



Add or Remove an Advisor from your Existing Fidelity Brokerage Account

Use this form to add, remove or replace an Authorized agent/Advisor on your existing Fidelity brokerage account.

Helpful to Know

- With this form you can:
 - Add an Authorized agent/Advisor to an existing account.
 - Replace or remove an Authorized agent/Advisor listed on an existing account.
 - Add a Sponsor to an existing Separately Managed Account (SMA).
 - Designate and grant certain authorities to a new Authorized agent/Advisor or Sponsor associated with your existing account.
- Do not use this form to:
 - Add or remove Separate Account Managers on a Separately Managed Account. Instead use the *Separate Account Manager Change Request* form.
 - Add an Advisor to a 529 or BrokerageLink® (Self Directed Brokerage) Account. Instead use the *529 Account Advisor Access & Trading Authorization* or the *Registered Investment Advisor BrokerageLink® Authorization and Termination* form.
- You cannot add an Advisor to the following account types:
 - Portfolio Advisory Services (PAS), Cash Management accounts, Mutual Fund Only accounts, Third Party Administration accounts.
- Contact your Authorized agent/Advisor for any changes to your options trading level, if applicable.

1. Account Information

First Name	M.I.	Last Name
Entity or Additional Owner		
Additional Owner		

Enter the account numbers to add or remove the Authorized agent(s)/Advisor(s). All owners from all accounts must sign below.

Account Number	Account Number	Account Number
Account Number	Account Number	Account Number
Account Number	Account Number	Account Number
Account Number	Account Number	Account Number
Account Number	Account Number	Account Number

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2. Designation of Authorization

Authorized agent/Advisor Account referred through Wealth Advisor Solutions Use WAS specific G Number.

Designate the following Authorized agent(s)/Advisor(s) or Sponsor for the account(s) indicated above. This Authorized agent(s)/Advisor(s) will have all authorizations applicable to your brokerage account as detailed in your Client Account Agreement as well as any additional authorizations you grant below.

<p>Enter a Primary Advisor, Additional Authorized agent/Advisor, or Sponsor on a Separately Managed Account to be added to the account, and provide the G Number.</p>	Pricing Code*	DTC Number	
	Primary Advisor Name	G Number	
	Additional Authorized agent/Advisor Name	G	
	Additional Authorized agent/Advisor Name	G Number	
	Additional Authorized agent/Advisor Name	G	
	Additional Authorized agent/Advisor Name	G Number	
	Additional Authorized agent/Advisor Name	G	
	Additional Authorized agent/Advisor Name	G Number	
Sponsor or Other Additional Authorized agent/Advisor Name	G Number		
	G		

* The pricing code will default to that of the Primary Advisor. To change this, provide the appropriate Pricing Code.

3. Termination of Authorization

Important: If you are removing your primary advisor, any secondary advisors and/or a Sponsor on a Separately Managed Account also will be removed.

Remove All Authorized agent(s)/Advisor(s) from the accounts listed in Section 1.

OR

Remove ONLY those listed below.

<p>Enter the Primary Advisor, Additional Authorized agent/Advisor, or Sponsor on a Separately Managed Account to be removed from the account, and provide the G Number if known.</p>	Primary Advisor Name	G Number
	Additional Authorized agent/Advisor Name	G
	Additional Authorized agent/Advisor Name	G Number
	Additional Authorized agent/Advisor Name	G
	Additional Authorized agent/Advisor Name	G Number
	Additional Authorized agent/Advisor Name	G
Sponsor or Other Additional Authorized agent/Advisor Name	G Number	
	G	

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4. Account Authorizations Updates

The following authorizations are in addition to the authorizations that are applicable to your brokerage account as detailed in the Client Account Agreement.

Document Redirection Individual Directed Accounts are not eligible for document redirection. Additionally, documents can only be redirected to a Registered Investment Advisor.

	Primary Authorized agent/Advisor or SAM	or	You	
Check one in each row.	<input type="checkbox"/>	or	<input type="checkbox"/>	Proxies ¹ Includes all proxy voting materials.
	<input type="checkbox"/>	or	<input type="checkbox"/>	Reports Includes annual reports and information statements.
	<input type="checkbox"/>	or	<input type="checkbox"/>	Prospectuses
	<input type="checkbox"/>	or	<input type="checkbox"/>	Corporate Actions ²
Authorized agent/ Advisor should complete if applicable.	Proxy Voting G Number G		Name Administrator only	

¹ In choosing this option, you also direct Fidelity to accept votes regarding these proxies from your Primary Authorized agent/Advisor or for Separately Managed Accounts, the Separate Account Manager. If your Primary Authorized agent/Advisor has a Proxy Voting G Number or uses a proxy administrator, provide the G Number and administrator name as appropriate.

² Notwithstanding your election to receive Corporate Actions/Reorganization Notices at your account's mailing address. Fidelity will accept decisions on the corporate actions/reorganization notices from your Primary Authorized agent/ Advisor.

Trade Confirmation Frequency

Trade Confirmations are delivered to the address of record or electronically to the account owner immediately unless you check the box below to receive them Quarterly.

Quarterly

Trading Authorization*

Authorizes Fidelity to accept trades, servicing, account-related, or other instructions on your account from your Authorized agent(s)/ Advisor(s), without direct instructions from you. Trading authorization is a feature of all accounts opened with this application; you grant trading authorization when you sign the application. By granting trading authorization to your Authorized agent(s)/ Advisor(s), you understand and agree that

your Authorized agent(s)/Advisor(s) will have the ability to instruct Fidelity to initiate transfers of cash from your bank account to your Fidelity account, based on standing written funds transfer instructions provided by you to Fidelity. Unless you designate Asset Movement Authorization Level 1 or Level 2 on this account, your Authorized agent(s)/ Advisor(s) will not be not authorized to withdraw, or direct the withdrawal of, assets

from your account. In the case of a retirement account, your Authorized agent(s)/Advisor(s) cannot designate a beneficiary(ies) for your account. See the Terms and Conditions at the end of this form.

