



Account Number (for Fidelity use only)

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To help the government fight money laundering and the funding of terrorism, federal law requires Fidelity to obtain your name, date of birth, address, and a government-issued id number before opening your account, and to verify the information. In certain circumstances, Fidelity may obtain and verify comparable information for any person authorized to make transactions in an account or beneficial owners of certain entities. Further documentation is required for certain entities such as trusts, estates, corporations, partnerships, and other organizations.

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.

Premiere Select® IRA Application

For Agent/Advisor Use Only	G NUMBER	DTC NUMBER
Primary Authorized Agent/Advisor* LVZ ADVISORS	G 1 1 9 7 9 0 3 7	For electronic confirms
Additional Authorized Agent/Advisor* LVZ ADVISORS	G 1 2 5 2 2 5 6 6	
Additional Authorized Agent/Advisor*	G	
Additional Authorized Agent/Advisor*	G	
Additional Authorized Agent/Advisor*	G	

To provide information on more Authorized agent(s)/Advisor(s), owners, etc., make additional copies of necessary page(s).
* As defined in Article VIII 1(d) of Premiere Select IRA Custodial Agreement or Article IX 1(d) of the Premiere Select Roth IRA Custodial Agreement.

For Advisor Use Only: Account referred through Wealth Advisor Solutions program (Use WAS specific G Number in Primary Authorized agent/Advisor G Number field above)

Registration Check one type only. You must provide ALL information requested or we cannot open your account.

Traditional IRA Rollover IRA Roth IRA SEP-IRA

YOUR NAME

First Name		Middle Name	Last Name	
Social Security Number or Tax ID (Required)		Date of Birth (MM-DD-YYYY)	U.S. Driver's License Number (if applicable)	
Evening Phone		Daytime Phone		Ext.
E-Mail Address*		US Mail - Please send the following document types to me by U.S. mail instead of electronically: <input type="checkbox"/> Monthly Account Statements <input type="checkbox"/> Immediate and Quarterly Trade Confirms <input type="checkbox"/> Prospectuses, other financial reports, etc.		

* Fidelity will use this e-mail address for electronic delivery of account documents. Unless U.S. Mail is checked for all document types, you will receive a follow-up e-mail from Fidelity and will need to consent to begin receiving documents electronically. See page 3 for more information regarding eDelivery.

Address of Record Required for all accounts. Unless otherwise indicated, account documentation will be delivered to the account owner at the account mailing address. The mailing address should not be your Authorized agent's/Advisor's address.

YOUR PERMANENT ADDRESS

Address (Cannot be a Post Office Box)		
City	State/Province	Zip/Postal Code
Country UNITED STATES		

YOUR MAILING ADDRESS Please complete if different than permanent address of account.

Address		
City	State/Province	Zip/Postal Code
Country UNITED STATES		

TAX RESIDENCE AND CITIZENSHIP

Citizenship U.S. Other Country of Citizenship
UNITED STATES

Permanent U.S. Resident Non-Permanent U.S. Resident Non-Resident of U.S.

Country of Birth UNITED STATES	City of Birth	State/Province of Birth
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Country of Tax Residence U.S. Other Country
UNITED STATES

Government Identification (Required for non-U.S. citizens) ID must include reference number and photo. Attach copy of ID.

U.S. Driver's License Foreign National Identity Document Passport with U.S. Visa

DHS Permanent Resident Alien Card Passport without U.S. Visa Employment Authorization Document (EAD)

ID Number (Not Required for U.S. Driver's License)	Country of Issuance UNITED STATES
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EMPLOYMENT STATUS Employed Not Employed Retired (List source of income if Retired or Not Employed)

Employer/Source of Income		Occupation		
Employer's Address	City	State/Province	Zip/Postal Code	Country UNITED STATES

AFFILIATIONS Answer for both types of affiliations. Report any additional affiliations on a separate page.

Securities Industry 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 your company's name and address below. Failure to include an approval letter may delay the processing of your request. We must tell your employer you have applied for this account.

Same as employer above.

Name of Company or Other Entity		
Address		City
State/Province	Zip/Postal Code	Country UNITED STATES

Public Company Affiliations

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).

Name of Company	Trading Symbol
Name of Company	Trading Symbol
Name of Company	Trading Symbol
Name of Company	Trading Symbol

Account Characteristics

These features can be modified or withdrawn upon written notice to Fidelity. For Cash Management or Options trading, obtain the appropriate form(s) from your Authorized agent(s)/Advisor(s).

Trading and Asset Movement Authorizations

Trading Authorization

Authorizes Fidelity to accept trades, servicing, account-related, or other instructions on your account from your Authorized agent(s)/Advisor(s), without direct instructions from you. Trading authorization is a feature of all accounts opened with this application; you grant trading authorization when you sign the application. By granting trading authorization to your Authorized agent(s)/Advisor(s), you understand and agree that your Authorized agent(s)/Advisor(s) will have the ability to instruct Fidelity to initiate transfers of cash from your bank account to your Fidelity account, based on standing written funds transfer instructions provided by you to Fidelity. See the Client Agreement for more complete information.

Asset Movement Authorization

Authorizes Fidelity to accept instructions from your Authorized agent(s)/Advisor(s) to move assets in and out of your account, without direct instructions from you. If no Asset Movement option below is chosen, your Authorized agent(s)/Advisor(s) will not be able to move money from this account without your signature. See the Client Agreement for more complete information. Fidelity may require direct instructions from you for transactions over a certain amount.

By checking Level 1 or Level 2 below, you direct Fidelity to accept instructions from your Authorized agent(s)/Advisor(s) concerning the types of transactions indicated for that level. In the Level 1 and Level 2 descriptions below, "same-registration" means the same owner or owners and the same registration type. "Accounts you own individually" means accounts with the same individual owner.

Level 1 This includes one time disbursements and the establishment of, and changes to, periodic disbursements (Periodic Distribution Plans) from your account, including:

- checks made payable to You and sent to your address
- bank wires or electronic funds transfers (EFTs) to any account You have authorized through standing written instructions and check disbursements to any payee and address You have authorized through standing written instructions
- for Premiere Select individual retirement accounts (IRAs), transfers of cash or securities from this account to other same registration IRAs that are not reported for tax purposes, distributions from this account to Fidelity non-retirement brokerage accounts You own individually, conversions to Roth IRAs and transfers from this account to any third-party account at Fidelity You have authorized through standing instructions, including distributions from this account to Fidelity non-retirement accounts with different owners and/or registrations.

Level 2 This includes all Level 1 authorizations, plus:

- bank wires to any same-registration account outside Fidelity, without direct instructions from You

Note that you agree that Fidelity cannot confirm the account registration at the receiving bank and will rely solely on the representations of your Authorized agent(s)/Advisor(s) as to the registration of the receiving account.

Your Authorized agent/Advisor will have the authority to direct Fidelity with regard to the timing, amount and reason of any IRA distribution and the amount of federal and state tax withholding to apply on your behalf.

You are advised to consult with your legal or tax advisor regarding all elections made with respect to distributions. You assume the responsibility that results from any IRA distribution initiated by You or your Authorized agent/Advisor.

Core Transaction Account Check one only. The core account is used for settling transactions in your account, and for holding balances awaiting investment. Availability of core account options may change. If you have not chosen a fund or if the one you have selected is not available, Fidelity Cash Reserve Fund (FDRXX) will be the core account. You understand and agree that Fidelity may change your core account selection with notice to you. You may make a different core account selection from available options. Contact your advisor to change your core account option.

Available to all investors.

Fidelity Cash Reserve Fund FDRXX
Default if no choice is indicated

Fidelity Government Money Market Fund SPAXX

Available to Authorized Investors. If you have authorization from Fidelity to use a different core fund option, select the checkbox below, and then select a fund from the drop-down list.

Other

Dividend and Capital Gain Payments

 Check one only.

These choices concern handling of any dividends, capital gains, and similar payments made by securities you own. Any payments that you choose to have reinvested will be used to purchase additional shares of the security that is making the payment. Any payments that you choose to have paid into your core account (along with any interest from debt securities that you own) will be invested in the core account vehicle for your account. Note that only certain domestic stocks and closed-end funds held in a Fidelity brokerage account are eligible for dividend reinvestment. For more information on reinvestment policies, see Dividend Reinvestment section in Client Agreement.

Reinvest: Payments from all mutual funds

Pay to Core Account: Payments from all eligible U.S. equities and closed-end funds (3)
Default choice if you make no indication

Reinvest: Payments from all eligible U.S. equities and closed-end funds

Pay to Core Account: Payments from all mutual funds (S)

Reinvest: Payments from all eligible securities; any payments from ineligible securities will be paid to your core account (D)

Pay All to Core Account: Do not distribute by check (4)

Document Delivery and Frequency

Electronic Delivery

By providing your e-mail address in this application, you have elected to receive Statement, Trade Confirmation, Prospectuses, Financial Reports and other documents electronically. If you do not want any of these document types to be delivered to you electronically, you can choose US Mail delivery for that document type.

By receiving documents electronically, you may be eligible for reduced trading commissions. Please consult your Authorized agent/Advisor for more details.

In order to begin receiving documents electronically, you will need to read the Electronic Delivery Agreement and agree to its terms. You will receive this agreement at the e-mail address you provide unless you are applying via eSignature.

Please note:

- Your delivery preferences are applied across all eligible Fidelity accounts owned by you based upon your most recent election. Therefore, your choice of electronic or paper delivery for this new account will be applied to all eligible accounts unless you elect otherwise in the future.
- The e-mail address provided should not be your Authorized agent/Advisor's e-mail address.
- This e-mail address will replace any existing e-mail address already on our system.
- If you are applying using eSignature you have already agreed to these terms and will be enrolled without receiving this agreement again via e-mail.

Document Redirection (election to redirect the document below to your advisor will supercede electronic delivery selection above)

	Send to My Advisor	OR	Send to Me
Proxies¹ Includes all proxy voting materials.	<input type="checkbox"/>		<input type="checkbox"/>
Reports Includes annual reports and information statements	<input type="checkbox"/>		<input type="checkbox"/>
Prospectuses	<input type="checkbox"/>		<input type="checkbox"/>
Corporate Actions²	<input type="checkbox"/>		<input type="checkbox"/>
	Quarterly	OR	Immediate
Trade Confirmation Frequency	<input type="checkbox"/>		<input type="checkbox"/>

For Agent/Advisor Use Only									
Proxy Voting G Number (Agent/Advisor or Administrator)									
G									
Name (Administrator Only)									

Duplicate Materials Check any desired. Account profiles include ownership and investment objectives information. Individuals or entities receiving account statements or trade confirmations will also be granted access to all account information.

Send Copies to All Owners/Trustees: Trade Confirmations Account Profiles Account Statements

Send Copies to Third Party/Parties:

Trade Confirmations Account Statements

Name			
Address (Not Required if Providing G Number)			
City	State/Province	Zip/Postal Code	
Country UNITED STATES	G Number G		

Trade Confirmations Account Statements

Name			
Address (Cannot be a Post Office Box)			
City	State/Province	Zip/Postal Code	
Country UNITED STATES	G Number G		

¹ In choosing this option, you also direct Fidelity to accept votes regarding these proxies from your Primary Authorized agent/Advisor. If your Primary Authorized agent/Advisor has a Proxy Voting G Number or uses a proxy administrator, provide the G Number and administrator name as appropriate.

