

Offer Rules:

This offer is valid for new or existing Fidelity customers. In order to receive the cash bonus, you must open and fund a new eligible Fidelity Brokerage Account and Fidelity Cash Management account on or after 06/22/2018. Fidelity customers who currently have an existing brokerage or cash management account are not eligible for this offer.

Deposits of \$50 to \$99 may receive \$50, deposits of \$100 to \$149 may receive \$100, deposits of \$150 to \$199 may receive \$150, and deposits of \$200 or more may receive \$200. 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 at www.fidelity.com/stack. If you try to register with a designated Fidelity representative, they will direct you to www.fidelity.com/stack to register for the offer. New accounts must be funded within 60 days ("the qualification period"). Funding must come from an external, non-Fidelity source via any standard monetary transfer method (a standard Transfer of Assets form, check, electronic funds transfer, ADM deposit, 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 net deposits into any qualifying accounts over the qualification period from the time of registration for the offer. The bonus will be paid directly to the qualifying account(s).

For purposes of this offer, 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external deposits or transfers (including cash, eligible securities and/or margin debit balance transfers) minus assets withdrawn or transferred out of the accounts within the qualification period.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 qualifying account balance (minus any losses related to trading or market volatility, or margin debit balances) at Fidelity for at least nine 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 up to a week after the qualification period for the bonus award to be credited to your account.

Eligible accounts for this offer include nonretirement (individual or joint) brokerage accounts which meet the minimum funding requirements for this offer. IRA accounts are not eligible.

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; Institutional Wealth Services (IWS) clients; clients of registered investment advisors working with Fidelity Investments, and Stock Plan Services accounts. 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.

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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