

TRUST—FIDELITY ACCOUNT® APPLICATION

It's easy to fill out this application. Just complete all relevant sections, sign in ink, and return to Fidelity in the postage-paid envelope or mail to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0036.

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.

1 ACCOUNT SETUP

Please select the type of account you would like to open, complete the account owner's information and attach copies of those pages of the trust which provide the full name of the trust and all signatures.

All fields in bold are required for opening an account.

Note: Do not use this application to establish a retirement account or an Omnibus (pooled) account at Fidelity. Contact a Fidelity representative at 1-800-FIDELITY for further instructions.

2 FINANCIAL PROFILE

We are required by the NASD and other industry regulators to obtain the information in this section.

3 FUNDING YOUR ACCOUNT

A minimum deposit of \$2,500 is required to open your account. You may pay by check, certificate, or by transferring assets (from your bank or another account). Simply check the appropriate box(es) to fund your account.

4 ACCOUNT FEATURES

Your account has a wide range of features to help you manage your finances — from making automatic investments to checkwriting, debit card, and bill payment services. More information on each of these services is included in this section.

5 SIGNATURE

Please be sure to sign your application in ink. **We cannot process your application without your signature.**

QUESTIONS?

For more information

1-800-FIDELITY or **Fidelity.com**



Important

In order to avoid any processing delays, please read.

Due to the passage of the USA PATRIOT ACT, Trust customers must:

- Complete the enclosed application
- Attach copies of the pages of the original or amended trust agreement that contains the following:
 - Full trust name
 - Identity of trustees and all grantors
 - If in effect, successor trustees
 - Trustee signatures

Generally this information can be found on the first and last pages of the trust document.

In order to satisfy USA PATRIOT ACT requirements, it is Fidelity's policy not to accept the following documents in lieu of the original trust agreement:

- Certificate of Trusts
- Memorandum of Trusts
- Affidavit of Trusts





1 ACCOUNT SETUP

ACCOUNT OWNER

Trust customers must complete the following and attach copies of those pages of the trust which provide the full name of the trust and all signatures. We will review and store only the portions of the trust containing this requested information.

Full legal name of trust _____

For the benefit of _____

Date of trust (month/day/year) - -

Social Security number - - or Trust Taxpayer ID number -

Permanent address _____
(no P.O. boxes) Street City State Zip

Mailing address _____
(if different from above) Street City State Zip

State/Country of organization _____

GOVERNMENT ID (FOREIGN TRUSTS ONLY) Identification document must have a reference number. Please attach a photocopy.

Government issued identification number _____

Type of document _____

Country of issuance _____

TRUSTEE 1

If more than two Trustees, please attach a separate piece of paper with their names and required information from Trustee section in Account Setup and the signature of each Trustee.

Full legal name _____
First Name Middle Name Last Name

Email address _____ Date of birth (month/day/year) - -

Social Security number - - or Taxpayer ID number -

Permanent address _____
(no P.O. boxes) Street City State Zip

Mailing address _____
(if different from above) Street City State Zip

Phone numbers Evening - - Day - - Ext.

Countries of citizenship U.S. Other(s) _____ Country of tax residence U.S. 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 INS permanent resident alien card Passport with U.S. visa

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)

U.S. driver's license number (if available) _____ State of issuance



1 ACCOUNT SETUP (CONTINUED)**TRUSTEE 1 (CONTINUED)**

Employment status Employed Not employed Retired _____
Occupation (if retired or not employed, indicate source of income)

Employer's name and address _____
Name Street City State Zip

AFFILIATIONS Are you affiliated with or employed by a stock exchange or member firm of an exchange or the NASD, a municipal securities broker-dealer, or by Fidelity?

No Yes If you have answered "yes," you must include a letter of account approval from your Compliance Officer and indicate your employer's company name and address above. Failure to include an approval letter may delay the processing of your request. An account approval letter is not required for Fidelity employees.

Are you a "control person" or "affiliate" of a public company as defined in SEC Rule 144? This would include, but is not necessarily limited to, 10% shareholders, policy-making executives, and members of the Board of Directors.

No Yes Trading symbol Company _____

TRUSTEE 2

Full legal name _____
First Name Middle Name Last Name

Email address _____ **Date of birth (month/day/year)** - -

Social Security number - - or **Taxpayer ID number** -

Permanent address _____
(no P.O. boxes) Street City State Zip

Mailing address _____
(if different from above) Street City State Zip

Phone numbers Evening - - Day - - Ext.

Countries of citizenship U.S. Other(s) _____ **Country of tax residence** U.S. 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 INS permanent resident alien card Passport with U.S. visa

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)

U.S. driver's license number (if available) _____ State of issuance

Employment status Employed Not employed Retired _____
Occupation (if retired or not employed, indicate source of income)

Employer's name and address _____
Name Street City State Zip

AFFILIATIONS Are you affiliated with or employed by a stock exchange or member firm of an exchange or the NASD, a municipal securities broker-dealer, or by Fidelity?

No Yes If you have answered "yes," you must include a letter of account approval from your Compliance Officer and indicate your employer's company name and address above. Failure to include an approval letter may delay the processing of your request. An account approval letter is not required for Fidelity employees.

Are you a "control person" or "affiliate" of a public company as defined in SEC Rule 144? This would include, but is not necessarily limited to, 10% shareholders, policy-making executives, and members of the Board of Directors.

