

HSA CUSTODIAL AGREEMENTS AND OTHER REQUIRED DOCUMENTS

Please review and keep for your records.
Do not mail with the application.

Fidelity HSA Custodial Agreement

Important Tax Information

Fidelity Brokerage HSA Customer Account Agreement

Privacy Notice

Brokerage Commission and Fee Schedule

FDIC-Insured Deposit Sweep Program Disclosure

Program Banks for Fidelity Health Savings Account (HSA)

Fidelity HSA

Fidelity Health Savings Account
Under Section 223(a) of the Internal Revenue Code

IMPORTANT TAX INFORMATION

With respect to the information provided in this HSA Custodial Agreement:

1. Please consult your own tax advisor with respect to your specific situation.
2. To the extent any tax advice is given, it is set forth to support the marketing of the Fidelity Health Savings Account.
3. To the extent any tax advice is given, it may not be used for the purpose of avoiding the payment of federal tax penalties.

The Account Owner whose name appears on the accompanying Application is establishing a health savings account ("HSA") exclusively for the purpose of paying or reimbursing Qualified Medical Expenses of the Account Owner, his or her spouse, and dependents. The Account Owner represents that, unless this account is used solely to make rollover contributions, he or she is eligible to contribute to this HSA; specifically, that he or she: (1) is covered under a High Deductible Health Plan (HDHP); (2) is not also covered by any other health plan that is not an HDHP (with certain exceptions for plans providing preventive care and limited types of permitted insurance and permitted coverage); (3) is not enrolled in Medicare; and (4) cannot be claimed as a dependent on another person's tax return. An initial contribution in cash, as set forth in the accompanying Application, is being deposited with the Custodian. The Account Owner and the Custodian make the following Agreement:

Article I

1. The Custodian will accept additional cash contributions for the tax year made by the Account Owner or on behalf of the Account Owner (by an employer, family member, or any other person). No contributions will be accepted by the Custodian for any Account Owner that exceeds the maximum amount for family coverage plus the catch-up contribution.
2. Contributions for any tax year may be made at any time before the deadline for filing the Account Owner's federal income tax return for that year (without extensions).
3. Rollover contributions from an HSA or an Archer Medical Savings Account (Archer MSA) (unless prohibited under this agreement) need not be in cash and are not subject to the maximum annual contribution limit set forth in Article II.
4. Qualified HSA distributions from a health flexible spending arrangement or health reimbursement arrangement must be completed in a trustee-to-trustee transfer and are not subject to the maximum annual contribution limit set forth in Article II.
5. Qualified HSA funding distributions from an individual retirement account must be completed in a trustee-to-trustee transfer and are subject to the maximum annual contribution limit set forth in Article II.

Article II

1. For calendar year 2017, the maximum annual contribution limit for an account owner with single coverage is \$3,400. This amount increases to \$3,450 in 2018. For calendar year 2017, the maximum annual contribution limit for an account owner with family coverage is \$6,750. This amount increases to \$6,900 in calendar year 2018. These limits are subject to cost-of-living adjustments.
2. Contributions to Archer MSAs or other HSAs count toward the maximum annual contribution limit to this HSA.
3. For calendar years 2017 and 2018, an additional \$1,000 catch-up contribution may be made for account owners who are at least age 55 or older and not enrolled in Medicare.
4. Contributions in excess of the maximum annual contribution limit are subject to an excise tax.

Article III

It is the responsibility of the Account Owner to determine whether contributions to this HSA have exceeded the maximum annual contribution limit described in Article II. If contributions to this HSA exceed the maximum annual contribution limit, the Account Owner shall notify the Custodian that there exist excess contributions to the HSA. It is the responsibility of the Account Owner to request the withdrawal of the excess contribution and any net income attributable to such excess contribution.

Article IV

The Account Owner's interest in the balance in this Custodial Account is nonforfeitable.

Article V

1. No part of the custodial funds in this Account may be invested in life insurance contracts or in collectibles as defined in Section 408(m).
2. The assets of this Account may not be commingled with other property except in a common trust fund or common investment fund.
3. Neither the Account Owner nor the Custodian will engage in any prohibited transaction with respect to this Account (such as borrowing or pledging the Account or engaging in any other prohibited transaction as defined in Section 4975).

Article VI

1. Distributions of funds from this HSA may be made upon the direction of the Account Owner.
2. Distributions from this HSA that are used exclusively to pay or reimburse Qualified Medical Expenses of the Account Owner, his or her spouse, or dependents are tax free. However, distributions that are not used for Qualified Medical Expenses are included in the Account Owner's gross income and are subject to an additional 20 percent tax on that amount. The additional 20 percent tax does not apply if the distribution is made after the Account Owner's disability, reaching age 65, or death.
3. The Custodian is not required to determine whether the distribution is for the payment or reimbursement of Qualified Medical Expenses. Only the Account Owner is responsible for substantiating that the distribution is for Qualified Medical Expenses and must maintain records sufficient to show, if required, that the distribution is tax free.

Article VII

If the Account Owner dies before the entire interest in the Account is distributed, the entire Account will be disposed of as follows:

1. If the Beneficiary is the Account Owner's spouse, the HSA will become the spouse's HSA as of the date of death.
2. If the Beneficiary is not the Account Owner's spouse, the HSA will cease to be an HSA as of the date of death. If the Beneficiary is the Account Owner's estate, the fair market value of the Account as of the date of death is taxable on the Account Owner's final return. For other Beneficiaries, the fair market value of the Account is taxable to that person in the tax year that includes such date.

