

Terms & Conditions

The account owner named in the account application must read and agree to the terms of the Fidelity Brokerage Retirement Account Customer Agreement, the Fidelity IRA or Fidelity Roth IRA Custodial Agreement and Disclosure Statement, core position documentation and disclosure, and other supplemental legal documentation, e.g., Commission Schedule and Schedule of Fees, and other important information provided in the links on the Web page.

You ("You" refers to all account owners) hereby request Fidelity Brokerage Services LLC, Member NYSE, SIPC, and National Financial Services LLC, Member NYSE, SIPC (collectively, "Fidelity") to open the Fidelity account in the name(s) listed as account owners on this online application.

You must be at least 18 years of age and of full legal age in the state in which you reside to enter into this agreement. You understand that upon an issuer's request in accordance with applicable rules and regulations, Fidelity will supply your name to issuers of any securities held in your account so that you might receive any important information regarding them, unless you notify Fidelity in writing not to do so. You acknowledge that you have received the description of the Core Account in the Customer Agreement, including Fidelity's right to change the options available as core positions, and consent to having free credit balances held or invested in the core position indicated.

You certify under penalties of perjury that the Social Security number or taxpayer identification number you have provided is correct. If you are rolling over assets from an employer-sponsored plan to an IRA, you certify that these assets were originally distributed from an employer-sponsored plan, that these assets qualify for rollover treatment, and that you irrevocably elect to treat this contribution as a rollover. Neither Fidelity nor any of its affiliates provide tax or legal advice. You hereby indemnify the Custodian (its agents, affiliates, successors, and employees) from any and all liability in the event you fail to meet any IRS requirements concerning your IRA. Fidelity strongly encourages you to consult your attorney or tax advisor regarding your specific situation.

Payment to beneficiaries will be made according to the rules of succession described in the applicable Custodial Agreement.

Certain brokerage fees and charges may apply to this account. The Custodian may change the fee schedules from time to time, as provided by Fidelity.

You hereby adopt the Fidelity IRA, appointing Fidelity Management Trust Company (FMTTC) (or any successor) as Custodian, and Fidelity Brokerage Services LLC (FBS) and National Financial Services LLC (NFS) to perform administrative services. Notwithstanding Article 8, Section 27, of the Fidelity IRA Custodial Agreement or Article 9, Section 26, of the Fidelity Roth IRA Custodial Agreement, FMTTC's acceptance of its appointment as Custodian is effective upon proper completion and signature of the application, and contingent upon timely delivery of this application, as signed and properly completed, to the Custodian. Acceptance will be evidenced by a Letter of Acceptance signed by, or on behalf of, FBS, FMTTC, and NFS, delivered upon the Custodian's receipt of the initial contribution.

If you choose to invest now, you understand that either the FDIC-Insured Deposit Sweep Program or the Fidelity® Government Money Market Fund will serve as the core position used to hold the assets of your IRA pending other investment instructions. You affirm that you have received the FDIC-Insured Deposit Sweep Program Disclosure or the Prospectus or Summary Prospectus for Fidelity® Government Money Market Fund, and have read and understand the disclosure document applicable to the choice indicated in the Core Position section. You also acknowledge that if no choice is indicated, the default core position will be the core account indicated in the Core Position section (that choice being the FDIC-Insured Deposit Sweep Program, if available, if no other choice is indicated in the Core Position section). You understand that your IRA will be invested in accordance with your instructions, as given from time to time to FBS. Upon the issuer's request in accordance with applicable rules and regulations, Fidelity will disclose your name to issuers of securities, if securities are held in your account, so that you can receive important information unless you do not consent to such disclosure; you will notify FBS if you do not consent. You hereby certify under penalties of perjury that your Social Security number in the Personal Information section of this application is correct. You understand that it is your responsibility to read the prospectus for any mutual fund you purchase or into which you exchange.

You have read the Schedule of Fees, and understand that certain brokerage fees and charges may apply to this account. FMTC may change the fee schedule from time to time, as provided in the Custodial Agreement.

Although FMTC is a bank, you recognize that any investment company (i.e., any mutual fund/money market fund) in which this IRA may be invested is not a bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. You 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. Fidelity Investments and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time. Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares, nor temporarily suspend your ability to sell shares if the fund's weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.

You hereby authorize and request the custodian(s) of your IRA(s), Fidelity Management Trust Company, and its agents, affiliates, employees, or successor custodians ("Fidelity") to make distributions from or contributions to this Fidelity IRA upon your instructions. You hereby ratify any telephone instructions given pursuant to this authorization and agree Fidelity will not be liable for any losses resulting from unauthorized transactions if it follows reasonable procedures designed to verify the identity of the caller. You further consent to the tape recording of all instructions given by telephone.

The Fidelity Brokerage Retirement Account Customer Agreement shall be construed, administered, and enforced according to the laws of the Commonwealth of Massachusetts, except as superseded by federal law or statute. The Fidelity Brokerage Retirement Account Customer Agreement shall inure to the benefit of Fidelity's successors and assigns, whether by merger, consolidation, or otherwise.