

Electronic Delivery Agreement

You agree to conduct business with Fidelity electronically and to electronic delivery of all documents, communications, and information related to all Fidelity accounts¹ associated with your Social Security Number and/or Tax Identification Number for which you are authorized. This includes, but is not limited to, electronic delivery of account statements, trade confirmations, prospectuses, proxy materials, tax forms, required disclosures, shareholder reports, and other account and investment-related documents. Certain of these documents may contain your personal financial information, and you agree that such personal financial information may be delivered electronically.

You further agree that Fidelity may deliver these documents in any form or manner of electronic communications permitted under applicable law, including via email, text messages, Fidelity websites, or mobile applications. Most documents will be available through Fidelity.com for at least seven years, but the length of such availability may be subject to change in the future.

If any statute, regulation, or other applicable law requires the delivery of certain documents in paper form in the future, you agree to receive such documents in electronic form to the extent permissible under law.

You understand and agree that a valid email address and valid mobile phone number are required to open and maintain any Fidelity account. You consent to Fidelity's use of your email address and/or mobile phone number to message, call or text you to help secure your account, provide transactional alerts, and deliver other communications. Message and data rates apply; frequency may vary. For help with texts, reply HELP or visit Fidelity.com/text. To opt-out of texts, reply STOP or log onto Fidelity.com or NetBenefits.com to update your profile.

If your email address or mobile phone number changes, you agree to notify Fidelity. You may update this information at any time through your profile on Fidelity.com or NetBenefits.com.

You also consent to the use of electronic signatures in connection with all matters relating to your account(s) and agree that your use of an electronic signature shall bind you in the same manner as if you had manually signed such document.

For your accounts with multiple owners or trustees, Fidelity may send one notification of document availability per account.

Revocation of Consent

Your consent to electronic delivery will remain effective until it is revoked by you. You may revoke your consent at any time on Fidelity.com or NetBenefits.com. For certain of your accounts, revocation of this consent may require revocation by all owners, trustees, or authorized persons associated with the account. If Fidelity chooses to maintain your account(s) after you have revoked consent (whether indefinitely or for a period of time until it is closed), Fidelity may (i) charge a reasonable fee for the delivery of communications by mail, and (ii) continue electronic delivery of communications when permitted under applicable law.

You further agree that any revocation of your consent will not affect the legal effectiveness or validity of any electronic communication provided to you while your consent was in effect.

You may request a paper copy of any communication delivered to you electronically by visiting Fidelity.com or NetBenefits.com; Fidelity may charge you a reasonable fee for printing costs. Any paper communications will not revoke or invalidate your consent to electronic delivery.

Information About System Requirements

By consenting to electronic delivery, you acknowledge and agree that you have access to a computer or mobile device with Internet access, a valid email address, and the ability to download and access Fidelity mobile applications as necessary. If you would like to print any account-related documents or communications, you must have access to a printer or other similar device.

Accessing Documents

To access documents or communications on Fidelity websites or mobile applications, you will need to log in using a valid username and password. You agree that you are solely responsible for safeguarding the confidentiality of your login credentials.

Fidelity or its designee will generally notify you by electronic means when a document or communication is available. Such notifications may include, but are not limited to, alerts or other messaging to your email address, your mobile device, or through Fidelity websites or mobile applications.

The notification will include information about where the communications can be accessed and how to access them. By consenting to electronic delivery, you understand and confirm that you can access these communications electronically.

Documents including, but not limited to, account statements, trade confirmations, prospectuses, mutual fund prospectuses, proxy materials, tax forms, required disclosures, and shareholder reports can be viewed, downloaded, and printed on Fidelity.com. They are currently accessible via the Accounts & Trade tab on Fidelity.com.

If documents from other issuers of investments held in your Fidelity account(s) are or become available in electronic form, you will receive notifications that will either include information about where the documents can be accessed and instructions on how to access the documents, or the documents themselves.

Documents related to retirement plans for which Fidelity is trustee, sponsor, or recordkeeper, including but not limited to statements, tax forms, and plan information and documents, can be viewed, downloaded, and printed on NetBenefits.com. They are currently located in the Quick Links section for each relevant account on NetBenefits.com.

If you have any difficulty accessing any of the documents described above, please contact us.

Costs

Electronic delivery is provided free of charge by Fidelity. However, you may incur charges from your telephone company or your Internet service provider for online access or usage.

¹Accounts may include an annuity or insurance contract issued by Fidelity Investments Life Insurance Company, Empire Fidelity Investments Life Insurance Company, or a third-party insurance company, as well as other products or services provided through a Fidelity entity.

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