

Fidelity BrokerageLink®

Participant Acknowledgement Form

Required Authorization

By signing this form, I (the "Participant") hereby acknowledge that the limited trading authority conferred on the Participant by the named fiduciary shall be exercised in accordance with the following terms and conditions as well as the terms and conditions of the Fidelity BrokerageLink Account Terms and Conditions and my employer's retirement benefit plan (the "Plan") indicated in Section 1 below, and such other agreements as may exist between the named fiduciary and Fidelity.

Important Notice

The Plan Sponsor, Plan Administrator and other Plan Officials ("Plan") have not evaluated the investments available through this brokerage account option. The Plan does not and will not monitor the investments available under the brokerage account option.

I understand that Fidelity BrokerageLink® is being provided solely to provide participants with additional flexibility in making their retirement plan investments. I further understand and acknowledge that: 1) the Plan does not make any representations or warranties as to the soundness of any investments available through the brokerage account option; 2) the Plan is not responsible for and will not review or monitor the investments available through BrokerageLink; 3) the Plan is not responsible for and will not evaluate my investment choices; 4) it is my sole responsibility to determine if the investments available through BrokerageLink are suitable for my personal retirement savings plan; 5) the Plan is not liable for any loss that may result from my investment choice(s) under BrokerageLink; and 6) I assume all liability for losses/consequences attributable to any investment decision made in connection with my BrokerageLink account.

I understand that there may be additional fees and charges for my participation in the BrokerageLink option, including but not limited to: annual account maintenance fee, fees associated with each trade made via the BrokerageLink option, and other fees as set and authorized by the Plan. I agree that these fees may be charged directly against my account balance.

Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money-laundering activities, federal law requires Fidelity to verify your identity by obtaining your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, Fidelity may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your account may be restricted and/or closed if Fidelity cannot verify this information. Fidelity will not be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

Important Information about your Plan's Fidelity BrokerageLink Accounts

The only way to fund or make additional investments in a Fidelity BrokerageLink account is by a transfer of assets from your Plan's standard plan option account. This can be accomplished by contacting your Plan's toll-free telephone number during regular Plan hours, Monday through Friday.

- Please refer to your Plan Fact Sheet for specific information on minimum initial and subsequent investment requirements and restrictions when establishing the Fidelity BrokerageLink account.
- Any applicable commissions or sales charges must be included in the transfer amount, and cannot be paid separately (an IRS requirement).
- The Fidelity BrokerageLink Commission Schedule will apply to trades placed in the Fidelity BrokerageLink account over which you have been granted limited trading authority and is subject to change.
- If you have any questions, please contact Fidelity using your Plan's toll-free number.
- If you would like to trade options in the Fidelity BrokerageLink account, a separate option application must be completed to establish this feature. Please check your Plan's Fact Sheet to see if your Plan allows for option trading.

1 Account Setup

Plan Information:

5 6 1 1 8	Stanford University	Stanford University TDA/SCRP
Plan Number	Name of Plan Trustee(s)	Name of Plan

Participant Information:

Participant's Name (First Name)		(Middle Initial)	(Last Name)
SSN #	Date of Birth		
Permanent Address (no P.O. Boxes)	City	State	Zip
Mailing Address (if different from above)	City	State	Zip
Evening Phone #	Daytime Phone #		
Driver's License # (if available):	State of Issuance:		
Country of citizenship: <input type="checkbox"/> U.S. <input type="checkbox"/> Other (please specify)	Country of tax residence: <input type="checkbox"/> U.S. <input type="checkbox"/> 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 Employer 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)

Employment Information:

This information must be provided to us in accordance with industry regulations: (If applicable, please indicate "Retired.")

Employment Status Employed Not employed Retired Self-Employed

If you are self-employed and your business address is the same as your legal address, initial that you work out of your home.

Occupation

Employer's Name

Address (no P.O. Boxes)

City

State

Zip

Affiliations:

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

Check this box if your affiliation information is the same as your employer. (If you checked this box, you are not required to complete the following information.)

Affiliation

Address

City

State

Zip

Check this box if you are a control person or affiliate or an immediate family/household member of a control person or affiliate of 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)

Investment Objective:

See Fidelity BrokerageLink Account Terms and Conditions for descriptions. Please select your investment objective.

- Short-Term Growth
- Conservative Aggressive Growth
- Balanced Most Aggressive

Annual Income (from all sources):

- Under \$20,000
- \$20,000–\$50,000
- \$50,001–\$100,000
- Over \$100,000

Estimated Net Worth (excluding residence):

- Under \$30,000
- \$30,001–\$50,000
- \$50,001–\$100,000
- \$100,001–\$500,000
- Over \$500,000

Estimated Liquid Net Worth:

- Under \$15,000
- \$15,000–\$50,000
- \$50,001–\$100,000
- \$100,001–\$500,000
- Over \$500,000

Federal Tax Bracket:

- 15% or below
- 25%
- > or = 28%

022330002

3 Additional Information

Dividend Reinvestment

Dividends and capital gain distributions from mutual funds held in Fidelity BrokerageLink accounts are automatically reinvested in each respective mutual fund. Dividends and interest income from individual securities held in Fidelity BrokerageLink accounts are automatically invested in the Fidelity BrokerageLink core money market mutual fund, Fidelity Cash Reserves. Certain individual securities are eligible to participate in the Fidelity Dividend Reinvestment Service. Enrollment in this service authorizes Fidelity to automatically reinvest cash dividends and capital gain distributions paid on eligible domestic securities and closed-end funds held in Fidelity BrokerageLink accounts in additional shares of the same security. Please check the box below to participate in the Dividend Reinvestment Service. Please refer to the Fidelity Dividend Reinvestment Service Agreement for more information.

I would like to enroll in the Fidelity Dividend Reinvestment Service.

Beneficiaries

Your retirement benefit plan account beneficiary designation will also apply to your Fidelity BrokerageLink account.

4 Signature

I hereby acknowledge the authority conferred on me, the Participant, by the Trustee of my employer's retirement benefit plan indicated in Section 1 on the previous page, and as more fully described in the attached Fidelity BrokerageLink Account Terms and Conditions. I understand that Fidelity Brokerage Services LLC ("FBS"), and National Financial Services LLC ("NFS"), (collectively, "Fidelity") shall perform brokerage services with regard to the Fidelity BrokerageLink Account over which I have been granted limited trading authority.

I understand that, upon Plan Sponsor and Trustee(s)' request in accordance with applicable rules and regulations, Fidelity will supply my name to issuers of any securities held in this account so that I might receive important information regarding them unless I notify Fidelity in writing not to do so.

