

Trading Authority

Use this form to grant a third party some or all of the powers described below, or to provide updated information about a third party who already holds trading authority. Do NOT use this form for 529 College Savings Plan accounts, annuities, or workplace retirement plans, such as a 401(k). Type on screen or print out and fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page.

Helpful To Know

- Fill out a separate form for each authorized agent. For business accounts, you can only use this form to grant limited trading authority.
- You don't need to complete this form for an owner — all account owners already have trading authority.
- Some states limit who can have trading authority on estate, conservator, guardian, or other fiduciary accounts. You may want to consult a legal advisor.
- For any account listed on this form that is currently approved for options trading, you must submit a new Options Trading form.
- With the exception of business or entity accounts, only the account owner(s) can grant trading authority.
- For Fidelity Retirement Plan accounts (Keoghs), the plan administrator must sign.
- For non-prototype retirement plans, the plan trustee can grant the plan administrator full trading authority. Plan participants can only be granted limited trading authority. Other individuals can be granted limited trading authority with approval of the plan trustee.

1. Account Owner(s)

Businesses/ organizations: attach corporate resolution, partnership agreement, or bylaws certified within last 60 days.

Name
Name

2. Account(s) Included

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

3. Trading Authority Choices Choose only one level of trading authority.

Limited Trading Authority

Gives agent the authority to:

- view your account online
- trade or exercise options in your account, to the extent your account is approved for options
- incur margin debt, if your account is approved for margin
- buy and sell securities in your account

☐ Grant LIMITED trading authority to the agent named in this form Default if no choice indicated.

Full Trading Authority

NOT available for business, Fidelity Retirement Plan, defined benefit, UGMA/UTMA, BrokerageLink accounts. Available on fiduciary accounts only if the agent is a registered investment adviser.

Granting full trading authority requires Medallion signature guarantees in Section 7.

Gives agent all powers of limited trading authority, plus the authority to:

- initiate IRA rollovers, recharacterizations, and Roth IRA conversions
- remove cash from the account, either by sending a check to the address of record or by transferring cash to a bank account pre-authorized by the account owner(s)
- transfer cash or assets among other Fidelity accounts held by the same owner(s)
- make federal, state, local, or foreign tax elections

☐ Grant FULL trading authority to the agent named in this form

Form continues on next page. ►►

4. Existing Authorized Agents

Check no more than one.

Business/organization accounts: Applies only to authorized agents with limited trading authority.

- ☐ Keep any existing authorized agents in place *Default for Individual or trust accounts if no choice indicated.*
- ☐ Remove all existing authorized agents *Default for business or organization accounts if no choice indicated.*
- ☐ Remove only the following authorized agent:

Name

5. Add an Authorized Agent *Cannot be a minor. Sections 5 and 6 must be completed by the authorized agent.*

Complete this section to grant trading authority to any individual who is not an account owner. Account owners already have trading authority.

First Name	M.I.	Last Name
Date of Birth MM - DD - YYYY	Social Security or Taxpayer ID Number	Relationship to Owner

Legal/Residential Address

Provide the address used for tax reporting. Cannot be a P.O. Box, mail drop, or c/o.

Address			
City	State/Province	ZIP/Postal Code	Country

Mailing Address

- ☐ Same as legal/residential address *Skip to "U.S. Citizens."*

Address			
City	State/Province	ZIP/Postal Code	Country

U.S. Citizens

- ☐ U.S. Citizen and tax resident *Skip to "Income Source."*

Foreign Citizens

- ☐ Permanent U.S. resident ☐ Non-permanent U.S. resident ☐ Non-resident of U.S.

Country of Citizenship	Country of Tax Residency
City, State/Province, and Country of Birth	

Government Identification

Check one. Attach copy of Government ID showing number and photo.

- ☐ U.S. driver's license ☐ Employment Authorization Document ☐ Passport with U.S. visa
- ☐ DHS Permanent Resident Card ☐ Foreign national identity document ☐ Passport without U.S. visa

ID Number	Country of Issuance, if not U.S.	State, if driver's license
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Add an Authorized Agent continues on next page. ►►

Income Source Required by industry regulations.