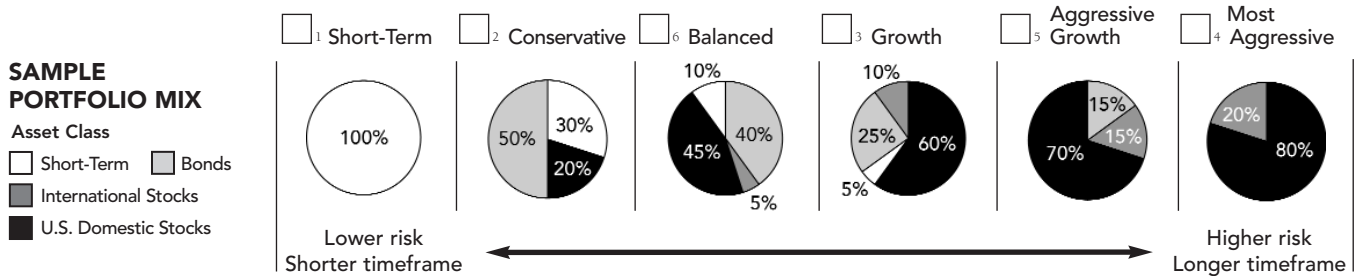
No Yes Trading symbol Company _____

2 FINANCIAL PROFILE (REQUIRED)

INVESTMENT OBJECTIVE FOR THE TRUST

You should choose your investments based on your objectives, time frame, and tolerance for market fluctuation. From short-term liquid investments that seek to preserve capital (accepting the lowest returns in exchange for stability) to longer-term investments that seek maximum growth (but can tolerate very wide fluctuations in market values), you can choose an approach that's best for you. Simply check the box below that most closely matches your investment objective.

Check one profile (Determine your profile using the information below.)



RETURN DATA*

1 Year Best	15.20%	31.06%	76.57%	109.55%	136.07%	162.89%
1 Year Worst	0.04%	-17.67%	-40.64%	-52.92%	-60.78%	-67.56%
5 Years Best	11.13%	16.79%	22.06%	27.23%	31.91%	36.12%
5 Years Worst	0.06%	-0.37%	-6.18%	-10.43%	-13.78%	-17.36%
20 Years Best	7.73%	10.85%	13.94%	15.62%	16.85%	17.88%
20 Years Worst	0.42%	2.92%	3.43%	3.10%	2.66%	1.89%
Average (1926–2004)	3.72%	6.19%	8.22%	9.26%	9.97%	10.50%

Short-Term You seek to preserve your capital and can accept the lowest returns in exchange for price stability.

Conservative You seek to minimize fluctuations in market values by taking an income-oriented approach with some potential for capital appreciation (minimum required for writing covered call options).

Balanced You seek the potential for capital appreciation and some growth and can withstand moderate fluctuations in market value.

Growth You have a preference for growth and can withstand significant fluctuations in market value.

Aggressive Growth You seek aggressive growth and can tolerate wide fluctuations in market values, especially over the short term.

Most Aggressive You seek very aggressive growth and can tolerate very wide fluctuations in market values, especially over the short term (required for options strategies other than writing covered call options).

Check one box from each column. (Please provide financial information for the Trust.)

ANNUAL INCOME (from all sources)	ESTIMATED NET WORTH (excluding residence)	ESTIMATED LIQUID NET WORTH	FEDERAL TAX BRACKET
<input type="checkbox"/> ₁ Under \$20,000	<input type="checkbox"/> ₁ Under \$30,000	<input type="checkbox"/> ₁ Under \$15,000	<input type="checkbox"/> ₁ ≤15%
<input type="checkbox"/> ₂ \$20,000–\$50,000	<input type="checkbox"/> ₁ \$30,000–\$50,000	<input type="checkbox"/> ₁ \$15,000–\$50,000	<input type="checkbox"/> ₂ 25%
<input type="checkbox"/> ₃ \$50,001–\$100,000	<input type="checkbox"/> ₂ \$50,001–\$100,000	<input type="checkbox"/> ₃ \$50,001–\$100,000	<input type="checkbox"/> ₃ ≥28%
<input type="checkbox"/> ₄ Over \$100,000	<input type="checkbox"/> ₃ \$100,001–\$500,000	<input type="checkbox"/> ₃ \$100,001–\$500,000	
	<input type="checkbox"/> ₄ Over \$500,000	<input type="checkbox"/> ₄ Over \$500,000	

*Return data for Domestic Stocks, Bonds, and Short-Term asset classes range over a period from 1926–2004. Return data for the International Stock asset class range over the period from 1970–2004. Domestic Stocks are represented by the S&P 500, bonds are represented by the U.S. Intermediate Term Government Bonds, Short-Term assets are based on the 30-day U.S. Treasury bill, and International Stocks are represented by the MS EAFE Index. This is for illustrative purposes only and is not indicative of any investment. Past performance is no guarantee of future results.

3 FUNDING YOUR ACCOUNT

The minimum initial deposit required to open this account is \$2,500 in cash and/or eligible securities. Orders placed in a new account require 100% of any initial trade's value. You may fund your Fidelity Account in any of the five ways listed below:

BY CHECK

I have enclosed a check for \$ _____ made payable to **National Financial Services LLC**, to be deposited to my core Fidelity Account.

3 FUNDING YOUR ACCOUNT (CONTINUED)**TRANSFER FROM OTHER FIRM**

- I am transferring money or securities from another firm and have included a Transfer of Assets form. (see attached form)

\$ _____

BY WIRE

- I am wiring funds to Fidelity from my bank or brokerage firm. Contact a Fidelity Representative for further instructions.