* Trading Authorization does not apply to Individually Directed Accounts (IDA). Instead these accounts have Service Authorization, which authorizes Fidelity to provide your Authorized agent(s)/Advisor(s) with copies of all account statements and access to all account information. Service Authorization is a feature of all accounts listed in this application; you grant this authorization when you sign the IDA application. See the applicable IDA Customer Account Agreement for more complete information.

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4. Account Authorizations Updates *continued*

Asset Movement Authorization

Asset Movement Authority is not available on Fidelity Retirement Plan Accounts including Self-Employed 401(k) Accounts. Level 2 Authority is not available on Fidelity Non-Prototype Retirement accounts. If Level 2 is selected, the request will default to Level 1. By granting Level 1 or Level 2 authorizations, you direct Fidelity to accept instructions from your Authorized agent/Advisor concerning the types of transactions indicated for that level. In the Level 1 and Level 2 descriptions on this form, "same-registration" means the same owner or owners and the same registration type and "accounts you own individually" means accounts with the same individual owner. Fidelity may require direct instructions from you for transactions over a certain dollar amount.

Check Only One:

No Asset Movement Authority on this Account Your Authorized agent/Advisor will not be able to move money from this account without your signature.

Level 1 Limited (First Party only)

This includes one-time disbursements and the establishment of, and changes to, periodic disbursements ("Periodic Distribution Plans") from your eligible account, including:

- Checks made payable to you and sent to your address.
- Bank wires or electronic funds transfers (EFTs) to any first-party account you have authorized through standing written instructions and first-party check disbursements to any payee and address you have authorized through written standing instructions.

- For nonretirement brokerage accounts, transfers of cash or securities from this account to other same-registration accounts at Fidelity, if this account is an individual account or transfer on death account (accounts owned by you individually), contributions from this account to any IRA or Health Savings Account (HSA) you own at Fidelity.
- For IRA and HSA accounts, transfers of cash or securities from this account to other same-registration IRAs and HSAs, respectively, that are not reported for tax purposes, distributions, and transfers from this account to Fidelity nonretirement brokerage accounts you own individually, and for IRAs, conversions to Roth IRAs. Note for 529 accounts:
 - Periodic disbursements are not permitted.
 - For transfers of cash or securities between 529 accounts using AMA, the beneficiary on both accounts must be the same.

Level 1 (First and Third Party)

This includes all Level 1 Limited authorizations, plus:

- Bank wires or electronic funds transfers (EFTs) to any third-party account you have authorized through standing written instructions and third-party check disbursements to any payee and address you have authorized through standing written instructions.
- For non-retirement brokerage accounts, transfers of cash or securities from this account to other third-party accounts at Fidelity you have authorized.

- For IRAs and HSAs, transfers of cash or securities from this account to other third-party accounts at Fidelity you have authorized through standing written instructions, including distributions from this account to Fidelity non-retirement accounts with different owners and/or registrations.

Level 2

This includes all Level 1 authorizations, plus:

- For IRA and nonretirement brokerage accounts, bank wires to any same-registration account outside Fidelity, without direct instructions from you.

You understand and agree Fidelity cannot confirm the account registration at the receiving bank and will rely solely on the representations of your Authorized agent/Advisor as to the registration of the receiving account.

Your Authorized agent/Advisor will have the authority to direct Fidelity with regard to the timing, amount and reason of any IRA distribution(s) and the amount of federal and state tax withholding to apply on your behalf.

You are advised to consult with your legal or tax advisor regarding all elections made with respect to distributions. You assume the responsibility that results from any IRA, HSA, or 529 account distribution(s) initiated by you or your Authorized agent/Advisor.

5. Signatures and Dates *Account Owner signature required when designating a Primary Advisor.*

By signing below, you:

- Acknowledge that you have read and agree to the terms set forth in this form and in the Client account agreement(s) that govern this account and agree to be bound by such terms and conditions as are currently in effect and as may be amended from time to time. For the purpose of this form, the term "Authorized agent/Advisor" is defined to include the primary Authorized agent/Advisor, any additional Authorized agent(s)/Advisor(s) and Sponsors.
 - Without limiting any of the foregoing, represent and/or understand and agree that:
 1. You have selected your Authorized agent/Advisor based on criteria you deem appropriate for your investment needs without any advice or recommendation from Fidelity.
 2. All decisions relating to your investment or trading activity shall be made solely by you or your Authorized agent/Advisor. Your Authorized agent(s)/Advisor(s) has collected from you such information as is required to determine the suitability of your investment or trading activity.
 3. Fidelity is authorized to accept the instructions of the Authorized agent/Advisor on your behalf. This authorization shall be applicable to all assets you hold in the specified account. Fidelity reserves the right to require client authorization at its own discretion, **including changes to your account address instructions.**
 4. Fidelity is further authorized to act upon your Authorized agent's/Advisor's instructions to aggregate transaction orders for your account with orders for one or more other accounts over which the Authorized agent/Advisor has trading authorization, or to accept or deliver assets in transactions executed by other broker/dealers where the Authorized agent/Advisor has so aggregated orders. You agree that if any such aggregated order is executed in more than one transaction, your portion of such order may be deemed to have been the weighted average of the prices at which all of such transactions were executed.
 5. Fidelity and the Authorized agent/Advisor are not affiliated and have no relationship except as described in this agreement and your account agreement; your Authorized agent/Advisor is not an agent of Fidelity and is not authorized to act or make representations on Fidelity's behalf.
 6. Fidelity has no responsibility for, and will not participate in or review, the Authorized agent's/Advisor's trading decisions, or in any way review, monitor or supervise the suitability of the investment decision or activity of the Authorized agent/Advisor.
 7. Fidelity will have no duty to inquire into the authority of the Authorized agent/Advisor to engage in particular transactions or investment strategies, or to monitor the terms of any oral or written agreement between you and the Authorized agent/Advisor.
 8. The Authorized agent/Advisor is responsible for complying with, and making all disclosures to Fidelity as required by all applicable state, federal and industry securities laws and regulations, and interpretations promulgated thereunder, including, but not limited to, the Investment Advisers Act of 1940, the Securities and Exchange Act of 1934, the Investment Company Act of 1940 and the Financial Industry Regulatory Authority (FINRA) Conduct Rules.
 9. You authorize the above-named Authorized agent/Advisor to direct Fidelity Brokerage Services LLC and/or National Financial Services LLC, (collectively, "Fidelity") to deduct fees for financial advisory services or management fees from your account listed above. You represent that you have reviewed such fees with your Authorized agent/Advisor. You further represent that such fees are reasonable in light of the services provided by your Authorized agent/Advisor, and you hereby instruct Fidelity to deduct such fees at the direction of your Authorized agent/Advisor until Fidelity is notified in writing of your death, disability or incapacity, or until you revoke this authorization through written notice actually received by Fidelity.
 10. If you direct Fidelity to deliver prospectuses, proxies, related materials or corporate actions/reorganization notifications to your Primary Authorized agent/Advisor instead of delivering these documents to you, and you authorize Fidelity to accept votes from your Authorized agent/Advisor on proxies, you represent and agree to the following:
 - Fidelity has no responsibility to verify any of the representations you make with respect to these instructions.
 - If your Primary Authorized agent/Advisor has identified a proxy-related third-party administrator on this form, you represent that you have separately authorized your Primary Authorized agent/Advisor to use such an administrator, your Primary Authorized agent/Advisor may not delegate to the proxy administrator the right to determine your proxy vote and Fidelity may honor instructions from your Primary Authorized agent/Advisor to forward proxy materials to the administrator and may accept your Primary Authorized agent's/Advisor's proxy voting decisions when communicated to Fidelity by the administrator.
 - Any and all Authorized agents/Advisors you have designated and authorized are either SEC or state-registered investment advisors and have discretion over your account pursuant to a separate written advisory contract.
- You hereby grant authorization to your Authorized agent/Advisor consistent with the level of authority selected above.

