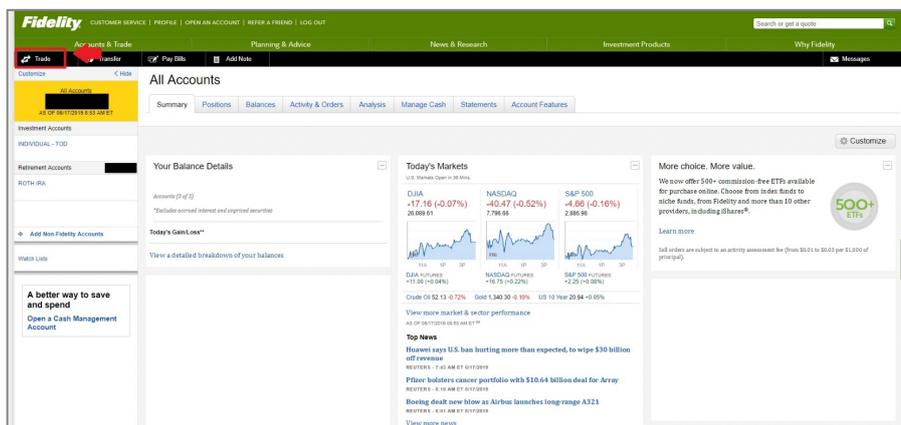


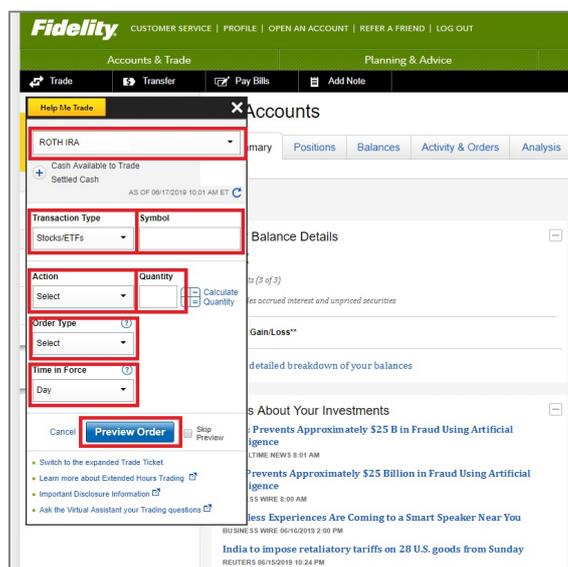
1. Introduction

This guide was designed to show you how to buy a low-cost S&P ETF using Fidelity Investment's online platform, specifically. While other platforms are different in design, the principles are the same. The design of the platform will vary from brokerage to brokerage, but in general, you will be looking for similar words and follow a similar process regardless of your brokerage.

2. Step 1: Navigate to the Screen Where You Will Be Placing Your Order by Clicking "Trade"



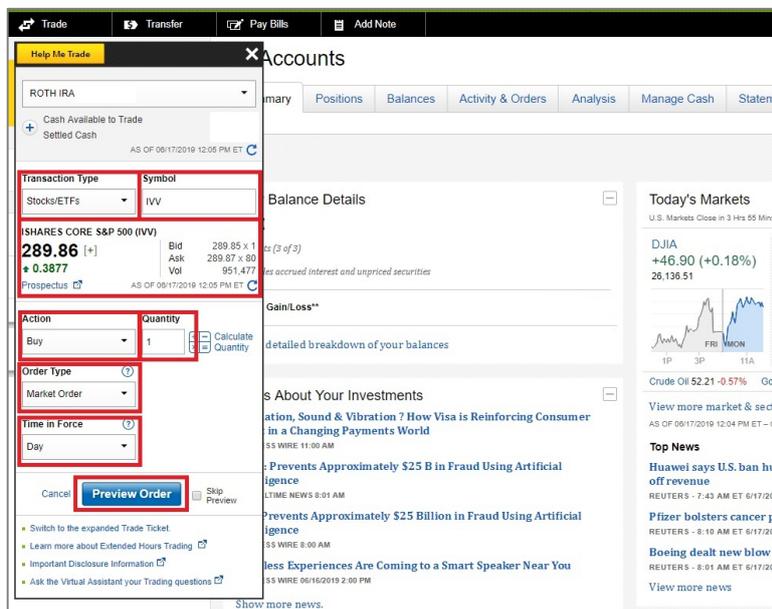
3. Step 2: Fill in the Necessary Items on the "Trade" Screen



First, you will want to make sure you have selected the correct account. If you only have one account with this brokerage, there should only be one to choose from. However, if you have multiple accounts, be sure to select the correct one.

