

# Automatic Investments

Use this form to establish, update, or delete an automatic investment plan that allows you to regularly invest in the core position or in mutual fund(s) in a Fidelity nonretirement account, 529 College Savings Plan, ABLE, HSA, IRA, or SEP IRA Account. Do NOT use this form to establish, update, or delete an automatic investment plan to or from Fidelity Retirement Plans, SIMPLE IRAs, Inherited IRAs, or annuities, or to set up investments coming from a 529 College Savings Plan or an ABLE account. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, make a copy of the relevant page.

## Helpful to Know

- **Review Automatic Investments—Transaction Policies at the end of this form for important information regarding policies and timing of transactions.**
  - An automatic investment typically involves two separate transactions: a debit to a source account and a purchase in the receiving account. In some cases, the purchase will go forward even if there are insufficient funds available in the source account, which may cause a debit balance in the receiving account. (See *Automatic Investments—Transaction Policies* for more details.)
  - For nonretirement and HSA accounts, you must already have an investment in any mutual fund in which you would like to automatically invest.
  - For SEP IRAs, automatic investments are appropriate only for sole proprietors who will monitor the deposits to avoid making contributions beyond their deductible limit.
  - All automatic investments must meet mutual fund eligibility and minimum investment requirements, as described in the applicable fund prospectus, fact kit, or disclosure document. You cannot invest in accounts that are restricted.
  - There are no transaction fees for automatic investments into Fidelity funds or FundsNetwork® No Transaction Fee (NTF) funds. For all other funds, there is a \$5 fee for each automatic investment, in addition to any other fees that may apply. Your bank or other financial institution may also charge transaction fees.
  - To set up or change the reinvestment status of dividends or capital gains in a nonretirement account, complete the *Earnings Automatic Withdrawal Plan* form available at [Fidelity.com/forms](https://www.fidelity.com/forms).
- 529 Accounts**
- The maximum electronic funds transfer (EFT) contribution amount is \$50,000 per transaction.
- HSA Accounts**
- Before investing, please consider your time horizon and risk tolerance as well as your liquidity needs for payment of ongoing medical expenses, including payments using your debit card or Fidelity BillPay®.
- ABLE Accounts**
- The maximum aggregate contribution (including EFT contributions) amount is \$14,000 per year. Automatic investments will terminate once this limit is reached.
  - If there is a Person with Signature Authority (PSA) established on this account, the PSA **must** sign this form. Otherwise, the Designated Beneficiary/Eligible Individual must sign in Section 4.

## 1. Account Owner(s)

**Business/Trust Accounts:**

Provide entity name here and authorized individual name/signature in Section 4.

**529 College Savings Plan Accounts:** Provide the name of the Participant.

**ABLE Accounts:** Provide the name of the Person with Signature Authority, if established, OR the Designated Beneficiary.

Name	
Additional Owner Name <i>if applicable</i>	
Daytime Phone	Extension

Form continues on next page. ►►



## 2. Investment Instructions

The receiving account can be an IRA or nonretirement account, a 529 College Savings Plan, or an ABLE account. It cannot be a Fidelity Retirement Plan, Inherited IRA, or annuity.

- Check **ONLY** one.
- ESTABLISH a new Automatic Investment Plan. Leave any existing plans in place. ▶ Default if no choice indicated. Complete all sections of this form.
  - CHANGE an existing Automatic Investment Plan. Replace with the plan described on this form. ▶ Complete all sections of this form.
  - DELETE all existing Automatic Investment Plans. DO NOT ADD a new plan. ▶ Skip to Section 4.

**Brokerage accounts:**  
Investments will be placed in the core position unless you specify the mutual fund position(s) below.

Fidelity Account Number

**529/ABLE/Fidelity managed accounts:**  
Investments will be applied according to your current model portfolio or your most recent investment allocation information on file.

Investment Amount
\$

### Invest in These Funds

Required for Mutual Fund Only accounts. Optional for Brokerage accounts. Individual securities other than mutual funds may not be listed.

Do NOT complete this section for 529/ABLE/Fidelity managed accounts.

Fund Name	Fidelity fund or non-Fidelity FundsNetwork fund	Symbol	Amount
			\$
			\$
			\$
			\$
			\$

Investment Instructions continues on next page. ▶▶



### Frequency of Investments

We may sometimes process investments later than the date(s) you request in this section. Examples include investments (or contributions) that are scheduled for a day when the stock market is closed (such as a holiday or weekend day) or for a day that doesn't exist in every month (29th–31st). We generally will process the investment on the next business day. **Refer to the Automatic Investments—Transaction Policies page for important information about transaction time frames and exceptions.**

IRA contributions will be credited and reported for the year in which they occur, meaning they will always be "current year" contributions. Do not exceed the applicable IRS maximum. For more about contribution limits, go to [Fidelity.com/ira/contribution-limits](https://www.fidelity.com/ira/contribution-limits). For 529 or ABLÉ accounts, if you exceed the maximum amount (annual and/or lifetime limit) that may be contributed to your account, your Automatic Investments or EFT option may be suspended and any excess contributions will be returned to you. If either service is suspended due to excess contributions, contact Fidelity for further information.

