

# FIDELITY SEP-IRA NEW ACCOUNT APPLICATION

Use this application to open a Fidelity SEP-IRA. To transfer your SEP-IRA directly to Fidelity from another custodian, you must also complete the enclosed Fidelity Transfer of Assets Form. **For help with this application, call us at 1-800-544-5373 between 8 a.m. and 8 p.m. Eastern time.** Mail your completed application to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0036. **All sections must be completed.**

## 1 ACCOUNT SETUP

Please complete the information as it should appear on your account. **All fields in bold are required for opening an account.**

## 2 FINANCIAL PROFILE

We are required by the Financial Industry Regulatory Authority (FINRA) and other industry regulators to obtain the information in this section.

## 3 FUNDING YOUR FIDELITY SEP-IRA

Simply check the appropriate box(es) indicating how you would like to fund your account.

## 4 INVESTMENT SELECTION

The Fidelity SEP-IRA offers numerous investment selections. If this section is left blank, contributions to your Fidelity SEP-IRA will be invested in your designated core position.

## 5 IRA BENEFICIARY DESIGNATION

Complete this section to designate beneficiaries to receive payment of the value of your SEP-IRA following your death.

## 6 ACCOUNT FEATURES

Complete this section if you are interested in more information about options trading; allowing third parties to buy, sell, and exchange securities; and/or allowing third parties to act on your behalf.

## 7 SIGNATURE

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

### QUESTIONS?

For more information

**1-800-FIDELITY** or **Fidelity.com**

(1-800-343-3548)



**1 ACCOUNT SETUP**

**ACCOUNT OWNER**

Full legal name \_\_\_\_\_  
First Name Middle Name Last Name

E-mail address \_\_\_\_\_ Date of birth (mm/dd/yyyy) \_\_\_\_\_

Social Security number \_\_\_\_\_

Permanent address \_\_\_\_\_  
(no P.O. boxes) Street

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Mailing address \_\_\_\_\_  
(if different from above) Street

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone numbers Evening \_\_\_\_\_ Daytime \_\_\_\_\_ Ext. \_\_\_\_\_

Country of citizenship  U.S.  Other \_\_\_\_\_ Country of tax residence  U.S.  Other \_\_\_\_\_

**GOVERNMENT ID (FOREIGN CITIZENS ONLY)** Identification document must have a reference number and photo. Please attach a photocopy.

Place of birth \_\_\_\_\_  
City State/Province Country

Immigration status  Permanent resident  Non-permanent resident  Non-resident

Check which type of document you are providing:

U.S. driver's license  DHS permanent resident alien card  Passport with U.S. visa  Employment Authorization Document

Passport without U.S. visa\* \_\_\_\_\_  
\*Bank name required \*Account number required

Foreign national identity document\* \_\_\_\_\_  
\*Bank address required \*Phone number required

Document number and country of issuance \_\_\_\_\_  
(Number from the document checked above)

U.S. driver's license number (if available) \_\_\_\_\_ State of issuance \_\_\_\_\_

Employment status  Employed  Not employed  Retired Occupation \_\_\_\_\_  
(if retired or not employed, indicate source of income)

Self-Employed If you are self-employed and your business address is the same as your legal home address, please initial here that you work out of your home: \_\_\_\_\_

Employer's name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

**ASSOCIATION**

Check this box if you are associated with, or employed by, a stock exchange or a member firm of an exchange or FINRA, a municipal securities dealer, or Fidelity. If you checked the box, obtain and attach the compliance officer's letter of approval ("407 letter") and indicate name and address of the entity with which you are associated below. Failure to include an approval letter may delay the processing of your request. We must tell the associated entity you have applied for this account.



**1 ACCOUNT SETUP (CONTINUED)**

Check this box if your association is through your employer. (If you checked this box, you are not required to complete the information below.)

Company name with which you are associated \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Check this box if you are a control person or associated with a) another member b) member organization, or c) an immediate family/household member of a control person, or associated with a publicly traded company under SEC Rule 144 (this would include, but is not limited to, a director, 10% shareholder, policy-making officer, and members of the board of directors).

