® Stock Selector Mid Cap Fund	N/A
FDSCX	0336	Fidelity® Stock Selector Small Cap Fund	1.5%/90 days
FSDIX	1329	Fidelity® Strategic Dividend & Income® Fund	N/A
FSICX	0368	Fidelity® Strategic Income Fund	N/A

TICKER	FIDELITY CODE	FUND NAME	SHORT-TERM TRADING FEE
FSRRX	1505	Fidelity® Strategic Real Return Fund	0.75%/60 days
FIUIX	0311	Fidelity® Telecom and Utilities Fund	N/A
FTEMX	2369	Fidelity® Total Emerging Markets Fund	1.5%/90 days
FTIEX	1978	Fidelity® Total International Equity Fund	1%/30 days
FDLXX	0415	Fidelity® Treasury Only Money Market Fund	N/A
FTRNX	0005	Fidelity® Trend Fund	N/A
FGRXX	0050	Fidelity® U.S. Government Reserves	N/A
FUSFX	0812	Fidelity® Ultra-Short Bond Fund	0.25%/60 days
FVDKX	2103	Fidelity® Value Discovery Fund—Class K	N/A
FVLKX	2102	Fidelity® Value Fund—Class K	N/A
FVSKX	2104	Fidelity® Value Strategies Fund—Class K	N/A
FWWFX	0318	Fidelity® Worldwide Fund	1%/30 days
FSAIX	0034	Select Air Transportation Portfolio	0.75%/30 days
FSAVX	0502	Select Automotive Portfolio	0.75%/30 days
FSRBX	0507	Select Banking Portfolio	0.75%/30 days
FBIOX	0042	Select Biotechnology Portfolio	0.75%/30 days
FSLBX	0068	Select Brokerage and Investment Management Portfolio	0.75%/30 days
FSCHX	0069	Select Chemicals Portfolio	0.75%/30 days
FSDCX	0518	Select Communications Equipment Portfolio	0.75%/30 days
FDCPX	0007	Select Computers Portfolio	0.75%/30 days
FSHOX	0511	Select Construction and Housing Portfolio	0.75%/30 days
FSCPX	0517	Select Consumer Discretionary Portfolio	0.75%/30 days
FSVLX	0098	Select Consumer Finance Portfolio	0.75%/30 days
FDFAV	0009	Select Consumer Staples Portfolio	0.75%/30 days
FSDAX	0067	Select Defense and Aerospace Portfolio	0.75%/30 days
FSELX	0008	Select Electronics Portfolio	0.75%/30 days
FSENX	0060	Select Energy Portfolio	0.75%/30 days

TICKER	FIDELITY CODE	FUND NAME	SHORT-TERM TRADING FEE
FSESX	0043	Select Energy Service Portfolio	0.75%/30 days
FSLEX	0516	Select Environment and Alternative Energy Portfolio	0.75%/30 days
FIDSX	0066	Select Financial Services Portfolio	0.75%/30 days
FSAGX	0041	Select Gold Portfolio	0.75%/30 days
FSPHX	0063	Select Health Care Portfolio	0.75%/30 days
FSCGX	0510	Select Industrial Equipment Portfolio	0.75%/30 days
FCYIX	0515	Select Industrials Portfolio	0.75%/30 days
FSPCX	0045	Select Insurance Portfolio	0.75%/30 days
FBSOX	0353	Select IT Services Portfolio	0.75%/30 days
FDLSX	0062	Select Leisure Portfolio	0.75%/30 days
FSDPX	0509	Select Materials Portfolio	0.75%/30 days
FSHCX	0505	Select Medical Delivery Portfolio	0.75%/30 days
FSMEX	0354	Select Medical Equipment and Systems Portfolio	0.75%/30 days
FSLXX	0085	Select Money Market Portfolio	N/A
FBMPX	0503	Select Multimedia Portfolio	0.75%/30 days
FSNGX	0513	Select Natural Gas Portfolio	0.75%/30 days
FNARX	0514	Select Natural Resources Portfolio	0.75%/30 days
FPHAX	0580	Select Pharmaceuticals Portfolio	0.75%/30 days
FSRPX	0046	Select Retailing Portfolio	0.75%/30 days
FSCSX	0028	Select Software and Computer Services Portfolio	0.75%/30 days
FSPTX	0064	Select Technology Portfolio	0.75%/30 days
FSTCX	0096	Select Telecommunications Portfolio	0.75%/30 days
FSRFX	0512	Select Transportation Portfolio	0.75%/30 days
FSUTX	0065	Select Utilities Portfolio	0.75%/30 days
FWRLX	0963	Select Wireless Portfolio	0.75%/30 days
FPMAX	2342	Spartan® Emerging Markets Index Fund—Fidelity Advantage Class	1.5%/90 days
FSEVX	1521	Spartan® Extended Market Index Fund—Fidelity Advantage Class	0.75%/90 days

