

FIDELITY MUTUAL FUND ACCOUNT APPLICATION

It's easy to fill out this application. Just complete all relevant sections, sign in ink, and return to:
Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0036.

1 ACCOUNT SETUP

Please select the type of account you would like to open and complete the account owner's information. **All fields in bold are required for opening an account.**

Note: Do not use this application to establish a retirement account or an Omnibus (Pooled) Account at Fidelity. Please contact a Fidelity Representative at 800.FIDELITY for additional information.

2 INVESTMENT INFORMATION

Higher minimums may apply to some funds. Please make your check payable to Fidelity Investments. Be sure to read the prospectus(es) for the fund(s) you choose.

3 ACCOUNT FEATURES

Your account has a wide range of features to help you manage your finances — from making automatic investments to checkwriting. More information on each of these services is included in this section.

4 BENEFICIAL OWNERSHIP FOR TRUSTS

Please provide the information and supporting documentation requested, as applicable, for the grantor and individuals that have the ability to appoint and/or remove trustee(s), and for individuals who have the authority to revoke or amend the trust.

5 SIGNATURE AND DATE

Please be sure to sign your application in ink. **We cannot process your application without your signature.**

6 TERMS AND CONDITIONS FOR THIS ACCOUNT

IMPORTANT NOTES REGARDING TRUSTS

For domestic trusts, complete the Beneficial Ownership section and Certification of Trust form provided with your application, or download the Certification of Trust form from Fidelity.com.

For foreign trusts, complete the Beneficial Ownership section and include the pages of your Trust document that provide the full name of the trust, grantor(s), trustee(s), and all signature pages. Do not include the entire Trust document.

QUESTIONS?

For more information

800.FIDELITY or **Fidelity.com**
(800.343.3548)



1 ACCOUNT SETUP (CONTINUED)

ACCOUNT OWNER/MINOR/TRUSTEE (CONTINUED)

Address This is the legal address used for reporting. (No PO boxes)

| | | |
|----------------|-------|----------|
| Street Address | | |
| City | State | ZIP Code |

Mailing Address May be a PO box, drop box, or c/o location.

Same as above ▷ Default if not completed

| | | |
|-----------------|-------|----------|
| Mailing Address | | |
| City | State | ZIP Code |

Citizenship

Indicate your citizenship status. U.S. citizen Do not complete the fields below.

Foreign citizen Information in this box must be completed.

Country of Citizenship

Choose one. Permanent U.S. resident Nonpermanent U.S. resident Nonresident of U.S.

Government Identification Number

Unexpired ID must include reference number and photo. Attach copy of ID.

| | | |
|-----------------------------|-------------------------------|--|
| ID Number | Country of Issuance | |
| ID Issuance Date MM DD YYYY | ID Expiration Date MM DD YYYY | |

Passport Number Permanent Resident Identifier Other Government-Issued ID Number

TRUST ACCOUNTS (REQUIRED)

Trust customers must complete the following.

Full Legal Name of Trust* _____

*Enter full trust name as evidenced by the trust document.

For the Benefit of _____

| | | |
|--------------------------|--|--|
| Date of Birth MM DD YYYY | Taxpayer ID Number U.S.-Issued ID Only | Required <input type="checkbox"/> SSN/ITIN <input type="checkbox"/> Entity ID/TIN |
|--------------------------|--|--|

Permanent Address _____
(no PO boxes) Street City State ZIP Code

Mailing Address _____
(if different from above) Street City State ZIP Code

For a domestic trust, provide the state. For a foreign trust, provide the country.* _____

*Your trust documents set forth the terms of your trust. Based on these documents, please tell us which state's laws apply to your trust. If your trust is subject to foreign law, please tell us which country's laws apply.



1 ACCOUNT SETUP (CONTINUED)

ACCOUNT OWNER/MINOR/TRUSTEE (CONTINUED)

GOVERNMENT ID (FOREIGN TRUSTS ONLY) Identification document must be valid, unexpired, and have a reference number. Please attach a photocopy.

Government-issued identification number _____
 Type of document _____
 Country of issuance _____

JOINT ACCOUNT OWNER/CUSTODIAN/CO-TRUSTEE

If more than two trustees, please attach a separate piece of paper with their names and required information.