By granting this authorization, you understand and agree that Fidelity will not undertake to confirm your Authorized agent's/Advisor's representations as to bank account registration and cannot confirm the account registration at the receiving bank or financial institution. Therefore, Fidelity will not undertake to monitor your Authorized agent's(s')/Advisor's(s') compliance with your instructions to him or her and will rely solely upon the instructions of your Authorized agent/Advisor for these transfers. You understand that you should carefully review your account documentation and monitor all activity in your account. Fidelity may require direct instructions from you on transactions over a certain dollar amount.

This authorization is a continuing one and shall remain in full force and effect until Fidelity is notified in writing of your death, disability or incapacity, or unless revoked through written notice actually received by Fidelity. Such revocation, however, shall not affect any prior liability in any way resulting from any transaction initiated before receipt of the revocation. Furthermore, it is understood that this authorization is in addition to, and in no way restricts, any rights that may exist at law or under any other agreement(s) between you and Fidelity. This authorization shall be construed, from your Authorized agent/Advisor at Fidelity's discretion and for its sole protection.

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5. Signatures and Dates *continued*

Your Authorized agent/Advisor(s) determines with Fidelity the fees and rates you pay to Fidelity for its services. Contact your advisor for information on the pricing schedule of fees and rates applicable to your account.

Asset Based Pricing Clients:

You represent that you have read, understand and agree to the terms and conditions of the Asset Based Pricing Supplement included with this application and agree to be bound by such terms and conditions as are currently in effect and as may be amended from time to time.

Transaction Based Pricing Clients:

Transaction Based pricing includes interest rates, commissions rates and fees applicable to your account. For some customers it will include a Custody Fee. You agree to be bound by the terms and conditions of such rates and fees as are currently in effect and as may be amended from time to time and represent that your Authorized agent/Advisor has informed you of such fees. See the Client Agreement for additional information regarding rates and fees including Custody Fee. See the Client Agreement for additional information regarding fees, including the Custody Fee.

This account is governed by a pre-dispute arbitration clause, which is found on the last page of the Client Agreement. You acknowledge receipt of the Disclosure of Credit Terms on Transactions, Margin Disclosure Statement, and Fidelity Investments Privacy Policy. You also acknowledge receipt of the pre-dispute arbitration clause.

All account owners must sign and date. For Trust accounts, all trustees must sign and date. For business accounts, all authorized individuals must sign and date.

Print Account Owner Name <i>First, M.I., Last</i>	
Account Owner Signature	Date <i>MM - DD - YYYY</i>
SIGN ▶	▶

Print Account Owner Name <i>First, M.I., Last</i>	
Account Owner Signature	Date <i>MM - DD - YYYY</i>
SIGN ▶	▶

Print Account Owner Name <i>First, M.I., Last</i>	
Account Owner Signature	Date <i>MM - DD - YYYY</i>
SIGN ▶	▶

Fidelity Retirement Accounts (KEOGH) *Required*

If this trading authorization applies to a Fidelity Retirement Plan ("Plan") for which Fidelity Management Trust Company ("FMTC"), or its affiliate and/or any successor, acts as trustee or custodian, this authorization shall allow the Authorized agent/Advisor to provide instructions to Fidelity, to execute such directions with respect to the Plan indicated in the Account Owners section above. Such directions shall be limited to purchase, exchange, and sell orders in any investment permitted by the terms of the Plan, and any other incidental transactions subject to the limitations described herein provided such transactions do not result in a distribution from the Plan, with the further exception that the Authorized agent/Advisor shall have no authority to designate a beneficiary(ies) or establish a new Plan, which are actions that must be done personally by the registered owner. You understand that the consent of the Employer or Plan Administrator must be obtained if this authorization involves a Plan account in which you are a participant but are not the Employer; however, Fidelity will

in no way be responsible for the registered owner's failure to properly obtain such consent. You understand that with respect to the registered owner's Plan, FMTC merely acts as directed custodian or trustee, and has no discretionary fiduciary authority or responsibility over investment decisions made by you or your Authorized agent/Advisor. Accordingly, the suitability of any investments or actions which the Authorized agent/Advisor may direct, and any adverse consequences arising from such an investment or action, including, without limitation, the generation of unrelated business taxable income, is your sole and ultimate responsibility.