TICKER	FIDELITY CODE	FUND NAME	SHORT-TERM TRADING FEE
FSGDX	2346	Spartan® Global ex U.S. Index Fund—Fidelity Advantage Class	1%/90 days
FSIYX	2416	Spartan® Inflation-Protected Bond Index Fund—Fidelity Advantage Class	N/A
FIBAX	1564	Spartan® Intermediate Treasury Bond Index Fund—Fidelity Advantage Class	N/A
FLBAX	1565	Spartan® Long-Term Treasury Bond Index Fund—Fidelity Advantage Class	N/A
FSCXX	2350	Spartan® Mid Cap Index Fund—Fidelity Advantage Class	0.75%/30 days
FSRVX	2354	Spartan® Real Estate Index Fund—Fidelity Advantage Class	0.75%/90 days
FSBAX	1563	Spartan® Short-Term Treasury Bond Index Fund—Fidelity Advantage Class	N/A
FSSVX	2359	Spartan® Small Cap Index Fund—Fidelity Advantage Class	1.5%/90 days
FWHBX	2436	Strategic Advisers® Core Income Multi-Manager Fund	N/A
FLAUX	2382	Strategic Advisers® Core Multi-Manager Fund	N/A
FLILX	2400	Strategic Advisers® Emerging Markets Fund of Funds	1.5%/90 days
FMELX	2383	Strategic Advisers® Growth Multi-Manager Fund	N/A
FSADX	2434	Strategic Advisers® Income Opportunities Fund of Funds	1%/90 days
FMJDX	2399	Strategic Advisers® International Multi-Manager Fund	1%/30 days
FNAPX	2388	Strategic Advisers® Small-Mid Cap Multi-Manager Fund	1.5%/90 days
FKMOX	2384	Strategic Advisers® Value Multi-Manager Fund	N/A

A short-term trading fee will not be charged as part of the Plan transition. If you request a change either before or after the transition without satisfying the required holding period, you may incur a short-term trading fee.

Notes

This image shows a full page of blank, lined paper. It features approximately 20 evenly spaced horizontal grey lines across its entire width, providing a guide for handwriting or typing. The paper itself is a clean, off-white color.

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

This document provides only a summary of the main features of the Northeastern University Retirement Plans, and the Plan documents will govern in the event of any discrepancies.

A self-directed brokerage account is not for everyone. If you are an investor who is willing to take on the potential for more risk and you are prepared to assume the responsibility of more closely monitoring this portion of your portfolio, it could be appropriate for you. However, if you do not feel comfortable actively managing a portfolio of options beyond those offered through your Plans' standard investment options, then a self-directed brokerage account may not be appropriate for you. Additional fees apply to a brokerage account; please refer to the fact sheet and commission schedule for a complete listing of brokerage fees. Remember, it is always your responsibility to ensure that the options you select are consistent with your particular situation, including your goals, time horizon, and risk tolerance.

Turn here®

