

TERMS & CONDITIONS

For purposes of these Terms and Conditions, all references to “you” or “your” refer to all account owners; references to “Fidelity” and “Fidelity Investments” refer to Fidelity Brokerage Services LLC (“FBS”), National Financial Services LLC (“NFS”), and their affiliates.

This document includes important terms and conditions related to certain retirement and nonretirement brokerage accounts.

Because these Terms and Conditions cover multiple account types, some terms may be applicable only if you are opening the type of account specified.

By selecting Open account(s) in the electronic application, you certify your taxpayer identification number:

Under penalties of perjury, you certify that:

- The Social Security number or taxpayer identification number you have provided is correct (or you are waiting for a number to be issued to you); and
- Unless you select yes, you are not subject to backup withholding because:
 - You are exempt from backup withholding, or
 - You have not been notified by the Internal Revenue Service (“IRS”) that you are subject to backup withholding as a result of failure to report all interest or dividends; or
 - The IRS has notified you that you are no longer subject to backup withholding.
- You are a U.S. citizen or other U.S. person as defined in the IRS Form W-9 instruction.

By selecting Open account(s) in the electronic application, you:

- Authorize FMR LLC (FMR) and its affiliates to share the information necessary to certify your Taxpayer Identification Number (“TIN”) with FMR entities including, but not limited to, FBS, NFS, and Fidelity Digital Asset Services (“FDAS”). You may notify Fidelity at any time of your desire to restrict sharing of this information within your account settings on Fidelity.com.
- *Understand that to help the government fight financial crimes, federal regulation requires Fidelity to obtain your name, date of birth, address, and a government-issued ID number before opening your account, and to verify the information. In certain circumstances, Fidelity may obtain and verify comparable information for any person authorized to make transactions in an account. Also, federal regulation requires Fidelity to obtain and verify the beneficial owners and control persons of legal entity customers. Requiring the disclosure of key individuals who own or control a legal entity helps law enforcement investigate and prosecute crimes. 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.*
- Certify that all information provided by you in the electronic application is true, accurate, and complete.
- Certify that you are the person named in the electronic application.
- Affirm that you are at least 18 years of age and of full legal age in the state in which you reside to enter into the agreements associated with this application in the state of your residence.
- Affirm that you have received and read the prospectus for the core position (if applicable), the FDIC-Insured Deposit Sweep Program Disclosure (if applicable), and the description of the core position in the customer agreement applicable to your account, including Fidelity’s right to change the options available.
- Agree to the use of the core position specified in the electronic application to hold assets pending investment, withdrawal, or other instructions.
- Understand that: (i) generally, Fidelity earns more compensation when your funds are invested in products or services offered by an affiliate of Fidelity, and the compensation earned, as well as your yield, varies by product; (ii) notwithstanding any contrary provisions in any underlying account documentation, other options may be available for your core position after opening your account, and, if other options are available, you may select a different option by updating your core position on Fidelity.com or through a representative; and (iii) in certain circumstances, such as when Fidelity determines that you reside outside the United States, the core position will operate differently.
- Affirm that you have received, read, understand, and agree to be bound by these terms and conditions, the customer agreement(s) applicable to your account(s), the electronic application, the Brokerage Commission and Fee Schedule, the Electronic Delivery Agreement, and the Real-Time Quotes Subscriber Agreement, as are currently in effect and as may be amended in the future.
- Consent to have only one copy of Fidelity mutual fund shareholder documents, such as prospectuses and shareholder reports (“Documents”), delivered to you and any other investors sharing your address. Your Documents, if held in eligible accounts, will be househanded indefinitely; however, you may revoke this consent at any time by contacting Fidelity at 800-343-3548 and you will begin receiving multiple copies within 30 days. As Documents for other investments become available in the future, these Documents may also be househanded in accordance with this authorization or any notice or agreement you received or entered into with Fidelity or its service providers.

- Understand that, upon the issuer's request in accordance with applicable rules and regulations, Fidelity will supply your name to the issuer of any securities held in your account so you might receive any important information regarding the securities, unless you notify Fidelity.
- Hereby constitute and appoint Fidelity your true and lawful attorney to surrender for redemption any and all shares held in your account with full power of substitution in the premises, and further acknowledge that Fidelity may cease to act as agent to the above appointment after providing notice to your account's address of record.
- Certify and agree that the certifications, authorizations, and appointments in this document will continue until Fidelity receives actual written notice of any change thereof.
- Upon transfer of assets due to any life event (death, divorce, etc.), and unless otherwise instructed, all residual income paid to the account will be systematically allocated to the transferee (new asset holder) receiving the largest share proportion of the account assets. If the account is transferred evenly, or at different intervals, the income will be systematically allocated to the last transferee paid.
- Acknowledge that you will receive a monthly account statement from Fidelity unless there are no transactions in a particular month. In any case, you will receive a statement quarterly.
- Understand that the email address you provide in this application will be your primary email address for all of your Fidelity accounts, with the exception of Fidelity NetBenefits®, which will not be affected.
- Agree that consistent with Fidelity's Privacy Policy, contact information such as your email address may be used to notify you about products and services that you might find useful.
- Understand that you need a PDF reader to view and retain the documents included with the electronic application. Most browsers and certain operating systems include PDF readers. If you are not able to view PDF documents, you can download the free Acrobat Reader® at get.adobe.com/reader. To print the documents included with the electronic application, you must have access to a printer or other similar device. You may obtain paper copies of the electronic application or the documents included with the electronic application by contacting Fidelity.
- If, presently or in the future, you and/or any other investors sharing your address who receive consolidated statements with you is an "associated person" as defined by the Securities Act of 1933, understand that information (including duplicate copies of confirmations and statements for this account, and any accounts you choose to have on a consolidated statement) will be sent to the associated person's employer for purposes of compliance review.
- Acknowledge that you can add a trusted contact to your account by visiting Fidelity.com/trustedcontact or contacting a Fidelity representative. A trusted contact is someone Fidelity can get in touch with to address possible financial exploitation; to confirm specifics of your current contact information, health status, or the identity of people with decision-making rights (e.g., a legal guardian, executor, trustee, or holder of a power of attorney); or as otherwise permitted. Your trusted contact will not have the ability to transact on your account.