² Notwithstanding your election to receive Corporate Actions/Reorganization Notices at your account's mailing address, Fidelity will accept decisions on the corporate actions/reorganization notices from your Primary Authorized agent/Advisor.

Beneficiary Designation for This IRA Read the instructions below completely before filling out this section.

Naming an IRA beneficiary can have important tax and financial consequences. Please consult your attorney and/or tax adviser. Tax consequences can be a particular concern if your account contains community property or if you make a "per stirpes" designation (see the last instruction below). Note that a beneficiary designation is not valid until it is received and accepted by Fidelity.

If naming only one beneficiary in either category (i.e., primary or contingent), the share will automatically be 100%.

If naming more than one beneficiary in a category, indicate an ownership share for each (in percent, not dollars). Make sure the percentages total 100% exactly. If no shares are indicated, equal percentages will be assigned any beneficiaries in that category who are alive at the time of your death (or, if you checked "per stirpes" below, to the survivors of those beneficiaries).

To designate more than three beneficiaries in either category, use a copy of this page or attach a sheet with all applicable beneficiary information, your Social Security Number, your signature, and the date.

To designate your estate as beneficiary, enter "Estate" as the name.

To change a designation in the future, such as adding or removing a beneficiary or changing your "per stirpes" contact, complete a Premiere Select IRA Beneficiary Designation Form.

To have a beneficiary's share pass to his/her descendants, should the beneficiary die before you, provide "per stirpes" information (including contact information), in consultation with an estate planning attorney. By checking the "per stirpes" box, you indicate that the share of any individual beneficiary who predeceases you will pass to his or her descendants, as defined by the laws of the Commonwealth of Massachusetts in force at the time of your death. If you do not provide a "per stirpes" contact name, or if the contact is unavailable or unable to act, the contact will be your executor.

Name of Contact for "Per Stirpes" Issues
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Continue to the next page to complete Beneficiary information >

Primary Beneficiaries The primary beneficiaries will receive payment of any assets that are in these accounts upon your death. **The share percentage must equal 100%.**

Name of Beneficiary <input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/> Other					Name of Trustee (if Applicable)				
<input type="checkbox"/> Social Security Number	<input type="checkbox"/> Taxpayer ID Number	Date of Birth or Trust (MM-DD-YYYY)			Share Percentage		%		<input type="checkbox"/> Add "Per Stirpes" Stipulation

Name of Beneficiary <input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/> Other					Name of Trustee (if Applicable)				
<input type="checkbox"/> Social Security Number	<input type="checkbox"/> Taxpayer ID Number	Date of Birth or Trust (MM-DD-YYYY)			Share Percentage		%		<input type="checkbox"/> Add "Per Stirpes" Stipulation

Name of Beneficiary <input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/> Other					Name of Trustee (if Applicable)				
<input type="checkbox"/> Social Security Number	<input type="checkbox"/> Taxpayer ID Number	Date of Birth or Trust (MM-DD-YYYY)			Share Percentage		%		<input type="checkbox"/> Add "Per Stirpes" Stipulation

Payment to contingent beneficiaries will be made according to the rules of succession described above Primary Beneficiaries.

If you have elected to convert a Traditional IRA, Rollover IRA, SEP-IRA, or SIMPLE IRA, other than a Premiere Select IRA or Fidelity SIMPLE IRA, as applicable, to a Premiere Select Roth IRA, you designate the person(s) named above as primary or contingent beneficiary(ies) to receive the value of the IRA

established to facilitate the conversion and the Premiere Select Roth IRA. You understand that payment to any beneficiary(ies) of your IRA established to facilitate a conversion will be made according to the rules of succession as described above.

Please Note: Any attachments for additional beneficiaries must include your account number, your signature, and must be dated.

Contingent Beneficiaries The contingent beneficiaries will receive payment of any assets that are in these accounts upon your death if no primary beneficiaries survive you. The contingent beneficiaries listed below cannot be the same as those listed above in the primary beneficiary section. **Share percentage total must equal 100%.**

Name of Beneficiary <input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/> Other					Name of Trustee (if Applicable)				
<input type="checkbox"/> Social Security Number	<input type="checkbox"/> Taxpayer ID Number	Date of Birth or Trust (MM-DD-YYYY)			Share Percentage		%		<input type="checkbox"/> Add "Per Stirpes" Stipulation

Name of Beneficiary <input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/> Other					Name of Trustee (if Applicable)				
<input type="checkbox"/> Social Security Number	<input type="checkbox"/> Taxpayer ID Number	Date of Birth or Trust (MM-DD-YYYY)			Share Percentage		%		<input type="checkbox"/> Add "Per Stirpes" Stipulation

Name of Beneficiary <input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/> Other					Name of Trustee (if Applicable)				
<input type="checkbox"/> Social Security Number	<input type="checkbox"/> Taxpayer ID Number	Date of Birth or Trust (MM-DD-YYYY)			Share Percentage		%		<input type="checkbox"/> Add "Per Stirpes" Stipulation

Agreement Signature Your signature binds you to all terms below.

By signing below the account owner (You) acknowledge and agree that:

- You hereby adopt the IRA as indicated in Section 1, appointing Fidelity Management Trust Company ("FMTC"), or any successor thereof, as Custodian, with Fidelity Brokerage Services LLC and National Financial Services LLC performing administrative services.
- The IRA becomes effective when this Application is delivered to, accepted, and acknowledged by a Letter of Acceptance sent by or on behalf of FMTC. Notwithstanding Article 8, Section 28 of the Premiere Select IRA Custodial Agreement and Article 9, Section 27 of the Premiere Select Roth IRA Custodial Agreement, FMTC's acceptance of its appointment as Custodian is effective upon proper completion and signature of the Application, and contingent upon timely delivery of this Application, as signed and properly completed, to the Custodian. Acceptance will be evidenced by a Letter of Acceptance sent by or on behalf of FMTC.
- By signing this account application, you grant trading authorization to the Authorized agent(s)/Advisor(s) identified below, as described in Section 23 of the Individual Retirement Account Client
- You are at least 18 years of age, of full legal age in the state in which you reside, and fully authorized to apply for this account.
- All information about you is true, accurate, and complete, to the fullest extent of your knowledge, including information about securities industry affiliations, which you answer under penalties of perjury.
- If you have not checked the box for Affiliations, you represent and warrant that you are not affiliated with or employed by a stock exchange or a broker/dealer or you are 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 terms and conditions set forth in this application and the Client Agreement govern this brokerage account. Your Authorized agent/Advisor has provided you with a complete copy of the application and Individual Retirement Account Client Agreement ("Client Agreement"), and copies of the Custodial Agreements and Disclosure Statements for the Premiere Select IRA and Roth IRA, respectively, and you have read them, understood and agree to terms as they are today and as they may be amended in the future, including, but not limited to:
 - your commitments to Fidelity
 - your authorizations and statements concerning your Authorized agent(s)/Advisor(s), including your agreement to grant your Authorized agent(s)/Advisor(s) discretion over your account (as described in a written advisory contract), and if indicated, asset movement authorization.
 - the policies governing your account and any optional features you may have requested, such as options or separately managed accounts
 - your agreement to indemnify us
 - our policies on gathering information and recording phone calls
 - our privacy policy and other notices and disclosures
- You grant trading authorization to the agent(s)/advisor(s) identified below, as described in the Client Agreement. By granting trading authorization to your Authorized agent/Advisor, you understand and agree that your advisor will have the ability to instruct Fidelity to initiate transfers of cash from your bank account to your Fidelity account, based on standing written funds transfer instructions provided by you to Fidelity. You also authorize Fidelity to deduct from your account the fees your Authorized agent(s)/Advisor(s) charge for their services, paying these fees directly to the Authorized agents(s)/Advisor(s) upon their instructions as described in the Client Agreement. Be sure to read and understand all authorizations in the Client Agreement and this application before signing.
- You grant your Authorized agent(s)/Advisor(s) trading authority, as defined in the Client Agreement, and agree that Fidelity may accept instructions on your account (such as orders to buy and sell securities) from your Authorized agent (s)/Advisor(s).
- If you are transferring or opening a Premiere Select Roth IRA, you will track the five-year aging date, as described on the previous page.
- With respect to the fees associated with your account:
 - you authorize your agent(s)/advisor(s) to set the fees you pay for their services and the fees you pay for Fidelity's services
 - you have reviewed the investment advisory fees with your Authorized agent (s)/Advisor(s) and you believe the fees are reasonable for the services provided
 - you authorize Fidelity to accept instructions from your agent(s)/advisor(s) to deduct agent/advisor fees directly from your account
 - you authorize brokerage commissions and termination fees to be deducted from your account (see the Client Agreement for more complete information on fees)
- If you direct Fidelity to deliver your prospectuses, proxies, related materials or corporate actions/reorganization notifications to your Primary Authorized agent/Advisor instead of delivering these documents to you, and you authorize Fidelity to accept votes from your Authorized agent/Advisor on proxies you represent and agree to the following:
 - Fidelity has no responsibility to verify any of the representations you make with respect to these instructions.
 - If your Primary Authorized agent/Advisor has identified a proxy related third-party administrator on this form, you represent that you have separately authorized your Primary Authorized agent/Advisor to use such an administrator, your Primary Authorized agent/Advisor may not delegate to the proxy administrator the right to determine your proxy vote and Fidelity may honor instructions from your Primary Authorized agent/Advisor to forward proxy materials to the administrator and may accept your Primary Authorized agent's/Advisor's proxy voting decisions when communicated to Fidelity by the administrator.
 - Any and all Authorized agent/Advisor you have designated and authorized is either a state or SEC registered investment advisor, a bank, a bank holding company or trust company and has discretion over your account pursuant to a separate written advisory contract.
- Fidelity will provide your names to issuers of securities held in this account so that you might receive any important information regarding them, unless you notify us otherwise in writing.
- Your Authorized agent(s)/Advisor(s) will have access to tax reporting information about your account, unless you notify us otherwise in writing.
- You will notify Fidelity in writing of any material changes to any designation you have granted to your Authorized agent/Advisor or to any representations you have made to Fidelity concerning your Authorized agent(s)/Advisor(s), and understand that any changes in account features or instructions (including changes of beneficiary or the rescinding of authorizations relating to proxy voting or quarterly account statements) will be effective as soon as Fidelity receives written notice from you.
- If requested in this application, you will receive quarterly confirmation statements in place of transaction confirmations, and you acknowledge and accept the limitations this arrangement may place on your ability to closely and promptly monitor activity in your account.
- Fidelity is not affiliated with your Authorized agent(s)/Advisor(s).
- Fidelity will act only on authorized instructions and has no responsibility to monitor or review your account, to determine the suitability of any investment, or to judge the appropriateness of any instruction placed on the account so long as it appears to be authorized. You can revoke this authorization any time by giving written notice to Fidelity.
- Any beneficiary information provided in this application will apply only to an account established with this application. If you do not designate any beneficiary(ies), your beneficiary for this account will be your surviving spouse, or if you do not have a surviving spouse, your estate.
- You have received and read the prospectus for the core account investment vehicle that you have designated for your account.
- Any mutual fund or other investment company in which this IRA may be invested is not a bank and is not backed or guaranteed by any bank or insured by the FDIC.
- If you elect an IRA Direct Transfer on the following Account Funding page, you authorize Fidelity to journal assets from the account number you provided to this Premiere Select IRA.