\$ _____

TRANSFER FROM EXISTING FIDELITY ACCOUNT

- I am transferring all shares or positions from my nonretirement Fidelity Account(s) and/or Fidelity Fund(s) Account:

□□□ - □□□□□□

DEPOSITING CERTIFICATES

- I am depositing _____ appropriately endorsed certificates. (Endorse the back of each certificate as registered and write "National Financial Services LLC" on the line between "appoint" and "attorney.")

CORE ACCOUNT (CHOOSE ONE)

All income from securities (dividends, capital gains, or sale proceeds) is automatically deposited into your core account. Dividends from mutual funds are reinvested in the originating fund. You can elect to change your distributions by phone at 1-800-FIDELITY, or online at Fidelity.com.

Select a core account option where all of your cash is held and transactions are processed (choose one).

Fidelity state municipal money market funds seek income from investments that is free from both federal and state or city income tax.

- | | | | | |
|-------------------------------------|--------------------------------------|--|-------------------------------------|---------------------------------------|
| <input type="checkbox"/> Arizona | <input type="checkbox"/> Connecticut | <input type="checkbox"/> Massachusetts | <input type="checkbox"/> New Jersey | <input type="checkbox"/> Ohio |
| <input type="checkbox"/> California | <input type="checkbox"/> Florida | <input type="checkbox"/> Michigan | <input type="checkbox"/> New York | <input type="checkbox"/> Pennsylvania |

Fidelity federal municipal money market funds seek income from investments that is free from federal income tax.

- Fidelity Municipal Money Market Fund
- Fidelity Tax-Free Money Market Fund (This fund will not normally invest in municipal securities whose interest is subject to the Federal Alternative Minimum Tax.)

Fidelity taxable interest-bearing cash account is intended for money awaiting reinvestment; interest rate may vary depending on assets. (This account will be selected if no information is supplied or if your initial investment is less than \$5,000.)

- Taxable Cash Account

PURCHASE FUNDS

Please purchase a mutual fund(s) as indicated below. I understand the fund(s) can only be purchased consistent with its prospectus and after my check has been deposited in my core account. I have read the prospectus for this fund.

Fund Family _____ Fund Name _____

Fund Symbol _____ Amount* \$ _____ (Generally \$2,500 minimum)

*Fidelity fund minimums are generally \$2,500. Higher minimums apply for Fidelity index funds, municipal bond funds, and some money market funds; see prospectus for more information. For non-Fidelity funds, see prospectus for minimums.

4 ACCOUNT FEATURES**OVERDRAFT PROTECTION AND MARGIN BORROWING¹**

This borrowing feature allows you to use your eligible individual securities or mutual funds as collateral for overdraft protection, for the purchase of additional securities, as a low-cost loan alternative, or for debt consolidation.

- Check here to be considered for overdraft protection and margin borrowing

¹ Subject to Fidelity's approval. May require a review of your credit history. Margin borrowing involves additional risks and is not suitable for all investors. By checking the box and signing this application, you acknowledge that you have read the margin agreement section of the Customer Agreement and agree to its terms. If applying for margin, Sections 1 and 2 must be completed in their entirety. **Not available on UGMA/UTMA, Estate, or other non-Trust Fiduciary accounts.**

4 ACCOUNT FEATURES (CONTINUED)

ACTIVE TRADER FEATURES²

Check below to be considered for our Active Trader Services and discounted commissions if you plan on trading at least 36 times over a rolling 12-month period at Fidelity.

I plan to trade: 36–71 times 72–119 times 120(+) times

CASH MANAGEMENT FEATURES

The features below provide you ways to access the money in your Fidelity Account. For more information on these features please visit www.fidelity.com/goto/checking. By selecting the features below, you are acknowledging that you have read and agree to the terms set forth in the Customer Agreement.

To Transfer Money Regularly to Your Account:

Fidelity Automatic Account Builder[®]

This service allows you to establish monthly or quarterly automatic purchases to your Fidelity Account from your bank account. There is a \$100 minimum per purchase (\$500 for Spartan[®] funds) and a \$100,000 maximum per purchase. Adding this service also provides Money Line capabilities (see below for more information on Money Line).

I would like to automatically invest \$ _____ starting

(Month/Day/Year) - - every

Month or Quarter from my bank account to my

Fidelity core account or to the following mutual fund:

(Mutual fund name)

If a start date or amount is not provided, the installment will begin on the first day of the frequency indicated above and the investment amount will be \$100.

I would like to stop my regular investments in the fund(s) described above on

- -

(Month/Day/Year)

Please attach a voided check from your bank to this application to provide routing information.

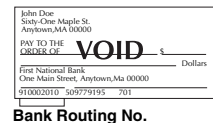
To Move Money between Your Fidelity Account and Other Accounts:

Fidelity Money Line[®]

This service allows you to electronically transfer money between your bank and Fidelity accounts without paying a fee to Fidelity. Your bank may charge a fee.

Yes, I wish to establish Money Line.

For Money Line feature to be established, at least one common name must match exactly between your Fidelity and Bank accounts, and a voided check or deposit slip containing the Bank ABA or ACH information is required with this application. If a voided check or deposit slip are not provided, all signatures on this application must be Signature Guaranteed.



Bank Routing No.

Attach check here.

To Withdraw the Cash in Your Fidelity Account:

Checkwriting³ (\$2,500 account minimum)

This service allows you to write checks on the cash in your core account.

Yes, I wish to establish checkwriting. Please sign and attach the checkwriting signature card located on the last page of this booklet and return with this application.

Fidelity BillPay^{®4}

This service allows you to pay bills online directly from your Fidelity Account.

Yes, I wish to establish BillPay. I understand that a monthly fee may be assessed for some customers. Fidelity BillPay is not available on Custodial UGMA/UTMA or business accounts.