I certify under penalties of perjury that: (1) I am a U.S. person (including a U.S. resident alien) and (2) my Social Security number provided on the previous page is correct (or I am waiting for one to be issued to me). I also certify that I am at least 18 years of age and of full legal age in the state in which I reside.

I understand that Fidelity may monitor or tape-record telephone conversations with me in order to permit Fidelity to verify data concerning any transactions I request. I hereby consent to such monitoring or recording. I understand that this account will be invested in accordance with my instructions as given from time to time to Fidelity. I understand that it is my responsibility to read the prospectus for any mutual fund which I purchase or into which I exchange. I have read the prospectus for Fidelity Cash Reserves, the core money market mutual fund in which I am investing and which shall be used to hold assets of this account pending other investment instructions, and agree to the terms of the prospectus. I hereby choose Fidelity Cash Reserves as the money market mutual fund to be used to hold assets of this account pending other investment instructions. **I understand that the attached Fidelity BrokerageLink Account Terms and Conditions of which this Acknowledgement Form is a part and their enforcement shall be governed by the laws of the Commonwealth of Massachusetts.** It shall cover individually and collectively the Fidelity BrokerageLink account which I may open or reopen with Fidelity. It shall inure to the benefit of Fidelity's successors and assigns, whether by merger, consolidation, or otherwise. Fidelity may transfer this account to its successors and assigns, and the terms of this acknowledgement shall be binding upon my heirs, executors, administrators and successors.

If I have not checked the box for Affiliations, I represent and warrant that I am not affiliated with or employed by a stock exchange or a broker-dealer or I am not a control person or affiliate of a public company under SEC Rule 144 (such as director, 10% shareholder, or a policy-making officer), or an immediate family or household member of such a person.

Acceptance of this Fidelity BrokerageLink Participant Acknowledgement Form will be evidenced by a Letter of Acceptance sent by, or on behalf of, FBS and NFS. **By signing below, I hereby consent to the terms and conditions of the attached Fidelity BrokerageLink Account Terms and Conditions (which, together with this Acknowledgement Form, consists of a total of 12 pages) of which this Acknowledgement Form is a part.**

I REPRESENT THAT I HAVE READ THE FIDELITY BROKERAGELINK ACCOUNT TERMS AND CONDITIONS GOVERNING THE FIDELITY BROKERAGELINK ACCOUNT FOR WHICH I HAVE BEEN GRANTED LIMITED TRADING AUTHORITY AND AGREE TO BE BOUND BY SUCH TERMS AND CONDITIONS AS CURRENTLY IN EFFECT AND AS MAY BE AMENDED FROM TIME TO TIME.

This account is governed by a pre-dispute arbitration clause which is located on the last page of the attached Fidelity BrokerageLink Account Terms and Conditions. I acknowledge receipt of the pre-dispute arbitration clause.

Participant Signature

Date

(Please keep a copy of this application as a record.)

Fidelity will complete this section.

Approving Manager's Signature

Date

The trademarks and service marks appearing herein are the property of their respective owners. Fidelity Brokerage Services LLC, National Financial Services LLC, members NYSE, SIPC, and Fidelity Distributors Corporation are each direct or indirect subsidiaries of FMR LLC. Accounts are carried with our affiliate, National Financial Services LLC, member of the New York Stock Exchange and other principal exchanges.

Fidelity Investments
P.O. Box 770001
Cincinnati, OH 45277-0036

022330003


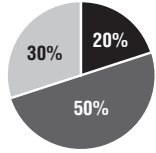
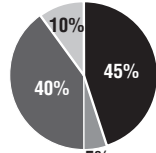
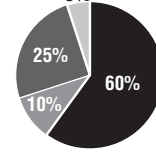
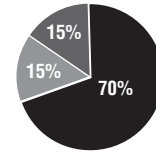
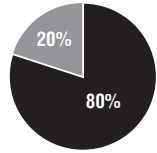




Investment Objective Descriptions

Pursuant to various securities regulations, Fidelity is required to ask you to list your investment objective for the Fidelity BrokerageLink account over which you have been granted limited trading authority. We are providing you with descriptions and examples of typical investments for each investment objective presented on the Fidelity BrokerageLink Participant Acknowledgement Form. Please review these descriptions to ensure that the investment objective selection you make or have already made is appropriate. If at any time you would like to revise your investment objective, please contact Fidelity using your plan's toll-free number.

Trading through Fidelity BrokerageLink is self-directed. Neither Fidelity nor your plan sponsor assumes responsibility for determining if the investments you select are suitable for you.

Lower Risk

Higher Risk

Short-Term	Conservative	Balanced	Growth	Aggressive Growth	Most Aggressive
<p>You seek to preserve your capital and can accept the lowest returns in exchange for price stability.</p> 	<p>You seek to minimize fluctuations in market values by taking an income-oriented approach with some potential for capital appreciation.</p> 	<p>You seek the potential for capital appreciation and some growth and can withstand moderate fluctuations in market value.</p> 	<p>You have a preference for growth and can withstand significant fluctuations in market value.</p> 	<p>You seek aggressive growth and can tolerate wide fluctuations in market values, especially over the short term.</p> 	<p>You seek very aggressive growth and can tolerate very wide fluctuations in market values, especially over the short term.</p> 
	 Domestic Stock	 Foreign Stock	 Bonds	 Short-Term	

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.

Fidelity BrokerageLink® Account Terms and Conditions

Please retain this section for your records.

Nature of Services Provided. Upon acceptance by Fidelity Brokerage Services LLC ("FBS"), and National Financial Services LLC ("NFS") (together "Fidelity" or "you" or "your"), of my completed and signed Fidelity BrokerageLink Participant Acknowledgement Form ("Acknowledgement Form"), I understand that Fidelity will maintain a Fidelity BrokerageLink account in the name of the Trustee(s) of my employer's retirement benefit plan indicated in Section 1 of the Acknowledgement Form over which I have been granted limited trading authority and buy or sell securities in the Fidelity BrokerageLink account according to my instructions. All decisions relating to any investment or trading activity will be made by me, and I shall accept full responsibility for such decisions. I agree to notify Fidelity in writing of any material changes in my financial circumstances or investment objectives.

Any information I provide to Fidelity may be shared with third parties for the purpose of validating my identity, and may be shared for other purposes in accordance with Fidelity's Privacy Policy. Any information I give to Fidelity may be subject to verification, and I authorize Fidelity to obtain a credit report about me at any time. Upon written request, I will be provided the name and address of the credit reporting agency used.

