

Core Account Options Change

Availability of core account options may change.

Fidelity Connecticut Municipal Money Market Fund (FCMXX) and Fidelity New Jersey Municipal Money Market Fund (FNJXX) are currently unavailable as core money market fund account options on this application.

Fidelity Municipal Money Market Fund (FTEXX) is the core account if the core fund selected is unavailable.

Fidelity taxable interest-bearing cash account is the core account if no core is selected, or for initial investments of less than \$5,000.

Customers may contact Fidelity to change their core options.



BUSINESS — 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 and complete the account owner's information. **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. Please contact a Fidelity Representative at 1-800-FIDELITY for additional information.

2 FINANCIAL PROFILE

We are required by the Financial Industry Regulatory Authority (FINRA) 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. 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**

(1-800-343-3548)



1 ACCOUNT SETUP

Registration: To establish a business account, a Corporate Resolution, a Partnership Account Agreement or a Resolution of Unincorporated Business will be required. Please return the appropriate documentation with your new business account application. If your business entity is a Limited Liability Company, please complete the form that most closely reflects your company. Please attach copies of the pages from your operating agreement that include the official name of the business and all signatures.

Official Full Name of Business _____

Line of Business _____

Account Owner

Corporation Partnership Unincorporated Business Other _____

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 number Work _____ Ext. _____

State/Country of organization _____ Country of tax residence U.S. Other _____

GOVERNMENT ID (FOREIGN ENTITIES ONLY) Government-issued document that evidences the existence of the trust or entity and has a reference number. Please attach a photocopy.

Government-Issued Identification Number _____

Type of Document _____

Country of Issuance _____

If you are a Financial Institution

Please indicate the following:

- Bank Trust Company Securities Broker or Dealer Investment Company (or other passive investment vehicle)
 Insurance Company Hedge Fund (or custody/manage hedge fund assets)
 Other (please specify) _____

If you are a Domestic Financial Institution

Name of Government Agency that serves as Primary Regulator _____



1 ACCOUNT SETUP (CONTINUED)

PRIMARY AUTHORIZED PERSON ON ACCOUNT

Full legal name _____
First Name Middle Name Last Name

E-mail address _____ **Date of birth (mm/dd/yyyy)** _____

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 Day _____ Ext. _____ Evening _____

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 DHS permanent resident alien card Passport with U.S. visa Employment Authorization Document

Passport without U.S. visa* _____
*Bank name required *Account number required

Foreign national identity document* _____
*Bank address required *Phone number required

Document number and country of issuance _____
(Number from the document checked above)

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)

Self-Employed If you are self-employed and your business address is the same as your legal home address, please initial here that you work out of your home _____

Employer's name _____

Address _____ **City** _____ **State** _____ **ZIP** _____

AFFILIATIONS

Check this box if you are affiliated with, or employed by, a stock exchange or a member firm of an exchange or FINRA, a municipal securities dealer, or Fidelity. If you checked the box, obtain and attach the compliance officer's letter of approval ("407 letter") and indicate the affiliated entity's name and address below. Failure to include an approval letter may delay the processing of your request. We must tell the affiliated entity you have applied for this account. An account approval letter is not required for Fidelity employees.

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

Affiliated entity name _____

Address _____ **City** _____ **State** _____ **ZIP** _____

Check this box if you are a control person or affiliate or an immediate family/household member of a control person or affiliate of a publicly traded company under SEC Rule 144 (this would include, but is not limited to, a director, 10% shareholder, policy-making officer, and members of the board of directors).

Trading symbol _____ **Company** _____

2 FINANCIAL PROFILE (REQUIRED)

INVESTMENT OBJECTIVE FOR THE BUSINESS

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 performance), you can choose an approach that's best for you. Simply check the box below that most closely matches your investment objective.


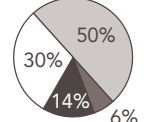
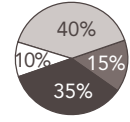
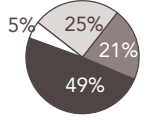
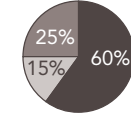
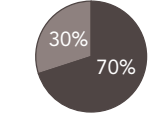
Check one profile. (Determine your profile using the information below.)