Fidelity Visa[®] Gold Check Card⁵

This card is a debit card that can be used to withdraw cash at ATMs or to make purchases at locations wherever Visa[®] is accepted. Each transaction is debited from the core account position of your brokerage account daily.

Yes, I wish to be considered for the Fidelity Visa Gold Check Card, issued by PNC Bank Delaware.

Yes, I would like to receive an additional card for joint owner.

² Active Trader Services requires Fidelity's approval and, if approved, eligibility will be reviewed periodically after enrollment. See the commission schedule in the Supplemental Information booklet for details.

³ All checks written will be reported on your Fidelity Account statement. Fidelity must have the signature card on file to establish this service.

⁴ Schedule bills to be paid electronically from your Fidelity Account through Fidelity.com. The monthly fee is \$6.95 and is waived for BillPay customers who trade 36+ times in a rolling 12-month period or maintain \$100,000 or more in certain retail assets at Fidelity. See the Fidelity BillPay Service Agreement for complete details or, for more information regarding eligible household accounts, see the Household Relationship form available at Fidelity.com or by calling Fidelity. This feature is available to nonretirement accounts with individual, joint, estate, and trust registrations.

⁵ (\$5,000 account minimum) The Fidelity Visa[®] Gold Check Card is issued by PNC Bank, Delaware, with no annual fee. By checking the box, you authorize PNC Bank, Delaware to check your employment and credit history and to answer questions about their payment experience with you. You have read and agree to the important disclosures pertaining to this request contained in the accompanying Fidelity Customer Agreement. All transactions are deducted from your Fidelity core account daily. The Visa Gold Check Card is available to nonretirement accounts with individual, joint, or trust registrations only and **cannot be issued to Custodial UGMA/UTMA**.

5 SIGNATURE (ALL OWNERS MUST SIGN THE APPLICATION)

On behalf of the Trust, I hereby request Fidelity Brokerage Services LLC and National Financial Services LLC (collectively "Fidelity" or "you") to open a Fidelity Account in the name of the Trust listed as account owner on this application. The Trustees hereby certify the following:

- Fidelity has the authority to accept orders and other instructions relative to the Trust accounts identified herein from those individuals listed in Section 2. The trustee(s) may execute any documents on behalf of the Trust that you may require. By signing this form, the Trustee(s) hereby certify(ies) that you are authorized to follow the instructions of any Trustee and to deliver funds, securities, or any other assets in the Fidelity Account to any Trustee or on any Trustee's instructions, including delivering assets to a Trustee personally. Fidelity, in its sole discretion and for its sole protection, may require the written consent of any or all Trustees prior to acting upon the instructions of any Trustee.
- There are no other Trustee(s) of the Trust other than those listed in Section 1 or identified on a separate piece of paper attached to this application. The attached pages of the trust document are true copies of the valid legal document currently in effect.
- Should only one person execute this agreement, it shall be a representation that the signer is the sole Trustee. Where applicable, plural references in this certification shall be deemed singular.
- We, the Trustees, have the power under the Trust and applicable law to enter into the transactions and issue the instructions that we make in this account. Such power may include, without limitation, the authority to buy, sell (including short sales), exchange, convert, tender, redeem and withdraw assets (including delivery of securities to and from the account), and to trade securities on margin or otherwise (including the purchase and/or sale of option contracts) for and at the risk of the Trust. We understand that all orders and transactions will be governed by the terms and conditions of all other account agreements applicable to this account.
- We, the Trustees, jointly and severally, indemnify you and hold you harmless from any claim, loss, expense, or other liability for effecting any transactions, and acting upon any instructions given by the Trustees. We, the Trustees, certify that any and all transactions effected and instructions given on this account will be in full compliance with the Trust.
- We, the Trustees, agree to inform you in writing of any change in the composition of the Trustees, or any other event that could alter the certifications made above.
- We, the Trustees, agree that any information we give to Fidelity on this account will be subject to verification, and we authorize you to obtain a credit report about me (any of us) individually at any time. Upon written request, Fidelity will provide the name and address of the credit reporting agency used.

I hereby request Fidelity Brokerage Services LLC and National Financial Services LLC (collectively "Fidelity") to open a Fidelity Account in the name(s) listed as account owner(s) on this application.