I acknowledge that I am a Participant in a retirement benefit plan ("Plan") that is subject to the Internal Revenue Code ("IRC") and, if applicable, subject to the Employee Retirement Income Security Act of 1974 ("ERISA"). I acknowledge that this Fidelity BrokerageLink account is governed by certain Plan documentation which sets forth the respective rights and obligations among the Plan, its fiduciaries, and Plan Participants. I acknowledge that, although certain restrictions have been imposed which are designed to prevent my investments and trading activity from violating applicable laws and the provision of the Plan, Fidelity will not undertake to advise me whether my investment or trading activity does so comply, and I will make all such determinations. I acknowledge that I am restricted from purchasing stock issued by my employer. I acknowledge that Fidelity reserves the right to liquidate or cancel, at my risk and for this Fidelity BrokerageLink account, any transaction that Fidelity determines, pursuant to guidelines and directions provided by the named fiduciary, to be impermissible or inconsistent with applicable laws or the Plan. I acknowledge that I have received information regarding the policies and procedures applicable to this Fidelity BrokerageLink account and understand that I will receive more detailed information once my acknowledgement form is processed including, but not limited to, commission schedules and a Fidelity BrokerageLink Handbook, and a fact sheet for my Plan.

I understand that Fidelity may charge certain additional fees for maintaining a Fidelity BrokerageLink account as more fully disclosed to me in the documents described above. I understand that, when I place a trade, Fidelity and/or one of its affiliates may receive payment for their role in completion of the transaction. I understand that in the event that there are insufficient funds in the Fidelity BrokerageLink Core Fund, as defined herein, to pay any fees or cover any debts due Fidelity or a third party, the Plan's named fiduciary has authorized Fidelity and its affiliates, without notice to me, to collect such amounts by selling securities held in the Fidelity BrokerageLink account or from the Plan's standard plan options account. I understand that Fidelity may, upon direction from the named fiduciary and without notice to me, buy and sell securities in the Fidelity BrokerageLink account, and move assets into and out of the Fidelity BrokerageLink account. I acknowledge that, upon direction from the named fiduciary and without notice to me, Fidelity may liquidate the Fidelity BrokerageLink account and distribute the proceeds to me or move the assets to such other account as the named fiduciary may identify.

I understand that Fidelity BrokerageLink accounts are carried by National Financial Services LLC, an affiliate of FBS. I understand that Fidelity may monitor or tape-record conversations with me in order to verify data concerning any transactions I request. I hereby consent to such recording.

I understand that Fidelity will not be responsible for the accuracy, completeness, timeliness or use of any information received by me from third-party data services and that Fidelity does not make any warranty concerning such information.

NFS transmits customer orders for execution to various exchanges or market centers based on a number of factors. These include: size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement), access to reliable market data, availability of efficient automated transaction processing and execution costs. Certain of the market centers may execute orders at prices superior to the publicly quoted market. While a customer may specify that an order be directed to a particular market center for execution, NFS order-routing policies, taking into consideration all of the factors listed above, are designed to result in favorable transaction processing for customers.

Please note: Orders placed through Fidelity telephone, electronic, wireless, or online trading systems cannot specify a particular market center for execution. FBS and/or NFS receive remuneration, compensation, or other consideration for directing customer orders for equity securities to particular broker/dealers or market centers for execution. Such considerations, if any, may take the form of financial credits, monetary payments, or reciprocal business.

Fidelity's Role

I understand that Fidelity will execute transactions as I direct, consistent with my level of authorization. Fidelity assumes no responsibility for reviewing or monitoring my investment decisions or other activity in connection with the Fidelity BrokerageLink account.

I am responsible for determining whether any investment, security, or strategy is appropriate or suitable for me based on my investment objectives and financial situation, and Fidelity will not give me any tax, legal, or investment advice or recommendations.

I agree that Fidelity may, but is not obligated to, perform a background check on me or otherwise verify any information I provide. I agree that Fidelity has the right to reject my request for limited trading authority over the Fidelity BrokerageLink account as a result of such a credit report or for any other reason at any time.

My Role as Agent

I am solely responsible for all of my trading and other activities in connection with the Fidelity BrokerageLink account. I agree to act in connection with the Fidelity BrokerageLink account only as specifically authorized, and to comply with all applicable laws and regulations in connection with the Fidelity BrokerageLink account.

1. Release and Indemnification. I agree to indemnify and hold Fidelity, its affiliates, successors, assigns, control persons, officers, directors, agents and employees harmless from, and to pay Fidelity promptly upon demand for, any and all losses, liabilities, claims, and costs including reasonable attorneys' fees that may arise from my acts or omissions related to the Fidelity BrokerageLink account. This Release and Indemnification is in addition to and in no way restricts any rights which may exist at law or under any other agreement(s) between me and Fidelity or between the named fiduciary and Fidelity or one of its affiliates.

2. Application Rules and Regulations. All transactions through Fidelity are subject to the constitutions, rules, regulations, customs, and usages of the exchange, market, or clearinghouse where executed, as well as to any applicable federal or state laws, rules and regulations.

I am aware that various federal and state laws or regulations may be applicable to transactions in the Fidelity BrokerageLink account regarding the resale, transfer, delivery, or negotiation of securities, including the Securities Act of 1933 ("Securities Act") and Rules 144, 144A, 145, and 701 thereunder. I agree that it is my responsibility to notify you of the status of such securities and to ensure that any transaction I effect with you will be in conformity with such laws and regulations. I will notify you if I am or become an "affiliate" or "control person" within the meaning of the Securities Act with respect to any security held in the Fidelity BrokerageLink account. I will comply with such policies, procedures, and documentation requirements with respect to "restricted" and "control" securities (as such terms are contemplated under the Securities Act) as you may require. In order to induce you to accept orders with respect to securities in the Fidelity BrokerageLink account, I represent and agree that, unless I notify you otherwise, such securities or transactions therein are not subject to the laws and regulations regarding "restricted" and "control" securities. I understand that if I engage in transactions which are subject to any special conditions under applicable law, there may be a delay in the processing of the transaction pending fulfillment of such conditions. I acknowledge that if I am an employee of an "affiliate" of the issuer of a security, any transaction in such security may be governed by the issuer's insider trading policy and I agree to comply with such policy. Pursuant to industry regulations, I will also notify you if I am or become affiliated or employed by a stock exchange, or member firm of an exchange or FINRA, a municipal securities dealer, or by Fidelity.

3. Liability for Costs of Collection. I am liable for payment upon demand of any debit balance or other obligation owed in the Fidelity BrokerageLink account or deficiencies following a whole or partial liquidation, and I agree to satisfy any such demand or obligation. I agree to reimburse Fidelity for all reasonable costs and expenses incurred in the collection of any debit balance or unpaid deficiency in the Fidelity BrokerageLink account, including but not limited to, attorneys' fees.

