

Account Authority

Use this form to grant a third party some or all of the powers over your account(s) as described below, or to provide updated information about a third party who already holds authority over your account(s). Do NOT use this form for fiduciary accounts, workplace retirement plans, such as a 401(k), or to add an individual who will be paid for the investment management of the account(s). Type on screen or print out and fill in using CAPITAL letters and black ink. If you need more room for information or signatures, make a copy of the relevant page.

Helpful to Know

- On this form, "Fidelity," "us," and "we" include Fidelity Brokerage Services LLC, National Financial Services LLC, Fidelity Personal and Wealth Advisors LLC, and their affiliates, employees, agents, and representatives as the context may require.
- Unless indicated otherwise in this form, "you," "your," and "account owner" refer to the registered owner(s) of the account; and for any account with more than one owner (such as a joint or trust account), "you," "your," and "account owner" or "account owners" refer to all owners, collectively and individually.
- Fill out a separate form for each authorized agent.
- You don't need to complete this form for an owner—all account owners already have authority.
- This form **cannot** be used to add an individual who will be paid for the investment management of the account(s). To establish a Registered Investment Advisor relationship, please contact Fidelity Institutional Wealth Services at 800-735-3756.
- For any account listed on this form that is currently approved for options trading, you must submit a new *Options Application*.
- For Defined Contribution Retirement Plan Accounts, the plan administrator must sign.
- For Investment-Only Retirement accounts (also known as Non-Prototype Retirement accounts), the plan trustee can grant the plan administrator Full Authority. Plan participants can only be granted Limited Authority. Other individuals can be granted Limited Authority with approval of the plan trustee.
- **For annuities, you can only use this form to grant Limited Authority.**
- **A Medallion signature guarantee is required to add Full Authority. If the Medallion signature guarantee is not provided, Limited Authority will be added to the account.**

1. Account Owner(s)

Enter full first and last name as evidenced by a government-issued, unexpired document (e.g., driver's license, passport, permanent resident card).

Name	
Name	

2. Account(s) Included

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

Form continues on next page. ►►



3. Authority Choices *Choose only one level of authority.*

Limited Authority

- Grant LIMITED Authority to the agent named in this form with respect to each account identified in Section 2.
Default if no choice indicated.

All eligible registration types (**except 529 College Savings Plans, ABLER Accounts, and Fidelity managed accounts**)

Gives agent authority to:

- view your account online
- access your tax forms
- buy and sell securities in your account
- trade or exercise options in your account, to the extent your account is approved for options
- incur margin debt, if your account is approved for margin
- deposit a check into your account

529 College Savings Plan Accounts

Gives agent authority to:

- view your account online
- access your tax forms
- exchange previously invested money among portfolios twice per calendar year
- change your future allocation instructions
- deposit a check into your account

Fidelity managed accounts

Gives agent authority to:

- view your account online
- access your tax forms
- update your individual financial situation, investment objectives, risk tolerance, planned investment time horizon, certain federal income tax considerations, investment restrictions, and other information captured in the Investor Profile Questionnaire (IPQ)
- deposit a check into your account

ABLE Accounts

Gives agent authority to:

- view your account online
- access your tax forms
- exchange previously invested money among portfolios twice per calendar year
- change your future allocation instructions
- deposit a check into your account

Full Authority

NOT available for Annuities, BrokerageLink, Roth IRA for Kids, and UGMA/UTMA accounts.

- Grant FULL Authority to the agent named in this form with respect to each account identified in Section 2.

Granting FULL Authority requires a Medallion signature guarantee in Section 7.

All eligible registration types (**except 529 College Savings Plans, ABLER Accounts, and Fidelity managed accounts**)

Gives agent all powers of Limited Authority listed above, plus gives authority to:

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

529 College Savings Plan Accounts

Gives agent all powers of Limited Authority for 529 plans, plus authority to:

- remove cash from the account by sending a check to the registered owner at the address of record or **to the beneficiary at the beneficiary's address of record**; to a college or university if Standing Payment Instructions are already on file; or by transferring cash to a bank account pre-authorized by the account owner(s)

Fidelity managed accounts

Gives agent all powers of Limited Authority listed above, plus gives authority to:

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

ABLE Accounts

Gives agent all powers of Limited Authority for ABLE Accounts, plus authority to:

- remove cash from the account by either sending a check to the registered owner at the address of record or to a third party if Standing Payment Instructions are already on file

4. Existing Authorized Agents

Check no more than one.