This account is governed by a pre-dispute arbitration clause, which appears on the last page of the Client Agreement, and you acknowledge that you have received a copy of this clause.

By signing below, you make the following certifications:

If I am a U.S. citizen, U.S. resident alien, or other U.S. person, I certify under penalties of perjury that: (1) the Social Security or Taxpayer Identification Number that I provided is correct (or 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 interest or dividends; or (c) the IRS has notified me that I am no longer subject to backup withholding; and (3) I am a U.S. citizen or other U.S. person, including a U.S. resident alien.

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, you must either (i) cross out item 2 above or (ii) if submitting this application electronically, check this box to indicate that you do not certify item 2 above.

If I am not a U.S. citizen, U.S. resident alien, or other U.S. person, I am submitting the applicable Form W-8 with this form to certify my foreign status and, if applicable, claim tax treaty benefits.

Owner Signature If you are funding the account, please complete the following Account Funding page.

X

Signature of Owner

Date (MM/DD/YYYY)

Print Name

Account Funding

Make all checks payable to "National Financial Services" and include your Social Security number (and your account number, if known) on the check. All contributions will be invested in Fidelity Cash Reserves money market fund.

With a 60-day rollover, money from a qualified retirement account (such as an IRA or an employer-sponsored retirement plan) has been paid directly to you, and you are now providing us with a check from your account to roll over the proceeds. Note that in general, you must provide your check within 60 days of the date you received the distribution (120 days in the case of IRA proceeds involved in a failed first-home purchase). Also, you may only make one 60-day rollover per IRA in any 12-month period.

With a direct rollover from an employer-sponsored retirement plan, instruct the custodian or trustee of your previous plan to provide a check directly to National Financial Services.

With a direct transfer, both accounts involved must be of the same type. For example, if the originating account is a Traditional IRA, the only direct transfer option is another Traditional IRA.

If transferring assets from any non-Fidelity retirement account, complete a *Transfer of Assets Form* (available from your Authorized agent/Advisor).

With Roth rollovers and direct transfers, you will need to track your five-year aging date for each contribution (the date that determines your holding period for tax-free distributions.) The five-year aging date is January 1 of either the year you made your first Roth contribution or the year you converted to a Roth IRA, whichever is earlier.

If converting a SIMPLE-IRA to a Roth IRA, the conversion must occur at least 24 months after the date of the employer's first contribution to your SIMPLE-IRA.

If making an annual contribution, indicate which calendar year it is for and write the amount in the correct box below. (If making contributions for both prior and current calendar years, fill in the correct amount for each year.) You can only make a contribution for a prior year between January 1 and April 15 of the current year. Contributions for which no year is indicated will be processed as current-year contributions.

If mailing a prior year contribution, your contribution must be postmarked no later than the tax filing deadline (generally April 15) — even if you are not filing your tax return at that time.

To set up automated annual contributions, complete a *Premiere Select IRA Contributions by Electronic Funds Transfer (EFT) Form*. You may schedule contributions to occur yearly, monthly, or at other intervals, but note that all EFT contributions are treated as current-year contributions.

Account(s) will be funded later Skip to "Agreement Signature."

Annual Contributions Must be made in cash.

To a Traditional or Roth IRA

Contribution for Prior Calendar Year (PYC)				
\$	2	0		

Contribution for Current Calendar Year (CYC)				
\$	2	0		

To a SEP-IRA

Contribution Amount				
\$				

Check from you Write your Social Security Number and tax-year designation on the check.

Contribution paid directly from a Fidelity non-retirement account

Account Number									

Check from employer Your employer must already have established the plan. Note that your employer is legally obligated to provide you with a copy of the plan document and any future amendments to the plan.

Transfers, Rollovers, Roth Conversions

Do not include a **Transfer of Assets Form** if you are moving money from one Fidelity account to another. Please read each selection below for which document(s) must be included to complete the funding of your account.

From a non-Fidelity IRA or an Employer-Sponsored Retirement Plan

Direct Rollover (Employer-Sponsored Retirement Plan to IRA) Include a check from the employer-sponsored plan. (DRC)

60-Day Rollover Provide a check for the amount you are rolling over. (ROC)

From a non-Fidelity IRA only

IRA Direct Transfer Complete and include a *Transfer of Assets Form*.

Direct Conversion to a Roth IRA Complete and include a *Transfer of Assets Form* transferring your existing IRA to a Premiere Select IRA, then complete and include a *Premiere Select Roth IRA Conversion Form*. Assets will remain in your Premiere Select IRA until the conversion to your Premiere Select Roth IRA is processed.

60-Day Rollover/Conversion to a Roth IRA Provide a check from the custodian of your existing IRA (payable to National Financial Services) for an eligible rollover distribution, then complete and include a *Premiere Select Roth IRA Conversion Form*. (CVC)

From any type of Fidelity IRA

Direct Conversion of a Premiere Select IRA to a Roth IRA Complete and include a *Premiere Select Roth IRA Conversion Form*.

IRA Direct Transfer Provide account number below to transfer your existing IRA to a Premiere Select IRA. All assets will be transferred in kind.

Fidelity Account Number									

Conversion of Fidelity Brokerage or Mutual Fund IRA to a Premiere Select Roth IRA Complete and include a *Premiere Select Roth IRA Conversion Form*. Assets will remain in your Premiere Select IRA until the conversion to your Premiere Select Roth IRA is processed.

Retirement Account Client Agreement

To: Fidelity Brokerage Services LLC ("FBS") and National Financial Services LLC ("NFS," together with FBS, "Fidelity" or "You").

In consideration of Fidelity opening one or more brokerage accounts as part of my Premiere Select® Traditional IRA, Premiere Select Rollover IRA, Premiere Select SEP-IRA, Premiere Select Roth IRA, Fidelity SIMPLE-IRA and/or Fidelity Retirement Plan ("account") on my behalf, I represent and agree as follows:

I understand that the Authorized agent(s)/Advisor(s), whose names appear on the first page of the application, are my Authorized agent(s)/Advisor(s) pursuant to Article VIII, Section 1(d) of the Premiere Select IRA Custodial Agreement, Article IX, Section 1(d) of the Premiere Select Roth IRA Custodial Agreement, Article VII, Section 1(e) of the Fidelity SIMPLE-IRA Plan Custodial Agreement and Article 11, Section 2(b) of the Fidelity Retirement Plan Document.

1. Upon approval by Fidelity, I understand that Fidelity will maintain an account for me and buy, sell or exchange securities or other products in accordance with instructions from me or my Authorized agent(s)/Advisor(s). I understand that this Client Agreement governs my account and my relationship with Fidelity and its affiliates.

Without limiting any other provisions of this Agreement, I understand and agree that as among me, my Authorized agent(s)/Advisor(s) and Fidelity:

- I have selected my Authorized agent(s)/Advisor(s) based on criteria I deem appropriate for my investment needs and without any advice or recommendation from Fidelity;
- All decisions relating to my investment or trading activity shall be made solely by me or my Authorized agent(s)/Advisor(s) identified on my new account application or subsequently in writing in a form and manner acceptable to Fidelity;
- Fidelity is authorized to accept and act upon the instruction of my Authorized agent(s)/Advisor(s) with respect to my account in accordance with this Agreement until Fidelity receives written notice revoking such authority;
- My Authorized agent(s)/Advisor(s) is not affiliated with or an agent of Fidelity and is not authorized to act or make representations on Fidelity's behalf; Fidelity and my Authorized agent(s)/Advisor(s) have no relationship except as described in this agreement;
- Fidelity has no responsibility and will not undertake to review, monitor or supervise the suitability of the trading decisions made by me or my Authorized agent(s)/Advisor(s) or the frequency of the investment or trading activity in my account; My Authorized agent/Advisor has collected from me such information as is required to determine the suitability of my investment or trading activity;
- Fidelity will have no duty to inquire into the authority of the Authorized agent(s)/Advisor(s) to engage in particular transactions or investment strategies or to monitor the terms of any oral or written agreement between me and the Authorized agent(s)/Advisor(s);
- I shall indemnify and hold harmless Fidelity and Fidelity Management Trust Company and its officers, directors, employees, agents and affiliates from and against any and all losses, claims or financial obligations that may arise from any act or omission of my Authorized agent(s)/Advisor(s) with respect to my account;
- I acknowledge that if I reside outside the United States I have received this application and agreement as a result of my express request for them. I further acknowledge that nothing herein is an offer or solicitation of any security, product or service in any jurisdiction where their offer or sale would be contrary to local law or regulation;
- I understand that my Authorized agent(s)/Advisor(s) will have access to informational tax reporting, such as IRS Form 1099-R and IRS Form 5498, if the account is an IRA.
- The Authorized agent(s)/Advisor(s) will comply with, and make all disclosure as required by all applicable state, federal and industry securities laws and regulations, and interpretations promulgated thereunder, including, but not limited to, the Investment Advisers Act of 1940, the Securities Exchange Act of 1934, the Investment Company Act of 1940, and Financial Industry Regulatory Authority (FINRA) Conduct Rules. Fidelity will not undertake to confirm or ensure that my Authorized agent(s)/Advisor(s) remains in compliance with its obligations.

How Fidelity Supports Your Advisor

Fidelity provides your investment advisor with a range of services and other benefits to help them conduct their business and serve you. For instance, Fidelity may pay for or provide your advisor with technology solutions to help facilitate their integration with Fidelity's brokerage system and streamline their operations. These may include Fidelity's proprietary integrated analysis, trading, and reporting system that allows advisors to communicate electronically with Fidelity. We also offer investment research to help your advisor make well-informed investment decisions for your account. Trained Fidelity representatives are available to provide administrative support to your advisor. We may assist your advisor in its marketing activities, including by providing marketing toolkits and other forms of marketing materials your advisor may use or adapt for its purposes, cosponsor events sponsored by your advisor, or engage in joint marketing initiatives with your advisor. We may assist your advisor in joining our platform and in completing documentation to enroll clients to receive our services, and this may include providing or paying for clerical staff to assist and, in some cases, paying account transfer fees or other charges you or other clients may have to pay when changing custodians or service providers.

In limited circumstances, we may also make direct payments to your advisor. For example, we may reimburse your advisor for reasonable travel expenses incurred when reviewing our business and practices. We also may pay your advisor for performing certain back-office, administrative, custodial support and clerical services for us in connection with

client accounts for which we act as custodian. These payments may create an incentive for your advisor to favor certain types of investments over others.