- **For Transaction Type:** This option is designated to choose between Stocks/ETFs, Options, or Mutual Funds. Choose the correct type of the drop down. *This guide is designed specifically for Stocks and ETFs. We will not be discussing options and mutual funds.*
- **For Symbol:** Enter in the symbol of the stock or ETF. Our example is a low-cost S&P 500 ETF, which is symbol IVV. If you wanted to buy Apple stock, you would enter AAPL. If you wanted to buy Starbucks, you'd enter SBUX.
- **For Action:** The "Action" option is asking whether you would like to buy or sell your stock or ETF. If you are looking to acquire shares, choose 'buy'. If you own shares and are looking to dispose of them, you should choose 'sell'.
- **For Quantity:** Choose the number of shares you would like to sell. When buying, this can be up to the amount of cash you have available in your account. For example, if you are buying XYZ stock for \$10 per share and you have \$100 cash available in your account, the most you could buy is 10 shares. You can always buy less, but you could not buy more than 10 shares. When selling your stocks or ETFs, you can only sell up to the amount you own currently. If you own 10 shares currently, you can only sell up to 10 shares. You can always sell less, but you cannot sell more than your 10 shares.
- **For Order Type:** This is asking if you'd like to place a 'Market Order' or a 'Limit Order'. A Market Order is an order type that will buy or sell your shares at the next available price, whatever that is. A Limit Order asks you to specify the price you're willing to pay. If that price is matched in the market, you will buy or sell your shares at that price. If the price never matches your Limit Order price, you will never buy or sell the shares. When starting out, it is recommended you simply use a Market Order.
- **For Time in Force:** This is asking when you would like the order to take place. The two most common options are 'Day' and 'Good til Cancelled'. 'Day' means that your order will be open for the entire trading day but will close at the end of the day if it is not filled/satisfied. 'Good til Cancelled' means that your order will stay open indefinitely until the order is filled/satisfied, or you cancel it.

4. Step 3: Review Input Information



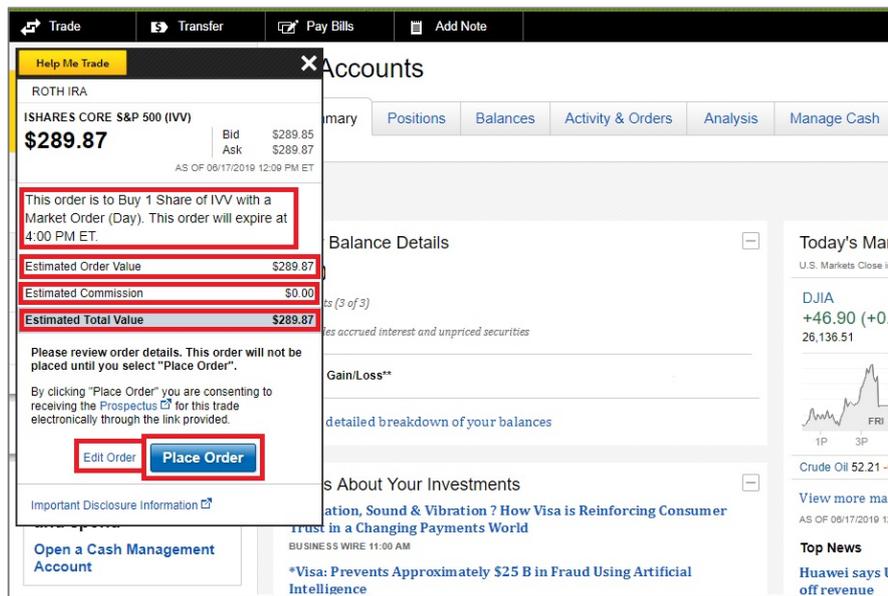
The screenshot shows the Fidelity 'Accounts' window with a trade order form for IVV. The form is partially filled out, and several fields are highlighted with red boxes:

- Transaction Type:** Stocks/ETFs
- Symbol:** IVV
- Action:** Buy
- Quantity:** 1
- Order Type:** Market Order
- Time in Force:** Day

The 'Preview Order' button is highlighted in blue. The background shows the account balance details for IVV, including a current price of \$289.86 and a market summary on the right.

Once you enter the symbol of the security you are looking to buy or sell, the information will populate. After you have completed all of the necessary information, click 'Preview Order'.

5. Step 4: Review Transaction Details



Once you have hit 'Preview Order', you will be brought to a screen to verify the transaction details. Review what you have entered to make sure it is correct. If you made a mistake when entering your transaction details, click 'Edit Order'. This will take you back to the previous screen where you can correct your information before the order is placed. If everything looks good, you can click 'Place Order'. After clicking 'Place Order', you will be redirected to a confirmation page, which will tell you that your order has been successfully submitted.

After a bit of time (this varies), you should see your new security reflected in your account and you now own the stock or ETF.

Disclaimer: The S&P 500 ETF (IVV), Apple (AAPL), and Starbucks (SBUX) were used solely for illustrative purposes and are not to be considered investment recommendations. Everything in this guide is for educational and entertainment purposes only; nothing in this guide is to be considered investment advice. Please complete your own due diligence and consult a professional before making any investment decisions.