- Keep any existing authorized agents in place *Default if no choice indicated.*
- Remove all existing authorized agents.
- Remove only the following authorized agent:

Name

Form continues on next page. ►►



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

The authorized agent should complete this section. Account owners already have Full Authority over their account(s). Note: Authorized agents who are being paid for their investment management of the account(s) are not permitted.

Enter full first and last name as evidenced by a government-issued, unexpired document (e.g., driver's license, passport, permanent resident card).

Mobile phone number and email are required for account security, transactional alerts, and delivery of other communications.

First Name	Middle Name	Last Name	
Social Security/Individual Taxpayer ID Number	Date of Birth MM DD YYYY	Relationship to Owner	
Mobile Phone	Email		

You consent to Fidelity's use of your email and/or mobile number to message, call, or text you regarding account-related documents and communications. Message and data rates apply; frequency may vary. For help with texts, reply HELP. To opt out of texts, reply STOP. Please note that if the Authorized Agent is an existing Fidelity account owner and has not provided an email address and/or mobile phone number to Fidelity prior to submitting this form, the email address and/or mobile phone number provided will be used for all the Authorized Agent's Fidelity accounts. If the Authorized Agent already has an email address and/or mobile number on file with Fidelity, it will not be updated by providing this form. You may also update your contact information at any time through your profile on *Fidelity.com*.

Legal/Residential Address (where you live) This is the legal address used for tax reporting.

Address			
City	State/Province	ZIP/Postal Code	Country

Mailing Address This may be a PO box, drop box, or c/o location.

Same as legal/residential address Default if no other information indicated below.

Address			
City	State/Province	ZIP/Postal Code	Country

Citizenship

Indicate your citizenship status. U.S. citizen Do not complete the fields below. Skip to Income Source.

Foreign citizen Information in this box must be completed.

Country of Citizenship

Choose one. Permanent U.S. resident Nonpermanent U.S. resident Nonresident of U.S.

Government Identification Number

ID Number	Country of Issuance
ID Issuance Date MM DD YYYY	ID Expiration Date MM DD YYYY

Unexpired ID must include reference number and photo. Attach copy of ID.

Passport Number Permanent Resident Identifier Other Government-Issued ID Number

Add an Authorized Agent continues on next page. ►►



Income Source Industry regulations require us to ask for this information.

Check one and provide information.

Employed Self-employed

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

Retired Not employed

Source of Income <i>Pension, investments, spouse, etc.</i>
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Associations

As a person associated with a member firm, you are obligated to receive consent from that firm.

Fidelity has existing consent agreements with many firms for their employees to maintain accounts with Fidelity and to deliver transactional data. If your firm is not one of them, Fidelity will attempt to contact your firm's compliance office.

If you are employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA), a municipal securities dealer, or other financial institution, or are the spouse or an immediate family member residing in the same household of someone who meets the aforementioned employment criteria, provide the company's name and address below. 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.

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

Affiliations

If you, your spouse, or any of your relatives (including parents, in-laws, and/or dependents, etc.), living in your home (at the same address), is a member of the board of directors, a 10% shareholder, or a policy-making officer of a publicly traded company (an "Affiliate"), you must provide the information below. If there are more than two Affiliates, make a copy of this section.

Affiliate's Company Name	Trading Symbol or CUSIP
Affiliate's Company Name	Trading Symbol or CUSIP

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

If you would like to receive copies of account statements and/or transaction confirmations, check the appropriate boxes below. All account statements and/or transaction confirmations will be sent electronically.