SAMPLE PORTFOLIO MIX

Asset Class

- Short-Term
- Foreign Stocks
- U.S. Domestic Stocks
- Bonds

1 Short-Term
 2 Conservative
 6 Balanced
 3 Growth
 5 Aggressive Growth
 4 Most Aggressive

Lower risk
Shorter time frame
↔
Higher risk
Longer time frame

- 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 income 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 in each column. (Please provide financial information for the Business.)

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	

Generally, among asset classes, stocks may present more short-term risk and volatility than bonds or short-term instruments but may provide greater potential return over the long term. Although bonds generally present less short-term risk and volatility than stocks, bonds do entail interest rate risk (as interest rates rise, bond prices usually fall and vice versa) and the risk of default, or the risk that an issuer will be unable to make income or principal payments. Additionally, bonds and short-term investments entail greater inflation risk, or the risk that the return of an investment will not keep up with increases in the prices of goods and services, than stocks. Finally, foreign investments, especially those in emerging markets, involve greater risk and may offer greater potential return than U.S. investments.

Strategic Advisers, Inc., is adjusting its target asset mixes, as of November 2009, to increase the percentage of international equity to 30% of the overall equity portion of each target asset mix.

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 **Fidelity Brokerage Services LLC** to be deposited into my core Fidelity Account.

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.)

3 FUNDING YOUR ACCOUNT (CONTINUED)

TRANSFER FROM EXISTING FIDELITY ACCOUNT

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

Account number(s) _____

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

Select a core account option where all your cash is held and transactions are processed (choose one). Availability of core account options may change. Fidelity Municipal Money Market Fund will be your core account if the core account option you selected is unavailable. If Fidelity Municipal Money Market Fund is unavailable, if no core option is selected, or if your initial investment is less than \$5,000, Fidelity taxable interest-bearing cash account will be your core account. You may contact us to change your core account option.

An investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

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

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.

- Taxable Cash Account

PURCHASE FUNDS

Please use my enclosed check to purchase a mutual fund(s) as indicated below. I understand the fund(s) can only be purchased consistent with its prospectus and after my enclosed check has been deposited in my core account. I have read the prospectus for this fund. If I do not enclose a check I will need to confirm this transaction after my account is funded.

Fund Family _____ Fund Name _____

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

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

ACTIVE TRADER FEATURES²

Complete the following to be considered for our Active Trader Services and/or discounted commissions if you plan on trading at least 36 times over a rolling 12-month period at Fidelity, or maintain at least \$25,000 in assets within your household group.

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

I plan on maintaining at least \$25,000 in my household account

CASH MANAGEMENT FEATURES

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

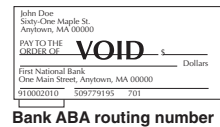
Electronic Funds Transfer (EFT)

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

Yes, I wish to establish Electronic Funds Transfer (EFT).

For the EFT 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 routing number or ACH information is required with this application. If a voided check or deposit slip is not provided, all signatures on this application must be Signature Guaranteed. A Signature Guarantee is designed to protect you and Fidelity from fraud. You should be able to obtain a Signature Guarantee from a bank, broker, broker/dealer, credit union (if authorized under state law), securities exchange or association, clearing agency, or savings association. A notary public cannot provide a Signature Guarantee, and a notarization cannot be accepted in lieu of a Signature Guarantee.

Please attach a voided check or deposit slip from your bank to provide your bank's routing information. **Passbook savings accounts are not eligible.**



Attach here.

Name of Bank Checking Savings

Bank ABA Routing Number (Set of numbers found in lower left-hand corner of your bank account checks) Bank Account Number

Names as they appear on your Bank Account Bank Branch Phone Number

To Invest Automatically on a Regular Basis:

Fidelity Automatic Investments

Automatic Investments allows you to request regular EFT transfers from your bank to deposit funds (to core) or purchase a mutual fund(s) you indicated in section 3.