These and other services we furnish will provide benefits to your advisor and may be made available to your advisor, at no fee or at a discounted fee, and the terms may vary among advisors depending on the business they and their clients conduct with us and other factors. Fidelity's provision of these services and other benefits to your advisor may be based on clients of your advisor placing a certain amount of assets in accounts with us within a certain period of time. Your advisor may be influenced by this in recommending or requiring that its clients establish accounts with us. These products and services may not necessarily benefit your account.

Fidelity and your advisor may agree to pricing (including commissions and transaction account and service fees) for your advisor's client accounts at Fidelity, including your own account, based on the nature and scope of business your advisor does with us, including the current and future expected amount of your advisor's client assets in our custody, the types of securities managed by your advisor, and expected frequency of your advisor's trading. We may change this pricing and the services and other benefits we provide if the nature or scope of business of your advisor's business with us changes or does not reach certain levels, in which case pricing for your advisor's client accounts, including your own account, may increase to an amount we decide but not to exceed our standard pricing for advisors that custody with Fidelity.

Your investment advisor may be required to disclose information pertaining to its receipt of the services and benefits to you. Fidelity has no responsibility to monitor, nor will it undertake to review your advisor's practices or disclosures to determine if they are consistent with applicable law.

For further information about the programs and incentives available to your advisor in managing your account through Fidelity, please feel free to contact us or your advisor directly.

2. **To help the government fight the funding of terrorism and money-laundering activities, to verify my identity, Federal law requires that Fidelity obtain my name, date of birth, address, and a government-issued identification number before opening my 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, additional documentation may be required. My 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 opportunity) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, my account. Any information I provide to Fidelity may be shared with third parties for the purpose of validating my identity and may be shared for other purposes in accordance with Fidelity's Privacy Policy. Any information I give to Fidelity may be subject to verification, and I authorize Fidelity to obtain a credit report about me at any time. Upon written request, I will be provided the name and address of the credit reporting agency used. You also may monitor or tape-record conversations with me in order to verify data about any transactions I request, and I consent to such monitoring or recording.**
3. I hereby acknowledge Fidelity Brokerage Services LLC ("FBS") as my broker and National Financial Services LLC ("NFS," together with FBS, "Fidelity"), an affiliate of FBS, as custodian of the securities held in the account opened with this application, of which I am the beneficial owner. I also understand that my account is carried by NFS and that all terms of this Agreement also apply between me and NFS

Industry regulations require that FBS and its clearing firm, NFS, allocate between them certain functions regarding the administration of your account. The following is a summary of the allocation of those functions performed by FBS and NFS.

FBS is responsible for:

- (1) Obtaining and verifying account information and documentation;
- (2) Opening and approving your account;
- (3) Acceptance of orders and other instructions from you or your Authorized Agent/Advisor regarding your account, and for promptly and accurately transmitting those orders and instructions to NFS;
- (4) Determining that those persons placing instructions for your account are authorized to do so. Neither NFS nor FBS will give you advice about your investments or evaluate the suitability of investments made by you, your Authorized Agent/Advisor or any other party;
- (5) Operating and supervising your account and its own activities in compliance with applicable laws and regulations, including compliance with federal, industry and NFS margin rules pertaining to your margin account and for advising you of margin requirements;
- (6) Maintaining the required books and records for the services it performs;
- (7) Investigating and responding to any questions or complaints you have about your account(s), confirmations, your periodic statement or any other matter related to your account(s). FBS will notify NFS with respect to matters involving services performed by NFS.

NFS is responsible, at the direction of FBS, for:

- (1) The clearance and settlement of securities transactions;
- (2) The execution of securities transactions, in the event NFS accepts orders from FBS;
- (3) Preparing and sending transaction confirmations and periodic statements of your account (unless FBS has undertaken to do so);
- (4) Acting as custodian for funds and securities received by NFS on your behalf;
- (5) Following the instructions of FBS with respect to transactions and the receipt and delivery of funds and securities for your account;
- (6) Extending margin credit for purchasing or carrying securities on margin;
- (7) Maintaining the required books and records for the services it performs.

4. I understand that Fidelity Management Trust Company ("FMTC") and Fidelity do not provide any investment advice, as defined under the Employee Retirement Income Security Act of 1974 ("ERISA") and/or any applicable Securities regulations, in connection with this account, nor does Fidelity give any advice or offer any opinion with respect to the suitability of any security or order. All transactions will be done only on my order or the order of my Authorized agent(s)/Advisor(s), except as otherwise described herein.
5. Although FMTC is a bank, I recognize that any investment company (e.g., any mutual fund/money market fund) in which this account may be invested is not a bank and is not backed or guaranteed by any bank or insured by the FDIC.
6. An investment in any money market mutual fund is not guaranteed by the FDIC or any other governmental agency. Although money market mutual funds seek to preserve the value of my investment at \$1.00 per share, I understand that it is possible to lose money by investing in the fund. I understand that investing in a tax-exempt security is inappropriate for a retirement account.
7. Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the Securities Investor Protection Corporation ("SIPC") up to \$500,000. The \$500,000 total amount of SIPC protection is inclusive of up to \$250,000 protection for claims for cash, subject to periodic adjustments for inflation in accordance with terms of the SIPC statute and approval by SIPC's Board of Directors. NFS also has arranged for coverage above these limits. Neither coverage protects against a decline in the market value of securities, nor does either coverage extend to certain securities that are considered ineligible for coverage. For more details on SIPC, or to request a SIPC brochure, visit www.sipc.org or call 1-202-371-8300.

8. Fidelity Dividend Reinvestment Service

Upon my enrollment, I agree to the following terms and conditions governing the Fidelity Dividend Reinvestment Service (the "Service") to be provided by Fidelity ("you" or "Fidelity") and its affiliate, National Financial Services LLC ("NFS"):

Provision of Fidelity Dividend Reinvestment Service

My enrollment in the Service will be activated on the day I notify you by telephone, or within 24 hours after receipt of any written notification, that I wish to enroll an eligible security. Upon activation of my enrollment, I agree to be bound by this Client Agreement as well as any other agreements between us that apply to my brokerage account.

I may direct you to add the Service to either all eligible securities in my account or selected eligible individual securities. My enrollment authorizes you to automatically reinvest cash dividends and capital gain distributions paid on such eligible securities held in my account (collectively, "dividends") in additional shares of the same security. To add or remove the Service with respect to securities in my account, I must notify you of my election on or before 9 p.m. Eastern Standard Time (EST) on the dividend record date for such security. If the dividend record date falls on a non-business day, then I must notify you on or before 9 p.m. EST one business day prior to the dividend record date for such security. Dividends will be reinvested on any shares of all enrolled securities provided that I own such shares on both the dividend record date and the dividend payable date.

Dividend reinvestment does not assure profits on my investments and does not protect against loss in declining markets.

You reserve the right to terminate or amend the Service at any time, including instituting commissions or transaction fees.

Eligible Accounts

The Service is available to Fidelity Brokerage customers who maintain cash, margin, or retirement brokerage accounts.

Eligible Securities

To be eligible for the Service, the enrolled security must be a closed-end fund or domestic common stock (including ADRs), which is margin eligible (as defined by NFS), and listed on the New York Stock Exchange or the American Stock Exchange, or traded on the National Association of Securities Dealers Automated Quotation System (NASDAQ). In order for my enrollment to be in effect for a given security, my position in that security must be settled on or before the dividend record date. Foreign securities and short positions are not eligible for the Service. Eligible securities must be held in street name by NFS or at a securities depository on behalf of NFS.

If I attempt to enroll a security for which I have placed a buy limit order which has not been filled, my enrollment election will be held for five (5) consecutive business days, at which point I must notify Fidelity of my desire to re-enroll the security for another five (5) consecutive business days.

If I am holding a security in my account that is ineligible for enrollment, and the security subsequently becomes eligible, any existing account-level reinvestment instructions will take effect for that security.

Eligible Cash Distributions for Reinvestment

Most cash distributions from eligible securities selected for participation in the Service may be reinvested in additional shares of such securities, including cash dividends and capital gain distribution. Cash-in-lieu payments, late ex-dividend payments, and special dividend payments, however, may not be automatically reinvested. If I enroll a security in the Service, I must reinvest all of its eligible cash distributions. I understand that I cannot partially reinvest cash distributions. I also understand that I cannot use any other funds in my brokerage account to make automatic reinvestment purchases.

Dividend Reinvestment Transactions in Eligible Securities

On the dividend payable date for each security participating in the Service, you will credit my account in the amount of the cash dividend to be paid (less any amounts required by law or agreement to be withheld or debited). Three (3) business days prior

to the dividend payable date, you will combine cash distributions from my account with those from other customers requesting dividend reinvestment in the same security and use these funds to purchase securities for me and the other customers on a best efforts basis. You will credit to my account the number of shares equal to the amount of my funds to be reinvested in a particular security divided by the purchase price per share. If several purchase transactions are required in order to reinvest my and other customers' eligible cash distributions in a particular security, the purchase price per share will be the weighted average price per share for all such shares purchased. Under certain conditions a dividend may be put on hold by the issuing company. If a dividend is on hold on the payable date, reinvestment will not be performed. If a dividend is released from hold status after dividend payable date, dividend reinvestment will be performed on the day the dividend is actually paid.

If I liquidate shares of an enrolled security between the dividend record and the business day prior to the payable date, such shares will not participate in the Service and I will receive the dividend as cash in my core account. If I liquidate shares of an enrolled security on dividend payable date, such shares will participate in the Service.

I will be entitled to receive proxy voting materials and voting rights for an enrolled security based on my proportionate shares. For mandatory reorganizations, I will receive cash in lieu of my partial shares. For voluntary reorganizations, instructions I give you will be applied to my whole shares and the partial shares will be liquidated at market price.

Partial Shares

Automatic reinvestment of my eligible cash distributions may give me interests in partial shares of securities, which you will calculate to three decimal places. I will be entitled to receive dividend payments proportionate to my partial share holdings. If my account is transferred, if a stock undergoes a reorganization, or if stock certificates are ordered out of an account, partial share positions, which cannot be transferred, reorganized, or issued in certificate form, will be liquidated at the closing price on the settlement date. The partial share liquidation transaction will be posted to my account on the day following the settlement date. I may not liquidate partial shares at my discretion. If I enter an order to sell my entire whole share position, any remaining partial share position will be liquidated at the execution price of the sell and will be posted to my account on the settlement day. No commission will be charged for the liquidation of the partial share position.

Confirmations and Monthly Statements

In lieu of separate immediate trade confirmation statements, all transactions made through the Service will be confirmed on my regular monthly brokerage account statement. I may obtain immediate information regarding a dividend reinvestment transaction on the day after the reinvestment date by calling my local Fidelity Investor Center or Fidelity's 24-hour toll-free number.

Continuing Effect of Authorization; Termination

I authorize you to purchase, for my account, shares of the securities I have selected for the Service. Authorizations under this section will remain in effect until I give you notice to the contrary on or before 9 p.m. EST on the dividend record date. If the dividend record date falls on a non-business day, then notice must be given on or before 9 p.m. EST at least one business day prior to the dividend record date. Such notice will not affect any obligations resulting from transactions initiated prior to your receipt of the notice. I may withdraw completely or selectively from the program. If I transfer my account within Fidelity, I must re-enroll my securities for reinvestment. Enrollment elections for securities that become ineligible for the Service will be canceled after 90 days of continuous ineligibility.