EMPLOYER CONSENT (required if this is a Plan account and you are not an owner-employee): The undersigned is the Sponsor or Plan Administrator of the Plan for which trading authorization, as described herein, has been requested. Said sponsor or Plan Administrator hereby consents to such appointment of the Authorized agent/Advisor designated herein.

Print Employer Name		Title
Authorized Signature	Date <i>MM - DD - YYYY</i>	
SIGN ▶	▶	

Fidelity Brokerage Services LLC, Member NYSE, SIPC

1.9871201.100 - 766463.1.0 (12/19)

Advisor Authorizations and Designations

Customer Terms and Conditions

To: Fidelity Brokerage Services LLC and National Financial Services LLC (collectively, "Fidelity" or "us" or "we").

The Role of the Authorized agent(s)/Advisor(s)

With respect to the Authorized agent(s)/Advisor(s) you have authorized on this retirement or nonretirement account, you understand and agree that:

- You have chosen your Authorized agent(s)/Advisor(s) based on criteria you believe appropriate for your investment needs and without any advice from Fidelity.
- Your Authorized agent(s)/Advisor(s) have collected from you sufficient information to make investment management and trading decisions that are suitable to your financial goals and circumstances.
- Your Authorized agent(s)/Advisor(s) is not affiliated with us and is not authorized to act as our agent or make representations on our behalf. Fidelity and you or Authorized agent(s)/Advisor(s) have no relationship except as described in this agreement.
- All investment or trading decisions and trading activity on your account will be made solely by you or your Authorized agent(s)/Advisor(s), meaning only those Authorized agent(s)/Advisor(s) named in this Add Advisor to Fidelity Personal Investments Account form or those designated subsequently in writing to us.
- We are authorized to accept and act on all instructions of your Authorized agent(s)/Advisor(s) that are in accordance with this agreement, until we receive written notice from you revoking this authorization.
- Fidelity will have no duty to inquire into the authority of the Authorized agent(s)/Advisor(s) to engage in particular transactions or investment strategies or to monitor the terms of any oral or written agreement between you and the Authorized agent(s)/Advisor(s). You represent that your Authorized agent/Advisor has disclosed to you all third-party service providers it uses and any data related to your account it makes available to third-party providers in the course of managing your account. You further agree that Fidelity will not undertake nor does it have any obligation to review or monitor these third-party providers.
- We reserve the right, but are not obligated, to request authorization from you prior to executing any transaction requested from your Authorized agent(s)/Advisor(s), including requests to change the address on your account, bank wires or EFTs, and to restrict, not accept or cease accepting instructions from your Authorized agent(s)/Advisor(s) at Fidelity's sole discretion and for its sole protection.
- We are not responsible for reviewing, monitoring, or supervising your Authorized agent(s)/Advisor(s), their strategies, plans, fee calculations, or the suitability or frequency of the investment or trading activity in your account, nor for verifying the authority of an Authorized agent(s)/Advisor(s) before placing orders, nor for monitoring the terms of any oral or written agreement between you and any Authorized agent(s)/Advisor(s).
- Your Authorized agent(s)/Advisor(s) is obligated to comply with, and make all disclosures as required by, all applicable state, Federal and industry securities laws and regulations, and interpretations promulgated thereunder, including, but not limited to, the Investment Advisers Act of 1940, the Securities Exchange Act of 1934, the Investment Company Act of 1940 and the Financial Industry Regulatory Authority (FINRA) Conduct Rules. Fidelity will not undertake to confirm or ensure that your Authorized agent(s)/Advisor(s) remains in compliance with its obligations.
- You shall indemnify and hold harmless Fidelity and Fidelity Management Trust Company and their officers, directors, employees, agents and affiliates from and against any and all losses, claims or financial obligations that may arise from acting on the instructions of your Authorized agent(s)/Advisor(s) based on the authorizations you granted herein, and any act or omission of your Authorized agent(s)/Advisor(s) with respect to your account. This indemnity is in addition to, and in no way restricts, any rights that may exist at law or under any agreement(s) between you and Fidelity. This indemnity shall be construed, administered and enforced according to the laws of the Commonwealth of Massachusetts. It shall inure to the benefit of Fidelity and of any successor firm or firms (whether by merger, consolidation or otherwise) irrespective of any change(s) at any time in the personnel thereto for any cause whatsoever, and to the benefit of the affiliates and the assigns of Fidelity or any successor firm.

- Your Authorized agent(s)/Advisor(s) is authorized to act for you and on your behalf in the same manner and with the same force and effect as you might or could do to the extent necessary or incidental to the furtherance or conduct of the account, in accordance with this agreement or your separate standing instructions.
- Your Authorized agent(s)/Advisors will have access to tax reporting information about your account.

How We Support Your Authorized agent(s)/Advisor(s)

Fidelity provides your Authorized agent(s)/Advisor(s) with a range of services and other benefits to help them conduct their business and serve you. For instance, Fidelity may pay for or provide your Authorized agent(s)/Advisor(s) with technology solutions to help facilitate their integration with Fidelity's brokerage system and streamline their operations. These may include Fidelity's proprietary integrated analysis, trading, and reporting system that allows Authorized agent(s)/Advisor(s) to communicate electronically with Fidelity. We also offer investment research to help your Authorized agent(s)/Advisor(s) make well informed investment decisions for your account. Trained Fidelity representatives are available to provide administrative support to your Authorized agent(s)/Advisor(s).