Be sure the start date is at least 10 days later than the date you mail this form.

<input type="checkbox"/> Monthly	Start Date MM DD YYYY	End Date MM DD YYYY Optional.
<input type="checkbox"/> Quarterly		

If you check this box, select at least two withdrawals per year.

If no start date is provided, investments will begin on the first day of the frequency provided.

Customized Schedule (X):

In the selected months of:

Jan  Feb  Mar  Apr  May  Jun  
 Jul  Aug  Sept  Oct  Nov  Dec

#### Minimum Investments

- All Fidelity funds: \$10
- Non-Fidelity funds: Specified fund minimum (see applicable fund prospectus)
- IRAs: If investing in a fund you do not already own, \$200 monthly or \$600 quarterly
- 529 College Savings Plans: \$15 monthly or \$45 quarterly
- ABLÉ accounts: \$15 monthly or \$45 quarterly

### 3. Source of Investments

Check ONLY one and provide any required information.

- Electronic fund transfer (EFT) from your account at a bank or other financial institution. You must be an owner on the bank account. To establish new instructions, you MUST attach a voided check, deposit slip, or bank statement with the account number and all owner names preprinted on it.

See "Important Information about Electronic Funds Transfer (EFT)" at the end of this form.

- Checking  Savings

Owner(s) Name(s) Exactly as on Bank Account	
Bank Routing/ABA Number	Bank Name
Checking or Savings Account Number	

- Source account and receiving account are both the account identified in Section 2. Money will be taken from the core position for brokerage accounts. For Mutual Fund Only accounts, provide the source fund. Not available for 529 or ABLÉ accounts.

Fund Name
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The source account and the receiving account must have at least one owner in common.

- Nonretirement Fidelity account. Not available for HSAs.

Fidelity Nonretirement Account Number	Fund Name Optional. Money will be taken from core position if left blank.	Symbol

Form continues on next page. >>





## 4. Signature and Date *Form cannot be processed without signature and date.*

By signing below, you:

- Authorize and request Fidelity Management Trust Company and its agents, affiliates, employees, or successor custodians (Fidelity), to make the withdrawals, deposits, and investments indicated on this form to and from the account(s) indicated in Sections 2 and 3.
- Certify that all information you have provided is correct to the best of your knowledge.
- Agree to pay any transaction fees your bank may charge in connection with transactions involved in opening this account.
- Authorize Fidelity to act on all instructions given on this form.  
*EFT:*
- Authorize Fidelity to make, and the bank to accept, electronic payments between this account and the bank account identified in Section 3 (or by attached voided check or deposit slip), by initiating credit or debit entries to the bank account according to valid instructions from you or any other owner or authorized party.
- Understand that Fidelity will not be liable for any loss, expense, or cost arising out of your instructions, provided that it institutes reasonable procedures to prevent unauthorized transactions.
- Acknowledge that this authorization may only be revoked by providing written notice of revocation to Fidelity, in such time and manner as afford Fidelity and the bank a reasonable opportunity to act upon it.
- Understand that Fidelity may purge unused EFT instructions from your account(s) on a periodic basis without notice to you.
- Understand that Fidelity may terminate the EFT instructions from your account(s) at any time in its sole discretion.

<b>PRINT OWNER NAME</b>	
<b>OWNER SIGNATURE</b>	<b>TODAY'S DATE</b> MM/DD/YYYY
<b>SIGN</b> X	X

**Did you sign the form and attach a check or any necessary documents?**  
Send the ENTIRE form and any attachments to Fidelity Investments. You will receive a "Revised Account Profile."

**Questions?** Go to [Fidelity.com/autoinvest](https://www.fidelity.com/autoinvest) or call 800-343-3548.

Use the postage-paid envelope, drop off at a Fidelity Investor Center, OR deliver to:

**Regular mail**

Fidelity Investments  
P.O. Box 770001  
Cincinnati, OH 45277-0002

**Overnight mail**

Fidelity Investments  
100 Crosby Parkway KC1K  
Covington, KY 41015

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 592523.5.0 (05/18)



# Automatic Investments—Transaction Policies

It can take up to 4 days to complete your transaction. During this period, the assets being invested will not appear in the account balance for either of the accounts involved. As noted in the table below, transaction processing can take even longer if there are insufficient funds in the source account.