- Check this box if a joint owner has a different address and you would like duplicate copies of the confirmation of the new account profile, confirmation of changes to the investment objectives, and the tri-annual account profile confirmation sent to that separate address.

Full Legal Name*

First Name Middle Name Last Name

*Enter full first and last name as evidenced by a government-issued, unexpired document (e.g., driver's license, passport, permanent resident card).

Entity Name*

*If you are providing information for a trust or entity, enter the full entity name as evidenced by the relevant formation document (e.g., trust document, partnership agreement, articles of incorporation). Additional information and documentation will be required when the Entity Owner is a trust or entity.

| | | |
|--------------------------|--|--|
| Date of Birth MM DD YYYY | Taxpayer ID Number U.S.-Issued ID Only | Required <input type="checkbox"/> SSN/ITIN <input type="checkbox"/> Entity ID/TIN |
|--------------------------|--|--|

Contact Information

Mobile Phone Email

Mobile phone number and email are required for account security, transactional alerts, and delivery of other communications.

By signing this account application, you agree to conduct business with Fidelity electronically and to the electronic delivery of all account-related documents and communications. You consent to Fidelity's use of your email and/or mobile number to message, call, or text you for this purpose. Message and data rates apply; frequency may vary. For help with texts, reply HELP. To opt out of texts, reply STOP. You may also update your contact information at any time through your profile on **Fidelity.com**. Please look for an email to confirm your information and the terms of this consent.

- Required for Trustee Only.** Check ALL that apply.
- Trustee only
 - Trustee and grantor
 - Trustee is an entity *If the trustee is an entity, check the box, enter the full entity name as evidenced by the relevant formation document (e.g., trust document, partnership agreement, articles of incorporation), and a completed Fidelity Trustee Certification or Certification for Fidelity Funds Business Accounts, as applicable, is required. All required forms and supporting documentation must be provided at the time this application is submitted, or we will be unable to process this request.*
 - Authority to appoint/remove trustees
 - Authority to amend the trust
 - Authority to revoke the trust

Address This is the legal address used for tax reporting. (No PO boxes)

| | | |
|----------------|-------|----------|
| Street Address | | |
| City | State | ZIP Code |

Mailing Address May be a PO box, drop box, or c/o location.

Same as above ▷ Default if not completed

| | | |
|-----------------|-------|----------|
| Mailing Address | | |
| City | State | ZIP Code |

1 ACCOUNT SETUP (CONTINUED)

ACCOUNT OWNER/MINOR/TRUSTEE (CONTINUED)

Citizenship

Indicate your citizenship status. U.S. citizen *Do not complete the fields below.*

Foreign citizen *Information in this box must be completed.*

Country of Citizenship

Choose one. Permanent U.S. resident Nonpermanent U.S. resident Nonresident of U.S.

Government Identification Number

ID Number Country of Issuance

ID Issuance Date MM DD YYYY ID Expiration Date MM DD YYYY

Passport Number Permanent Resident Identifier Other Government-Issued ID Number

Unexpired ID must include reference number and photo. Attach copy of ID.

2 INVESTMENT INFORMATION

Please make your check payable to Fidelity Investments. Note that Fidelity cannot accept foreign checks, money orders, or traveler's checks. Be sure to read the prospectus(es) for the fund(s) you choose.*

Fidelity Fund Name: _____ Initial Investment Amount—generally \$2,500[†]

A. _____ \$ _____

B. _____ \$ _____

C. _____ \$ _____

*Note that some funds may charge a sales load and/or a short-term trading fee. In addition, an annual Fidelity mutual fund maintenance fee may be deducted from accounts with balances that fall below the fund's investment minimum.

[†]Fidelity fund minimums are generally \$2,500. Higher minimums apply for index funds, municipal bond funds, and some money market funds. See prospectus for more information.

Dividend & Capital Gain Distributions will be reinvested into the fund unless you check a box below.

- Pay all dividends and capital gains to my bank account via Electronic Funds Transfer. (You will need to attach a voided check, deposit slip, or bank statement with the account number and all owner names preprinted on it.)
- Pay all dividends and capital gains to me by check.