- I acknowledge that I have been furnished with a copy of the Fidelity Account Customer Agreement and that I have read, understood, and agree to be bound by its terms and conditions as they are currently in effect and as they may be amended in the future. I am at least 18 years of age and of full legal age in the state in which I reside. I understand that, upon issuer's request in accordance with applicable rules and regulations, Fidelity will supply my name to issuers of any securities held in my account so I might receive any important information regarding them, unless I notify Fidelity.
- I understand that the Customer Agreement and its enforcement shall be governed by the laws of the Commonwealth of Massachusetts. It shall cover individually and collectively all accounts 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 my account to your successors and assigns, and this Agreement shall be binding upon my heirs, executors, administrators, successors, and assigns.
- I have received and read either the Prospectus or the Profile Prospectus for Fidelity Municipal Money Market Fund. If I received the Profile Prospectus, I understand that I may purchase shares of Fidelity Municipal Money Market Fund now or request to receive and review the Fund's full prospectus before I make a decision to invest in Fidelity Municipal Money Market Fund.
- I hereby authorize Fidelity, upon receiving instructions from me, to make payments of amounts representing redemptions by me or distributions payable to me by initiating credit or debit entries to the bank account (Bank) indicated on the attached "voided" check. I authorize and request the Bank to accept such entries from Fidelity, and to credit or debit, as indicated, my account at the Bank in accordance with these entries. I understand that Fidelity will not be liable for any loss, expense, or cost arising out of my instructions provided that it institutes reasonable procedures to prevent unauthorized transactions. I acknowledge that this authorization may only be revoked by providing written notice of revocation to Fidelity, in such time and manner as afford Fidelity and the Bank a reasonable opportunity to act upon it.
- I 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 affect transactions, and for which sub-accounting is performed by the omnibus account holder or a third party.
- If I am a U.S. person (including a U.S. resident alien), I certify under penalties of perjury that: (1) I am a U.S. person (including a U.S. resident alien) and the Social Security or Taxpayer Identification Number provided is correct (or that I am waiting for a number to be issued to me); and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding; or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding for failure to report all dividend and interest income; or (c) I have been notified by the IRS that I am no longer subject to backup withholding. (Cross out item 2 if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.) If I am not a U.S. person (including a U.S. resident alien), I am submitting the applicable Form W-8 with this form to certify my foreign status and, if applicable, claim tax treaty benefits.
- The following clause referring to lending of securities applies only to those accounts eligible and approved for margin. I understand that UGMA/UTMA, estate, and other non-trust fiduciary accounts cannot use margin. I hereby authorize Fidelity to lend, hypothecate, or rehypothecate, separately, or with the property of others, either to yourselves or to others, any property you may be carrying for me on margin. This authorization applies to all my accounts you carry and shall remain in force until you receive written notice of revocation at your main office in Boston, MA.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

This account is governed by a predispute arbitration clause, which is located on the last page of the Customer Agreement. I acknowledge receipt of the predispute arbitration clause.

X

SIGNATURE OF TRUSTEE I

Date (month, day, year)

X

SIGNATURE OF TRUSTEE II

Date (month, day, year)

Fidelity Investments is a registered trademark owned by FMR Corp. Accounts are carried with our affiliate, National Financial Services LLC, a member of the New York Stock Exchange and other principal exchanges. Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0036.

Please tell us where you heard about Fidelity's financial solutions:

Newspaper TV Magazine Radio Friend/Referral Direct Mail/Email Web Fidelity Branch

FOR FIDELITY USE ONLY

Cash Margin ATP

Account # Assigned _____

Rep Name _____ Reg. Rep. Signature _____ Corp ID _____ Date _____

Approving Manager's Signature _____ Date _____ Investor Center Number _____

Photo ID Type _____ Expiration Date _____ Second Photo ID Type _____ Expiration Date _____



Fidelity Transfer of Assets Form

Use this form to authorize the transfer of assets currently at another firm to your Fidelity Account® or Fidelity Funds account, or Fidelity retirement account. **COMPLETE ONE FORM FOR EACH ACCOUNT YOU ARE TRANSFERRING, AND INCLUDE A COPY OF YOUR MOST RECENT ACCOUNT STATEMENT FROM YOUR CURRENT FIRM.** Mail your completed transfer form and statement copy to Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0036. **Questions? Call 800-544-6666.**

1 INFORMATION ABOUT YOUR ACCOUNT The registration of the account being transferred must match your Fidelity account (i.e., IRA to IRA). If the registrations do not match, establish a new account online at **Fidelity.com**, or include the appropriate Fidelity account application with this request.

Your Fidelity Account

Fidelity account number (if available)
 -

Account Being Transferred

Primary Social Security or Tax Identification Number

Account Owner/Custodian/Trustee

Name of Firm currently holding your account

Joint Owner/Minor/Name of Trust

Address of Firm

Daytime Phone

Account Owner/Custodian/Trustee

E-mail Address (if not currently on file)

Joint Owner/Name of Trust

Firm's Phone Number

Account Type at Fidelity (check one)

- Single
- Joint
- Trust
- Corporate/Business
- Custodial
- Other _____
- Traditional or Rollover IRA
- Roth IRA
- SEP IRA
- SIMPLE IRA
- Qualified Plan*
- Non-Prototype Qualified Plan

Account Number

Account Type being transferred to Fidelity (check one)

- Single
- Joint
- Trust
- Corporate/Business
- Custodial
- Other _____
- Traditional or Rollover IRA
- Roth IRA
- SEP IRA
- SIMPLE IRA
- Qualified Plan
- Non-Prototype Qualified Plan

*Qualified Plan options offered under the Fidelity Retirement Plan include Profit Sharing, Money Purchase and Self-Employed 401(k) Plans.

2 YOUR TRANSFER TO FIDELITY (Complete A or B (select only one), then proceed to Section 3. Continue on a separate sheet if needed.)

A. Transfer from a Brokerage Account or a Mutual Fund Company

- Transfer all assets to Fidelity (unless otherwise indicated, money markets will be liquidated and all other shares transferred in kind).¹
- Liquidate all assets in my account and send the proceeds to Fidelity.
- Transfer only a portion of my account, as detailed below (continue on a separate sheet if needed):

Description of Security(ies)	# of Shares or "All"	Transfer Shares ¹	Sell Assets & Transfer Cash
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

¹If you do not instruct otherwise, Fidelity will default to this option for executing your transfer and establishing your assets at Fidelity. Fidelity Funds accounts may only accept Fidelity Funds or cash transfers.

B. Bank, Savings & Loans, Life Insurance, Annuity, or Credit Union Transfer

- Transfer cash only. All cash will be transferred unless you indicate a different amount to transfer here: \$_____
- Liquidate CD or annuity immediately and transfer cash. I acknowledge that I may incur a penalty for early liquidation.
- Liquidate CD or annuity at maturity and transfer cash. Maturity date is / / .