Check any that apply. Send account statements to the authorized agent
 Send trade confirmations to the authorized agent

6. Authorized Agent Signature and Date *Named authorized agent must sign and date.*

By signing below, you (in this Section 6, "you" and "your" refer to the authorized agent):

- Affirm that you are at least 18 years old and of full legal age to enter into the agreements in your state of residence.
- Acknowledge that you have received a copy of this form and the Account Authority Agreement, and you state that you have read them, you understand them, and you accept all their terms and conditions. *(This does not apply to annuities.)*
- Agree to be bound by the current and future terms of all agreements, and by any applicable disclosures, between the account owner(s) and Fidelity.
- Represent and warrant that if you have not completed the section titled Associations, you are not employed by nor associated with a broker-dealer, stock exchange, exchange member firm, FINRA, a municipal securities dealer, or any other financial institution, nor are you the spouse or immediate family member residing in the same household of such a person.
- Represent and warrant that if you have not completed the section titled Affiliations, none of you, your spouse, nor any of your relatives living in your home are a control person or affiliate of a public company under SEC Rule 144.
- State that you are familiar with and understand the investment objectives of the account owner(s) and will use only trading strategies that are consistent with these objectives and the level of authority indicated.
- For accounts managed by a registered investment advisor, state that you are familiar with and understand the investment objectives of the advisor(s) and will use only trading strategies that are consistent with these objectives.

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



- Understand and agree that if you have not provided an email address and/or mobile phone number to Fidelity prior to submitting this form, the email address and/or mobile phone number provided in Section 5 of this form will be used for all your Fidelity accounts; if you provided an email address and/or mobile phone number in Section 5 that differs from previously provided information, submitting this form will not update your contact information.
- Certify that all information you provided in this form is true, accurate, and complete.
- Grant us permission to obtain credit information, verify information you have provided, and perform a background check on you.
- Acknowledge that we may refuse to approve you as authorized agent, or may remove you as authorized agent from this or any other account, at any time and for any reason.
- Agree to act in compliance with all applicable laws and regulations.
- Acknowledge that entities and individuals who provide investment advice to others may be subject to regulation by federal and state regulators and agree to be responsible for determining whether and what type of registration is required.
- Certify that you will not be paid for the investment management related to the account(s). If you are looking to establish a Registered Investment Advisor relationship, please contact Fidelity Institutional Wealth Services.
- As the authorized agent, you will be granted either Limited or Full Authority, as indicated in Section 3 and as described in the Account Authority Agreement, and will be authorized only to place orders that are permitted by the Plan.
- Withdrawal requests must be authorized in writing by both the Plan Administrator and Participant and cannot be signed by the authorized trader.
- As the authorized agent, you are not authorized to designate a beneficiary or establish a new Plan.
- Fidelity Management Trust Company acts only as custodian or trustee for this Plan, and has no discretionary fiduciary authority or responsibility; the account owner, therefore, is solely responsible for determining the suitability of, and for accepting all consequences of, all investments and actions taken on the account(s).

For Defined Contribution Retirement Plan Accounts, if the current Plan Administrator is being added as the authorized agent:

To help the government fight financial crimes, federal regulation requires Fidelity to obtain and verify 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.

PRINT AUTHORIZED AGENT NAME	
AUTHORIZED AGENT SIGNATURE	DATE MM/DD/YYYY
SIGN X	

7. Account Owner Signatures and Dates

By signing below, you:

- Acknowledge that you have received a copy of the Account Authority Agreement, and you state that you have read it, you understand it, and you accept all the terms and conditions of the agreement, including the pre-dispute arbitration clause, and the terms and conditions described in this form. *(This does not apply to annuities.)*
- Authorize Fidelity to act on all instructions given on this form.
- Designate the individual identified in this form as your authorized agent, granting that individual the ability to take action consistent with the level of authority indicated, and acknowledge and agree that any and all disclosures, required or otherwise, may be provided solely to the individual acting on your behalf as part of the scope of his or her authority.
- State, if signing as a trustee, that you have the power to enter into the sales, redemptions, and other transactions of mutual fund shares or municipal fund securities, and that you agree to execute any documents on behalf of the trust that we may require.
- Certify that all information you provided in this form is true, accurate, and complete.
- Acknowledge that we may remove any authorized agent from this, or any account, at any time and for any reason.
- Certify that you are not adding an individual who will be paid for his or her investment management of the account(s).
- The authorized agent will be granted either Limited or Full Authority, as indicated in Section 3 and as described in the Account Authority Agreement, and will be authorized only to place orders that are permitted by the Plan.
- The authorized agent is not authorized to designate a beneficiary or establish a new Plan.
- Fidelity Management Trust Company acts only as custodian or trustee for this Plan, and has no discretionary fiduciary authority or responsibility; therefore you, as the account owner, are solely responsible for determining the suitability of, and for accepting all consequences of, all investments and actions taken on the account(s).
- Consent to the appointment of the authorized agent identified in this form, understanding that:
- The authorized agent will be granted either Limited or Full Authority, as indicated in Section 3 and as described in the Account Authority Agreement, and will be authorized only to place orders that are permitted by the Plan.
- The authorized agent is not authorized to designate a beneficiary or establish a new Plan.
- Fidelity Management Trust Company acts only as custodian or trustee for this Plan, and has no discretionary fiduciary authority or responsibility; therefore you, as the account owner, are solely responsible for determining the suitability of, and for accepting all consequences of, all investments and actions taken on the account(s).