Deposit to Core Investment Amount \$ _____

Purchase Funds Fund Name _____ Investment Amount \$ _____

Fund Name _____ Investment Amount \$ _____

Investment Frequency Monthly Quarterly Start Date: _____

¹ Subject to Fidelity's approval and 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.**

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

4 ACCOUNT FEATURES (CONTINUED)

Automatic Investments into Fidelity Funds must be for a minimum of \$10. Non-Fidelity funds may have higher minimums. Check your fund prospectus for more information. If a start date or amount is not provided, the installment will begin on the first business day of the frequency indicated above and the investment amount to your core account or Fidelity mutual fund(s) will be \$10.

I would like to stop my regular investments on _____
(mm/dd/yyyy)

Please visit us online at [Fidelity.com/autoinvest](https://www.fidelity.com/autoinvest) for additional automatic investment features or to make changes.

Checkwriting³ (\$2,500 minimum account balance required)

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. **You will not receive checks until we receive your completed Signature Card.**

Receive Your Account Documents Online.

For your convenience, certain account documents can be delivered to you electronically. These include Account Statements, Trade Confirmations, Prospectuses and Shareholder Reports. In addition, as other documents become available, we will be able to deliver them to you electronically instead of by U.S. Mail.

If you do not want electronic delivery of your account documents, you should check off one or more of the boxes below. In order to enroll in the electronic delivery program and begin receiving account documents electronically, you will need to read the Electronic Delivery Agreement and consent to its terms. You will receive the Electronic Delivery Agreement in an e-mail, unless you select all of the options below.

I would prefer to receive the following documents by U.S. Mail:

Monthly Account Statements Trade Confirmations and Related Prospectuses Prospectuses, Shareholder Reports and Other Documents

5 SIGNATURE (ALL OWNERS MUST SIGN THE APPLICATION)

The primary authorized person acting on behalf of the account owner must READ the separate Customer Agreement and SIGN this section in ink.

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 its successors and assigns, and this Agreement shall be binding upon my heirs, executors, administrators, successors, and assigns.
- If a money market fund is selected as my core account, I have received and read either the Prospectus or the Profile Prospectus for the applicable money market fund. If I received the Profile Prospectus, I understand that I may purchase shares of the applicable money market fund now or request to receive and review the fund's full prospectus before I make a decision to invest in the money market fund.
- Upon transfer of assets due to any life event (death, divorce, etc.), and unless otherwise instructed, all dividend/interest income paid to the Transferor (Current Asset Holder) of \$100 or less will be systematically allocated to the Transferee (New Asset Holder) receiving the largest share proportion of the account assets. If account is transferred evenly, the dividend/interest income will be systematically allocated to the last transferee paid.*
- 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 or deposit slip. 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.

* Applies to nondivorce transfers only

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

5 SIGNATURE (ALL OWNERS MUST SIGN THE APPLICATION) (CONTINUED)

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

• 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 on the last page of the Customer Agreement. I acknowledge receipt of the predispute arbitration clause.

X

SIGNATURE OF PRIMARY AUTHORIZED PERSON

Date (mm/dd/yyyy)

Title

If you are enrolling in Electronic Funds Transfer (EFT) and have not attached a voided check or deposit slip with this application, then you will need to have your signatures guaranteed. You should be able to obtain a signature guarantee from a bank, broker, broker/dealer, credit union (if authorized under state law), securities exchange or association, clearing agency, or savings association.

SIGNATURE GUARANTEE

A signature guarantee is designed to protect you and Fidelity from fraud. A notary public cannot provide a signature guarantee, and a notarization cannot be accepted in lieu of a signature guarantee.

Fidelity Investments is a registered service mark owned by FMR LLC. Accounts are carried with our affiliate, National Financial Services LLC, Member NYSE, SIPC. Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0036.

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 _____ ID Number (Govt. issued only) _____

Issuance Date _____ Place of Issuance _____

Second Photo ID Type _____ Expiration Date _____ ID Number (Govt. issued only) _____

Issuance Date _____ Place of Issuance _____