4. Security Interest. Any credit balances, securities, assets, or related contracts, and all other property in which I may have an interest held by you or carried for Fidelity BrokerageLink accounts shall be subject to a general lien for the discharge of my obligations to you, and you may sell, transfer, or assign any such assets or property to satisfy a deficiency or other obligation whether or not you have made advances with respect to such property. Shares of any investment company in which I have an interest and for which Fidelity Management & Research Company serves as investment adviser and which are custodied, recordkept, or otherwise administered by an affiliate of FBS or NFS, also are subject to a general lien for the discharge of my obligation to Fidelity, and Fidelity may redeem any such shares to satisfy my obligation without further notice or demand. No provisions of this agreement concerning liens or security interests shall apply to any Fidelity BrokerageLink account to the extent that such application would be in conflict with any provision of ERISA, or the Internal Revenue Code of 1986, as amended, relating to retirement accounts.

5. Extraordinary Events. Fidelity shall not be liable for any losses caused directly or indirectly by government restrictions, exchange or market rulings, suspension of trading, war, strikes, or other conditions beyond its control, including but not limited to extreme market volatility or trading volumes.

6. Periodic Reports. I will receive a statement of all transactions quarterly, and monthly in the months in which there is activity in the Fidelity BrokerageLink account. The statement will detail securities bought or sold in the Fidelity BrokerageLink account; the number of fund shares that were purchased or redeemed and any fees assessed.

7. Shareholder Rights. I understand that the Plan Sponsor has delegated to me the authority to exercise all shareholder rights relating to securities and mutual funds held in my Fidelity BrokerageLink account that would otherwise rest with the owner of such securities. These rights include but are not limited to proxies, tender offers, exchange offers and securities law class actions. Pursuant to this delegation, I will receive materials regarding such rights and will be responsible for completing and submitting any required instruction forms to provide direction regarding voting or tender offers and submit any proof of claims necessary to participate in class actions.

8. Choice of Marketplace. When securities may be traded in more than one marketplace, in the absence of specific instructions from me, Fidelity may use its discretion in selecting the market in which to place my order.

9. Fidelity BrokerageLink Core Fund. Amounts contributed and received in this Fidelity BrokerageLink account will be invested in the Fidelity Cash Reserves money market mutual fund (the "Fidelity BrokerageLink core fund"), subject to previous payment by me or on my behalf of any outstanding debit item for authorized payment of securities account settlements. The account statement for this Fidelity BrokerageLink account will detail all activity in the Fidelity BrokerageLink core fund. This is provided in lieu of a confirmation that might otherwise be provided to me with respect to those transactions. Any cash balances in the Fidelity BrokerageLink account will be automatically invested on a daily basis in the Fidelity BrokerageLink core fund. I understand that Fidelity Management & Research Company will receive a fee as more fully described in the Fidelity BrokerageLink core fund prospectus for serving as investment adviser to the Fidelity BrokerageLink core fund.

Investments in the Fidelity BrokerageLink core fund are made by transferring cash from my Plan's standard plan options or directing payroll deductions to the Fidelity BrokerageLink account. These investments are promptly credited to the Fidelity BrokerageLink core fund and will earn dividends of the Fidelity BrokerageLink core fund as described in that fund's prospectus. Only retirement savings plan assets may be invested in this Fidelity BrokerageLink account; any attempt to invest non-retirement savings plan money into a Fidelity BrokerageLink account will be rejected or withdrawn immediately at my expense and without notice upon direction from the named fiduciary.

Shares of the Fidelity BrokerageLink core fund will be redeemed at their net asset value. Such shares shall automatically be redeemed to satisfy debit balances in the securities account and other authorized items upon direction from the named fiduciary without notice to me.

An investment in a money market mutual fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other U.S. government agency. Although a money market mutual fund seeks to preserve the value of my investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund.

I ratify any instructions given on this Fidelity BrokerageLink account and any account of another Fidelity fund into or from which I exchange, and agree that neither Fidelity nor the fund's transfer agent will be liable for any loss, cost, or expense for acting upon such instructions if Fidelity follows reasonable procedures designed to prevent unauthorized transactions. I understand that it is my responsibility to read the prospectus of any other Fidelity fund or non-Fidelity fund which I purchase or into which I exchange.

I have received and read a copy of the prospectus of the Fidelity BrokerageLink core fund, containing a more complete description of the fund, and its fees, charges, and operations.

10. Payment of Items. I understand that all debit items, including securities purchased in this Fidelity BrokerageLink account, will be accumulated daily and that you will promptly pay each on my behalf to the extent that sufficient funds are available. I will maintain sufficient assets in this Fidelity BrokerageLink account to satisfy all obligations as they become due. I understand that payment of any debit item in this Fidelity BrokerageLink account will be made from the proceeds of redemption of Fidelity BrokerageLink core fund shares which the Plan will instruct Fidelity to redeem to pay such items. I further understand that the Plan may liquidate positions held in this Fidelity BrokerageLink account in accordance with underlying Plan documents.

11. Settlement of Transaction. In the absence of a specific demand, all transactions in this Fidelity BrokerageLink account are to be paid for, and securities delivered no later than 2 p.m. Eastern time on the settlement date. Fidelity reserves the right to cancel or liquidate, at my sole risk, any transaction not timely settled based on direction from the named fiduciary.

12. Receipt of Communications. Communications by mail, electronic means, messenger, telegraph, or otherwise sent to me at the U.S. postal or electronic mail address of record listed on the Fidelity BrokerageLink Limited Trading Authorization Form, or any other address I may have given FBS, are presumed to be delivered to and received by me, whether actually received or not. I understand that I should promptly and carefully review the transaction confirmations and statements and notify you of any errors. Information contained on transaction confirmations and account statements is conclusive unless I object in writing within five and ten days, respectively, after transmitted to me.

13. Termination of Account. This Fidelity BrokerageLink account may be terminated by me, or by the named fiduciary, or Fidelity at any time. This agreement will remain in effect until its termination is acknowledged in writing by an authorized representative of FBS. I will remain responsible for all charges, debit items or other transactions initiated or authorized by me, whether arising before or after termination.

FBS reserves the right to charge a service fee or close any Fidelity BrokerageLink account that fails to maintain minimum activity or balance requirements, and further reserves the right to close a Fidelity BrokerageLink account or remit credit balances because of insufficient investment-related activity.

FBS may periodically review the account activity in this account, and reserves the right to charge reasonable inactivity fees or close or change the optional account features, fees, and services for any reason including, but not limited to, insufficient investment-related activity in accordance with the regulations of the New York Stock Exchange. FBS will notify me if any changes or charges are imposed. Termination will result in the cancellation of this securities account and other features or privileges.

