

Electronic Delivery Agreement

To receive certain documents electronically, rather than through U.S. mail, you must select one of the electronic delivery options provided, review this electronic delivery Agreement, and click the Agree or Yes button to consent to electronic delivery. Your consent to electronic delivery on behalf of your own accounts* also will apply to any non-annuity trust account for which you are trustee, provided that all trustees must enroll and consent in order to initiate electronic delivery. You specifically (i) acknowledge, as part of your acceptance of the terms of this Agreement by clicking Agree or Yes, that certain of the documents to be delivered electronically will contain information regarding your personal financial matters ("Personal Financial Information") and (ii) consent to the delivery of such Personal Financial Information by the electronic means specified in this Agreement. You may receive a letter in the mail that provides the details of your selection. If you do not elect to receive electronic delivery, you will continue to receive documents via U.S. mail. Your consent is effective until:

- Further notice by Fidelity
- Revocation by you, or
- Revocation by Fidelity as a result of nondelivery of email to your address of record

You may verify, change, or revoke your preferences by visiting the [Fidelity.com/Customer Service](https://www.fidelity.com/CustomerService) > Update Your Profile > Delivery Preferences section on Fidelity.com, or by contacting Fidelity Customer Service at 800-544-6666.

You may also change or revoke your preferences by writing us at Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0002.

You may also update your email address by visiting [Fidelity.com/CustomerService](https://www.fidelity.com/CustomerService) > Update Your Profile > Email.

Most documents sent electronically, including account statements, confirmations, and tax forms, will be available through Fidelity.com for at least seven years. The length of availability may be subject to change in the future.

Please contact us to report any problem with electronic delivery of any document type, to receive information on how to request a paper copy of any electronic document free of charge, or if you have any questions about our electronic delivery offering.

*"Account" may include an annuity contract issued by Fidelity Investments Life Insurance Company, Empire Fidelity Life Insurance Company, or a third-party insurance company, or distributed by Fidelity Insurance Agency, Inc.

Information on Systems Requirements

To participate in the electronic delivery program and receive all necessary documentation, you must have a valid email address on record and Internet access via a browser that is JavaScript-enabled. Electronic delivery is provided free of charge from Fidelity; however, your online service provider may apply a charge. Documents may be provided in HyperText Markup Language (HTML), Portable Document Format (PDF), or other compatible formats. In order to access PDF documents, you must have Adobe® Acrobat® Reader software. This software is available for download at no cost at <http://www.adobe.com>. Downloading time may be slow. If you do not have the ability to access and retain both PDF and HTML documents, do not consent to electronic delivery. By consenting, you confirm that your personal computer is equipped with Adobe Acrobat Reader.

Notification of Availability of Tax Forms, Account Statements, and Trade Confirmations and Related Prospectuses

When a tax form, account statement, or trade confirmation (and related mutual fund prospectus) is available, Fidelity or its designee will notify you by email or other electronic means, including, but not limited to, alerts or other messaging on Fidelity.com or mobile devices, such as pagers, cell phones, and PDAs, that the document is available on Fidelity.com.

Notification of Availability of Prospectuses, Financial Reports, and Other Documents

Fidelity or its designee will notify you by email or other electronic means, including, but not limited to, alerts or other messaging on Fidelity.com or to mobile devices, such as pagers, when a document eligible for electronic delivery is available. These documents include, but are not limited to, mutual fund prospectuses, insurance product prospectuses, shareholder reports, proxy materials, Fidelity's annual Privacy Notice, and other documents from issuers and other third parties.

If you have a position in an investment as of the record date for a particular shareholder communication and the documents to be distributed are made available electronically, you will receive an email notification from Fidelity. The content of the information provided for electronic delivery is the responsibility of the issuer or third party presenting it. If your investments are held by a financial institution, the broker or bank that holds your investments is not responsible for the content of electronic shareowner material.

If you have selected electronic delivery for "Prospectuses, Financial Reports, and Other Documents," this means you will receive all documents related to your account electronically (except tax forms, account statements, or trade confirmations and related mutual fund prospectuses from Fidelity), including documents from all issuers of investments held in your Fidelity account now and in the future, as they become available in electronic form.

Accessing Documents

Currently, the email notification you receive will include information on where the documents can be accessed and how to access them. Documents including, but not limited to, tax forms, account statements, trade confirmations (and related mutual fund prospectuses), Fidelity's annual Privacy Notice, and certain mutual fund shareholder reports and proxy materials can be viewed and printed on Fidelity.com. Currently, these documents are located within the Accounts & Trade > Statements tab on Fidelity.com. You will need to establish a username and password and log on to Fidelity.com to view these documents. To verify that you can access these documents, you must log on to Fidelity.com/statements. By consenting, you confirm that you can access these documents.

For documents from other issuers of investments held in your Fidelity account now and in the future, as they are or become available in electronic form, you will receive an email notification that will either include information on where the documents can be accessed, and instructions on how to access the documents or the documents themselves.

If you have any difficulty accessing any of the documents described above, please contact us. In the future, you will receive instructions on how to access these documents or other documents if they become available in a different location.

Changing Selections or Revoking Consent

You will be notified electronically or by mail of changes to your eDelivery consent elections. Please note that if you revoke your "Prospectuses, Financial Reports, and Other Documents" electronic delivery election, this may result in all documents, described above in this category, being sent to you by U.S. mail.

Please note that if you are part of a household that has consented to electronic delivery of some or all documents and at some point in the future an account or transaction that is excluded from electronic delivery is associated with the household, this may cause your entire electronic delivery election to be revoked.

Electronic Delivery Restrictions

For non-annuity joint accounts, only one owner is required to enroll to initiate electronic delivery of documents. For non-annuity trust accounts, currently all trustees must enroll to initiate electronic delivery.

For jointly owned annuity contracts and trust owned annuity contracts, the owners/trustees may individually elect to receive electronic delivery or paper documents by U.S. mail.

Currently, we do not deliver documents electronically for the following accounts, forms, and transactions:

- Retirement plans for which Fidelity is not the trustee, sponsor, or recordkeeper
- Life insurance contracts and some annuity contracts issued by Fidelity Investments Life Insurance Company, Empire Fidelity Investments Life Insurance Company®, a third-party insurance company, or distributed by Fidelity Insurance Agency, Inc.
- Transactions involving government-sponsored entities (GSEs) and initial public offerings (IPOs)
- Fidelity-recordkept retirement plans such as 401(k), 403(b), and 457 accounts (Note: Your employer may have elected to suppress your retirement plan statements.)
- Tax Forms 2439, 5500, 480.6 AD, 1042-S.

In the future, as documents for these accounts, forms, and transactions become available electronically, you will begin to receive them electronically in accordance with the terms of this agreement. Some documents may continue to be mailed regardless of your electronic delivery preferences. However, in the future, you may receive some or all of these documents electronically.

To consent to the terms of electronic delivery as described above, you must click Agree or Yes.