Trading symbol \_\_\_\_\_ Company \_\_\_\_\_

**2 FINANCIAL PROFILE (REQUIRED)**

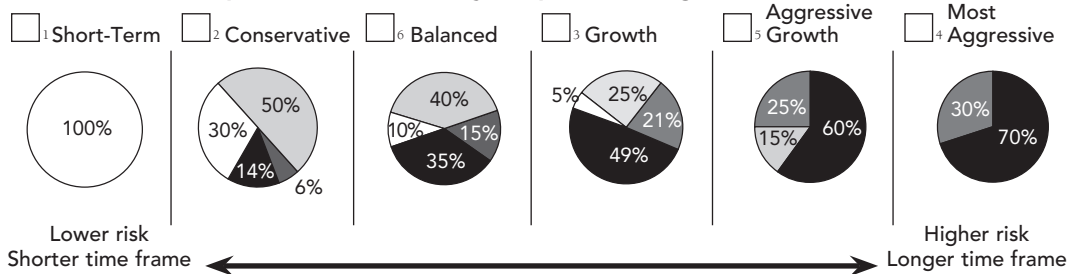
**YOUR INVESTMENT OBJECTIVE**

You should choose your investments for this account based on your objectives, time frame, and tolerance for market fluctuation. From short-term liquid investments that seek to preserve capital (accepting the lowest returns in exchange for stability) to longer-term investments that seek maximum growth (but may experience very wide fluctuations in performance), you can choose an approach that's best for you.

**Check one profile. (Determine your profile using the information below.)**

**SAMPLE PORTFOLIO MIX**

- Asset Class**
- Short-Term
  - Foreign Stocks
  - U.S. Domestic Stocks
  - Bonds



- Short-Term** You seek to preserve your capital and can accept the lowest returns in exchange for price stability.
- Conservative** You seek to minimize fluctuations in market values by taking an income-oriented approach with some potential for capital appreciation (minimum required for writing covered call options).
- Balanced** You seek the potential for capital appreciation and some income and can withstand moderate fluctuations in market value.
- Growth** You have a preference for growth and can withstand significant fluctuations in market value.
- Aggressive Growth** You seek aggressive growth and can tolerate wide fluctuations in market values, especially over the short term.
- Most Aggressive** You seek very aggressive growth and can tolerate very wide fluctuations in market values, especially over the short term (required for options strategies other than writing covered call options).

Generally, among asset classes, stocks may present more short-term risk and volatility than bonds or short-term instruments but may provide greater potential return over the long term. Although bonds generally present less short-term risk and volatility than stocks, bonds do entail interest rate risk (as interest rates rise, bond prices usually fall and vice versa) and the risk of default, or the risk that an issuer will be unable to make income or principal payments. Additionally, bonds and short-term investments entail greater inflation risk, or the risk that the return of an investment will not keep up with increases in the prices of goods and services, than stocks. Finally, foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential return than U.S. investments.

Check one box in each column.

ANNUAL INCOME (from all sources)	ESTIMATED NET WORTH (excluding residence)	ESTIMATED LIQUID NET WORTH	FEDERAL TAX BRACKET
<input type="checkbox"/> <sub>1</sub> Under \$20,000	<input type="checkbox"/> <sub>1</sub> Under \$30,000	<input type="checkbox"/> <sub>1</sub> Under \$15,000	<input type="checkbox"/> <sub>1</sub> ≤15%
<input type="checkbox"/> <sub>2</sub> \$20,000–\$50,000	<input type="checkbox"/> <sub>1</sub> \$30,000–\$50,000	<input type="checkbox"/> <sub>1</sub> \$15,000–\$50,000	<input type="checkbox"/> <sub>2</sub> 25%
<input type="checkbox"/> <sub>3</sub> \$50,001–\$100,000	<input type="checkbox"/> <sub>2</sub> \$50,001–\$100,000	<input type="checkbox"/> <sub>2</sub> \$50,001–\$100,000	<input type="checkbox"/> <sub>3</sub> ≥28%
<input type="checkbox"/> <sub>4</sub> Over \$100,000	<input type="checkbox"/> <sub>3</sub> \$100,001–\$500,000	<input type="checkbox"/> <sub>3</sub> \$100,001–\$500,000	
	<input type="checkbox"/> <sub>4</sub> Over \$500,000	<input type="checkbox"/> <sub>4</sub> Over \$500,000	

**3 FUNDING YOUR FIDELITY SEP-IRA (CHECK ALL BOXES THAT APPLY)**

The minimum initial investment is \$500. Checks should be made payable to Fidelity Brokerage Services LLC. Unless securities are being transferred in-kind from another custodian, this SEP-IRA contribution will be invested in your core position, until you make an investment selection as indicated in Section 4 of this application.