14. Modification and Miscellaneous. No provision of this agreement can be amended or waived except in writing by an authorized representative of FBS. If any provision of this agreement becomes inconsistent with any present or future law or regulation of any entity having regulatory jurisdiction over it, that provision will be superseded or amended to conform to such law or regulation, but the remainder of this agreement will remain in force and effect.

The failure of Fidelity at any time to require performance by me of any provision of the terms and conditions of this agreement will not limit the right to require such performance at any time thereafter. Fidelity reserves the right, at its sole discretion and without previous notice, to restrict or limit any transaction or series of transactions in any investment company advised or managed by Fidelity or its affiliates that Fidelity determines may adversely affect the investment company or its shareholders. Any failure to provide accurate trading or allocation instructions, including options transactions, may result in losses in this account. I may not assign this or any related agreement without previous written consent of Fidelity.

These Terms and Conditions and their enforcement shall be governed by the laws of the Commonwealth of Massachusetts; shall cover individually and collectively all Fidelity BrokerageLink relationships that I may open or reopen with Fidelity; and shall inure to the benefit of Fidelity's successors and assigns, whether by merger, consolidation, or otherwise. Fidelity may transfer these Fidelity BrokerageLink assets to my successors, and these Terms and Conditions shall be binding upon my heirs, executors, administrators and successors.

Electronic Services Customer Agreement

1. I understand that this Agreement ("Agreement") between me and Fidelity (Fidelity as used in this Electronic Services Customer Agreement refers to Fidelity Brokerage Services LLC, Fidelity Distributors Corporation, and National Financial Services LLC as the context may require) states the terms and conditions of my use of Fidelity's Electronic Services. Fidelity's Electronic Services include Fidelity.com, Fidelity Automated Service Telephone (FAST®), and any online securities trading system, whether Web-based, wireless, or otherwise, established by Fidelity directly or through online business partners.

In offering online trading services, Fidelity is making available to me interactive computer services which allow me to enter orders to buy and sell certain securities, stock options (if allowed in my plan), and mutual funds and obtain quotes and other information (some of which may be provided by third parties) via electronic transmission for use on compatible personal, home, or small business computers with modems which can connect to the appropriate telecommunications network. In offering FAST, Fidelity is making available to me automated telephone services which allow me to enter orders to buy and sell certain securities and mutual funds within this Fidelity BrokerageLink account and obtain quotes and other information via electronic transmission.

I agree to use Fidelity's Electronic Services only in accordance with this Agreement and that any additional services offered by Fidelity in the future will be used only in accordance with this Agreement. Fidelity may amend or terminate this Agreement upon written notice from Fidelity. Nothing in this Agreement should be construed as a solicitation or recommendation to buy or sell securities.

2. I shall be the only authorized user of Fidelity's Electronic Services under this Agreement. I agree to keep confidential and not publish, broadcast, retransmit, reproduce, commercially exploit, or otherwise re-disseminate the data, information, or services provided under this Agreement. I shall be responsible for the confidentiality and protection of my password(s) and other security data, methods and devices. I understand that I shall be solely responsible for all orders electronically transmitted, or use of any data, information, or services obtained using my passwords and other security data.

I agree that Fidelity Electronic Services are the proprietary property of Fidelity and/or third parties from whom Fidelity has obtained rights to provide access to Fidelity's customers. I agree not to use Fidelity Electronic Services except as authorized by this Agreement and, in any event, not to make it available to third parties.

3. I further understand and agree that any orders given by me and any information furnished to me by use of Fidelity's Electronic Services shall be subject to the following terms and conditions:

- (a) If an order has been placed through Fidelity's Electronic Services and I have not received a reference number reflecting the order, I shall immediately notify Fidelity.
- (b) If an order has been placed through Fidelity's Electronic Services and I have not received an accurate written confirmation of the order or of its execution within five (5) business days, I shall immediately notify Fidelity.
- (c) If I have received confirmation of an order which I did not place or any similar conflicting report, I shall immediately notify Fidelity.
- (d) I shall immediately notify Fidelity if there is unauthorized use of my passwords and other security data.
- (e) I shall immediately notify Fidelity if there is a discrepancy in the account balance or security positions.
- (f) All notifications to Fidelity pertaining to this Agreement shall be directed to:

Fidelity Investments
Priority Services
Fidelity BrokerageLink Correspondence
P.O. Box 770001
Cincinnati, OH 45277-0036

If I fail to notify Fidelity when any of the above conditions occur, neither Fidelity nor any of its employees, agents, affiliates, subsidiaries, or its parent, nor any third parties can or will have any responsibility or liability to me or to any other person whose claim may arise through me for any claims with respect to the handling, mishandling, or loss of any order. I understand that Fidelity shall not be deemed to have received any order electronically transmitted by me until Fidelity's clearing agent has acknowledged to me that the order has been received by Fidelity. I accept full responsibility for the monitoring of this account.

4. Any liability arising out of any action or omission by Fidelity to provide services to me hereunder shall be limited to an amount equal to the benefit which would have resulted from the transaction during the five (5) business days in which I should have acted.

5. I understand that Fidelity will not be responsible for the accuracy, completeness, or use of any information received by it or received by me from outside data sources through Fidelity's Electronic Services and that Fidelity does not make any warranty concerning such information.

I understand that all orders placed through Fidelity's Electronic Services are at my sole risk and responsibility. I agree that neither Fidelity nor any third party working with Fidelity to provide services hereunder shall be responsible for any damages caused by communications line failure, unauthorized access, theft, systems failure, and other occurrences beyond its control. I agree to provide all telephone and other equipment to access Fidelity's Electronic Services and I will be solely responsible for paying all charges related thereto.

6. As a condition of being approved to use Fidelity's Electronic Services, I represent and agree that the following statements are and will continue to be true for as long as I receive these electronic services:

- (a) I will not use any information or market data provided by a national securities exchange or association in connection with any professional or commercial activities, and agree to notify Fidelity if I intend to do so and to pay any additional charges in connection therewith.
- (b) I will not use Fidelity Investments Electronic Services in conjunction with any business as a securities broker-dealer, investment adviser, futures commission merchant, commodities-introducing broker, or commodity-trading adviser, member of a securities exchange or association or futures contract market, or an owner, partner, or associated person of any of the foregoing.
- (c) I am not employed by a bank or insurance company or an affiliate of either to perform functions related to securities or commodity futures trading activity.

7. I understand that all the terms and conditions of this electronic services customer agreement, including options agreements, if applicable, mutual fund application, and any applicable prospectus, control the operation of this Fidelity BrokerageLink account and those terms and conditions are incorporated herein by reference.