Upon transfer of assets due to any life event (death, divorce, etc.), and unless otherwise instructed, all dividend/interest income paid to the Transferor (Current Asset Holder) of \$100 or less will be systematically allocated to the Transferee (New Asset Holder) receiving the largest share proportion of the account assets. If the account is transferred evenly, the dividend/interest income will be systematically allocated to the last Transferee paid.



3 ACCOUNT FEATURES

See "Important Information about Electronic Funds Transfer (EFT)" at the end of this application. To Move Money between Your Fidelity Mutual Fund Account and Other Accounts:

EFT allows you to electronically transfer funds between your bank or other financial institution and Fidelity. This section must be completed for automatic investments from outside Fidelity. Not ready to sign up now? Log in to Fidelity.com/eft after your account has been opened to establish EFT.

You **must** be an owner of the account at the other financial institution. You will need to attach a voided check, deposit slip, or bank statement with the account number and all owner names preprinted on it.

Checking

Savings

Provide bank information below to set up the EFT feature.

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

To Invest Automatically in a Fund(s) on a Regular Basis:

To invest automatically in one or more of the fund(s) purchased in Section 2, complete the following information. Automatic investments are funded from your bank via EFT.

| Assign to fund(s) from Section 2. | Investment Amount* | Investment Frequency (check one) | Start Date |
|---|--|----------------------------------|--------------|
| <input type="checkbox"/> A. \$ _____ | <input type="checkbox"/> Monthly or <input type="checkbox"/> Quarterly | _____ | (MM DD YYYY) |
| <input type="checkbox"/> B. \$ _____ | <input type="checkbox"/> Monthly or <input type="checkbox"/> Quarterly | _____ | (MM DD YYYY) |
| <input type="checkbox"/> C. \$ _____ | <input type="checkbox"/> Monthly or <input type="checkbox"/> Quarterly | _____ | (MM DD YYYY) |

If a start date or amount is not provided, the installment will begin on the first business day of the frequency indicated above and the investment amount will be \$100.

I would like to stop my regular investments in the fund(s) described above on _____
(MM DD YYYY)

*Fidelity Automatic Investments minimums are generally \$100, but higher minimums do exist for certain funds. Please see your Fidelity fund prospectus for more information.

Additional Features:

Checkwriting

Check this box if you'd like Fidelity to send you information on checkwriting. This feature is available only on certain money market and bond funds. The form will be sent if checkwriting is available on your fund(s).

Direct Deposit

This service lets you invest directly from your paycheck or your Social Security check.

To establish this feature, check the appropriate box below. We will send you an authorization form to complete and to give to your employer.

My check is from the federal government.

My check is from someone other than the federal government.

3 ACCOUNT FEATURES (CONTINUED)

Bank Wire

Check this box if you'd like more information on adding Bank Wire.

Telephone Redemptions and Exchanges

You automatically have the ability to make redemptions or exchanges by telephone. Exchanges can be made only between Fidelity funds that have the same account ownership. Each fund has rules on the number of exchanges allowed each year. Some funds have administrative fees and trading fees on exchanges. (See the appropriate fund's prospectus for details.) The exchange privilege may be terminated or modified by Fidelity in the future.

4 BENEFICIAL OWNERSHIP FOR TRUSTS

Complete this section to provide information for all beneficial owners of the trust, including each grantor who is NOT also a trustee and is not already listed in Section 1, as well as ALL individuals named in the trust who are authorized to appoint/remove trustees, and/or revoke/amend the trust. Any individuals listed in this section will not have any authority to take action on this account unless they are a trustee or have been granted account authority. Make a copy of this Section 4 for additional individuals.

Important to note: If this beneficial owner is a trust or other entity, you must enter the full entity name as evidenced by the relevant formation document (e.g., trust document, partnership agreement, articles of incorporation), and provide either a completed *Beneficial Ownership for Trusts* or a *Beneficial Ownership — Control Person/Entity Owners for Entities* form, as applicable, along with this form. All required forms and supporting documentation must be provided at the time this form is submitted, or we will be unable to reregister the account as requested.

Required. Check ALL that apply.