For Defined Contribution Retirement Plan Accounts, if the current Plan Administrator is also the account owner:

Account Owner Signatures and Dates continues on next page. ►►

One owner signature is required unless you have a Mutual Fund Account (the account number begins with a 2 followed by two letters), in which case all owners must sign.

A Medallion signature guarantee is required if you are requesting Full Authority. If the Medallion signature guarantee is not provided, Limited Authority will be added to the account(s).

If the form is completed at a Fidelity Investor Center with all signers present, the Medallion signature guarantee is not required. You can get one from most banks, credit unions, and other financial institutions. A notary seal/stamp is NOT a Medallion signature guarantee.

PRINT OWNER NAME	
SIGN	OWNER SIGNATURE X
	DATE MM/DD/YYYY X

▼ MEDALLION SIGNATURE GUARANTEE ▼

PRINT OWNER NAME	
SIGN	OWNER SIGNATURE X
	DATE MM/DD/YYYY X

▼ MEDALLION SIGNATURE GUARANTEE ▼

8. Plan Administrator/Employer Signature and Date

Required ONLY for Defined Contribution Retirement Plan Accounts. In this Section 8, "you" refers to the Plan Administrator or Employer signing below.

By signing below, you:

- State that you are the Plan Administrator or Employer responsible for the Plan for which authority is being requested on this form.
- Consent to the appointment of the authorized agent identified in this form, understanding that:
 - The authorized agent will be granted either Limited or Full Authority, as indicated in Section 3 and as described in the Account Authority Agreement, and will be authorized only to place orders that are permitted by the Plan.
 - The authorized agent is not authorized to designate a beneficiary or establish a new Plan.
 - Fidelity Management Trust Company acts only as custodian or trustee for this Plan, and has no discretionary fiduciary authority or responsibility; the account owner, therefore, is solely responsible for determining the suitability of, and for accepting all consequences of, all investments and actions taken on the account(s).

PRINT ADMINISTRATOR/EMPLOYER NAME	
SIGN	ADMINISTRATOR/EMPLOYER SIGNATURE X
	DATE MM/DD/YYYY

For faster processing, complete, sign, and submit using the digital uploading process:

1. Complete the form, sign, and gather any necessary documents.
2. Scan or take a digital photo of the ENTIRE form and any required documents.
3. Scan the QR code OR go to Fidelity.com/upload-Account-Authority to submit your files or photos.



If you are unable to utilize the digital uploading process and require mailing instructions, please visit Fidelity.com/customer-service/ mailing-address.

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 576564.19.0 (09/25)



Account Authority

Customer Agreement

Purpose

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

Who's Who in This Agreement

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

Terms and Conditions—Account Owner

Fidelity's Commitments to You

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

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

Your Commitments to Fidelity

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

- Acknowledge that you have received and read this agreement, and that you understand and agree to its terms.
- Authorize us to accept instructions from your authorized agent consistent with the level of trading authority you are granting.
- Accept full responsibility for determining whether any investment or strategy is appropriate for you, based on your investment objectives and financial resources.
- Accept full responsibility for understanding the risks associated with granting authority, and assume sole liability for the financial, tax, and other consequences of all actions and instructions of the authorized agent.
- Acknowledge and agree that any and all disclosures, required or otherwise, may be provided solely to the individual acting on your behalf as part of the scope of his or her authority.
- Acknowledge that your account will be charged for each trade that is executed in your account, including trades ordered by an authorized agent, and you agree to pay these charges.
- Acknowledge that you are not adding an individual who will be paid for his or her investment management of the account(s).