8. I agree to be liable for any and all charges and expenses incurred in connection with the use of Fidelity's Electronic Services by me or any other person through use of my security codes, equipment, or otherwise. I understand that the rates, fees, billing, and terms governing services provided by outside vendors may be determined by the vendor.

9. I expressly acknowledge and agree that the use and storage of any information, including without limitation, portfolio information transaction activity, account balances, and any other information or orders available through use of Fidelity's Electronic Services is at my sole risk and responsibility. NEITHER FIDELITY NOR ANY THIRD PARTY MAKES ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, INCLUDING WITHOUT LIMITATION ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE IN RESPECT OF FIDELITY'S ELECTRONIC SERVICES OR ANY INFORMATION PROGRAMS OR PRODUCTS OBTAINED FROM, THROUGH, OR IN CONNECTION WITH FIDELITY'S ELECTRONIC SERVICES. IN NO EVENT WILL FIDELITY OR ANY THIRD PARTY BE LIABLE FOR DIRECT, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES RESULTING FROM ANY DEFECT IN OR USE OF FIDELITY'S ELECTRONIC SERVICES.

10. I agree that Fidelity may discontinue Fidelity's Electronic Services in whole or in part, at any time, and that Fidelity may modify or change the terms of it, in whole or in part, at any time and from time to time. I agree that Fidelity may immediately terminate its services if I breach this Agreement or if I have jeopardized the proper and efficient operation of its services. All commissions and payments due Fidelity shall be made directly to Fidelity in accordance with its policies. Any unauthorized use of Fidelity's Electronic Services, whatsoever, shall result in automatic termination of this Agreement.

11. Any commission discounts associated with Fidelity's Electronic Services which may be available from time to time will not apply to any transactions which for any reason cannot be placed and executed through Fidelity's Electronic Services (the "Services"). I agree to be liable for any and all fees, charges, or expenses that Fidelity may charge or may incur in connection with the use of the Services by me or any other person through use of my security codes, equipment, or otherwise, if any. I understand that the rates, fees, billing, and terms governing services provided by Access Device vendors or Providers may be determined solely by such third party. I understand and acknowledge that Fidelity is not delivering telecommunication, Internet, paging services, or any other means of electronic access and that I am responsible for maintaining appropriate contacts with third parties to obtain such services. I agree to obtain access to and be solely liable for all payments related to all equipment and Access Devices necessary to access the Services. I further understand that my ability to make use of the Services may be limited by technical or other limitations present in the equipment and Access Devices I use to access the Services.

12. I understand that each participating national securities exchange or association asserts a proprietary interest in all of the market data it furnishes to the parties that disseminate the data. I also understand that neither any participating national securities exchange nor association or any supplier of market data guarantees the timeliness, sequence, accuracy, or completeness of market data or any other market information, or messages disseminated by any party. No disseminating party shall be liable in any way, and I agree to indemnify and hold harmless such party for (a) any inaccuracy, error, or delay in, or omission of, (i) any such data, information, or message or (ii) the transmission or delivery of any such data, information, or message, or (b) any loss or damage arising from or occasioned by (i) any such inaccuracy, error, delay, or omission, (ii) nonperformance, or (iii) interruption of any such data, information, or message; due either to any negligent act or omission by any disseminating party or to any *force majeure* (e.g., flood, extraordinary weather conditions, earthquake, or other act of God, fire, war, insurrection, riot, labor dispute, accident, action of government, communications, or power failure, or equipment or software malfunction), or any other cause beyond the reasonable control of any disseminating party. I understand that the terms of this Agreement may be enforced directly against me by the national securities exchanges and associations providing market data to me. Fidelity reserves the right to limit the number of free real-time quotes, including those provided through the Services.

13. I agree that Fidelity shall not be under a duty to inquire as to the authority or propriety of any instructions given to Fidelity by me, and shall be entitled to act upon any such instructions, and Fidelity will not be liable for any loss, cost, expense, or other liability arising out of any such instructions. I understand that telephone calls to Fidelity may be monitored or recorded, and hereby consent to such monitoring or recording.

14. To the extent that any Fidelity Electronic Services utilize the Internet services to transport data or communications, Fidelity will take reasonable security precautions, but Fidelity disclaims any liability for interception of any such data or communications. Fidelity shall not be responsible for, and makes no warranties regarding, the access, speed, or availability of Internet or network services.

15. I recognize that my use of Fidelity's Electronic Services may involve the transmission to me of information that may be considered personal financial information, including, but not limited to, the identity and number of shares that I trade and the net dollar price for the shares. I consent to the transmission by electronic means of such information through any system, service, or product named or referred to in the preceding sentence. Such consent shall be effective at all times that I use any such system, service, or product.

Important Trading Information

Types of Trades Available through Fidelity's Electronic Services: For complete details on the types of trades I can place through each Fidelity Electronic Service, I may call Fidelity using my plan's toll-free number.

Cash Orders: For Fidelity BrokerageLink Participants, 100% of the order value for stock orders, or option orders if applicable, must be available in cash.

Option Orders (if applicable): Options involve risk, and may not be suitable for all investors. Option orders placed through Fidelity's Electronic Services just prior to the market close must be placed as limit orders. Market orders may be placed with a Fidelity Representative up to the market close. A maximum of 24 option contracts may be placed per order.

Crossing Sessions: Orders placed through Fidelity's Electronic Services will not be included in any off-hours trading sessions (e.g., NYSE Crossing Session).

Information about Mutual Fund Performance

A fund's yield and return will vary. A fund's share price will also vary, and I may have a gain or loss when I sell my shares. An investment in a money market fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other U.S. government agency. Although money market funds seek to preserve the value of my investment at \$1 per share, it is possible to lose money by investing in a money market fund.

For information on total returns (a historical measure of fund performance, including change in share price, reinvestment of dividends and capital gains, and the effect of any applicable sales charge) or for more complete information on any fund available through Fidelity, including charges and expenses, I may visit Fidelity.com, call, or write for a free prospectus. I should read it carefully before I invest or send money.

Information about Quotes

Fidelity reserves the right to limit the number of free quotes provided through Fidelity's Electronic Services.

Dividend Reinvestment Program

With this feature, all dividends paid by eligible securities that you designate for reinvestment are automatically reinvested in additional shares of the same security. (For purposes of the Dividend Reinvestment Program, "dividends" means cash dividends and capital gain distributions, late ex-dividend payments, and special dividend payments, but not cash-in-lieu payments.) In designating any eligible security for reinvestment, you authorize us to purchase shares of that security for your account.