Check one and provide information.

☐ Employed: ☐ Self-employed:

Occupation		Employer <i>Leave blank if self-employed.</i>	
Employer Address			
City	State/Province	ZIP/Postal Code	Country

☐ Not employed:

Source of Income <i>Pension, royalties, trust fund, etc.</i>

☐ Retired:

Source of Income <i>Pension, royalties, trust fund, etc.</i>

Associations and Corporate Control Status Required by industry regulations.

If you check this box, attach compliance officer's letter of approval ("407 letter"). If your association is with your employer, we must let them know that you have been granted trading authority. Having an account at a firm does not make you an associate.

☐ You are associated with or employed by a stock exchange, exchange member, FINRA, or municipal securities dealer:☐ Same as employer

Entity Name		Entity Address	
City	State/Province	ZIP/Postal Code	Country

☐ You are, or someone in your household or immediate family is, a control person of a publicly traded company under SEC Rule 144 (such as director, 10% shareholder, policy-making officer, or member of the board of directors).

Company Name	Trading Symbol
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Duplicate Materials If the authorized agent works for a member firm, additional copies will be sent to that firm as well as to the agent.

Check any that apply.

- ☐ Send account statements to authorized agent
- ☐ Send trade confirmations and related prospectuses to authorized agent

6. Authorized Agent Signature and Date Named authorized agent must sign and date on next page.

By signing below, you:

- Acknowledge that you have received a copy of this form and the Trading Authority Agreement, and you state that you have read them, you understand them, and you accept all their terms and conditions.
- Agree to be bound by the current and future terms of all agreements, and by any applicable disclosures, between the account owner(s) and Fidelity.

- State that you are familiar with and understand the investment objectives of the account owner(s) and will use only trading strategies that are consistent with these objectives.
- Certify that all information you provided is correct to the best of your knowledge.
- Grant us permission to obtain credit information, verify information you have provided, and perform a background check on you.
- Acknowledge that we may refuse to approve you as authorized agent, or may remove you

as authorized agent from this or any other account, at any time and for any reason.

- Agree to act in compliance with all applicable laws and regulations.
- Acknowledge that entities and individuals who provide investment advice to others may be subject to regulation by federal and state regulators and agree to be responsible for determining whether and what type of registration is required.

Authorized Agent Signature and Date continues on next page. ►►

To help the government fight money laundering and the funding of terrorism, federal law requires fidelity to obtain and verify your name, date of birth, address, and a government-issued id number before opening your account. 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.

Print Authorized Agent Name	
Authorized Agent Signature	Date MM DD YYYY
SIGN ▶	▶

7. Account Owner Signatures and Dates ALL account owners must sign and date.

By signing below, you:

- Acknowledge that you have received a copy of the Trading Authority Agreement, and you state that you have read it, you understand it, and you accept all its terms and conditions of the agreement, *including the pre-dispute arbitration clause*, and the terms and conditions described in this form.
- Authorize Fidelity to act on all instructions given on this form.
- Designate the individual identified in this form as your authorized agent, granting that individual the ability to place all orders consistent with the level of trading authority indicated.
- State, if signing as a trustee, that you have the power to enter into the sales, redemptions, and other transactions of mutual fund shares, and that you agree to execute any documents on behalf of the trust that we may require.
- Certify that all information you provided is correct to the best of your knowledge.

A Medallion Signature Guarantee is required for each owner signature if you are requesting full trading authority. You can get one from most banks, credit unions, and other financial institutions. A notary seal/stamp is NOT a signature guarantee.

Print Owner Name	
Date MM DD YYYY	
DATE ▶	
Owner Signature	
SIGN ▶	

▼ MEDALLION SIGNATURE GUARANTEE ▼

Print Owner Name	
Date MM DD YYYY	
DATE ▶	
Owner Signature	
SIGN ▶	

▼ MEDALLION SIGNATURE GUARANTEE ▼

Form continues on next page. ▶▶

8. Plan Administrator/Employer Signature and Date

Required **ONLY** for Fidelity Retirement Plan (Keogh) accounts.