Automatic Dividend Reinvestment Transactions through the Depository Trust Company

I understand that if I elect to participate in the Service, reinvestment for certain securities may occur through the Depository Trust Company dividend reinvestment service (the "DTC program"). DTC and the issuer determine which securities participate in the DTC program. Only certain eligible DTC program securities will participate in the Service, and such eligibility is determined by you. I can obtain immediate information regarding DTC eligible securities by calling my Fidelity Representative.

Securities eligible for reinvestment through the DTC program portion of the Service cannot participate in the cash reinvestment portion of the Service. If a DTC eligible security subsequently becomes DTC-ineligible, and I have elected dividend reinvestment for that security, I will automatically continue to participate in the cash reinvestment portion of the Service for that security, provided that it is eligible for the Service. If a DTC-ineligible security subsequently becomes DTC eligible, and I have elected dividend reinvestment for that security, then I will continue to participate in the Service through the DTC program portion of the Service for that security. No communication regarding these changes will be provided to me.

You will post the DTC program transaction to my account when the details including determination of any discounts are made available to you by DTC. Such transactions, although not posted to my account on the dividend payable date, will be effective as of such date. If I liquidate my shares after the dividend record date but before the DTC program reinvestment is posted to my account, then I will receive the dividend in cash.

9. I understand that if I have elected to convert an IRA, other than a Premiere Select IRA, to a Premiere Select Roth IRA, then all parts of this Agreement, including the Application and the information herein, will apply to my Premiere Select IRA established to facilitate the conversion and to my Premiere Select Roth IRA. I understand that I cannot convert assets in a SIMPLE-IRA to a Roth IRA until after the expiration of the two-year period beginning on the date I first participated in the SIMPLE-IRA Plan maintained by my employer.

10. If I am opening a Roth IRA or Roth IRA-BDA with a rollover from an employer-sponsored retirement plan, I certify the rollover is from an eligible employer-sponsored retirement plan and the rollover contribution meets applicable Internal Revenue Code requirements.
11. If I am opening an account with a distribution from an employer-sponsored retirement plan, I certify that such a distribution is a qualified total or partial distribution, which qualifies for rollover treatment, and I irrevocably elect to treat this contribution as a rollover contribution.
12. In the event that any securities in my account become non-transferable, NFS may remove them from my account without further notice. Non-transferable securities are those where transfer agent services have not been available for six or more years. A lack of transfer agent services may be due to a number of reasons, including that the issuer of such securities may no longer be in business and may even be insolvent.

Please note the following:

- There are no known markets for these securities.
- We are unable to deliver certificates to you representing these positions.
- These transactions will not appear on Form 1099 or any other tax reporting form.
- The removal of the position will not be reported as a taxable distribution and any reinstatement of the position will not be reported as a contribution.
- If transfer agent services become available sometime in the future, NFS will use its best efforts to have the position reinstated in my account.
- Positions removed from my account will appear on your next available account statement following such removal as an "Expired" transaction.

By opening and maintaining an account with us, I consent to your actions as described them above, and I waive any claims against us arising out of such actions. I also understand that you do not provide tax advice concerning my account or any securities that may be the subject of removal from or reinstatement into my account and I agree to consult with my tax advisor concerning any tax implications that may arise as a result of any of these circumstances.

13. In the event I become indebted to Fidelity in the course of operation of this account, I agree that I will repay such indebtedness upon demand. All securities and other property now or hereafter held, carried or maintained by Fidelity for any of my brokerage accounts, now or hereafter opened, including brokerage accounts in which I may have an interest, shall be subject to a lien for the discharge of all of my indebtedness and other obligations of the undersigned to Fidelity and are held by Fidelity as security for the payment of any of my liability or indebtedness to Fidelity in any of the said brokerage accounts. Fidelity shall have the right to sell, assign or transfer securities and any other property so held by Fidelity from or to any other of my brokerage accounts whenever in its judgment Fidelity considers such a transfer necessary for its protection in enforcing the lien. Fidelity shall have the discretion to determine which securities and property are to be sold and which contracts are to be closed. No provision of this Agreement concerning liens or security interests shall apply to the extent which application would be in conflict with any provisions of ERISA or the Internal Revenue Code or any related rules, regulations or guidance.

14. All transactions through Fidelity are subject to the constitution, rules, regulations, customs and usages of the exchange, market or clearinghouse where executed, as well as to any applicable federal or state laws, rules and regulations.

I am aware that various federal and state laws or regulations may be applicable to transactions in my account regarding the resale, transfer, delivery or negotiation of securities, including the Securities Act of 1933 ("Securities Act"), The Securities Exchange Act of 1934 and Rules 144, 144A, 145 and 701 thereunder. I agree that it is my responsibility to notify you of the status of such securities and to ensure that any transaction I effect with you will be in conformity with such laws and regulations. I will notify you if I am or become an "affiliate" or "control person" within the meaning of the Securities Act with respect to any security held in my account. I will comply with such policies, procedures and documentation requirements with respect to "restricted" and "control" securities (as such terms are contemplated under the Securities Act) as you may require. In order to induce you to accept orders with respect to securities in my account, I represent and agree that, unless I notify you otherwise, such securities or transactions therein are not subject to the laws and regulations regarding "restricted" and "control" securities. I understand that if I engage in transactions which are subject to any special conditions under applicable law, there may be a delay in the processing of the transaction pending fulfillment of such conditions. I acknowledge that if I am an employee or "affiliate" of the issuer of a security any transaction in such security may be governed by the issuer's inside trading policy, and I agree to comply with such policy.

15. To the extent that any part of this Application, Client Agreement, Custodial Agreement and Disclosure Statement and/or Plan Document as applicable ("the Documents") were obtained online by me or my Authorized agent(s)/Advisor(s), I represent to the best of my knowledge that the terms of the Documents have not changed and are identical to the terms as originally set forth by FMTC and Fidelity (or their successors). I acknowledge that any alteration of the Documents' original terms for my Premiere Select Traditional IRA, Premiere Select Rollover IRA, Premiere Select SEP-IRA, Premiere Select Roth IRA, Fidelity SIMPLE_IRA, and/or Fidelity Retirement Plan shall be null and void, and I shall be bound by the terms of the original Documents as set forth by FMTC and Fidelity. I also understand and acknowledge that any Agreements established by the above-referenced Documents may be terminated in the event that FMTC, Fidelity or any of their agents, affiliates or successors have reasonable grounds to believe the Document(s) has/have been altered.

16. I understand that no provision of this Agreement can be amended or waived except by Fidelity and I agree to the terms and conditions set forth in this Client Agreement as

they are today and as they are amended in the future. If any provision of this Agreement becomes inconsistent with any future law or regulation of any entity having regulatory jurisdiction over it, that provision will be superseded or amended to conform with such law and regulation, but the remainder of this Agreement remains in full force and effect. No waiver of any provision of this Agreement shall be deemed a waiver of any other provision, nor a continuing waiver to the provision so waived.

17. I hereby authorize my Authorized agent(s)/Advisor(s) to enter into such schedule of interest rates, commission rates and any other fee schedules for my account as may be determined between my Authorized agent(s)/Advisor(s) and Fidelity, and I hereby certify that my Authorized agent(s)/Advisor(s) has informed me of such interest rates, commission rates and other fee schedules. I represent that the fees are reasonable in light of the services provided and I agree to be bound thereby.

18. I understand that sufficient funds must be in my account at the time I place any order to buy securities, including transaction costs and any applicable commissions or fees in addition to other amounts FMTC or Fidelity may deem necessary.

19. I understand a \$75 Liquidation/Termination fee may be collected from my account balance when I liquidate or terminate my account. I understand that the \$75 liquidation fee cannot be paid by separate check. Fidelity may change the fee schedule from time to time, as provided in Section 8 of the Premiere Select Traditional IRA and Roth IRA Custodial Agreements, Section 18 of the Fidelity SIMPLE-IRA Custodial Agreement and Article 14.4 of the Fidelity Retirement Plan Document.

20. I understand that if I am reregistering a limited partnership, I may be charged a reregistration fee, up to the maximum of \$200, to change my registration to NFS.

21. Fidelity shall not be liable for loss caused directly or indirectly by war, natural disasters, government restrictions, exchange or market rulings or other conditions beyond Fidelity's control, including, but not limited to, extreme market volatility or trading volumes.

22. I understand that all debit items, including without limitation, checks, securities account purchases and electronic funds transfers, will be accumulated daily, and that Fidelity will promptly pay each on my behalf to the extent that sufficient funds can be provided from amounts contributed by me or on my behalf and available that day, or from proceeds of redemption of money market mutual fund shares in my accounts, which Fidelity is authorized to redeem to pay such items. I will maintain sufficient assets in my account to satisfy all obligations as they become due.

Fidelity shall not be responsible for the dishonor of any transaction due to insufficient collected balance. Other transactions that I initiate or to which I have consented may also reduce my collected balance.

I understand that if the collected balance in my account is insufficient to pay any item, such items will not be honored. I will promptly return to Fidelity any assets that Fidelity distributes to me but to which I am not entitled.

Note that at any time, Fidelity may reduce my available balance to cover obligations that have occurred but not yet debited, including but not limited to withholding taxes that should have been deducted from my account.

23. The reasonable costs of collection of any unpaid deficiency in my account, including attorney's fees incurred by Fidelity, shall be reimbursed by me to Fidelity.

24. I understand that I am deemed to have received a copy of the Premiere Select IRA, Premiere Select Roth IRA and/or Fidelity SIMPLE-IRA Plan Disclosure Statement, as applicable, unless a request for revocation is made to the Custodian within seven (7) calendar days following acceptance of my IRA by or on behalf of the Custodian, as evidenced by notification from or on behalf of the Custodian.

25. I will not buy or sell any securities of a corporation of which I am an affiliate or sell any restricted securities except in compliance with applicable laws and regulations and upon notice to Fidelity that the securities are restricted.

26. This Agreement shall be governed by the laws of the Commonwealth of Massachusetts, except as superseded by federal law or statute; shall cover individually and collectively all IRAs and Retirement Plan accounts which I may open or reopen; shall inure to the benefit of the successors of FMTC, or Fidelity, and assigns, whether by merger, consolidation or otherwise; and Fidelity, may transfer my account to the successors and assigns. This Agreement shall be binding upon my heirs, executors, administrators, successors and assigns.

27. Trading Authorization; Allocation of Responsibilities

A. I authorize one or more Authorized agent(s)/Advisor(s) to execute trades on my account, and Fidelity is authorized to accept any trading, servicing, account-related, or other instruction of the Authorized agent(s)/Advisor(s) on my behalf. Fidelity reserves the right, but is not obligated, to confirm with me any of my Authorized agent's(s)/Advisor's(s) instructions prior to acting on such instructions, including requests to change the address on my account. The Authorized agent(s)/Advisor(s) may inquire in and trade in my account as specified, and Fidelity is authorized to accept the instructions of the Authorized agent(s)/Advisor(s). The authorization shall be applicable to all assets I hold in the specified account. Except as otherwise provided, the Authorized agent(s)/Advisor(s) is not authorized to withdraw, or direct the withdrawal of, assets from my account or to designate a beneficiary(ies) for my account.