To be eligible for this feature, a security must satisfy all of the following:

- be a closed-end fund, common stock, or foreign security (generally American depository receipts [ADRs])
- be margin-eligible (as defined by NFS)
- be listed on the New York Stock Exchange or the American Stock Exchange (or one of their affiliated exchanges), or traded on the NASDAQ Stock Market
- be held in street name by NFS (or at a securities depository on its behalf)
- not be held as a short position

Dividends are reinvested on shares that satisfy all of the following:

- the security is eligible
- you own the shares on the dividend record date
- you own the shares on the dividend payable date (even if you sell them that day)
- your position in the security has been settled on or before the dividend record date
- the shares are designated for reinvestment as of 9 p.m. Eastern time on the dividend record date

Shares purchased through the Dividend Reinvestment Program will generally be placed in your account as of the dividend payable date. Note, however, that the stock price at which your reinvestment occurs is not necessarily the same as the price that is in effect on the dividend payable date. This is because we generally buy the shares of domestic companies three business days before the dividend payable date, at the market price(s) in effect at the time, in order to help ensure that we have shares on hand to place in your account on the dividend payable date. Other factors may require the purchase of the shares on a different business day which may be before, on or after the dividend payable date, e.g., dividends of foreign companies. Also, shares of securities which have an unusual ex-dividend date are purchased on the ex-dividend date and placed in your account on the first business day following the dividend payable date. Therefore, you may end up receiving more or fewer shares than if your dividend had been reinvested on the dividend payable date itself, particularly if there are significant changes in the market price of a security just before its dividend payable date. If several purchase transactions are necessary to reinvest your and other customers' dividends in a particular security, the price per share will be the weighted average price per share for all shares purchased. If sufficient shares are unavailable in the market to satisfy all customers' requirements for dividend reinvestment for a security, the dividend will not be reinvested.

Automatic reinvestments often involve purchase of fractional shares, calculated to three decimal places. Partial shares pay prorated dividends and can be sold if you sell your entire share position, and will be liquidated automatically in transfers and certain other situations, but otherwise typically cannot be sold.

Although for dividend reinvestments your regular account statement takes the place of a trade confirmation, you can generally obtain status information the day after the reinvestment date by contacting Fidelity.

If you transfer or reregister your account within Fidelity (for example, by changing from a Traditional IRA to a Roth IRA), you need to redesignate any securities whose dividends you want reinvested.

Wherever possible, we will buy reinvestment shares through a program offered by the Depository Trust Company (DTC) that offers a share price discount (generally up to 5%). To find out which securities are currently available through the DTC, contact Fidelity. Note that the availability through this program of any given security may change without notice. Also note that DTC program transactions take longer to process: although the transactions are effective as of the dividend payable date, they are generally not posted to your account until 10 to 15 days later. If you sell your dividend-generating shares before the posting date, the dividend will not be reinvested.

Note that dividend reinvestment does not ensure a profit on your investments and does not protect against loss in declining markets.

Predispute Arbitration Agreement

This agreement contains a predispute 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.
- (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 us 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 us, 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. If I 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 I 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 I do not notify you in writing of my designation within five (5) days after I receive from you a written demand for arbitration, then I authorize you to make such designation on my behalf. The designation of the rules of a self-regulatory organization or securities exchange is not integral to the underlying agreement to arbitrate. I 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 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.

Fidelity BrokerageLink® Commission Schedule

	Bronze	Silver	Gold
Eligibility	Available to all customers	Households ¹ meeting any of the following criteria: <ul style="list-style-type: none"> ▪ \$50,000+ in assets ▪ \$25,000+ in assets and 36+ trades per year ▪ No asset minimum and 72+ trades per year 	Households ¹ meeting either of the following criteria: <ul style="list-style-type: none"> ▪ \$1,000,000+ in assets ▪ \$25,000 in assets and 120+ trades per year
Stocks^{2,3,4}			
Online	\$10.95 for up to the first 1,000 shares plus \$0.015 for each additional share	\$10.95 for up to the first 1,000 shares plus \$0.015 for each additional share	\$8 flat for all online stock trades except stocks trading under \$1, Directed Trading orders, and Extended Trading orders, and Extended Hour Session orders, which are subject to the \$8 base commission up to 1,000 shares, and \$0.005 per share thereafter
Fidelity Automated Service Telephone (FAST®)	\$45 for up to the first 500 shares plus \$0.045 for each additional share	\$25 for up to the first 1,000 shares plus \$0.025 for each additional share	\$20 for up to the first 1,000 shares plus \$0.02 for each additional share
Representative-Assisted	\$55 for up to the first 100 shares plus \$0.14 for each additional share	\$45 for up to the first 500 shares plus \$0.045 for each additional share	\$35 for up to the first 1,000 shares plus \$0.035 for each additional share
Maximum Charge	5% of principal or subject to the minimum	5% of principal or subject to the minimum	5% of principal or subject to the minimum
Options			
Online	\$10.95 plus \$0.75/contract	\$10.95 plus \$0.75/contract	\$8.00 plus \$0.75/contract
FAST	\$45 plus \$2.25/contract	\$25 plus \$1.75/contract	\$20 plus \$1.75/contract
Representative-Assisted	\$55 plus \$2.25/contract	\$45 plus \$1.75/contract	\$35 plus \$1.75/contract
Maximum Charge	5% of principal or subject to the minimum	5% of principal or subject to the minimum	5% of principal or subject to the minimum

Other fees may apply.
See footnotes for details.

Note: Stock Plan Services may have separate schedules³

Additional Information

Buy to Close Trades

Regular online stock rates apply when the contract price is \$0.65 or less, or regular option rates apply when the contract price exceeds \$0.65.

Stock Call/Put Option Assignments

Online stock rates apply.

Index Option Assignments

Online stock rates apply.
Only permitted options trades such as covered writing, purchase of long options, and long equity spreads and straddles are allowed for Fidelity BrokerageLink accounts.

Commissions and related charges are subject to change without notice.

Option Exercises

Online stock rates apply.

Foreign Security Transactions

Foreign (ordinary) stock orders that do not clear through Depository Trust Company will be charged \$50 in addition to the applicable stock commission.

Commissions and related charges are subject to change without notice.

Unit Investment Trusts

Prospectuses available. Service charge at redemption: Minimum charge \$35.

Fidelity Mutual Funds

There is no transaction fee when trading most Fidelity mutual funds; however, these trades may be subject to a redemption and/or an exchange fee.

FundsNetwork®

Over 4,500 Fidelity and non-Fidelity funds are available for purchase through FundsNetwork.®

No Transaction Fees Funds

Over 1,100 of these funds are available without paying any load charge or transaction fee to Fidelity. No transaction fee funds generally compensate Fidelity for providing recordkeeping or shareholder services.⁵

Transaction Fees on Transaction Fee Fund Purchases

Some fund companies choose not to pay Fidelity for shareholder services; therefore, customers interested in purchasing these funds are charged a transaction fee. You will not be charged when you sell or exchange out of a FundsNetwork Transaction Fee fund. You will only be charged when you buy or exchange into a Funds-Network Transaction Fee fund.