Submit your request three weeks prior to maturity.

Portfolio Advisory Services Clients Only: PAS accounts may ONLY accept mutual funds or cash transfers.

PPS accounts may accept cash, certain mutual funds and individual securities subject to additional asset acceptability.

3 OWNER AUTHORIZATION AND AGREEMENT TO TERMS

Include a copy of your most recent statement for the account being transferred to Fidelity with this form.

By signing below, I (we) acknowledge reading and agree to the terms and conditions printed on the back of this document. If you are transferring assets from an account being held in an individual's name to a Fidelity account with a joint registration, your ownership rights in such transferred assets may change. Consult your legal or tax advisor regarding your personal situation.

OWNER/CUSTODIAN/TRUSTEE SIGNATURE Date

X

JOINT OWNER SIGNATURE (IF ANY)/
PLAN ADMINISTRATOR/TRUSTEE Date

X

Signature Guarantee:

Verify with the firm from which you are transferring to see if a signature guarantee or other documentation is required.

Authorization & Agreement to Terms

To delivering firm: Unless otherwise indicated in the instructions above, transfer all assets in my account to National Financial Services LLC, or if to a Fidelity prototype retirement account, Fidelity Management Trust Company, c/o National Financial Services LLC. I understand that to the extent any assets in my securities account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by New York Stock Exchange Rule 412 or similar rule of the National Association of Securities Dealers or other designated examining authority. Unless otherwise indicated in the instructions above, I authorize you to sell any nontransferable proprietary money market fund assets that are part of my account and transfer the resulting cash credit balance to the successor custodian. I understand that you will contact me with respect to the disposition of any other assets in my securities account that are not transferable. I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer them in its name for the purpose of sale, when and as directed by me. I understand that upon receiving a copy of this transfer instruction, you will cancel all open orders for my account on your books. I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me in connection with my securities account.

I understand that if I am transferring a SIMPLE-IRA from another custodian to Fidelity and I do not provide a Date of First Participation in a form and manner acceptable to the custodian, the date of the first participation will be the date contributions are first deposited to my SIMPLE-IRA at Fidelity by my employer.

For transfers to Fidelity prototype retirement accounts: I acknowledge that I have adopted a Fidelity IRA, Fidelity Roth IRA, Fidelity SIMPLE-IRA, or Fidelity Retirement Plan (Keogh/Self-Employed 401(k)) with Fidelity Management Trust Company as successor custodian/trustee, and I agree to transfer only those assets which can be held in such accounts, as described in the relevant Custodial Agreement or Plan Document. If I am over 70½, I attest that this transfer will not violate the required minimum distribution rules under Section 401(a)(9) of the Internal Revenue Code.

Delivering Firm Use Only:

Fidelity Management Trust Company (FMTC) accepts appointment as successor custodian/trustee for the retirement account referred to in Section 1 of this form. Transfer the account as instructed in Section 2 on a fiduciary-to-fiduciary basis. The new account name will be: National Financial Services LLC, agent for FMTC, the successor custodian/trustee for the account listed in Section 1.

Successor Custodian/Trustee Signature: _____ Date: _____

IMPORTANT INFORMATION:

- If transferring margin and/or options positions, you must have an approved Margin and/or Options application(s) with Fidelity.
- For Fidelity Funds accounts, all cash transfers will be invested in Fidelity Cash Reserves, a money market fund. For all other Fidelity accounts, cash will be invested in the respective core account.
- Do not use this form to convert an IRA to a Roth IRA, or for directly rolling over an employer-sponsored retirement plan, such as a 401(k) distribution. Visit us at **Fidelity.com** for the appropriate forms or call us at **800-544-6666**.
- Most securities can be transferred, such as stocks, bonds, mutual funds (if available through Fidelity), options, limited partnerships, and unit investment trusts. Generally money market funds must be liquidated and transferred as cash. If you own a fund that is not transferable, you may wish to sell the fund and transfer cash to Fidelity. Call Fidelity if you are unsure or have any questions.
- For Portfolio Advisory Services Clients Only – Certain securities may not be held in Fidelity Portfolio Advisory Service (PAS account) and/or Fidelity Private Portfolio Service (PPS account). By signing this transfer request you are acknowledging having received and read the Fidelity Portfolio Advisory Service and/or Fidelity Private Portfolio Service Fundamentals regarding the disposition of assets and dividends and capital gains in your account. Call 800-544-3455 with any questions related to your account.
- Certain securities cannot be held in Fidelity brokerage prototype retirement accounts (IRAs and Keoghs/Self-Employed 401(k)s). Refer to the appropriate Fidelity IRA Custodial Agreement or Fidelity Retirement Plan (Keogh/Self-Employed 401(k)) document for more information. If transferring assets from your qualified retirement plan(s) to the Fidelity Retirement Plan, contact your tax advisor to determine if it is necessary to file Form 5310-A prior to the transfer.
- Allow additional time if transferring foreign securities or Limited Partnership units. Customers transferring Limited Partnership units will be assessed a fee of \$75 per Limited Partnership transferred. Call Fidelity at **800-544-6666** to verify the Limited Partnership can be held.
- Trades contingent upon the receipt of your transferred assets will not be honored by Fidelity. To place a trade once your assets are received, visit us online at **Fidelity.com** or call us at **800-544-6666**.

Recent tax law changes have generally increased your rollover options. However, we encourage you to consult your tax advisor before consolidating your retirement savings assets. Certain special tax treatments such as forward averaging and pre-1974 capital gain may not be available if you commingle IRA assets.

All trade and service marks appearing within are the property of FMR Corp.