If your account is an Individual Retirement Account ("IRA"), by selecting Open account(s) in the electronic application, you also:

- Adopt the Fidelity IRA and/or Fidelity Roth IRA and appoint Fidelity Management Trust Company (or its successor) ("FMTC") as IRA Custodian ("Custodian") and FBS and NFS to perform administrative services pursuant to the applicable Fidelity IRA and/or Roth IRA Custodial Agreement.
- Acknowledge that you have received, read, understand, and agree to all of the terms and conditions of the Fidelity Individual Retirement Account Custodial Agreement and Disclosure Statement ("Fidelity IRA Custodial Agreement") and/or the Fidelity Roth Individual Retirement Account Custodial Agreement and Disclosure Statement ("Fidelity Roth IRA Custodial Agreement").
- Acknowledge that acceptance of your application will be indicated by a Letter of Acceptance signed by, or on behalf of, Fidelity or its agent, and delivered upon the Custodian's receipt of the initial contribution.
- Acknowledge that FMTC's acceptance of its appointment as Custodian is effective upon proper completion of the electronic application, and contingent upon timely delivery of the electronic application, as properly completed, to the Custodian, notwithstanding what is stated in Article 8, Section 27, of the Fidelity IRA Custodial Agreement and Article 9, Section 26, of the Fidelity Roth IRA Custodial Agreement, as appropriate.
- Understand that Fidelity may charge an annual maintenance fee and/or liquidation fee and such fees may be separately billed or collected by liquidating sufficient securities from your account. Fidelity may change the fee schedule from time to time, as provided in the Fidelity IRA Custodial Agreement.
- Agree to indemnify the Custodian (its agents, affiliates, successors, and employees) from any and all liability in the event that you fail to meet any IRS requirements concerning your IRA(s).
- Acknowledge that payment to beneficiaries will be made according to the rules of succession described in the applicable Custodial Agreement.
- Agree that to the extent that inherited employer-sponsored plan assets are being directly rolled to an IRA or Inherited IRA, you understand that it is your responsibility to ensure that only eligible assets are rolled and all required minimum distributions are satisfied.

If your account is a Fidelity Roth IRA for Kids, by selecting Open account(s) in the electronic application, you also:

- Understand that as the custodian, you are responsible for making decisions that are in the best interest of the minor/owner, including but not limited to investment decisions and decisions that direct distributions from the account.
- Affirm that you are at least 21 years old and of full legal age to enter into the agreements associated with the electronic application in your state of residence.
- Understand that the owner of the assets in this account is the minor/owner according to the applicable UGMA/UTMA statutes.
- Agree that notwithstanding Article 9, Section 8, of the Fidelity Roth IRA Custodial Agreement, payment to beneficiaries will be made to the minor's estate.
- Agree to instruct Fidelity to transfer the account to the minor following the minor's attainment of the age of 21 upon minor's request, submitted in a form and manner acceptable to Fidelity and without any further instruction from you.

If your account is a Fidelity Simplified Employee Pension Plan IRA account ("SEP IRA"), by selecting Open account(s) in the electronic application, you also:

- Acknowledge that the SEP IRA does not allow employee deferrals. Only employer contributions can be made to the SEP IRA.
- Affirm that in opening a SEP IRA, you, or your employer, have an existing 5305-SEP or prototype SEP plan offered by a financial institution.

If your account is a Fidelity Cash Management Account, by selecting Open account(s) in the electronic application, you also:

- Understand that Bill Pay and the Fidelity® Debit Card are features that come standard with your account, and you further affirm that you have read the description of these features in the Fidelity Cash Management Account Customer Agreement.
- Understand that you will be receiving and reviewing separate account agreements for using Bill Pay and the Fidelity® Debit Card.
- Understand that the FDIC-Insured Deposit Sweep Program is only available to Fidelity Cash Management Accounts registered in the name of individuals or trusts, but only if all the beneficiaries of that trust are natural persons.

If you are opening a trust account, by selecting Open account(s) in the electronic application, you also:

- Request Fidelity to open a Fidelity Account® in the name of the trust listed on the electronic application.
- Certify that this account is not a Pooled or Omnibus Account. A Pooled or Omnibus Account is a single account that pools the holdings of more than one beneficial owner, whose identities are not disclosed to Fidelity, in which the beneficial owners have the ability to effect transactions, and for which subaccounting is performed by the Omnibus Account holder or a third party.
- Agree to promptly notify Fidelity if and when any beneficial ownership information changes.