All automatic investments involve two distinct transactions: a withdrawal from the source account and a deposit/investment into the receiving account. As noted in the table below, in some cases the investment transaction may go forward even if the withdrawal transaction that funds the investment does not occur due to insufficient funds.

Transaction Type	Time Frame	If Insufficient Funds
From bank/financial institution to brokerage account core position	Funds will generally leave the bank/financial institution at least 2 days prior to the trade date.	<ul style="list-style-type: none"> <li>Investment portion of transaction occurs, unless prohibited by bank/financial institution.</li> <li>Bank may subsequently demand return of cash to satisfy overdraft.</li> <li>Your bank/financial institution may charge transaction and/or overdraft fees.</li> <li>You may need to contact your bank/financial institution to restart automatic transactions.</li> </ul>
From bank/financial institution to purchase mutual fund	Funds will generally leave the bank/financial institution at least 2 days prior to the trade date.	<ul style="list-style-type: none"> <li>Investment portion of transaction occurs, unless prohibited by bank/financial institution.</li> <li>If we do not receive full amount within 3 days, we will record a debit balance on your account and cancel future automatic investments.</li> <li>Your bank/financial institution may charge transaction and/or overdraft fees.</li> <li>You may need to contact both your bank/financial institution and Fidelity to restart automatic transactions.</li> </ul>
Within the same account: - From core position to mutual fund - From one mutual fund to another	Transaction begins 2 days prior to the trade date.	<ul style="list-style-type: none"> <li>Investment portion of transaction occurs.</li> <li>All available assets will be applied toward the transaction.</li> <li>If no further assets appear in the source account within 3 days, we will record a debit balance on your account for the insufficient amount.</li> </ul>
Between two Fidelity accounts: - From core position or mutual fund in one brokerage account to core position in another brokerage account - From one Mutual Fund Only account to another Mutual Fund Only account	<p>The withdrawal from the source account generally begins 4 days in advance of the trade date.</p> <p>For retirement accounts, investments from another account are placed in your core position for three days prior to being invested in any mutual funds you may have designated.</p>	<ul style="list-style-type: none"> <li>Investment portion of transaction occurs.</li> </ul> <p><i>Nonretirement accounts:</i></p> <ul style="list-style-type: none"> <li>If funds are not available at the end of the settlement period (0 days for core positions, 3 days for mutual fund positions), a debit balance will occur.</li> <li>An attempt is made to sell for 3 days (6 days for plans that are offered an immediate payment feature). Each day, we remove any available assets to apply toward the transaction.</li> </ul> <p><i>Fidelity managed accounts:</i></p> <ul style="list-style-type: none"> <li>If no further assets appear in the source account within 15 days, transaction is canceled without notice to you. Future transactions are not affected.</li> </ul>

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 728535.2.0 (05/18)

# Important Information about Electronic Funds Transfer (EFT)

*Keep this information for your records.*

## Privacy Statement

You understand that Fidelity will disclose information to third parties about your account or the transfers you make:

- (i) Where it is necessary for completing transfers, or
- (ii) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- (iii) In order to comply with a government agency or court order, or
- (iv) If you give Fidelity your written permission, or
- (v) For other purposes in accordance with Fidelity's privacy statement

## Fees

There is no fee to use the EFT service, although your financial institution may charge transaction fees.

## Limitations for EFTs

There may be a four-day period after Fidelity processes your request to establish EFT, during which the service will be unavailable to transfer funds to or from your bank account. Thereafter, your use of the EFT service is in most cases subject to a maximum transaction amount limit, which will vary based on the type of Fidelity account for which you are establishing the EFT service. Generally speaking, this limit will prevent you from transferring more than \$100,000 to or from your bank account in any single transaction. Cumulative daily limits also apply. Finally, there is a required minimum transaction amount, which generally prohibits you from initiating a transfer of less than \$10 (or, with respect to a Fidelity mutual fund account, the fund minimum) to or from your bank account.

## Brokerage Account Minimum Balances

There is no minimum account balance to process an EFT transaction; however, your core account must have adequate funds to cover a redemption.

## Mutual Fund Account Minimum Balances

There is no minimum account balance to process an EFT transaction; however, you must have an adequate balance in your mutual fund position to cover a redemption.

## Business Days

For purposes of EFTs, Fidelity's business days are Monday through Friday. Bank and New York Stock Exchange holidays are not included.

## Documentation Periodic Statement

You will receive a monthly account statement from Fidelity, unless there are no transactions in a particular month. In any case, you will receive a statement quarterly.

## Direct Deposits

If you have arranged to have direct deposits made to your Fidelity Account or Fidelity Mutual Fund Account, at least once every sixty (60) days from the same person or company, you can call Fidelity at 1-800-544-6666 to find out whether or not the deposit has been made.