B. I understand and agree that:

1. Fidelity is authorized to accept the instructions of the Authorized agent(s)/Advisor(s) on my behalf, **including changes to my account address instructions**. This authorization shall be applicable to all assets I hold in the specified account.
2. By granting trading authorization to your Authorized agent/Advisor, you understand and agree that your advisor will have the ability to instruct Fidelity to initiate transfers of cash from your bank account to your Fidelity account, based on standing written funds transfer instructions provided by you to Fidelity.

3. Fidelity is further authorized to act upon my Authorized agent's(s)/Advisor's(s) instructions to aggregate transaction orders for my Account with orders for one or more other accounts over which Authorized agent/Advisor has trading authorization or to accept or deliver assets pursuant to a separately executed authorization I have granted to my Authorized agent/Advisor, in transactions executed by other broker/dealers where Authorized agent/Advisor has so aggregated orders. I agree that if any such aggregated order is executed in more than one transaction, my portion of such order may be deemed to have been at the weighted average of the prices at which all of such transactions were executed.

28. Asset Movement Authorization

I understand that if I do not select Level I or Level II asset movement authority or if I choose to have no asset movement authority on this account, each cashing or money movement request will require my signature.

Level I

By selecting Level I asset movement authorization, I authorize and direct Fidelity to accept instructions from my Authorized agent(s)/Advisor(s). Level I includes: for one time disbursements and the establishment of, and changes to, periodic disbursements (Periodic Distribution Plans) from my account, including: (1) checks made payable to me and sent to my address of record, (2) bank wires or electronic funds transfers (EFTs) to any account I have authorized through standing written instructions and check disbursements to any payee and address I have authorized through standing written instructions provided to Fidelity and signed by me, and (3) for IRAs, transfers of cash or securities from this account to other same registration IRAs that are not reported for tax purposes, distributions from this account to Fidelity non-retirement brokerage accounts I own individually, conversions to Roth IRAs, and transfers from this account to any third-party account at Fidelity I have authorized through standing written instructions, including distributions from this account to Fidelity non-retirement accounts with different owners and/or registrations. A Periodic Distribution Plan is a plan which enables scheduled recurring distributions of predetermined amounts from my account as described above.

Level II

By Selecting Level II asset movement authorization, I authorize and direct Fidelity to accept instructions from my Authorized agent/Advisor as described in Level I and, in addition, to accept instructions from my Authorized agent/Advisor, without receiving instructions directly from me, to transfer monies from my IRA brokerage account by wire to accounts at banks or other financial institutions that my Authorized agent/Advisor has represented to Fidelity have the same account owner or owners and the same registration type as this account. **By granting this authorization, I understand and agree that Fidelity will not undertake to confirm my Authorized agent's/Advisor's representations as to bank account registration and cannot confirm the account registration at the receiving bank or financial institution. Therefore, Fidelity will not undertake to monitor my Authorized agent's(s)/Advisor's(s) compliance with my instructions to him or her and will rely solely upon the instructions of my Authorized agent/Advisor for these transfers. I understand that I should carefully review my account documentation and monitor all activity in my account. Fidelity may require direct instructions from me on transactions over a certain dollar amount.**

Upon requests for any account-related activity in my account from my Authorized agent/Advisor, including, but not limited to, requests for bank wires or EFTs, Fidelity reserves the right, but is not obligated, to confirm with me any of your Authorized agent's/Advisor's instructions prior to acting on them and to restrict or not accept requests for these transfers, at its own discretion. The Authorized agent/Advisor is authorized to act for me and on my behalf in the same manner and with the same force and effect as I might or could do to the extent necessary or incidental to the furtherance or conduct of the account in accordance with this agreement or your separate standing instructions. This authorization shall apply only with respect to the brokerage account listed in the attached form. The Authorized agent/Advisor will place no trading orders or conduct activity in my account that exceeds its authority under this authorization or any other agreement governing the account.

I understand and agree that:

- Fidelity is authorized and directed to accept the instructions of the Authorized agent(s)/Advisor(s) on my behalf. This authorization shall be applicable to all assets I hold in the specified account.
- Fidelity reserves the right, but is not obligated, to confirm with me any of my Authorized agent's/Advisor's instructions, at its own discretion.

Terms and Conditions applicable to Premiere Select® Retirement Accounts.

I, and not my Authorized agent/Advisor, am responsible for complying with IRS rules governing IRA distributions, including required minimum distributions and substantially equal periodic payments. If I fail to meet any IRS requirements regulating IRA distributions, I may be subject to tax penalties. If I have any questions regarding my specific situation, I will consult with my tax advisor. Actions taken by my Authorized agent/Advisor on my account are binding and subject to the same rules as if I had directly instructed Fidelity. Distributions and tax withholding generally cannot be reversed once completed. Any corrections to an error on my part or that of my Authorized agent/Advisor will generally have to follow applicable IRS rules and regulations.

Distributions made in cash will be paid from the balance of my core account investment vehicle ("core account"). It is my and my Authorized agent/Advisor's responsibility to ensure there are sufficient funds available in the core account to process the distribution.

Upon depletion of all assets in my IRA, a \$75 liquidation/termination fee, as described in my Retirement Client Account Agreement, will be collected from the final distribu-

tion amount. If my periodic distribution plan results in an account balance that is less than the termination fee, Fidelity may instead process a full distribution of my entire account balance and collect the termination fee at that time. Note that this could result in a payment amount that is less than the amount requested due to the payment of the termination fee. In addition, my IRA may be closed. If I have any questions, I will consult with my Authorized agent/Advisor.

Level of Authorization

By completing and signing the attached form, I am authorizing my Authorized agent/Advisor, as my agent, to provide direction to Fidelity to make distributions from my IRA. My Authorized agent/Advisor will be authorized to direct Fidelity to pay an IRA distribution regardless of the tax consequences of such distribution. My Authorized agent/Advisor will be authorized to direct Fidelity regarding the following:

Timing and amount - My Authorized agent/Advisor will direct Fidelity with respect to the timing and specific amount of distributions to be made in cash or in kind.

Reason for distribution - My Authorized agent/Advisor will direct Fidelity with respect to the reason for the distribution. The following reasons may apply:

- Normal - if I am at least age 59½.
- Premature - if I am under the age of 59½ (includes qualified first time home purchases, distributions for qualified higher education expenses, and Substantially Equal Periodic Payments (SEPPs)).
- Roth Conversion (Refer to Roth Conversion section below).
- Death Distribution.

Note:

- Transfers between like registered accounts will be treated as trustee transfers and not reported for tax reporting purposes. If I am transferring to a like registered IRA outside of Fidelity, the amount will be reported unless I provide documentation from the successor IRA custodian that shows that firm's acceptance as successor IRA custodian.
- If I am taking a qualified Roth IRA distribution, my account must meet the IRS requirement of the 5-taxable-year period, which begins on the first day of my taxable year for which the first regular contribution is made to any Roth IRA owned by me or, if earlier, the first day of my taxable year in which the first conversion contribution is made to any Roth IRA owned by me.
- If I am under age 59½ and am taking distributions from my SIMPLE IRA before the expiration of the two-year period beginning on the date my employer makes the first contribution to my SIMPLE IRA, I may be subject to a 25% penalty.

Payment method - My Authorized agent/Advisor will direct Fidelity to pay distributions from my IRA to me or a third party based on the Asset Movement Authorization levels.

Tax withholding - My Authorized agent/Advisor will direct Fidelity with respect to the federal and state tax withholding elections for the distribution. Note: I am responsible for the tax consequences associated with any distribution initiated by me or my Authorized agent/Advisor.

Important: I must complete the appropriate distribution request form and submit it to my Authorized agent/Advisor for the following requests:

- Distribution(s) due to disability.
- Distribution(s) to correct an excess contribution.
- A rollover to an employer-sponsored retirement plan.

Standing Instructions

I must establish standing instructions to permit my Authorized agent/Advisor to disburse funds electronically (including via Bank Wire, EFT, and any other means available), via check to an alternate payee or address or to a Fidelity non-retirement account that I do not own individually. Note: for Inherited IRAs and Roth Inherited IRAs owned by an entity such as a trust or an estate, standing instructions would be required to disburse funds electronically unless funds are moving to an identically registered Inherited IRAs and Roth Inherited IRAs.

Roth Conversions

My Authorized agent/Advisor will have the authority to convert IRA assets in my account to a Roth IRA. I understand the following Roth conversion rules apply:

- The taxable converted amount will be subject to federal income taxes in the year in which the conversion occurs, but not subject to the early withdrawal penalty.
- If I am required to take a required minimum distribution from my IRA, I must do so prior to converting to a Roth IRA.
- SIMPLE IRA assets may be converted to a Roth IRA only after the expiration of the two-year period beginning on the date my employer first made contributions to my SIMPLE IRA.
- If I am opening a new Premiere Select Roth IRA, I must complete a Premiere Select IRA Application, selecting a Roth IRA registration and submit it to Fidelity prior to requesting a Roth conversion.

Notice of Withholding

I understand this authorization will permit my Authorized agent/Advisor, as my agent, to make federal and state tax withholding elections on my behalf.

My IRA distributions (other than Roth IRA distributions and Direct Rollovers) are subject to federal (and, in some cases, state) income tax withholding unless I elect not to have withholding apply. Withholding will apply to the gross amount of each distribution, even if I have made non-deductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% federal income tax withholding (and possible state income tax withholding) on the distribution proceeds, even if I have elected not to have tax withheld (an IRS requirement as applicable). A Post Office Box does not qualify as a residential address.

If me or my Authorized agent/Advisor elect to have withholding apply (by making an election, by making no choice, or by not providing a U.S. residential address), federal income tax will be withheld from my IRA distribution(s) (excluding Roth IRA distributions and Direct Rollovers) at a rate of at least ten percent (10%). Federal income tax will not be withheld from a Roth IRA unless I elect to have such tax withheld.

If federal income tax is withheld from my distribution, state income taxes may also be withheld regardless of my election. See below for my state's withholding rules. My state of residence will determine my state income tax withholding requirements, if any. My state of residence is determined by my legal address of record provided for my IRA.

Residents of AR, IA, KS, MA, ME, OK, and VT: If federal income tax is withheld, state income tax of at least my states' minimum requirements must be withheld, in addition to federal income tax withholding, at the time of my distribution. If me or my Authorized agent/Advisor elect out of federal income tax withholding, state income tax will not be withheld unless I indicate otherwise.

Residents of CA, NC, and OR: If federal income tax is withheld, state income tax of at least my state's minimum requirements must be withheld, in addition to federal income tax withholding, at the time of my distribution unless me or my Authorized agent/Advisor elect not to have state income taxes withheld.

Residents of DE: State income tax of at least my states' minimum requirements must be withheld regardless of whether or not federal income tax is withheld unless me or my Authorized agent/Advisor elect not to have state income taxes withheld.

Residents of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, and WY: State income tax withholding is not available on my IRA distributions. I will consult my tax advisor, state agency, or investment representative for more information.