**CORE POSITION**

Uninvested money in your account is held in your core position until you direct otherwise.

Unless you elect otherwise, your core position will be the FDIC-Insured Deposit Sweep Program, subject to its availability. For more information, see the FDIC-Insured Deposit Sweep Program Disclosure. If the FDIC-Insured Deposit Sweep Program is no longer available, then Fidelity will establish Fidelity® Government Money Market Fund as your core position.

You may instead elect to use the Fidelity® Government Money Market Fund as your core position by checking the box below. Note that other core position options may be available after you open your account. For more information about alternatives for your core position, contact a Fidelity representative.

I elect to use the **Fidelity® Government Money Market Fund, a money market mutual fund (not FDIC insured)**, as my core position to hold uninvested cash.

**3A**  Please use my enclosed check for \$\_\_\_\_\_ made payable to Fidelity Brokerage Services LLC to purchase a mutual fund as indicated below. I understand the fund can be purchased only consistent with its prospectus and after my enclosed check has been deposited into my core position. If I do not enclose a check I will need to confirm this transaction after my account is funded. I have read the prospectus for this fund. Enclosed check represents a: (check one)

**Regular SEP-IRA contribution** (up to a maximum annual contribution of the lesser of 25% of compensation or \$51,000 for 2013 per plan participant, including any applicable sales charges).\*

**OR**

**60-day rollover of assets withdrawn from an existing SEP-IRA.** (Be sure to notify your employer.)

**3B**  I am transferring all Fidelity mutual fund shares in-kind from my existing Fidelity Funds SEP-IRA Account.

Transfer all mutual fund assets from my Fidelity Account Number \_\_\_\_\_

**3C**  I am transferring SEP-IRA assets from another custodian and have included a Fidelity Transfer of Assets Form and a copy of my most recent statement. (Be sure to notify your employer.)

\*The maximum compensation on which contributions can be based is \$255,000 for 2013. For self-employed individuals, *compensation* means earned income. The IRS requires that all brokerage commissions and sales charges must be deducted from your contribution amount and cannot be paid separately.

**4 INVESTMENT SELECTION**

Please note that this investment selection will only apply to initial contributions as indicated in Sections 3A and 3C.

**4A**  For investors who prefer to create their own portfolio, Fidelity offers over 10,000 funds from hundreds of fund companies through the FundsNetwork® funds.

Fund Name \_\_\_\_\_ Fund Symbol \_\_\_\_\_ Dollar Amount \$ \_\_\_\_\_

Fund Name \_\_\_\_\_ Fund Symbol \_\_\_\_\_ Dollar Amount \$ \_\_\_\_\_

Fund Name \_\_\_\_\_ Fund Symbol \_\_\_\_\_ Dollar Amount \$ \_\_\_\_\_

**-OR-**



**4 INVESTMENT SELECTION (CONTINUED)**

I would like to purchase mutual funds with my contribution(s).

For investors who want a one-fund investment solution, Fidelity Freedom Funds® make up an investment program designed to help you meet your retirement needs—whether you are 40 years away from retirement or expecting to retire within the year. Select the Freedom Fund that corresponds most closely to your desired year of retirement, and let Fidelity do the rest. For more information on Fidelity Freedom Funds, please call us or visit [Fidelity.com/freedom](http://Fidelity.com/freedom). Note that other investment alternatives having similar risk and return characteristics may be available. In applying an investment strategy to your individual situation, be sure to consider other assets, income, and investments in addition to your interests in this account. **The investment instructions in this section apply only to checks accompanying this application. Any other contributions received after the new account application is submitted will be applied to the core account position, regardless of the investment instructions listed on the application. If you intend to send contributions after your account is established and you do not want the proceeds applied to the core position, please provide Fidelity with investment instructions at the time the contribution is submitted.**

- Freedom Income  
  Freedom 2010  
  Freedom 2015  
  Freedom 2020  
  Freedom 2025  
 Freedom 2030  
  Freedom 2035  
  Freedom 2040  
  Freedom 2045  
  Freedom 2050

**4B**  I will make my investment selections later and invest in my core position at this time.

I understand the fund choice indicated can only be purchased with its prospectus at the next available share price on the day of deposit of my retirement money to my core position. If no selection is made in this section, contributions to your Fidelity SEP-IRA will be invested in your core position. After confirming receipt of your assets into your core position, you can place a trade in a particular mutual fund/security by trading online at [Fidelity.com](http://Fidelity.com), using Fidelity Automated Service Telephone (FAST®) at 1-800-544-5555, or by calling a Fidelity Brokerage Representative at 1-800-FIDELITY (1-800-343-3548).