- Living Grantor
- Authority to appoint/remove trustees
- Grantor is deceased. Provide ONLY full legal name.
- Authority to revoke/amend the trust

Full Legal Name*

First Name Middle Name Last Name

*Enter full first and last name as evidenced by a government-issued, unexpired document (e.g., driver's license, passport, permanent resident card).

Entity Name†

†If you are providing information for a trust or entity, enter the full entity name as evidenced by the relevant formation document (e.g., trust document, partnership agreement, articles of incorporation). Additional information and documentation will be required when the Entity Owner is a trust or entity.

| | | |
|--------------------------|--|---|
| Date of Birth MM DD YYYY | Taxpayer ID Number U.S.-Issued ID Only | Required |
| <input type="text"/> | <input type="text"/> | <input type="checkbox"/> SSN/TIN <input type="checkbox"/> Entity ID/TIN |

Residential Address (where you live)

This is your legal address used for tax reporting (no PO boxes).

Street Address

City State ZIP Code

Citizenship

U.S. citizen Do not complete the fields below.

Indicate your citizenship status. Foreign citizen Information in this box must be completed.

Country of Citizenship

Choose one. Permanent U.S. resident Nonpermanent U.S. resident Nonresident of U.S.

Government Identification Number

| | |
|-----------------------------|-------------------------------|
| ID Number | Country of Issuance |
| <input type="text"/> | <input type="text"/> |
| ID Issuance Date MM DD YYYY | ID Expiration Date MM DD YYYY |
| <input type="text"/> | <input type="text"/> |

Passport Number Permanent Resident Identifier Other Government-Issued ID Number

Unexpired ID must include reference number and photo. Attach copy of ID.

4 **BENEFICIAL OWNERSHIP FOR TRUSTS (CONTINUED)**

ADDITIONAL BENEFICIAL OWNER

Required. Check ALL that apply.

- Living Grantor Authority to appoint/remove trustees
 Grantor is deceased. Provide ONLY full legal name. Authority to revoke/amend the trust

Full Legal Name*

First Name Middle Name Last Name

*Enter full first and last name as evidenced by a government-issued, unexpired document (e.g., driver's license, passport, permanent resident card).

Entity Name†

 †If you are providing information for a trust or entity, enter the full entity name as evidenced by the relevant formation document (e.g., trust document, partnership agreement, articles of incorporation). Additional information and documentation will be required when the Entity Owner is a trust or entity.

| | | |
|--------------------------|--|--|
| Date of Birth MM DD YYYY | Taxpayer ID Number U.S.-Issued ID Only | Required <input type="checkbox"/> SSN/ITIN <input type="checkbox"/> Entity ID/TIN |
|--------------------------|--|--|

Residential Address (where you live)

This is your legal address used for tax reporting (no PO boxes).

Street Address

City State ZIP Code

Citizenship

Indicate your citizenship status. ▶

U.S. citizen Do not complete the fields below.

Foreign citizen Information in this box must be completed.

Country of Citizenship

Choose one. ▶

Permanent U.S. resident Nonpermanent U.S. resident Nonresident of U.S.

Government Identification Number

| | | |
|-----------------------------|-------------------------------|--|
| ID Number | Country of Issuance | |
| _____ | _____ | |
| ID Issuance Date MM DD YYYY | ID Expiration Date MM DD YYYY | |
| _____ | _____ | |

Unexpired ID must include reference number and photo. Attach copy of ID.

Passport Number Permanent Resident Identifier Other Government-Issued ID Number



5 SIGNATURE AND DATE (ALL OWNERS/CUSTODIAN/FIDUCIARY MUST SIGN AND DATE APPLICATION.)

Please be sure to read all the language included on the following page, as well as sign, date, and return your completed application, including this signature page, to Fidelity.