Residents of all other states and the District of Columbia: I am not subject to mandatory state income tax withholding; however, me or my Authorized agent/Advisor may elect voluntary state income tax withholding in a percentage. If me or my Authorized agent/Advisor elect to have state income taxes withheld and my state provides a minimum amount or percentage for withholding, me or my Authorized agent/Advisor must elect a percentage that is not less than my state's minimum withholding requirements. If the percentage me or my Authorized agent/Advisor elect for withholding is less than my state's minimum withholding requirements, my state's minimum amount or percentage will be withheld.

IMPORTANT: State tax withholding rules can change and the rules cited above may not reflect the current ruling of my state. I will consult with my Authorized agent/Advisor to obtain the most up-to-date information pertaining to my state.

Whether or not me or my Authorized agent/Advisor elect to have federal and, if applicable, state income tax withheld, I am still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties which may apply to my distribution(s). Whether or not I elect to have withholding apply (by indicating so on the distribution form), I may be responsible for payment of estimated taxes. I may incur penalties under the IRS and applicable state tax rules if my estimated tax payments are not sufficient.

29. Authorization to Pay Fees. I authorize Fidelity as agent for FMTC to deduct from my IRA(s) and Retirement Plan account(s), at my Authorized agent(s)/Advisor(s)'s direction, my Authorized agent(s)/Advisor(s)'s fee for financial advisory services rendered to me in connection with my IRA(s) and Retirement Plan account(s) indicated on the application. I represent that I have reviewed the financial advisory fees with my Authorized agent(s)/Advisor(s), and I believe that such fees are reasonable for the services provided by my Authorized agent(s)/Advisor(s). Fidelity and FMTC shall be entitled to rely exclusively upon the direction of my Authorized agent(s)/Advisor(s) and shall be indemnified with respect to any action or inaction with respect to such direction.

30. Core Transaction Account. Amounts contributed and received in my account will be invested in the money market fund or core account investment vehicle Fidelity makes available for such purpose (the "Core Transaction Account"), subject to prior payment by you, and on my behalf, of any debit items arising from, including, without limitation, checkwriting usage or authorized payments account settlements. In the event Fidelity makes more than one such fund available, then such fund as selected by me will be the Core Transaction Account. Any uninvested cash balances in the retirement account will be automatically invested on a daily basis in my Core Transaction Account. I understand that my account statement details all activity in the Core Transaction Account. This is provided in lieu of a confirmation that might otherwise be provided by you with respect to those transactions.

An investment in any money market mutual fund is not guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of my investment at \$1.00 per share, I understand that it is possible to lose money by investing in the Fund. I understand that investing in a tax-exempt security is inappropriate for a retirement account. Investments by check* may be promptly credited to my Core Transaction Account and will earn interest on the Core Transaction Account prior to final collection of such checks. I understand that access to the redemption proceeds of Core Transaction Account shares purchased with monies so advanced may be withheld for up to 7 business days to assure that such checks have been collected. Such withholding may result in dishonor of checks or other debit items if monies are not otherwise available to me within the account. I agree that the Core Transaction Account shall be automatically redeemed to satisfy debit balances in the securities account, check usage, electronic funds transfers, overdrafts and other authorized debit items. If I so elect, and upon my instructions, monies representing the redemption of Core Transaction Account shares may be transferred to a bank account designated by me. Such monies shall be submitted, at Fidelity's election, via the Federal Reserve wire system or an automated clearinghouse system.

I hereby ratify any instructions given on this account and any account of another Fidelity fund into or from which I exchange and agree that neither you nor the fund's transfer agent will be liable for any loss, cost or expense for acting upon such instructions (by telephone or in writing) believed by you or them to be genuine and in accordance with the procedures described in the fund prospectus. I understand that it is my responsibility to read the prospectus of any other Fidelity or non-Fidelity fund into which I purchase or exchange.

I understand certain fees may be applicable for services, that you may change the amount of the fees, and that the Core Transaction Account will assume various charges in connection with the account.

Fidelity Management & Research Company will receive a fee for serving as investment adviser to the Fidelity Funds. I further understand that for any special services that are not part of your regular account and that are requested by me or my Authorized agent(s)/Advisor(s) and performed by you, I will pay your customer service charges. I have received and read a copy of the prospectus of the fund for the Core Transaction Account, containing a more complete description of the fund and its fees, charges and operations.

*Fidelity will not accept for deposit, checks in non-U.S. currency or checks drawn on non-U.S. bank accounts.

31. Choice of Marketplace. In the absence of specific instructions from me, when securities may be traded in more than one marketplace, Fidelity may use its discretion in selecting the market in which to place my order.

32. Payment for Order Flow. Fidelity transmits customer orders for execution to various exchange market centers based on a number of factors. Such factors include: size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement), access to reliable market data, speed of execution, liquidity enhancement opportunities, availability of efficient automated transaction processing, and reduced execution costs through price concessions from the market centers. Certain of the market centers may execute orders at prices superior to the publicly quoted market in accordance with their rules or practices. While a customer may specify that an order be directed to a particular market center for execution,* the order routing policies, taking into consideration all of the factors listed above, are designed to result in favorable transaction processing for customers. Fidelity will furnish payment for order flow and order routing policies to you on an annual basis.

Fidelity receives remuneration, compensation or other consideration for directing customer orders for equity securities to particular Broker/Dealers or market centers for execution. Such consideration, if any, takes the form of financial credits, monetary payments or reciprocal business.

*Please note: Orders placed through any telephone, electronic or online trading systems cannot specify a particular market center for execution.

33. Receipt of Communications. Communication by mail, messenger, telegraph, electronic mail or electronic record or otherwise sent to me or my Authorized agent(s)/Advisor(s) at the mailing address listed on the Application or any other address I may give Fidelity in writing are presumed to be delivered to and received by me whether actually received or not. A statement of all transactions will be mailed to the address of record, monthly or quarterly, depending on activity or instead of receiving these documents through the mail I may choose to receive electronic notification that statements and trade confirmations are available for online viewing. There is no fee for this option, and I may switch to or from it at any time. For more information, I understand that I should speak with my Authorized agent/Advisor. I understand that I should promptly and carefully review the transaction confirmations and periodic account statements and notify Fidelity of any errors. Information contained on transaction confirmations and periodic account statements is conclusive unless I object in writing within five and ten days, respectively, after transmitted to me.

Account mailings may include: confirmation of the new account profile, confirmations of changes to the investment objectives, and the tri-annual account profile confirmation.

34. Periodic Reports. I will receive a statement of all transactions quarterly, and monthly in the months where there is activity in my account, unless I have authorized on the application to direct all written trade confirmations to my Authorized agent/Advisor in lieu of sending them to me directly. If I have elected to receive quarterly account statements detailing all trade confirmations in lieu of immediate trade confirmations, I understand that receiving quarterly account statements impacts my ability to monitor as promptly the trading activity and investment decisions made by my Authorized agent/Advisor. I acknowledge my Authorized agent/Advisor is my fiduciary and has investment discretion over the account, that Fidelity has no responsibility for the trading activity in the account or for monitoring the trading in my account, and that Fidelity's role is limited to carrying out my Authorized agent's/Advisor's instructions relating to the trading activity and investments in my account. I can revoke these instructions with written notice to you. The brokerage statement will detail: securities bought or sold in my securities account, whether on margin or on a fully paid basis; all purchases of merchandise, services and cash advances made with the check or debit card; redemption checks; margin loans and repayments and interest charges, if any; the number of fund shares that were purchased or redeemed for me; and electronic funds transfers and monthly fees assessed. By authorizing Fidelity to deliver prospectuses to my Authorized agent/Advisor in lieu of sending them to me, I acknowledge that I will not receive prospectuses on securities held in my account and that it is my responsibility to evaluate the appropriateness of trading decisions made by my Authorized agent/Advisor.

35. Purchase of Precious Metals. I understand and acknowledge that precious metals and other collectibles within the meaning of Internal Revenue Code Section 408(m) may not be purchased in retirement accounts except as otherwise permitted by ERISA and the Internal Revenue Code. If I direct Fidelity to purchase eligible gold, silver and platinum coins for me, I understand the following: a) The SIPC does not provide protection for precious metals. However, metals stored through Fidelity are insured by the depository at

market value. b) Precious metals investments can involve substantial risk, as prices can change rapidly and abruptly. Therefore, an advantageous purchase or liquidation cannot be guaranteed. c) If I take delivery of my metals, I am subject to delivery charges and applicable sales and use taxes. To the extent that collectibles, including precious metals, are held in an underlying trust or other investment vehicle such as an exchange traded fund, it is your responsibility to determine whether or not such an investment is appropriate for an IRA or retirement plan account and whether the acquisition of such investment may result in a taxable distribution from the IRA or retirement plan account under Section 408(m).

36. Callable Securities Lottery. When street name or bearer securities held for me are subject to a partial call or partial redemption by the issuer, Fidelity may or may not receive an allocation of called/redeemed securities by the issuer, transfer agent and/or depository. If Fidelity is allocated a portion of the called/redeemed securities, Fidelity utilizes an impartial lottery allocation system, in accordance with applicable rules, that randomly selects the securities within customer accounts that will be called/redeemed. Fidelity's allocations are not made on a pro rata basis and it is possible for me to receive a full or partial allocation, or no allocation. I have the right to withdraw uncalled fully paid securities at any time prior to the cutoff date and time established by the issuer, transfer agent and/or depository with respect to the partial call.

37. Miscellaneous. (1) The failure of Fidelity at any time to require performance by my Authorized agent(s)/Advisor(s) or account holder of any provision of these terms and conditions will not limit the right to require such performance at any time thereafter. (2) Fidelity reserves the right, in its sole discretion and without prior notice, to restrict or limit any transaction or series of transactions in any investment company advised or managed by Fidelity or its affiliates which Fidelity determines may adversely affect the investment company or its shareholders. (3) My Authorized agent(s)/Advisor(s) will not use Fidelity's name in any advertising or promotional materials without prior written approval by Fidelity.

38. Assignment. Authorized agent(s)/Advisor(s) may not assign this or any related agreement without the prior written consent of me and Fidelity. With the exception of the authorizations I have granted to my Agent/Advisor, all authorization granted to my Agent/Advisor shall inure to the benefit of my Agent/Advisor successors, whether by merger, consolidation or otherwise, and assigns, and you may transfer the Agent/Advisor authorizations to the successor and assigns.

39. Termination of Account. This Agreement may be terminated in accordance with the terms and conditions set forth in the Premiere Select IRA, Premiere Select Roth IRA and Fidelity SIMPLE IRA Custodial Agreements or the Fidelity Retirement Plan Document, as applicable. My final instructions on record with Fidelity will be applied to any residuals or interest accruals after termination of my account.

My account balance and certain uncashed checks issued from my account may be transferred to a state unclaimed property administrator if no activity occurs in the account or the check remains outstanding within the time period specified by the applicable state law.