We may assist your Authorized agent(s)/Advisor(s) in their marketing activities, including by providing marketing toolkits and other forms of marketing materials your Authorized agent(s)/Advisor(s) may use or adapt for their purposes, co-sponsor events sponsored by your Authorized agent(s)/Advisor(s), or engage in joint marketing initiatives with your Authorized agent(s)/Advisor(s). We may assist your Authorized agent(s)/Advisor(s) in joining our platform and in completing documentation to enroll clients to receive our services, and this may include providing or paying for clerical staff to assist and, in some cases, paying account transfer fees or other charges you or other clients may have to pay when changing custodians or service providers.

In limited circumstances, we may also make direct payments to your Authorized agent(s)/Advisor(s). For example, we may reimburse your Authorized agent(s)/Advisor(s) for reasonable travel expenses incurred when reviewing our business and practices. We also may pay your Authorized agent(s)/Advisor(s) for performing certain back-office, administrative, custodial support, and clerical services for us in connection with client accounts for which we act as custodian. These payments may create an incentive for your Authorized agent(s)/Advisor(s) to favor certain types of investments over others.

These and other services we furnish will provide benefits to your Authorized agent(s)/Advisor(s) and may be made available to your Authorized agent(s)/Advisor(s), at no fee or at a discounted fee, and the terms may vary among Authorized agent(s)/Advisor(s) depending on the business they and their clients conduct with us and other factors. Fidelity's provision of these services and other benefits to your Authorized agent(s)/Advisor(s) may be based on clients of your Authorized agent(s)/Advisor(s) placing a certain amount of assets in accounts with us within a certain period of time. Your Authorized agent(s)/Advisor(s) may be influenced by this in recommending or requiring that its clients establish accounts with us. These products and services may not necessarily benefit your account.

Fidelity and your Authorized agent(s)/Advisor(s) may agree to pricing (including commissions and transaction account and service fees) for client accounts of your Authorized agent(s)/Advisor(s) at Fidelity, including your own account, based on the nature and scope of business your Authorized agent(s)/Advisor(s) does with us, including the current and future expected amount of the client assets of your Authorized agent(s)/Advisor(s) that are in our custody, the types of securities managed by your Authorized agent(s)/Advisor(s), and the expected frequency of trading by your Authorized agent(s)/Advisor(s). We may change this pricing and the services and other benefits we provide if the nature or scope of business of the business your Authorized agent(s)/Advisor(s) does with us changes or does not reach certain levels, in which case pricing for the client accounts of your Authorized agent(s)/Advisor(s), including your own account, may increase to an amount we decide but not to exceed our standard pricing for Authorized agent(s)/Advisor(s) that custody with Fidelity.

Your Authorized agent(s)/Advisor(s) may be required to disclose information pertaining to its receipt of the services and benefits to you. Fidelity has no responsibility to monitor, nor will it undertake to review your advisor's practices or disclosures to determine if they are consistent with applicable law.

For further information about the programs and incentives available to your Authorized agent(s)/Advisor(s) in managing your account through Fidelity, feel free to contact us or your Authorized agent(s)/Advisor(s) directly.

Trading Authorizations

- A. You have indicated on this form that you have authorized one or more Authorized agents/Advisors to execute trades on your account, and Fidelity is authorized and directed to accept any trading, servicing, or account-related instruction of the Authorized agent(s)/Advisor(s) on your behalf. The Authorized agent(s)/Advisor(s) may inquire in and trade in your account as specified, and Fidelity is authorized and directed to accept the instructions of the Authorized agent(s)/Advisor(s). The authorization shall be applicable to all assets you hold in the specified account. Except as otherwise provided, the Authorized agent(s)/Advisor(s) is not authorized to withdraw, or direct the withdrawal of, assets from your account.
- B. You understand and agree that:
1. By granting trading authorization to your Authorized agent(s)/Advisor(s), you understand and agree that your advisor will have the ability to instruct Fidelity to initiate transfers of cash from your bank account to your Fidelity account, based on standing written funds transfer instructions provided by you to Fidelity.
 2. Fidelity is further authorized to act upon your Authorized Agent's(s)/Advisor's(s) instructions to aggregate transaction orders for your Account with orders for one or more other accounts over which the Authorized agent(s)/Advisor(s) has trading authorization, or to accept or deliver assets pursuant to a separately executed authorization you have granted to your Authorized agent(s)/Advisor(s) in transactions executed by other Broker/Dealers where Authorized agent(s)/Advisor(s) has so aggregated orders. You agree that if any such aggregated order is executed in more than one transaction, your portion of such order may be deemed to have been at the weighted average of the prices at which all of such transactions were executed.

Commissions/Fees/Pricing

You hereby authorize your Authorized agent(s)/Advisor(s) to enter into such schedule of interest rates, commission rates and any other fee schedules for your account as may be determined between your Authorized agent(s)/Advisor(s) and Fidelity, and you hereby certify that your Authorized agent(s)/Advisor(s) has informed you of such interest rates, commission rates and other fee schedules, and you agree to be bound thereby.

Authorization to Pay Fees to Advisor

By signing the account application, you authorize Fidelity to pay management fees to your Authorized agent(s)/Advisor(s) or his/her agent. You authorize Fidelity to pay Authorized agent(s)/Advisor(s) from your account. Fidelity may use money from the Core Transaction Account and/or cash in your account to the extent necessary to pay such fees. Fidelity may rely on the fee calculation submitted by Authorized agent(s)/Advisor(s) to Fidelity to deduct from your account. You understand that it is your responsibility to verify the fee and the accuracy of the fee calculation and that Fidelity will not determine whether the fee or the calculation is accurate and appropriate.

Assignment

Authorized agent(s)/Advisor(s) may not assign this or any related agreement without the prior written consent of you and Fidelity. All authorizations granted to your Authorized agent(s)/Advisor(s) shall inure to the benefit of your Authorized agent's(s)/Advisor's(s) successors, whether by merger, consolidation or otherwise, and assigns, and Fidelity may transfer the Authorized agent's(s)/Advisor's(s) authorizations to the successors and assigns.