| | | |
|---|---|---|
| <p><i>If you are a U.S. person for tax purposes:</i></p> <ul style="list-style-type: none"> • Certify under penalties of perjury that you are a U.S. person (including a U.S. resident alien or other U.S. person as defined in the instructions to IRS Form W-9) and the Social Security or Taxpayer Identification Number provided is correct (or that you are waiting for a number to be issued to you). <p><i>If the IRS has notified you that you are currently subject to backup withholding because you failed to report all interest and dividends on your tax return, CROSS OUT all text in brackets.</i></p> | <ul style="list-style-type: none"> • Certify under penalties of perjury that you are not subject to backup withholding because any of the following applies: <ul style="list-style-type: none"> – You are exempt from backup withholding. – You have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding as a result of a failure to report all interest or dividends. – The IRS has notified you that you are no longer subject to backup withholding. | <ul style="list-style-type: none"> • Certify under penalties of perjury that the FATCA code(s) entered on this form (if any) indicating that you are exempt from FATCA reporting are correct. <p><i>If you are not a U.S. person for tax purposes:</i></p> <ul style="list-style-type: none"> • You are submitting the applicable Form W-8 with this form to certify your foreign status and, if applicable, claim tax treaty benefits. |
|---|---|---|

To help the government fight financial crimes, federal regulation requires Fidelity to obtain and verify your name, date of birth, address, and a government-issued ID number before opening your account, and to verify the information. In certain circumstances, Fidelity may obtain and verify comparable information for any person authorized to make transactions in an account. Also, federal regulation requires Fidelity to obtain and verify the beneficial owners and control persons of legal entity customers. Requiring the disclosure of key individuals who own or control a legal entity helps law enforcement investigate and prosecute crimes. Your account may be restricted or closed if Fidelity cannot obtain and verify this information. Fidelity will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if your account is restricted or closed.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

By signing below, you acknowledge that you have read, understand, and agree to be bound by the provisions of this application, including the Terms and Conditions for this account on the next page.

| | |
|--|--------------------------------|
| PRINT OWNER NAME | |
| | |
| PRINT OWNER TITLE, REQUIRED (E.G., TRUSTEE) | |
| | |
| SIGN | OWNER SIGNATURE |
| X | |
| DATE | TODAY'S DATE MM DD YYYY |
| X | |

| | |
|--|--------------------------------|
| PRINT OWNER NAME | |
| | |
| PRINT OWNER TITLE, REQUIRED (E.G., TRUSTEE) | |
| | |
| SIGN | OWNER SIGNATURE |
| X | |
| DATE | TODAY'S DATE MM DD YYYY |
| X | |

6 TERMS AND CONDITIONS FOR THIS ACCOUNT

In this application, "Fidelity" refers to the Fidelity mutual funds and their agents (including Fidelity Investments Institutional Operations Company, and their subsidiaries and affiliates).

By signing above:

- I agree that I will promptly notify Fidelity if or when beneficial ownership of the trust changes.
- I acknowledge that I have been furnished the prospectus(es) by Fidelity and that I have read the prospectus(es) for the fund(s) in which I am investing, including its description of the fund, the fund's fees and charges, and the operation of the fund, and I agree to the terms of the prospectus(es). I have the authority and legal capacity to purchase mutual fund shares, am of legal age, and believe each investment is suitable for me. It is my responsibility to read the prospectus of any fund into which I exchange.
- I understand that all the information I have provided in this application, all the terms and conditions to which I have consented, and the certifications contained herein, will apply to any new fund(s) into which my shares may be exchanged.
- I understand that my account balance and certain uncashed checks issued from my account may be transferred to a state unclaimed property administrator if no activity occurs in the account or a check remains outstanding within the time period specified by the applicable state law.

