

Offer Rules:

This offer is valid for existing Fidelity customers. In order to receive the cash bonus, you must designate an existing eligible Fidelity brokerage IRA or brokerage account or open and fund a new eligible Fidelity brokerage IRA or brokerage account on or after 10/23/2019. Offer is nontransferable, limited to one per individual per rolling 12 months, and may not be combined with other offers. Fidelity reserves the right to modify these terms and conditions or terminate this offer at any time. Other terms and conditions, or eligibility criteria, may apply.

Customers must register with a designated Fidelity representative. New accounts or designated eligible accounts must be funded within 60 calendar days (the qualification period) from the date of registration. Funding for transfers into Fidelity must come from an external, non-Fidelity source via any standard monetary transfer method (a standard Transfer of Assets form, check, electronic funds transfer, mobile app deposit through the Fidelity iOS/Android app, etc.). Rollovers from a former employer's Fidelity-record kept workplace savings plan are not eligible for this offer. Cash, eligible securities, and/or margin debit balance transfers from external sources will be valued at the time Fidelity receives them.

Cash bonus will be calculated on new net deposits into any eligible accounts over the qualification period. Eligible accounts for this offer include nonretirement (individual or joint) or Fidelity IRA (rollover IRA, traditional IRA, Roth IRA, SEP-IRA) brokerage accounts which meet the minimum funding requirements for this offer. Inherited IRA accounts are not eligible. The bonus will be paid directly to the eligible account(s). For purposes of this offer, new net deposits shall mean total external deposits or transfers (including cash, eligible securities and/or margin debit balance transfers) minus assets withdrawn or transferred out of the accounts within the qualification period.

Account holders must maintain the minimum account balance (minus any losses related to trading or market volatility, or margin debit balances) at Fidelity for at least twelve months from the date on which the bonus award is credited to the account, or Fidelity may charge the account the cost of the bonus award. In addition, account holders must not use qualifying deposits to purchase insurance or annuity products offered or distributed by Fidelity within 60 days of receiving a bonus award, or Fidelity may charge the account the cost of the bonus award. Please allow 2-4 weeks after the qualification period for the bonus awarded to be credited to your account.

The promotion is not available for the following account types/products: mutual fund only accounts; business accounts (including those opened by union officials); trust accounts; fiduciary accounts (including custodial accounts, estate accounts); college investment trust accounts; 529 college savings plan accounts; annuities; Fidelity managed accounts offered by Fidelity Personal and Workplace Advisors LLC; Fidelity Clearing and Custody Solutions (FCCS) clients; clients of registered investment advisors working with Fidelity Investments, and Stock Plan Services accounts. This Offer is not valid for non-U.S. residents; persons employed by FINRA or a securities organization in a regulatory capacity; employees of Fidelity, its affiliates, and members of their immediate families and households, or the media who cover financial services. Additionally, Fidelity reserves the right to retract the offer if it's determined that managed accounts were incented in violation of the policy or offer rules.

Certain states and local jurisdictions have laws that limit or restrict public employees from accepting items of value from vendors such as Fidelity that provide services to public institutions. Some public entities such as governments, state universities, health care organizations, etc., also have internal policies that may contain similar restrictions. If you are a public official or employee, you should determine if one of these laws or internal policies applies to you. By accepting this incentive, we assume that you are in compliance with your jurisdiction's laws and institution's internal policies.

You are encouraged to consult with your tax advisor about appropriate tax reporting and treatment relating to this bonus award and the deposit of the bonus award in your account. Any taxes resulting from the bonus award are your responsibility. Cash bonus awards made into taxable accounts of \$600 or more within a calendar year will appear on your consolidated 1099.

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