**5 IRA BENEFICIARY DESIGNATION (MUST ADD UP TO 100%)**

Designate beneficiaries to receive payment of the value of your SEP-IRA following your death. This beneficiary designation applies to this account only and will not impact other Fidelity account beneficiary designations. Additionally, any beneficiary designation you have named for other Fidelity accounts will not apply to this account.

Fill out this section completely. Leaving this section blank will indicate no beneficiary is named by you for this account and upon your death you agree to have the payment of the value of this SEP-IRA made according to the rules of succession as outlined in the applicable Custodial Agreement and Disclosure Statement.

You may assign different percentages to each beneficiary. Ensure that your percentages total 100% for Primary Beneficiaries and 100% for Contingent Beneficiaries. A Contingent Beneficiary is defined as any one or more persons, trusts, or entities that may be chosen to receive your account assets if there are no surviving Primary Beneficiary(ies).

**5A Designation of Primary Beneficiary(ies)**

First Name	MI	Last Name	Social Security or Tax ID Number	Share %	Date of Birth or Date of Trust	Relationship:			
						Spouse	Non-Spouse Individual	Trust	Entity
1. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Total 100%

**Optional Designation:** (Please consult an estate planning attorney before using Per Stirpes.)

Please add a **Per Stirpes** stipulation to all named individuals in my Primary Beneficiary Designation.\*

**5B Designation of Contingent Beneficiary(ies)**

First Name	MI	Last Name	Social Security or Tax ID Number	Share %	Date of Birth or Date of Trust	Relationship:			
						Spouse	Non-Spouse Individual	Trust	Entity
1. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Total 100%

**Optional Designation:** (Please consult an estate planning attorney before using Per Stirpes.)

Please add a **Per Stirpes** stipulation to all named individuals in my Contingent Beneficiary Designation.\*

\*If this box is checked, if any primary or contingent beneficiary, as applicable, does not survive the account owner, but leaves surviving descendants, then any share otherwise payable to such beneficiary shall instead be paid to such beneficiary's surviving descendants, by right of representation.

## 6 ACCOUNT FEATURES

To add the following features to your SEP-IRA, check the appropriate box(es) below to receive the form(s) by mail or visit Fidelity.com to print the form.

- Options Trading:** To be considered for options trading within your brokerage account, all new account owners must complete a Fidelity Options Account Application. A separate Fidelity Options Account Application must be completed for each account in which you wish to trade options.
- Trading Authority:** Allows third parties to buy, sell, and exchange securities only.
- Power of Attorney:** Allows third parties to act on your behalf.

### Receive your account documents online.

For your convenience, certain account documents can be delivered to you electronically. These include Account Statements, Trade Confirmations, Prospectuses and Shareholder Reports. In addition, as other documents become available, we will be able to deliver them to you electronically instead of by U.S. Mail.

If you do not want electronic delivery of your account documents, you should check off one or more of the boxes below. In order to enroll in the electronic delivery program and begin receiving account documents electronically, you will need to read the Electronic Delivery Agreement and consent to its terms. You will receive the Electronic Delivery Agreement in an e-mail, unless you select all of the options below.

I would prefer to receive the following documents by U.S. Mail:

- Monthly Account Statements       Trade Confirmations and Related Prospectuses       Tax Forms and Related Disclosures       Prospectuses, Shareholder Reports, and Other Documents