- **Most transfers take 3–5 weeks to complete. Check the status of your transfer online by logging on to your account at Fidelity.com/goto/toa.**



Household Relationship Form



Customer Contact Information:

Name of Account Owner

□ □ □ □ □ □ □ □ □ □

Social Security or Tax I.D. Number

Name of Additional Account Owner

□ □ □ □ □ □ □ □ □ □

Social Security or Tax I.D. Number

Use this form to consolidate accounts into a Household Relationship. You may also choose to have these accounts consolidated into one reporting statement mailed in a single envelope to your address. Complete Section 1 to define your Household Relationship, which may include any eligible accounts owned by you (and/or reported on Fidelity account statements) or your immediate family members at your address. You may qualify for an enhanced service program or for a better commission level on all of these accounts based on the assets and trading activity of the entire household. For a complete explanation of commission level eligibility, please refer to the most recent Commission and Fee Schedule. Fidelity may include other assets at its discretion. Complete Section 2 if you want to authorize Fidelity to send one consolidated statement for all of the accounts listed in Section 1.

Premium Services and Private Access clients: You and your immediate family members may include eligible accounts into a Household Relationship regardless of address. However, you and your family members may only receive consolidated statements for accounts at the same address.

Be sure to have all account owners sign Section 3. Return this form to Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0002. If you have any questions, please call us at 1-800-544-6666.

1 To CONSOLIDATE ACCOUNTS INTO A HOUSEHOLD RELATIONSHIP

Please list the account numbers you are requesting to consolidate for the purposes of your Household Relationship.

- Your Household Relationship automatically includes all accounts on the portfolio summary page of the periodic account statements sent to your address. If you do not wish to make any changes, then you do not need to fill out this form.
 - Forming a Household Relationship will not affect your account structure or ownership in any way; it will just allow Fidelity to aggregate the assets and trades from multiple accounts to ensure you receive the best possible commission level on each account at that address. You may also qualify for a higher service level.
 - Use this section to include any additional accounts owned by you or by other immediate family members who reside at the same address that you'd like to include in your Household Relationship.
 - For privacy reasons, **every owner of each account must sign in Section 3 to give Fidelity permission to include these accounts in the Household Relationship. The total assets and trading activity from these accounts will be used to determine the commission schedule for all accounts in the Household Relationship and will be available to all account owners in the Household Relationship. Each periodic account statement will only display the total assets and trading activity associated with that statement.**
 - For a list of eligible accounts that can be consolidated into a Household Relationship, please refer to the chart on the back of this form. Please write in the account number of any Fidelity Brokerage account(s) and the account number of any Fidelity Mutual Fund account(s) that you wish to consolidate. Account numbers are located on your statement(s).
- Check this box if you wish to include your Fidelity 401(k), 403(b), 457 Plans (including BrokerageLink) or other Employer-sponsored retirement plans (excluding Fidelity Non-Prototype plans) in your Household Relationship. We will then automatically include accounts managed by Fidelity that are associated with your Social Security or Tax I.D. numbers that you provided above.
- Check this box if you wish to include your Fidelity Retirement Reserves® Annuities in your Household Relationship.

Account Numbers	Account Numbers	Account Numbers
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Please continue



2 To CONSOLIDATE STATEMENTS AT YOUR ADDRESS

To receive a consolidated statement for the eligible accounts listed in Section 1, provide an address below. If you do not complete this section, you will continue to receive multiple statements mailed to your address. **Note: Premium Services and Private Access clients may only receive consolidated statements for accounts at the same address.**

- If any account owner changes an address on any account on the consolidated statement, it will automatically update the address on all other accounts on the statement.
- New accounts you open will be included on your consolidated statement. (Social Security number and address must match.)
- Please note: Employer-sponsored retirement plans (excluding Fidelity Non-Prototype plans) are not eligible for consolidated statements, but are eligible for consolidation into a Household Relationship.

Note: If you would prefer to receive your consolidated statement online, please log on to www.Fidelity.com/goto/edelivery to suppress paper statements. To suppress paper statements, all account owners must sign up.

Consolidated Statement Mailing Name (e.g., John and Jane Doe or The Smith Family)

Consolidated Statement Mailing Address

3 AUTHORIZATION & SIGNATURES

Every account owner for each account being consolidated into a Household Relationship and being consolidated onto one periodic account statement must sign below to authorize the above instructions. For any account where account ownership is registered to a trust or custodial account, you, as trustee or custodian, understand that you are responsible for complying with your legal responsibilities and fiduciary obligations and you, on behalf of the trust or custodial account, indemnify Fidelity Brokerage Services LLC and its affiliates ("Fidelity") and hold harmless Fidelity from any loss, claim, expense, or other liability for any instructions given to Fidelity in connection with account householding consolidation.