By signing below, you:

- State that you are the Plan Administrator or Employer responsible for the Plan for which trading authority is being requested on this form.
- Consent to the appointment of the authorized agent identified in this form, understanding that:

- The authorized agent will be granted only limited trading authority, as described in the Trading Authority Agreement, and will be authorized only to place orders that are permitted by the Plan.
- The authorized agent is not authorized to designate a beneficiary or establish a new Plan.

- Fidelity Management Trust Company acts only as custodian or trustee for this Plan, and has no discretionary fiduciary authority or responsibility; the account owner therefore is solely responsible for determining the suitability of, and for accepting all consequences of, all investments and actions taken on the account.

Print Administrator/Employer Name	
Administrator/Employer Signature	Date MM DD YYYY
SIGN ▶	▶

Did you sign the form and attach any necessary documents?

Send form and any attachments to Fidelity Investments.

Questions? Go to [Fidelity.com/tradingauthority](https://www.fidelity.com/tradingauthority) or call 1-800-544-6666.

Use postage-paid envelope **OR** deliver to:

Regular mail

Fidelity Investments
PO Box 770001
Cincinnati, OH 45277-0002

Overnight mail

Fidelity Investments
100 Crosby Parkway KC1K
Covington, KY 41015

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 576564.2.0 (04/12)

Trading Authority

Customer Agreement

Purpose of Account

This document describes the terms and conditions associated with granting trading authority. Please review this document and keep it for your records. Do not return it to Fidelity.

Who's Who in This Agreement

In this document, "Fidelity," "us," and "we" includes Fidelity Brokerage Services LLC ("FBS"), Fidelity Distributors Corporation, and National Financial Services LLC ("NFS"), as the context may require. "Account owner" refers to the registered owner(s) of the account or to any new account applicant; for any account with more than one owner or authorized individual (as distinct from an authorized agent), "account owner" or "account owners" refers to all owners, collectively and individually. "Authorized agent" is the individual identified as such in a Trading Authority form.

Terms and Conditions — Account Owner

Fidelity's Commitments to You

Under this agreement, we have certain rights and responsibilities. When we accept your Trading Authority form, we are agreeing to accept orders on your account from your designated third party — the authorized agent — according to the terms described in this agreement. We also agree to provide, upon written request, the name and address of any credit reporting agency from whom we have obtained information pertaining to this account.

Note that we assume no responsibility for reviewing or monitoring any investment decision or activity of the authorized agent, nor do we provide any tax, legal, or investment advice or recommendations.

Your Commitments to Fidelity

By signing in the appropriate place on the Trading Authority form, you, the account owner:

- Acknowledge that you have received and read this agreement, and that you understand and agree to its terms.
- Authorize us to accept instructions from your authorized agent consistent with the level of trading authority you are granting
- Accept full responsibility for determining whether any investment or strategy is appropriate for you, based on your investment objectives and financial resources
- Accept full responsibility for understanding the risks associated with granting trading authority, and assume sole liability for the financial, tax, and other consequences of all actions and instructions of the authorized agent
- Acknowledge that your account will be charged for each trade that is executed in your account, including trades ordered by an authorized agent, and you agree to pay these charges

Limited Trading Authority

Limited Trading Authority allows your authorized agent to inquire into your account (such as by viewing it online), and to place orders in your account without direct instructions from you. This may include orders to buy, sell (including short sales), exchange, convert, tender, or otherwise acquire or dispose of securities, such as stocks, bonds, and other investments.

The authorized agent may incur margin debt and may buy, sell, or exercise options, to the extent that your account is approved for these activities.

Limited Trading Authority does not allow your authorized agent to remove money or assets from your account.

Full Trading Authority

Full Trading Authority grants your authorized agent all of the capabilities of Limited Trading Authority as well as the authority to remove money or assets from your account. Any assets removed must be delivered to you at your address of record or to a bank account pre-authorized by you.

With Full Trading Authority, the authorized agent may initiate IRA rollovers, Roth IRA conversions, IRA recharacterizations, or other transfers of assets between and among your accounts. To the extent permitted by the applicable taxing authority, the authorized agent may also exercise any tax election related to your Fidelity accounts that is available to you under federal, state, local, or foreign tax law.