## 7 SIGNATURE (REQUIRED)

- I hereby adopt the Fidelity SEP-IRA, appointing Fidelity Management Trust Company (FMTC) (or any successor pursuant to the terms of the Fidelity IRA) 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, FMTC's acceptance of its appointment as Custodian is effective upon proper completion and signature of the application, and contingent upon timely delivery of the 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, FMTC and NFS delivered upon the Custodian's receipt of the initial contribution. I understand the Fidelity SEP-IRA can only be used in conjunction with IRS Form 5305-SEP.
- I have received and read the FDIC-Insured Deposit Sweep Program Disclosure and understand that my core position will be an FDIC-insured deposit sweep position with a Program Bank unless I selected Fidelity Government Money Market Fund in Section 3 instead of the FDIC-Insured Deposit Sweep Program. I have received and read either the prospectus or the profile prospectus for Fidelity Government Money Market Fund. If I received the profile prospectus, I understand that I may purchase shares of Fidelity Government Money Market Fund now or request to receive and review the fund's full prospectus before I make a decision to invest in Fidelity Government Money Market Fund. If I choose to invest now, I understand that either the FDIC Insured Deposit Sweep Program or Fidelity Government Money Market Fund, as applicable, will serve as the core position used to hold assets of my SEP-IRA pending other investment instructions. I understand that my SEP-IRA will be invested in accordance with my instructions as given from time to time to FBS. Upon the issuer's request, in accordance with applicable rules and regulations, Fidelity will disclose my name to issuers of securities, if securities are held in my account, so that I can receive important information. If I do not consent to such disclosure, I will notify FBS in writing. I hereby certify under penalties of perjury that my Social Security number in Section 1 is correct. I also certify that I am of legal age to enter into this agreement, and that my employer has adopted a SEP. I understand that it is my responsibility to read the prospectus for any mutual fund into which I purchase or exchange.
- I 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, I 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 backed or guaranteed by any bank or insured by the FDIC or any other government agency and although a money market fund seeks to preserve the value of my investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.
- I acknowledge that I have received the description of the Core Account in the Fidelity Brokerage Retirement Account 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 above.
- This 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.**
- For any trades in my accounts that are required for purchasing other mutual fund(s) or to transfer to my core position, those trades may take place up to four days prior to a purchase order.



**7 SIGNATURE (REQUIRED) (CONTINUED)**

- I hereby indemnify the Custodian (its agents, affiliates, successors, and employees) from any and all liability in the event that I fail to meet any IRS requirements concerning my IRA(s).
- By signing below, I hereby consent to the terms of the Fidelity IRA Custodial Agreement and Disclosure Statement, including the information and provisions set forth in this account application and instructions, and to the beneficiary(ies) I have designated in this application. I understand that payment to beneficiaries will be made according to the rules of succession described in the Fidelity IRA Custodial Agreement and Disclosure Statement. Terms and conditions of the agreements may be amended from time to time.
- I hereby certify under the penalties of perjury that the number shown on this form is my correct taxpayer identification number.
- 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 householded indefinitely; however, I may revoke this consent at any time by contacting Fidelity at 800-544-3018 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 householded in accordance with this authorization or any notice or agreement I received or entered into with Fidelity or its service providers.
- If I have not checked the box for Association, I represent and warrant that I am not associated with or employed by a stock exchange or a broker-dealer or I am not a control person or associate of a public company under SEC Rule 144 (such as a director, 10% shareholder, or a policy-making officer), or an immediate family or household member of such a person.
- I have read, understand, and agree to be bound by the Fidelity Brokerage Retirement Account Customer Agreement governing this account as is currently in effect and as may be amended from time to time.

To help the government fight money laundering and the funding of terrorism, federal law requires Fidelity to obtain 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 or beneficial owners of certain entities. Further documentation is required for certain entities, such as trusts, estates, corporations, partnerships, and other organizations. 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 SEP-IRA established with this application is governed by a predispute arbitration clause, which is located on the last page of the Fidelity Brokerage Retirement Account Customer Agreement. I acknowledge receipt of the predispute arbitration clause.

**X** \_\_\_\_\_  
 SIGNATURE Date (mm/dd/yyyy)

Fidelity Investments is a registered service mark owned by FMR LLC. Accounts are carried with our affiliate, National Financial Services LLC, Member NYSE, SIPC.

**FOR FIDELITY USE ONLY**     Cash     Margin     AIP    Account # Assigned \_\_\_\_\_

Rep. Name \_\_\_\_\_ Reg. Rep. Signature \_\_\_\_\_ Corp. ID \_\_\_\_\_ Date \_\_\_\_\_

Approving Manager’s Signature \_\_\_\_\_ Date \_\_\_\_\_ Investor Center Number \_\_\_\_\_

Photo ID Type \_\_\_\_\_ Expiration Date \_\_\_\_\_ ID Number (Govt. issued only) \_\_\_\_\_

Issuance Date \_\_\_\_\_ Place of Issuance \_\_\_\_\_

Second Photo ID Type \_\_\_\_\_ Expiration Date \_\_\_\_\_ ID Number (Govt. issued only) \_\_\_\_\_

Issuance Date \_\_\_\_\_ Place of Issuance \_\_\_\_\_