6 TERMS AND CONDITIONS FOR THIS ACCOUNT (CONTINUED)

- I understand that this fund is not a bank, and fund shares held in a Fidelity Mutual Fund Account are not backed or guaranteed by any bank or insured by the FDIC, SIPC, or any other government agency.
- I understand that I could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress. Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares.
- I ratify any instructions, including telephone and Internet instructions, given on this account. I agree that neither the fund, Fidelity Investments Institutional Operations Company, and/or their successors, assignors or agents, will be liable for any loss, cost, or expense for acting upon any instructions if it follows reasonable procedures designed to prevent unauthorized transactions. I consent to the use of recorded telephone conversations.
- I understand that for joint accounts "I" refers to all account owners, and each of the account owners agrees that any account owner and/or authorized person has authority to act on the account without notice to the other account owners and/or authorized persons. Fidelity and/or its associates, successors, assignors or agents, each, in its sole discretion, and for its protection, may require the written consent of all account owners and/or authorized persons prior to acting upon the instructions of any account owner or authorized person.
- I understand that any information I provide to Fidelity may be shared with third parties for the purpose of validating my identity and may be shared for other purposes in accordance with Fidelity's Privacy Policy. Any information I give to Fidelity may be subject to verification, and I authorize Fidelity to obtain a credit report about me at any time. Upon written request, I will be provided the name and address of the credit reporting agency used.
- If this is a trust account, the trustee(s) also certify:
 - there are no other trustee(s) of the trust than those listed in Section 1 above
 - the attached pages of the trust document are true copies of the valid legal document currently in effect
 - they are authorized to consent to electronic delivery of notices, confirmations, account statements, and communications of every kind.
- I certify that this account is not a Pooled or Omnibus Account. A Pooled or Omnibus Account is a single account that pools the holdings of more than one beneficial owner, whose identities are not disclosed to Fidelity, in which the beneficial owners have the ability to effect transactions, and for which sub-accounting is performed by the Omnibus Account holder or a third party.
- I certify that all information provided in this form is true, accurate, and complete.
- I consent to have only one copy of Fidelity mutual fund shareholder documents, such as prospectuses and shareholder reports ("Documents"), delivered to me and any other investors sharing my address. My Documents will be househanded indefinitely; however, I may revoke this consent at any time by contacting Fidelity at 800-343-3548 and I will begin receiving multiple copies within 30 days. As Documents for other investments become available in the future, these Documents may also be househanded in accordance with this authorization or any notice or agreement I received or entered into with Fidelity or its service providers.
- I agree to provide and maintain as current both my mobile number and email address as both are required for account security, transactional alerts, and delivery of other communications. I consent to Fidelity's use of my email address and/or mobile number to message, call, or text me for these purposes. Since electronic (including wired and wireless) communications may not be encrypted, I acknowledge that there is a risk that data, including email, electronic and wireless communications, and personal data, may be accessed by unauthorized third parties when communicated between me and Fidelity or between me and other parties.
- I agree to conduct business with Fidelity and its affiliates electronically, which necessarily includes having my personal financial information transmitted electronically, and to electronic delivery of all Documents (including my initial notice of Fidelity's privacy policy) and communications related to this account and all other Fidelity accounts.

If requesting EFT:

- I acknowledge that I have read and agree to the Important Information about Electronic Funds Transfer document.
- I authorize Fidelity, upon receiving instructions from me, to make payments of amounts representing redemptions by me or distributions payable to me by initiating credit or debit entries to the bank account identified in Section 3 (Bank). I authorize and request the Bank to accept such entries from Fidelity, and to credit or debit, as indicated, my account at the Bank in accordance with these entries.
- I 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.
- I understand that Fidelity may purge unused EFT instructions from my account on a periodic basis without notice to me.
- I understand that Fidelity may terminate the EFT instructions from my account at any time in its sole discretion.

Fidelity Investments is a registered trademark owned by FMR LLC. Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0036.



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)

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"> Investment portion of transaction occurs, unless prohibited by bank/financial institution. Bank may subsequently demand return of cash to satisfy overdraft. Your bank/financial institution may charge transaction and/or overdraft fees. You may need to contact your bank/financial institution to restart automatic transactions. |
| 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"> Investment portion of transaction occurs, unless prohibited by bank/financial institution. If we do not receive full amount within 3 days, we will record a debit balance on your account and cancel future automatic investments. Your bank/financial institution may charge transaction and/or overdraft fees. You may need to contact both your bank/financial institution and Fidelity to restart automatic transactions. |
| 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"> Investment portion of transaction occurs. All available assets will be applied toward the transaction. 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. |
| 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"> Investment portion of transaction occurs. <p><i>Nonretirement accounts:</i></p> <ul style="list-style-type: none"> 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. 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. <p><i>Fidelity managed accounts:</i></p> <ul style="list-style-type: none"> If no further assets appear in the source account within 15 days, transaction is canceled without notice to you. Future transactions are not affected. |

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