With respect to a Keogh (Fidelity Retirement Plan) or any type of IRA, neither level of trading authority permits the authorized agent to designate beneficiaries or to establish a new IRA or retirement plan.

Multiple Authorized Agents

If you have appointed two or more authorized agents, we will consider each of them to have the power to act alone (severally) and without the consent of any other authorized agent, with respect to each power granted above.

Should we receive conflicting or inconsistent instructions from your authorized agents, we may restrict your account(s) from further activity.

Such a restriction may remain in place until we receive adequate instructions on how to proceed. These may be in the form of written instructions signed by all owners or by all authorized agents, or a court order.

Terms and Conditions — Authorized Agent

Your Commitments to Fidelity

By signing in the appropriate place on the Trading Authority form, you, the authorized agent:

- Acknowledge that you have received and read this agreement, and that you understand and agree to its terms
- Agree to be solely responsible to the account owner(s) for all investment decisions, trading strategies, and instructions placed on the account
- Agree to act on the account only as specifically authorized by the account owner(s) and in compliance with all applicable laws, regulations, and Fidelity policies
- Permit us to obtain credit information, verify information you have provided, and perform a background check on you, and to reject or remove you as authorized agent from this or any other account, at any time and for any reason we see fit
- Agree to notify us in writing immediately upon the death or disability of the last surviving account owner

Terms and Conditions — All Parties

Duration of Agent's Authorization

Once granted to an authorized agent, trading authority will remain in effect until any of the following occurs:

- We receive written notice signed by all owner(s) withdrawing trading authority
- We receive written notice of resignation from the authorized agent
- We receive written notice of the death or incapacity of the last surviving account owner or the authorized agent
- We become aware of sufficient cause, in our judgment, to remove the authorized agent

Indemnification

All account owners and the authorized agent agree that we are not responsible for any losses you incur (meaning claims, damages, actions, demands, investment losses, or other losses, as well as any costs, charges, attorneys' fees, or other fees and expenses) as a result of any actions, or failures to act, on the part of the authorized agent.

Terms Concerning This Agreement

This agreement and its enforcement are governed by the laws of the Commonwealth of Massachusetts, except with respect to its conflicts-of-law provisions.

This agreement is in addition to any other agreements between the parties and Fidelity and does not restrict any rights that may be created, either now or in the future, by these agreements or by any law.

We may amend or terminate this agreement at any time. Outside of changes originating in these ways, no provision of this agreement can be amended or waived except in writing by an authorized representative of Fidelity.

Fidelity may transfer its interests in this account or agreement to any of its successors and assigns, whether by merger, consolidation, or otherwise. You may not transfer your interests in your account or agreement (including de facto transferral by giving a non-owner access to the account using a PIN) except with the prior written approval of Fidelity, or through inheritance, corporate dissolution, or similar circumstance, as allowed by law, in which case any rights and obligations in existence at the time will accrue to, and be binding on, your heirs, executors, administrators, successors, or assigns.

Resolving Disputes — Arbitration

This agreement contains a pre-dispute arbitration clause. Under this clause, which you agree to when you sign your account application, you and Fidelity 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 may 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 the account owner, authorized agent, 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 the parties, 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 securities self-regulatory organization or securities exchange of which the person, entity, or entities against whom the claim is made is a member, as the account owner may designate. If the account owner designates the rules of a self-regulatory organization or securities exchange and those rules fail to be applied for any reason, then the account owner shall designate the prevailing rules of any other securities self-regulatory organization or securities exchange of which the person, entity, or entities against whom the claim is made is a member. If the account owner does not notify Fidelity in writing of the account owner's designation within five

(5) days after such failure or after the account owner receives from Fidelity a written demand for arbitration, then the account owner authorizes Fidelity to make such designation on the account owner's behalf. The designation of the rules of a self-regulatory organization or securities exchange is not integral to the underlying agreement to arbitrate. The account owner understands 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 predispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class action 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.