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Fidelity INVESTMENTS **Questions?** Go to Fidelity.com/pws or call 800-343-3548.

Automatic Withdrawals—Nonretirement

Use this form to establish, change, or delete an ongoing automatic withdrawal plan from your nonretirement Brokerage or Mutual Fund Only Account. Do NOT use this form for retirement accounts, annuities, ABLE accounts, or 529 college savings plan accounts. Go to *Fidelity.com/forms* to find the appropriate form. 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

- To set up automatic withdrawal plans for more than one account, complete a separate form for each account.
- To establish, change, or delete an earnings automatic withdrawal plan, use the *Earnings Automatic Withdrawal Plan—Nonretirement* form.
- For mutual funds, note that:
  - Withdrawals could trigger redemption or transaction fees (see the applicable fund prospectus).
  - If a fund is closed to new investors, you will not be able to purchase shares of the fund in the future if you draw your fund balance down to zero.
- If you want to withdraw the value of individual securities, ETFs, and certain non-eligible mutual funds (such as closed-end funds), you must sell them in advance and withdraw them as cash.

1. Account Owner(s)

Name

Fidelity Account Number

Social Security or Taxpayer ID Number

2. Type of Request

Check one.

☐ ESTABLISH a new automatic withdrawal plan

☐ CHANGE an existing automatic withdrawal plan

Optional. ▶ Details of Change

☐ DELETE an existing automatic withdrawal plan ▷ *Skip to Section 6.*

Optional. ▶ Plan to Be Deleted

Frequency and Amount of Withdrawals

Distribution payments may occur on the prior business day depending on market availability. Examples include payments that are scheduled for a day when the stock market is closed or for a day that doesn't exist in every month (29th–31st).

Withdrawal Amount:

Amount

$

Allow at least 4 business days for Fidelity to establish this feature on your account.

☐ Annually ☐ Quarterly ☐ Monthly

Payment begin date *MM DD YYYY*

Payment end date *MM DD YYYY Optional*

If you check this box, select at least two withdrawals per year. ▶ ☐ Customized Schedule:

☐ Jan ☐ Feb ☐ Mar ☐ Apr ☐ May ☐ Jun

☐ Jul ☐ Aug ☐ Sep ☐ Oct ☐ Nov ☐ Dec

Form continues on next page. ▶▶

3. Funding Your Withdrawal

You can choose to fund your distribution in one of two ways, as described below. If your distribution is from a Fidelity managed account, skip to Section 4.

Fixed Amount/Percentage Distribution

☐ Withdraw from the core position.
▷ *Default if no choice indicated.*

All funds listed must be held in the account listed in Section 1. If no selection is made, withdrawals will be made from the core position.

☐ Liquidate and withdraw from these positions in the amount or percentage listed:

Core Position or Fund Name/Number	Amount		Percentage
	$	OR	%
	$	OR	%
	$	OR	%
	$	OR	%
	$	OR	%

Total must add up to 100%. 0 %

NOT applicable to Fidelity managed accounts.

Secondary Withdrawal Instructions for Fixed Amount/Percentage Distributions:
Will be used if there are insufficient funds in the above core position or fund name(s)/number(s).

☐ Any money market or core position
☐ Any money market, bond fund, equity fund, or core position

Proportional Distributions

Withdrawals will be made from the Eligible Positions in the account identified in Section 1. Eligible Positions include your core position (for brokerage accounts), all Fidelity mutual funds, and those non-Fidelity mutual funds available through Fidelity® FundsNetwork® where the mutual fund company has agreed to make the fund(s) available for automatic withdrawals.

☐ Distribute proportionally from all Eligible Positions in the account.

4. Withdrawal Method

You must obtain a Medallion signature guarantee in Section 6 if establishing EFT instructions for a bank account that is not in your name, if sending a check to an alternate address, if directly depositing the withdrawal into a Fidelity account with no common owner, or if the per-payment amount is greater than $100,000.

Check one and provide any required information.

☐ Directly deposited into a Fidelity nonretirement brokerage account. Deposits will be made to the core position.

Fidelity Nonretirement Account Number

☐ Directly deposited into a Fidelity nonretirement mutual fund account. *The first three characters of the account number are 2 followed by two letters (example: 2AB-123456).*

Fidelity Nonretirement Account Number	Fidelity Fund Name or Symbol *If applicable.*

Withdrawal Method continues on next page. ▶▶

See "Important Information about Electronic Funds Transfer (EFT)" included with this form.

If you ONLY have one set of EFT instructions already established for the account referenced in Section 1, check the box and skip to Section 5. Otherwise, complete the entire section.

☐ Electronic funds transfer (EFT) to a bank or credit union account. *To add EFT to an account, go to Fidelity.com/eft or provide your bank information below.*

If EFT cannot be established for any reason, a check will be sent to your address of record.

☐ **A. EFT to your bank account.** You must be an owner on the Fidelity account and the bank account. *Provide your account information below.* ***You must attach a voided check, deposit slip, or bank statement with the account number and all owner names preprinted on it.***

☐ Checking ☐ Savings

☐ **B. 3rd Party EFT to someone else.** (Available for brokerage accounts only.) The names on the bank account and the Fidelity account are different. This option ONLY allows you to move money TO the outside account and may not be used to make transfers for commercial purposes. *Provide the account information below.* ***A Medallion signature guarantee is required in Section 6.***

Provide bank information ONLY if establishing new EFT instructions OR if you have multiple EFT instructions available for the account referenced in Section 1.