Termination of Authorization

The authorizations you have granted in this Agreement will remain effective until Fidelity is notified in writing of your death, disability or incapacity or unless revoked through written notice actually received by Fidelity. Such revocation will not affect your obligation resulting from transactions initiated prior to Fidelity's receipt of such written notice. You understand that if Fidelity terminates its account agreement with your Authorized agent(s)/Advisor(s), Fidelity will not be obligated to honor the authorization you have granted to your Authorized agent(s)/Advisor(s) in this Agreement, and you will have exclusive control over, and responsibility for, your account; and unless Fidelity notifies you otherwise, your account will become a Fidelity Personal Investments brokerage account. This agreement may be modified or amended only pursuant to a written agreement signed by a duly authorized representative of Fidelity.

Furthermore, it is understood that the authorizations you have granted to your Authorized agent(s)/Advisor(s) in this form are in addition to, and in no way restrict, any rights that may exist at law or under any other agreement(s) between you and Fidelity. The authorizations you have granted to your

Authorized agent(s)/Advisor(s) in this form shall be construed, administered and enforced according to the laws of the Commonwealth of Massachusetts. They shall inure to the benefit of Fidelity and of any successor firm or firms (whether by merger, consolidation or otherwise) irrespective of any change(s) at any time in the personnel thereto for any cause whatsoever and to the benefit of the affiliates and the assigns of Fidelity or any successor firm.

Pre-Dispute Arbitration Agreement

This agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- (A) All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- (B) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- (C) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- (D) The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- (E) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- (F) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- (G) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

All controversies that may arise between you, your Authorized agent/Advisor and Fidelity concerning any subject matter, issue or circumstance whatsoever (including, but not limited to, controversies concerning any account, order or transaction, or the continuation, performance, interpretation or breach of this or any other agreement between you, your Authorized agent/Advisor and Fidelity whether entered into or arising before, on or after the date this account is opened) shall be determined by arbitration in accordance with the rules then prevailing of the Financial Industry Regulatory Authority (FINRA) or any United States securities self-regulatory organization or United States securities exchange of which the person, entity or entities against whom the claim is made is a member, as you may designate. If you designate the rules of a United States self-regulatory organization or United States securities exchange and those rules fail to be applied for any reason, then you shall designate the prevailing rules of any other United States securities self-regulatory organization or United States securities exchange of which the person, entity or entities against whom the claim is made is a member. If you do not notify Fidelity in writing of your designation within five (5) days after such failure or after Fidelity receives from you a written demand for arbitration, then you authorize Fidelity to make such designation on your behalf. The designation of the rules of a self-regulatory organization or securities exchange is not integral to the underlying agreement to arbitrate. You understand that judgment upon any arbitration award may be entered in any court of competent jurisdiction.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:

- (i) the class certification is denied; or
- (ii) the class is decertified; or
- (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

Statements/Periodic Reports/Proxies

You will receive a statement of all transactions quarterly, and monthly in the months where there is activity in your account, unless you have authorized on this form to direct all written trade confirmations to your Authorized agent(s)/Advisor(s) in lieu of sending them to you directly.

The only transactions that are not reflected on confirmation statements are automatic investments, automatic withdrawals, dividend reinvestments, and transactions that involve only your core account; for these activities, your regular account statement serves in place of a confirmation statement.

If in lieu of confirmations you have elected to receive quarterly account statements detailing all trade confirmations, and you understand that receiving quarterly account statements impacts your ability to monitor as promptly the trading activity and investment decisions made by your Authorized agent(s)/Advisor(s). You can revoke these instructions with written notice to us.

The account statement will detail: securities bought or sold in your securities account, whether on margin or on a fully paid basis; all purchases of merchandise, services and cash advances made with the check or debit card; redemption checks; margin loans and repayments and interest charges, if any; the number of fund shares that were purchased or redeemed for you; and electronic funds transfers and monthly fees assessed.

By authorizing Fidelity to deliver prospectuses to your Authorized agent(s)/Advisor(s) in lieu of sending them to you, you acknowledge that you will not receive prospectuses on securities held in your account and that it is your responsibility to evaluate the appropriateness of trading decisions made by your Authorized agent(s)/Advisor(s).

If you direct Fidelity to deliver your prospectuses, proxies, related materials or corporate actions to your Authorized agent(s)/Advisor(s) instead of delivering these documents to you, and you authorize Fidelity to accept votes from your Authorized agent(s)/Advisor(s) on proxies and corporate actions, you represent and agree to the following:

- Fidelity has no responsibility to verify any of the representations you make with respect to these instructions.
- If your Authorized agent(s)/Advisor(s) has identified a proxy-related third-party administrator on this form, you represent that you have separately authorized your Authorized agent(s)/Advisor(s) to use such an administrator, your Authorized agent(s)/Advisor(s) may not delegate to the proxy administrator the right to determine your proxy vote, and Fidelity may honor instructions from your Authorized agent(s)/Advisor(s) to forward proxy materials to the administrator and may accept your Authorized agent(s)/Advisor(s)' proxy voting decisions when communicated to Fidelity by the administrator.
- You confirm that any and all Authorized agents/Advisors you have designated and authorized are either state or SEC-registered investment advisors, and have discretion over your account pursuant to a separate written advisory contract.



Instructions, Terms and Conditions applicable to Premiere Select® Retirement Accounts and Fidelity SIMPLE IRAs

The attached form should be used to authorize your Authorized agent/Advisor to initiate certain types of distributions and Roth conversions (collectively "distributions") from your Premiere Select Traditional IRA, Roth IRA, Rollover IRA, SEP-IRA, IRA Beneficiary Distribution Account, Roth IRA Beneficiary Distribution Account or Fidelity SIMPLE IRA ("IRAs") on your behalf, or to change/delete existing authorization. **Note that distribution instructions (or any Asset Movement Authorizations) do not apply to Fidelity Retirement Plan accounts, including Self-Employed 401(k) accounts.**

Important: This form cannot be used to request certain types of distributions, including a periodic distribution plan. To establish a periodic distribution plan, you must complete a Premiere Select IRA Periodic Distribution Request form which can be obtained from your Authorized agent/Advisor.