SIGNATURE OF OWNER/OWNERS

Date

X

SIGNATURE OF OWNER/OWNERS

Date

X

SIGNATURE OF OWNER/OWNERS

Date

X

SIGNATURE OF OWNER/OWNERS

Date

X

The following chart lists the accounts that are eligible for consolidation into a Household Relationship:

Eligible accounts		Ineligible accounts
The Fidelity Account®	• Fidelity Retirement Plan accounts (includes Keogh Profit Sharing, Money Purchase and Self-Employed 401(k) accounts)	The Fidelity Account
• Trust	Mutual Fund Accounts	• Business
• Individual brokerage accounts	GoalPlanner Accounts	• Estate
• Joint brokerage accounts	Employee Stock Option Plan Accounts	• Non-Trust Fiduciary
• Custodial UGMA and UTMA accounts	Beneficiary and Transfer on Death Accounts	Charitable Gift Fund SM Accounts
Beneficiary Distribution Accounts	Private Access Accounts	Fidelity Advisor Accounts
College Investing Accounts	401(k) ¹ ; 403(b) ¹ ; 457 ¹ or other Employer-sponsored retirement plans (excluding Fidelity Non-Prototype plans)	Pooled Income Fund Accounts
• 529 College Savings Plans (DE, MA, NH)	BrokerageLink Accounts	Defined Benefits Plans
Retirement Accounts	Fidelity Retirement Reserves Annuities®	Destiny Plan Accounts
• Traditional IRAs	SIMPLE-IRAs	Non-Prototype Accounts
• Roth IRAs		Fidelity Income Advantage® Annuities
• Rollover IRAs		
• SEP IRAs		

¹This account type is ineligible for reporting on a consolidated statement.

Checkwriting for Non-Retirement Business/Trust/Fiduciary Fidelity Accounts

Customer Information:

□□□-□□-□□□□

Name of Business/Trust

Social Security or TIN

Brokerage:

□□□-□□□□□□

or

Mutual Fund: _____

Fund Name

Mutual Fund Account Number

Evening Phone: _____

□□□-□□□-□□□□

Daytime Phone: _____

□□□-□□□-□□□□

Ext: _____

□□□□

Use this form to add checkwriting to the following Fidelity account registrations: Business/Trust/Partnerships/Sole Proprietorship/Conservator/Guardian/Church or Religious Order/Unincorporated Association/Investment Club/Estate.

Complete the Customer Information section above and the signature card. Make sure the address you have on file with Fidelity is correct, as checkbooks will be sent to your record address. To update your address, visit us at **Fidelity.com**.

Checking activity will be reported on your statement, and canceled checks will not be returned. If you need a check copy, call us or request a copy at our Web site (a fee may apply).

For Brokerage Accounts: A minimum account balance is required. You may further personalize the information appearing on your checks by completing Section 1.

For Mutual Fund Accounts: Checkwriting is available only for money market funds, and most funds have a \$500 minimum on checks. Refer to the prospectus to be sure your fund offers checkwriting. Your name and address will be printed on the checks.

If you have any questions, call us at **1-800-544-6666**.

Return the completed form to: **Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0002**

Please continue

1.753019.105

009290001



For Fidelity use only

Signature Card for Checkwriting

Do not detach this card. Use a blue or black pen, and print clearly in CAPITAL LETTERS.

This card supersedes any signature card already on file for the same account.

This card provides additional signers to this account.

Indicate the number of signatures required to honor a check. If no box is checked, one signature will be required.

One signature

Two signatures (for business accounts only)

Account Number: Brokerage

□□□□-□□□□□□□□

or Mutual Fund

Print Names

Signature

Date

Authorized Person

X _____

Authorized Person

X _____

1 BROKERAGE ACCOUNT CHECK PERSONALIZATION

Your name and address will be printed on checks, but you may customize them with the following options:

- Name(s) Only
- Name(s), Address, and Daytime Telephone Number
- Name(s), Address, and Evening Telephone Number

Important Reminders:

- **All owners must complete the signature card.** Print your name(s) at left, and sign within the box(es) to the right.
- For UGMA/UTMA accounts **only** the custodian should sign.
- For business accounts, all authorized persons should sign.

2 DOCUMENTATION TO ADD OR CHANGE A SIGNATURE

Please provide the following documentation in order to add or change an individual's checkwriting privileges:

Business Accounts

- Certified Copy of the Corporate Resolution, dated within 60 days documenting new signers
- Signature Guarantee of an Officer other than new signers

Trust Account

- Signature Guarantee of current trustee
- Trust Certification of investment power form

Fiduciary

- Signature Guarantee of person authorized to act on behalf of the account
- Documentation authorizing the person to sign on behalf of the account. If you are unsure, call Fidelity for instructions.



PO Box 770001, Cincinnati, OH 45277-0002
Fidelity Distributors Corporation
Fidelity Brokerage Services LLC, Member NYSE, SIPC

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1.753019.105

By signing this signature card on the reverse side, the signatory(ies) agree(s) to be subject to the terms and conditions, guidelines, and rules applicable to your account as now in effect and as amended from time to time, of the fund(s), and of UMB Bank, N.A. ("the Bank"), as they pertain to the use of redemption checks; therefore, all registered owners must sign this signature card. All checks will require only one signature unless otherwise indicated on the face of this card. Each signatory guarantees the genuineness of the other's signature on this card.

The Bank is hereby appointed agent by the account holders signing this card and, as such agent, is directed to request redemption of shares of such Fidelity fund(s) or cash in the core account as designated by the account holders from time to time, and as recorded on Fidelity's records, upon receipt of, and to the amount of, checks drawn upon this account(s). In so acting, the Bank shall be liable only for its own negligence. Account holders will be subject to the Bank's rules, regulations and associated laws governing check collection including the Uniform Commercial Code as enacted in the State of Missouri.

It is further agreed as follows for mutual fund accounts:

1. All items, with the exception of those drawn on Spartan® money market funds, must be for a minimum of \$500 (or such other minimum amounts as may from time to time be established upon prior written notice to the shareholders, including the accounts of Spartan® money market funds), or they may be returned to the shareholders marked "Refer to Maker."
2. This card supersedes any card already on file for the same fund or account number.
3. Refer to the fund prospectus for minimum check amounts and any applicable fees.
4. You may obtain a copy of the "Statement of Terms and Conditions" applicable to your account by calling Fidelity.