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

☐ Check mailed to the address of record ▷ *Default if no choice indicated or if we are unable to process your choice.*

☐ Check paid to the account owner and mailed to an alternate address

Attention	Address	
City	State/Province	ZIP/Postal Code

To update an existing plan with an alternate payee, attach a signed letter of instruction with this form.

5. W-8-Certified Customers (Non-U.S. Citizens) *Explanation for standing instructions requested for a different country from the country of tax residence.*

If you are requesting standing instructions to send money to a financial institution in the United States or in a country different from the treaty country listed on your W-8, provide the reason below.

Required to be completed if applicable.

Reason *250 characters maximum*

Form continues on next page. ▶▶

6. Signature(s) and Date(s) *Form cannot be processed without signature(s) and date(s).*

In the section below, "Fidelity," "us," and "we" refer to Fidelity Brokerage Services LLC and National Financial Services LLC and their affiliates, and their employees, agents, representatives, shareholders, successors, and assigns as the context may require; "you" and "account owner" refer to the owner indicated on the account form; and for any account with more than one owner (such as a joint or trust account), "you" and "account owner" or "account owners" refer to all owners, collectively and individually.

By signing below, you:

- Authorize and request Fidelity to make the withdrawals indicated in this form from the account indicated in this form.
- Acknowledge that this authorization may only be revoked by providing notice of revocation to Fidelity, in such time and manner as to afford Fidelity and each bank a reasonable opportunity to act upon it.
- Certify that all information provided in this form is true, accurate, and complete.
- If the account is owned by a business or entity, certify that you are authorized to enter into these transactions on behalf of the organization.

Customers requesting EFT:

- Authorize and request Fidelity to make EFT distributions from the Fidelity account listed in this form by initiating debit entries to such account.
- Authorize us, upon receiving instructions from you or as otherwise authorized by you, to make payments from you and to you or to your designee, by credit or debit entries to the designated account at the financial institution named in this form or the financial institution specified in your existing instructions (the "Bank"). You authorize the Bank to process such entries and to credit or debit the designated account at that Bank for such entries. You ratify such instructions and agree that neither we nor any mutual fund will be liable for any loss, liability, cost, or expense for acting upon all such instructions believed to be genuine if we employ reasonable procedures to prevent unauthorized transactions. You agree that this authorization may only be revoked by written notice to us in such time and manner as to afford us and the Bank a reasonable opportunity to act upon it.
- Warrant and represent that (i) the third party's account identified in Section 4 is owned by a natural person, (ii) that person has authorized his/her account to be credited in accordance with your instructions, and (iii) the account has been established for personal, family, or household use, and not for commercial purposes.
- Acknowledge that you have read and agree to the Important Information about Electronic Funds Transfer ("EFT") document, if you have elected to use EFT.
- Understand that Fidelity may purge unused EFT instructions from your account on a periodic basis without notice to you.
- Understand that Fidelity may terminate the EFT instructions from your account at any time in its sole discretion.

For Trust Accounts:

- By signing as a trustee, you certify that you have the power and authority under the trust agreement and applicable law to enter into all transactions, including purchases, sales, and exchanges and redemptions of mutual funds, and deliver any documents necessary to open and maintain accounts on behalf of the trust.

One authorized signature is required unless you have a Mutual Fund Account (the account number begins with a 2 followed by two letters) in which case all owners must sign.

A Medallion signature guarantee is required:

- to establish EFT instructions for a bank account that is not in your name.
- if a check is being sent to an alternate address/payee.
- if the withdrawal is going to a Fidelity account with no common owner.
- to request a per-payment amount greater than $100,000.

If the form is completed at a Fidelity Investor Center with all signers present, the Medallion signature guarantee is not required. You can get a Medallion signature guarantee from most banks, credit unions, and other financial institutions. ***A notary seal/stamp is NOT a Medallion signature guarantee.***

PRINT OWNER NAME	MEDALLION SIGNATURE GUARANTEE

SIGN	OWNER SIGNATURE X
DATE	DATE *MM/DD/YYYY* X

Signature(s) and Date(s) continues on next page. ▶▶

PRINT ADDITIONAL OWNER/AUTHORIZED INDIVIDUAL NAME	MEDALLION SIGNATURE GUARANTEE

SIGN — **ADDITIONAL OWNER/AUTHORIZED INDIVIDUAL SIGNATURE**

X

DATE — **DATE** *MM/DD/YYYY*

X

Did you sign the form? Send the ENTIRE form and any attachments to Fidelity Investments. You will receive a Revised Account Profile confirming your withdrawal instructions.

Questions? Go to *Fidelity.com/pws* or call 800-343-3548.

Regular mail
Fidelity Investments
PO Box 770001
Cincinnati, OH 45277-0002

Overnight mail
Fidelity Investments
100 Crosby Parkway KC1B
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. 468492.10.0 (12/23)

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. The minimum amount for EFTs initiated on *Fidelity.com* is $0.01 for retirement and nonretirement brokerage accounts (or with respect to a Fidelity mutual fund account, the fund minimum). In most cases, EFTs initiated on *Fidelity.com* are subject to a maximum cumulative daily amount of $100,000 for transfers out of your Fidelity account, and $250,000 for deposits into your Fidelity account. Transfers out of your Fidelity account initiated on *Fidelity.com* are typically limited to three per day.

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 800-343-3548 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
PO Box 770001
Cincinnati, OH 45277

Phone: 800-343-3548
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. 652049.7.0 (11/25)