Read these Instructions, Terms and Conditions carefully before completing the attached form. You, and not your Authorized agent/Advisor, are responsible for complying with IRS rules governing IRA distributions, including required minimum distributions and substantially equal periodic payments. If you fail to meet any IRS requirements regulating IRA distributions, you may be subject to tax penalties. If you have any questions regarding your specific situation, consult with your tax advisor. Actions taken by your Authorized agent/Advisor on your account are binding and subject to the same rules as if you had directly instructed Fidelity. Distributions and tax withholding generally cannot be reversed once completed. Any corrections to an error on your part or that of your Authorized agent/Advisor will generally have to follow applicable IRS rules and regulations.

Distributions made in cash will be paid from the balance of your core account investment vehicle ("core account"). It is you and your Authorized agent's/Advisor's responsibility to ensure there are sufficient funds available in the core account to process the distribution.

For full distributions, a \$75 liquidation/termination fee, if applicable, as described in your Premiere Select IRA Application or in some other manner acceptable to the Custodian, will be collected from the final distribution amount.

If you have any questions, consult your Authorized agent/Advisor.

Designation of Authorization

By completing and signing the attached form, you are authorizing your Authorized agent/Advisor, as your agent, to provide direction to Fidelity to make distributions from your Premiere Select IRA or Fidelity SIMPLE IRA. Your Authorized agent/Advisor will be authorized to direct Fidelity to pay an IRA distribution regardless of the tax consequences of such distribution. If a distribution is made by check, it may only be sent to your address of record. Your Authorized agent/Advisor will be authorized to direct Fidelity regarding the following:

Timing and amount – Your Authorized agent/Advisor will direct Fidelity with respect to the timing and specific amount of distributions to be made in cash or in kind.

Note: In-kind transactions with tax withholding may only be requested by submitting a Premiere Select IRA One-Time Distribution Request form.

Reason for distribution – Your Authorized agent/Advisor will direct Fidelity with respect to the reason for the distribution. The following reasons may apply:

- Normal – if you are at least age 59½.
- Premature – if you are under the age of 59½ (includes qualified first-time home purchases, distributions for qualified higher education expenses, and Substantially Equal Periodic Payments (SEPPs)).
- Roth Conversion (refer to Roth Conversion section below).
- Return of Excess Contribution.
- Death Distribution.

Note:

- Transfers between like registered accounts will be treated as trustee to trustee transfers and not reported for tax reporting purposes. If you are transferring to a like registered IRA outside of Fidelity, the amount will be reported unless you provide documentation from the successor IRA custodian that shows that firm's acceptance as successor IRA custodian.
- If you are taking a qualified Roth IRA distribution, your account must meet the IRS requirement of the 5-taxable-year period, which begins on the first day of your taxable year for which the first regular contribution is made to any Roth IRA owned by you or, if earlier, the first day of your taxable year in which the first conversion contribution is made to any Roth IRA owned by you.
- If you are under age 59½ and are taking distributions from your SIMPLE IRA before the expiration of the two-year period beginning on the date your employer makes the first contribution to your SIMPLE IRA, you may be subject to a 25% penalty.

Payment method – Your Authorized agent/Advisor will direct Fidelity to pay distributions from your Premiere Select IRA to you or a third party based on the Asset Movement Authorization levels.

Tax withholding – Your Authorized agent/Advisor will direct Fidelity with respect to the federal and state tax withholding elections for the distribution. **Note:** By signing this form, you assume the responsibilities associated with any distribution initiated by you or your Authorized agent/Advisor.

Important: You must complete a Premiere Select IRA One-Time Distribution Request form and submit it to your Authorized agent/Advisor for the following requests:

- A distribution due to death or disability.
- A distribution to correct an excess contribution.
- A rollover to an employer-sponsored retirement plan.

Standing Instructions

You must establish standing instructions to permit your Authorized agent/Advisor to disburse funds electronically or via check disbursement (including via Bank Wire, EFT, ACH and any other means available) or to a Fidelity nonretirement account that you do not own individually or to permit your Authorized agent/Advisor to make checks payable to an alternate payee or sent to an alternate address. **Note:** For Inherited IRAs and Roth Inherited IRAs owned by an entity such as a trust or an estate, standing instructions would be required to disburse funds electronically unless funds are moving to identically registered Inherited IRAs and Roth Inherited IRAs.

Roth Conversions

Your Authorized agent/Advisor will have the authority to convert IRA assets in your account to a Roth IRA. Read the following Roth conversion rules carefully:

- The taxable converted amount will be subject to federal income taxes in the year in which the conversion occurs, but not subject to the early withdrawal penalty.
- If you are required to take a required minimum distribution from your IRA, you must do so prior to converting to a Roth IRA.
- SIMPLE IRA assets may be converted to a Roth IRA only after the expiration of the two-year period beginning on the date your employer first made contributions to your SIMPLE IRA.
- If you are opening a new Premiere Select Roth IRA, you must complete a Premiere Select IRA Application, selecting a Roth IRA registration, and submit it to Fidelity prior to requesting a Roth conversion.

Notice of Withholding

Read carefully before completing the Tax Withholding Elections section of the form.

An IRA distribution (other than Roth IRA distributions and Direct Rollovers) is subject to federal (and, in some cases, state) income tax withholding unless you elect not to have withholding apply. Withholding will apply to the gross amount of each distribution, even if the IRA owner has made nondeductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% federal income tax withholding on the distribution proceeds even if you have elected not to have tax withheld (an IRS requirement as applicable). A Post Office Box does not qualify as a residential address.

If you elect to have withholding apply (by indicating so on the distribution request form, by making no choice, or by not providing a U.S. residential address), federal income tax will be withheld from the IRA owner's distribution(s) (excluding Roth IRA distributions and Direct Rollovers) at a rate of at least ten percent (10%). Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld.

The IRA distribution may also be subject to state income tax withholding. See below for IRA owner's state's withholding rules. The IRA owner's state of residence will determine his or her state income tax withholding requirements, if any. The IRA owner's state of residence is determined by his or her legal address of record provided for the IRA.