Limited Authority

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

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

For 529 College Saving Plan accounts and ABLE Plan accounts, Limited Authority allows your authorized agent to inquire into your account(s), exchange previously invested money among portfolios twice per calendar year, and change your future allocation instructions.

For Fidelity managed accounts, Limited Authority allows your authorized agent to view your account(s) online and to update your individual financial situation, investment objectives, risk tolerance, planned investment time horizon, certain federal income tax considerations, investment restrictions, and other information captured in the Investor Profile Questionnaire (IPQ).

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

Full Authority

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

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

For 529 College Savings Plan accounts, Full Authority grants your authorized agent all powers of Limited Authority, plus the right to remove cash from your account(s) by sending a check to the registered owner at the address of record or to the beneficiary at the beneficiary's address of record; to a college or university if Standing Payment Instructions are already on file; or by transferring cash to a bank account pre-authorized by the account owner(s).

For ABLE Plan accounts, Full Authority grants your authorized agent all powers of Limited Authority, plus the right to remove cash from your account by sending a check to the registered owner at the address of record or to a third party, if Standing Payment Instructions are already on file.

For Fidelity managed accounts, Full Authority allows your authorized agent all the powers of Limited Authority plus the ability to initiate IRA rollovers, recharacterizations, and Roth IRA conversions, make federal, state, local, or foreign tax elections, remove cash from account(s), either by sending a check to the address of record or by transferring cash to a bank account pre-authorized by the account owner(s), or transfer cash or assets among other Fidelity accounts held by the same owner(s).

With respect to a Defined Contribution Retirement Plan Account, or any type of IRA, neither level of authority permits the authorized agent to designate beneficiaries or to establish a new IRA or retirement plan.

Multiple Authorized Agents

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

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

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

Terms and Conditions—Authorized Agent

Your Commitments to Fidelity

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

- Acknowledge that you have received and read this agreement, and that you understand and agree to its terms.
- Agree to be solely responsible to the account owner(s) for all investment decisions, trading strategies, and instructions placed on the account.
- Agree to act on the account only as specifically authorized by the account owner(s) and in compliance with all applicable laws, regulations, and Fidelity policies.
- Permit us to obtain credit information, verify information you have provided, and perform a background check on you, and to reject or remove you as authorized agent from this or any other account, at any time and for any reason we see fit.
- Agree to notify us in writing immediately upon the death or disability of the last surviving account owner.
- Acknowledge that you will not be paid for the investment management of the account(s). If you are looking to establish a Registered Investment Advisor relationship, please contact Fidelity Institutional Wealth Services.

Terms and Conditions—All Parties

Duration of Agent's Authorization

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

- We receive written notice signed by an owner withdrawing authority.
- We receive written notice of resignation from the authorized agent.

- We receive notice of the death or incapacity of the last surviving account owner or the authorized agent.
- We decide, at any time and for any reason, to remove the authorized agent.

Indemnification

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

Terms Concerning This Agreement

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

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

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

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

Resolving Disputes—Arbitration

This agreement contains a pre-dispute arbitration clause. Under this clause, which you agree to when you sign your account application, you and Fidelity agree as follows:

- 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.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements, and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.
- 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.

- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

All controversies that may arise between the account owner, authorized agent, and Fidelity concerning any subject matter, issue, or circumstance whatsoever (including, but not limited to, controversies concerning any account, order, distribution, rollover, advice interaction, or transaction, or the continuation, performance, interpretation, or breach of this or any other agreement between the parties, whether entered into or arising before, on, or after the date any account in Section 2 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, as you may designate. If you commence arbitration through a United States self-regulatory organization or United States securities exchange and the rules of that organization or exchange fail to be applied for any reason, then you shall commence arbitration with 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 you do not notify us in writing of your designation within five (5) days after such failure or after you receive from us a written demand for arbitration, then you authorize us to make such designation on your behalf. The commencement of arbitration through a particular self-regulatory organization or securities exchange is not integral to the underlying agreement to arbitrate. You understand that judgment upon any arbitration award maybe entered in any court of competent jurisdiction.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute 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.