Transaction Fees

Online ⁴	\$75 flat fee
Fidelity Automated Service Telephone (FAST®)	25% off representative-assisted rates Maximum: \$187.50 Minimum: \$75
Representative-Assisted	0.75% of principal Maximum: \$250 Minimum: \$100

If applicable, you may establish automatic investment of Fidelity BrokerageLink payroll contributions into a FundsNetwork mutual fund(s) of your choice by contacting a brokerage representative through your plan's toll free number. Automatic investments of Fidelity BrokerageLink payroll contributions are subject to fund minimums and cost \$5 per fund investment in transaction fee funds; no charge applies to non-transaction fee funds.

(You can choose to buy or sell shares directly from the fund itself or its principal underwriter or distributor without paying a transaction fee to Fidelity.)

Fidelity reserves the right to change the pricing schedule that applies to the account without prior notice if warranted by account activity or other factors.

¹Commission and fee waiver eligibility will be determined automatically by aggregating assets and trading activity of eligible retail and certain non-retail accounts included in the periodic statement that you receive from Fidelity. The accounts included in your statement will be considered your household. To see exactly which accounts are included in your statement, refer to the most recent statement you received from Fidelity. You may also view your statement online at Fidelity.com or call a Fidelity Representative for more information. Eligible Fidelity accounts generally include those that are maintained by Fidelity Service Company, Inc., or Fidelity Brokerage Services LLC (such as 401(k), 403(b) or 457 plan assets); or that are held in Fidelity Investments Insurance Company accounts, Fidelity Portfolio Advisory Service or Fidelity Private Portfolio Services® accounts other than those assets maintained by Fidelity Personal Trust Company. Fidelity may include other assets at its discretion. You may authorize Fidelity to consolidate accounts held by you or your immediate family members (and/or accounts reported to you or immediate family members on Fidelity account statements) into an aggregated relationship household, which may entitle you or your immediate family members who reside at the same address to a more favorable commission level. Commission schedules will be upgraded across household accounts two business days after qualifying based on a daily review of trading activity, and monthly after qualifying based on a review of household assets. All trading activity is measured on a rolling 12-month basis. Fidelity will conduct periodic reviews to confirm that your household continues to qualify for its com-

Load Funds

Load funds are also available. You will be charged the sales load as described in the fund's prospectus. No additional transaction fee will be charged.

Bonds

Auction Purchases

U.S. Treasuries including TIPS

Online	No charge
Representative-Assisted	\$19.95 per trade

New Issues, Primary Purchases

(all other fixed income securities except U.S. Treasury)

Online	No charge
Representative-Assisted	No charge

Secondary Market Transactions

Concessions for all secondary bond (fixed-income) trades are listed below.

U.S. Treasuries including TIPS

Online	\$0.00 per bond
Representative-Assisted**	\$0.00 per bond

All Other Bonds

Online*	\$1.00 per bond
Representative-Assisted**	\$1.00 per bond

Commercial Paper

Orders to purchase commercial paper are subject to a \$50 service fee.

Certificates of Deposit

No fees to purchase. Early redemption fees may apply. Fact sheets available.

Fee

Voluntary Reorganizations—Customers choosing to participate in transactions such as exercising rights or warrants, electing to participate in tender offers, or deciding to convert bonds or preferred stock, will be charged a \$38 fee per transaction (waived for Gold-Level accounts).

mission schedule and may change your commission schedule at any time based on these reviews. For instructions on how to receive pricing benefits for assets and trades currently associated with separate customer reporting statements, please go to Fidelity.com/goto/commissions or call a Fidelity Representative at 800-544-6666. Most customers receive only a single customer reporting statement from Fidelity and do not need to take any action.

²Commissions will be charged on a per order basis. Orders executed over multiple days will be treated as separate orders for commission calculation purposes.

³Commissions do not apply for "exercise and sell" transactions for stock option clients. Consult your Plan Highlights document for appropriate commission schedule.

⁴Fidelity BrokerageLink accounts are not eligible for margin loans or short sales and are subject to certain limitations, regulations, and plan rules. Please refer to your Fidelity BrokerageLink Handbook, Fact Sheet, and Plan Literature for more details.

⁵Fidelity Brokerage Services LLC (FBS) has policies that are designed to prevent short-term trading or other disruptive trading activity in Fidelity and non-Fidelity funds. FBS reserves the right to temporarily or permanently block future mutual fund purchases or exchange purchases if a customer's trading activity violates these policies. Fidelity will charge a short-term trading fee each time you sell or exchange shares of FundsNetwork No Transaction Fee (NTF) funds held less than 180 days (short-term trade). If these funds are held for more than 180 days they may be sold without a short-term trading fee. Fidelity funds, money market funds, funds redeemed through the Personal Withdrawal Service, and shares purchased through dividend reinvestment may be sold without this fee. The fee will be based on the following fee schedule: Online—\$75 flat fee; Fidelity Automated Service Telephone (FAST®)—25% off Representative-Assisted

rates, Maximum: \$187.50, Minimum: \$75; Representative-Assisted—0.75% of principal, Maximum: \$250, Minimum: \$100. In addition, once you place 15 short-term trades in a 12-month period in your account, Fidelity will charge a transaction fee each time you purchase or exchange shares, including automatic investments of FundsNetwork funds (typically available without paying a transaction fee or load) in that account for the following 12 months. Fidelity funds, money market funds, funds redeemed through the Personal Withdrawal Service, and shares purchased through dividend reinvestment are excluded from this fee. Please be aware that certain FundsNetwork funds may be subject to separate and additional redemption fees imposed by the particular fund. Please refer to that fund's current prospectus for details. Fidelity Brokerage Services LLC, or its brokerage affiliate may receive remuneration for providing certain recordkeeping or shareholder services to these fund families. Fidelity reserves the right to change the funds available with no transaction fee and to reinstate the fee on any fund. Fidelity FundsNetwork is a registered trademark of FMR LLC and a service of Fidelity Brokerage Service LLC, Member NYSE, SIPC.

*Online \$8.00 minimum.

**Rep-Assisted \$19.95 minimum.

Please note a \$250 maximum applies to all trades and is reduced to \$50 maximum for bonds maturing one year or less.

Bond orders cannot be placed through FAST.® Orders for high-yield, mortgage-backed, and other debt securities must be placed through a representative.

The offering broker, which may be our affiliate National Financial Services, (NFS), may separately mark up or mark down the price of the security and may realize a trading profit or loss on the transaction.

Turn hereSM