## Special Disclosure for Covered Transfers

In general, your use of the EFT service for transfer of funds electronically other than those for which the primary purpose is the purchase or sale of securities ("Covered Transfers") is covered under the Electronic Funds Transfer Act and the Bureau of Consumer Financial Protection's Regulation E and related laws and regulations. The following terms and disclosures apply to Covered Transfers:

### Unauthorized Transfers

You will tell Fidelity promptly if you believe your password has been lost or stolen or may have been used without your permission. Telephoning Fidelity at the number listed below is the best way of keeping your possible losses down. If you believe your password has been lost or stolen, and you tell Fidelity within two (2) business days after you learn of the loss or theft, you can lose not more than \$50 for Covered Transfers if someone used your password without your permission. If you do NOT tell Fidelity within two (2) business days after you learn of the loss or theft of your password, and Fidelity can prove Fidelity could have prevented any unauthorized use if you had told Fidelity, you could lose as much as \$500. Also, if your statement shows Covered Transfers that you did not make, you will tell Fidelity promptly. If you do not tell Fidelity within sixty (60) days after the first statement was mailed to you, you may not get back any money you lost after sixty (60) days if Fidelity can prove that Fidelity could have stopped someone from taking the money if you had told Fidelity in time. In extenuating circumstances, Fidelity may extend such time periods. Additional protection may be available from Fidelity for specific accounts under certain circumstances.

### Stop Payment Procedures

If you have told Fidelity in advance to make regular Covered Transfers out of your Fidelity account, you can stop any of these payments. Here's how: you can call or write to Fidelity using the contact information listed below. Your notice must be made in time for Fidelity to receive your request at least three (3) business days or more before the payment is scheduled to be made. If you call, Fidelity may, as an additional measure, require you to put your request in writing and get it to Fidelity within fourteen (14) days after you call. **Unless otherwise provided, you may not stop payment of electronic funds transfers; therefore, you should not employ electronic access for purchases or services unless you are satisfied that you will not need to stop payment.**

### Fidelity's Liability for Failure to Make Covered Transfers

If Fidelity does not complete a Covered Transfer to or from your Fidelity account on time or in the correct amount according to Fidelity's agreement with you, Fidelity may be liable for your losses or damages.

However, there are some exceptions. Fidelity will not be liable for instance:

- If, through no fault of Fidelity's, you do not have enough money in your Fidelity account to make the Covered Transfer.
- If the money in your Fidelity account is subject to legal process or other claim restricting such transfer.
- If the transfer would exceed your margin availability, if any.
- If the bank account information you provided to Fidelity when you established the EFT service was incorrect or has subsequently become incorrect.
- If circumstances beyond Fidelity's control (such as fire or flood) prevent the transaction, despite reasonable precautions taken by Fidelity.
- If there was a technical malfunction which was known to you at the time you attempted to initiate a Covered Transfer or, in the case of a preauthorized Covered Transfer, at the time the transfer should have occurred.
- There may be other exceptions stated in our agreement with you.

### Error Resolution

In the case of errors or questions about your Covered Transfers, you will call or write Fidelity using the contact information listed below, promptly. You will call or write Fidelity if you think your statement is wrong or if you need more information about a Covered Transfer on the statement. **Fidelity must hear from you no later than sixty (60) days after Fidelity sent the FIRST statement on which the problem or error appeared.** You will:

- Tell Fidelity your name and account number.
- Describe the error or the Covered Transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell Fidelity the dollar amount of the suspected error.

If you notify Fidelity orally, Fidelity may require that you send your complaint or question in writing within ten (10) business days. Fidelity will tell you the results of its investigation within ten (10) business days after Fidelity hears from you and will correct any error promptly. If Fidelity needs more time, however, it may take up to forty-five (45) days to investigate your complaint or question. If Fidelity decides to do this, it will credit your account within ten (10) business days for the amount that you think is in error, so that you will have the use of the money during the time it takes Fidelity to complete its investigation. If Fidelity asks you to put your request or question in writing and it does not receive it within ten (10) business days, or if your account is a brokerage account subject to Regulation T of the Board of Governors of the Federal Reserve System (Credit By Brokers and Dealers, 12 CFR 220), Fidelity may not credit your account. For questions involving new accounts, point of sale or foreign initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. With respect to new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. Fidelity will inform you of the results of its investigation within three (3) business days of its completion. If Fidelity decides that there was no error, Fidelity will send you a written explanation. You may ask for copies of the documents that Fidelity used in the investigation.

### Contact Information

Fidelity Investments  
P.O. Box 770001  
Cincinnati, OH 45277

Phone: 1-800-544-6666

Representatives are available 24 hours per day, seven days per week, to take your call.

*On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 652049.4.0 (03/15)*