40. Termination of Authorizations. The authorizations I have granted in this Application and Agreement is a continuing one and shall remain in full force and effect until Fidelity is notified in writing of my death, disability or incapacity or unless revoked through written notice actually received by Fidelity. Such revocation, however, shall not affect any prior liability or obligation resulting from any transaction initiated before receipt of the revocation. Furthermore, it is understood that the authorizations and indemnity is in addition to, and in no way restricts, any rights that may exist at law or under any other agreement(s) between me and Fidelity. The authorizations and indemnity shall be construed, administered and enforced according to the laws of the Commonwealth of Massachusetts. It shall inure to the benefit of Fidelity and of any successor firm or firms (whether by merger, consolidation or otherwise) irrespective of any change(s) at any time in the personnel thereto for any cause whatsoever and to the benefit of the affiliates and the assigns of Fidelity or any successor firm. It is further understood that Fidelity reserves the right, but is not obligated, to request authorization from me prior to executing any transaction requested from my Authorized agent/Advisor, and to cease accepting instructions from my Authorized agent/Advisor at Fidelity's sole discretion and for its sole protection. I understand that if Fidelity terminates this account agreement with my Authorized agent(s)/Advisor(s), Fidelity will not be obligated to honor the authorization I have granted to my Authorized agent (s)/Advisor(s) in this Agreement, and I will have exclusive control over, and responsibility for, my account; and unless Fidelity notifies me otherwise, my account will become a Fidelity retail brokerage account.

41. Pre-Dispute Arbitration Agreement

This agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- (A) 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.
- (B) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- (C) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- (D) 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.
- (E) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- (F) 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.
- (G) 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 me, my Authorized agent/Advisor, and you, concerning any subject matter, issue or circumstance whatsoever (including, but not limited to, controversies concerning any account, order or transaction, or the continuation, performance, interpretation or breach of this or any other agreement between me, my Authorized agent, and you, whether entered into or arising before, on or after the date this account 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 I may designate. If I designate the rules of a United States self-regulatory organization or United States securities exchange and those rules fail to be applied for any reason, then I shall designate the prevailing rules of 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 I do not notify you in writing of my designation within five (5) days after such failure or after I receive from you a written demand for arbitration, then I authorize you to make such designation on my behalf. The designation of the rules of a self-regulatory organization or securities exchange is not integral to the underlying agreement to arbitrate. I understand that judgment upon any arbitration award may be 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; 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.



Trade-Away Securities Transactions Supplement

To: Account Owner(s) ("I")

From: Fidelity Brokerage Services LLC and National Financial Services, LLC (collectively, "Fidelity")

Pursuant to the terms of my Client Agreement I have authorized Fidelity to accept any trading, servicing or account related instruction from my Authorized Agent(s)/Advisor(s), including authorizing my Authorized agent(s)/Advisor(s) to execute securities transaction directly with broker dealers that are not affiliated with Fidelity, including both domestic and foreign executing brokers ("Executing Brokers"). My Authorized agent (s)/Advisor(s) have indicated to Fidelity my Authorized agent(s)/Advisor(s) may engage in executing securities transactions with Executing Brokers. This notice is a supplement to my Brokerage Account Client Agreement and provides the details of the terms and conditions for Fidelity's role in securities transactions my authorized agent(s)/Advisor(s) execute with Executing Brokers. Defined terms have the same meaning as in my Client Agreement. I have read this information carefully and have contacted my Authorized agent(s)/Advisor(s) with any questions.

The terms of my Client Agreement authorize and direct Fidelity to accept any trading, servicing, account-related, or other instruction of my Authorized agent (s)/Advisor(s) on my behalf. This includes the execution of trade away securities transactions ("Trade Away Transactions") directly through Executing Brokers. If my Authorized agent(s)/Advisor(s) execute Trade Away Transactions directly through Executing Brokers, I understand that I and my Authorized agent(s)/Advisor(s) are solely responsible for the selection of any Executing Brokers. Fidelity will have no obligation to select, monitor or supervise the Executing Brokers.

The Executing Broker will be entirely responsible for the execution and clearance of Trade Away Transactions executed on my behalf. Fidelity, as custodian of my account, will act solely as settlement agent and will have no other responsibility whatsoever with regard to any Trade Away Transactions. Fidelity's duties in this regard will be further conditioned on Fidelity having custody of or receiving the subject securities or other property (including cash) in good deliverable form before settlement. I understand that Fidelity has the right to cancel any Trade Away Transaction if Fidelity does not receive subject securities or other property, including cash to settle the Trade Away Transaction by settlement date.

To facilitate settlement on my behalf, Fidelity may book Trade Away Transactions through its systems in a manner that makes them appear as though they are "buys" and "sells," and may reflect this activity as a "trade" on standardized communications, including but not limited to periodic account statements and trade confirmations. I understand that, notwithstanding the presentation of this information on communications I receive from you, Fidelity is acting solely as settlement agent connection—Trade Away Transactions.

I understand that I may be subject to additional trade-away fees for Trade Away Transactions executed by Executed Brokers and my Authorized agent(s)/Advisor(s) have informed me of the trade-away fees that may apply to my account and I agree to be bound thereby.

I understand that securities positions that are not in the possession or control of Fidelity are not covered by the SIPC protection or any additional insurance secured by Fidelity that covers positions held in my Fidelity brokerage account.

I understand that Fidelity may limit or restrict the number or volume of Trade Away Transactions in my account. I also understand that I may be required to maintain minimum net equity levels in my Fidelity brokerage account. I understand that any such limitations or requirements will be communicated to me on an initial and ongoing basis through my Authorized agent/Advisor.

I acknowledge that direct investments in foreign markets involve various investment risks, including foreign exchange risk (the possibility that foreign currency will fluctuate in value against the U.S. dollar), increased volatility as compared to the U.S. markets, political, economic and social events that may influence foreign markets or affect the prices of foreign securities, lack of liquidity (foreign markets may have lower trading volumes and fewer listed companies, shorter trading hours and restrictions on the types of securities that foreign investors may buy and sell) and less access to information about foreign companies. Emerging markets, in particular, can be subject to greater social, economic, regulatory, and political uncertainties and can be extremely volatile. Foreign securities trading also may be subject to various credit, settlement, operational, financial and legal risks that may affect the ability of my Authorized agent(s)/Advisor(s) to engage in foreign securities transactions on my behalf and may make it more costly to access foreign markets. These risks include:

- Physical Markets. Certain markets may have less regulated or less liquid securities markets. In addition, some countries still rely on physical markets that require delivery of properly endorsed share certificates to effect trades. As a result, the settlement process can be lengthy (and erratic in some markets) and carry an increased risk of fails.
- Misidentification of Securities. Foreign companies may have multiple classes of securities, including "foreign" and "local" shares. Inadequate understanding of a foreign company's capital structure or imprecision in placing orders with Foreign Executing Brokers can result in my Authorized agent(s)/Advisor(s) purchasing the wrong securities.
- Non-DVP Transactions. Local trading and settlement customs frequently require non-DVP ("delivery versus payment") transactions. Unlike DVP transactions, which involve a simultaneous exchange of securities and payment, non-DVP transactions can increase counterparty risk because the purchaser pays before securities are delivered or the seller delivers securities before payment is made.
- Trading Days and Hours. Differences in trading days and hours can also create operational issues and complicate clearance and settlement.
- Cross-Border Settlement. Cross-border settlement involves the interaction of different settlement systems and differing (and potentially inconsistent) laws in each of the affected countries.
- Trading Restrictions and Market Operations. Foreign markets often operate differently from U.S. markets. For example, there may different periods for clearance and settlement of securities transactions and investments in foreign securities may be subject to local market trading restrictions.
- Limited Recourse under Local Law. A U.S. investor may not be able to sue a foreign issuer or a Foreign Executing Broker or to enforce a judgment in U.S. courts. The only available remedy may be the legal remedies that are available under foreign law, and those remedies may be limited.

I agree to indemnify and hold harmless Fidelity, its affiliates and their respective officers, directors, employees and agents from and against any and all losses, claims or financial obligations ("Losses") that may arise from any act or omission of my Authorized agent(s)/Advisor(s) with respect to my account, including Losses arising out of or relating to Trade Away Transactions that my Authorized agent(s)/Advisor(s) may execute directly with Executing Brokers.

**FACTS**

What do Fidelity Investments and the Fidelity Funds do with your personal information?

WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and employment information
- assets and income
- account balances and transaction history

When you are no longer our customer, we continue to share your information as described in this notice.

HOW?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Fidelity Investments and the Fidelity Funds (hereinafter referred to as "Fidelity") choose to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES FIDELITY SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

QUESTIONS?

Call 800-544-6666. If we serve you through an investment professional, please contact them directly. Specific Internet addresses, mailing addresses, and telephone numbers are listed on your statements and other correspondence.

WHO WE ARE	
Who is providing this notice?	Companies owned by Fidelity Investments using the Fidelity name to provide financial services to customers, and the Fidelity Funds. A list of companies is located at the end of this notice.
WHAT WE DO	
How does Fidelity protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Fidelity collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <input type="checkbox"/> open an account or direct us to buy/sell your securities <input type="checkbox"/> provide account information or give us your contact information <input type="checkbox"/> tell us about your investment portfolio <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <input type="checkbox"/> sharing for affiliates' everyday business purposes — information about your creditworthiness <input type="checkbox"/> affiliates from using certain information to market to you <input type="checkbox"/> sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Fidelity Investments affiliates include companies with the Fidelity name (excluding the Fidelity Funds), as listed below, and other financial companies such as National Financial Services LLC, Strategic Advisers, Inc., and Pyramis Global Advisors, LLC.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Fidelity does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Fidelity doesn't jointly market.
OTHER IMPORTANT INFORMATION	
<p>If you transact business through Fidelity Investments life insurance companies, we may validate and obtain information about you from an insurance support organization. The insurance support organization may further share your information with other insurers, as permitted by law.</p> <p>If you interact with Fidelity Investments directly as an individual investor (including joint account holders), we may exchange certain information about you with Fidelity Investments financial services affiliates, such as our brokerage and insurance companies, for their use in marketing products and services as allowable by law. Information collected from investment professionals' customers is not shared with Fidelity Investments affiliates for marketing purposes, except with your consent or the consent of your investment professional and as allowed by law.</p> <p>The Fidelity Funds have entered into a number of arrangements with Fidelity Investments companies to provide for investment management, distribution, and servicing of the Funds. The Fidelity Funds do not share personal information about you with other entities for any reason, except for everyday business purposes in order to service your account.</p> <p>For additional information, please visit Fidelity.com.</p>	
WHO IS PROVIDING THIS NOTICE?	
<p>Fidelity Investments companies: Fidelity Brokerage Services LLC; Fidelity Distributors Corporation; Fidelity Investments Institutional Operations Company, Inc.; Fidelity Investments Institutional Services Company, Inc.; Fidelity Management Trust Company; Fidelity Personal Trust Company, FSB; Fidelity Investments Life Insurance Company; Empire Fidelity Investments Life Insurance Company; Fidelity Insurance Agency, Inc.; National Financial Services LLC; Strategic Advisers, Inc.; Pyramis Global Advisors, LLC</p> <p>The Fidelity Funds, which include funds advised by Strategic Advisers, Inc.</p>	