Whether or not you elect to have federal and, if applicable, state income tax withheld, the IRA owner is still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties that may apply to this distribution(s). Whether or not you elect to have withholding apply (by indicating so on the distribution form), the IRA owner may be responsible for payment of estimated taxes. The IRA owner may incur penalties under the IRS and applicable state tax rules if the IRA owner's estimated tax payments are not sufficient.

If the IRA owner is not a U.S. person (including a U.S. resident alien), you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, prior to submitting the distribution request form to claim tax treaty benefits, if applicable. A distribution will be subject to applicable non-treaty tax withholding rates if the IRA owner fails to provide Form W-8BEN. To obtain Form W-8BEN, consult a tax advisor or go to the IRS website at <http://www.irs.gov>.

Withholding Options

State of residence	State tax withholding options
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	<ul style="list-style-type: none"> No state tax withholding is available (even if your state has income tax).
AR, IA, KS, MA, ME, OK, VT	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate or an amount greater as specified by you. If you do NOT choose federal withholding, state withholding is voluntary. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
CA, DE, NC, OR	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding is voluntary. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
DC <i>Only applicable if taking a full distribution of entire account balance.</i>	<ul style="list-style-type: none"> If you are taking distribution of your entire account balance and not directly rolling that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the Tax Withholding section. If your entire distribution amount has already been taxed (for instance only after-tax or nondeductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options. If you wish to take a distribution of both taxable and nontaxable amounts, you must complete a separate distribution request form for each and complete the Tax Withholding section of the forms, as appropriate.
CT, MI	<ul style="list-style-type: none"> CT and MI generally require state income tax of at least your state's minimum requirements regardless of whether or not federal income tax is withheld. Tax withholding is not required if you meet certain state requirements governing pension and retirement benefits. Reference the W-4P Form for additional information about calculating the amount to withhold from your distribution. If you are subject to state tax withholding, you must elect state tax withholding of at least your state's minimum by completing the Tax Withholding section. Contact your tax advisor or investment representative for additional information about CT or MI requirements.
MS	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding will occur unless you request otherwise. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
OH	<ul style="list-style-type: none"> State tax withholding is voluntary. If you choose state withholding, you can choose a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
SC	<ul style="list-style-type: none"> SC requires state withholding if you have not provided a Tax ID or if you have been notified of a name/Tax ID mismatch and have not resolved the issue. Otherwise, state tax withholding is voluntary and you can choose the rate you want (any whole number between 1% and 99%).
All other states (and DC if not taking a full distribution)	<ul style="list-style-type: none"> State tax withholding is voluntary and you can choose the rate you want (any whole number between 1% and 99%).

Important: State tax withholding rules can change, and the rules cited above may not reflect the current ruling of the IRA owner's state. Consult with a tax advisor or state taxing authority to obtain the most up-to-date information pertaining to the IRA owner's state.

Signatures and Dates

Before signing this form, carefully read the Premiere Select IRA Custodial Agreement and Disclosure Statement or Premiere Select Roth IRA Custodial Agreement and Disclosure Statement or Fidelity SIMPLE IRA Custodial Agreement and Disclosure Statement, as applicable, as well as all sections in the Instructions, Terms and Conditions above. This form is part of a legal agreement between you and Fidelity, and by signing, you are agreeing to be bound by the terms and conditions contained in the above-mentioned documents. Neatly print the current date in block letters in the space provided next to your signature.

Borrowing on Margin

Margin is not available for retirement accounts.

Margin Costs

Understanding how margin charges are calculated is essential for any investor considering or using margin. The information below, provided in conformity with federal securities regulations, is designed to help you understand the terms, conditions, and methods associated with our margin interest charges.

For all margin borrowing—regardless of what you use it for—we charge interest at an annual rate that is based on two factors: the Fidelity Advisor Base Lending Rate (“base rate”), and your average debit balance. We set our base rate with reference to commercially recognized interest rates, industry conditions regarding margin credit, and general credit conditions. The table below shows the premiums we apply to our base rate depending on the average debit balance:

Average Debit Balance	Interest to Be Charged Above Base Rate
\$0–\$9,999.99	+2.00%
\$10,000–\$24,999.99	+1.50%
\$25,000–\$49,999.99	+1.00%
\$50,000–\$249,999.99	+0.75%
\$250,000–\$999,999.99	+0.50%
\$1,000,000–\$4,999,999.99	+0.25%
\$5,000,000+	+0.20%

In determining your debit balance and interest rate, we combine (by computer) the margin balances in all of your accounts except short accounts and income accounts. We then compute interest for each account based on the rate resulting from averaging the daily debit balances during the interest period.

Your rate of interest will change without notice based on changes in the base rate and in your average debit balance. When your interest rate is increased for any other reason, we will give you at least 30 days' written notice. If the base rate is stated as a range, we may apply the high end of the range.

For any month where your monthly margin charges are \$1 or more, your monthly statement will show both the dollar amount and the rate of your interest charges.

If your interest rate changed during the month, separate charges will be shown for each rate. Each interest cycle begins the first business day following the 20th of each month.

Other Charges

You may be assessed separate interest charges, at the base rate plus 2%, in connection with any of the following:

- Payments of the proceeds of a security sale in advance of the regular settlement date (such prepayments must be approved in advance).
- When the market price of a “when-issued” security falls below your contract price by more than the amount of your cash deposit.
- When payments for securities purchased are received after the settlement date.

How Interest is Computed

Interest on debit balances is computed by multiplying the average daily debit balance of the account by the applicable interest rate in effect and dividing by 360, times the number of days a daily debit balance was maintained during the interest period.

Marking to Market

The credit balance in the short account will be decreased or increased in accordance with the corresponding market values of all short positions. Corresponding debits or credits will be posted to the margin account. These entries in the margin account will, of course, affect the balance on which interest is computed. Credits in your short account, other than marking to market, will not be used to offset your margin account balance for interest computation.