Article VIII

1. The Account Owner agrees to provide the Custodian with information necessary for the Custodian to prepare any report or return required by the IRS.
2. The Custodian agrees to prepare and submit any report or return as prescribed by the IRS.

Article IX

Notwithstanding any other article that may be added or incorporated in this Agreement, the provisions of Articles I through VIII and this sentence are controlling. Any additional article in this Agreement that is inconsistent with Section 223 or IRS published guidance will be void.

Article X

This Agreement will be amended from time to time to comply with the provisions of the Code or IRS published guidance. Other amendments may be made with the consent of the Account Owner and the Custodian.

Article XI

1. Definitions. The following definitions shall apply to terms used in this Agreement:

- (a) "Account" or "Custodial Account" means the custodial account established hereunder for the benefit of the Account Owner.
- (b) "Agreement" means the Fidelity HSA Custodial Agreement, including the information and provisions set forth in any Application that goes with this Agreement, as may be amended from time to time. This Agreement, including the Account Application and any designation of Beneficiary filed with the Custodian, may be proved either by an original copy or by a reproduced copy thereof, including, without limitation, a copy reproduced by photo-copying, facsimile transmission, electronic record, or electronic imaging.
- (c) "Account Application" or "Application" shall mean the Application and the accompanying instructions, as may be amended from time to time, by which this Agreement is established between the Account Owner and the Custodian. The statements contained therein shall be incorporated into this Agreement.
- (d) "Account Owner" means the person named in the Account Application establishing an Account for the purpose of making contributions to a health savings account as provided for under the Code. This term shall not include a Beneficiary (other than a surviving spouse Beneficiary who establishes or re-registers an HSA in his or her own name with the Custodian after the death of an Account Owner).
- (e) "Authorized Agent" means the person or persons authorized by the Account Owner in a form and manner acceptable to the Custodian to purchase or sell Shares or Other Funding Vehicles in the Account Owner's Account and to perform the duties and responsibilities on behalf of the Account Owner as set forth under this Agreement. The Custodian shall have no duty to question the authority of any such Authorized Agent.
- (f) "Beneficiary" shall mean the person(s) or entity (including a trust or estate, in which case the term may mean the trustee or personal representative acting in their fiduciary capacity) designated as such by the Account Owner (i) in a manner acceptable to and filed with the Custodian pursuant to Article XI, Section 6, of this Agreement, or (ii) pursuant to the default provisions of Article XI, Section 6, of this Agreement.
- (g) "Code" shall mean the Internal Revenue Code of 1986, as amended.
- (h) "Company" shall mean FMR LLC, a Delaware corporation, or any successor or affiliate thereof to which FMR LLC may, from time to time, delegate or assign any or all of its rights or responsibilities under this Agreement.
- (i) "Custodian" shall mean Fidelity Personal Trust Company, FSB or its successor(s) or affiliates. Custodian shall include any agent of the Custodian as duly appointed by the Custodian.
- (j) "High Deductible Health Plan" or "HDHP" shall mean a health plan that satisfies the requirements of Section 223(c)(2) of the Code with respect to deductibles and out-of-pocket expenses.
- (k) "Investment Company Shares" or "Shares" shall mean shares of stock, trust certificates, or other evidences of interest (including fractional shares) in any corporation, partnership, trust, or other entity registered under the Investment Company Act of 1940 for which Fidelity Management & Research Company, a Massachusetts corporation, or its successors or affiliates (collectively, for purposes of this Agreement, "FMR") serves as investment advisor.
- (l) "Money Market Shares" shall mean any Investment Company Shares that are issued by a money market mutual fund.
- (m) "Other Funding Vehicles" shall include (i) all marketable securities traded over the counter or on a recognized securities exchange that are eligible for registration on the book entry system maintained by the Depository Trust Company ("DTC") or its successors; (ii) if permitted by the Custodian, interest-bearing accounts, including those of the Custodian; and (iii) such other non-DTC eligible assets (but not including futures contracts) that are permitted to be acquired under a custodial account pursuant to Section 223(d) of the Code and which are acceptable to the Custodian. Notwithstanding the above, the Custodian reserves the right to refuse to accept and hold any specific asset. All assets of the Custodial Account shall be registered in the name of the Custodian or its nominee, but such assets shall generally be held in an Account for which the records are maintained on a proprietary recordkeeping system of the Company.
- (n) "Qualified Medical Expenses" shall mean the term as defined by Section 223(d)(2) of the Code, which includes amounts that are paid for medical care as defined in Code Section 213(d) for the Account Owner, his or her spouse, or dependents (as defined in Section 152 of the Code) to the extent such amounts are not compensated for by insurance or otherwise, and excludes certain types of expenses for HSA purposes.

2. Investment of Contributions. Contributions to the Account may only be invested in Investment Company Shares and Other Funding Vehicles. The Custodian reserves the right to refuse to accept and hold any specific asset, including tax-free investment vehicles. Contributions shall be invested as follows:

- (a) *General.* Contributions (including transfers of assets) will be invested in accordance with the Account Owner's (the Authorized Agent's) instructions in the Application, or as the Account Owner (the Authorized Agent), directs in a form and

manner acceptable to the Custodian, and with subsequent instructions given by the Account Owner (the Authorized Agent), as the case may be to the Custodian in a form and manner acceptable to the Custodian. By giving such instructions to the Custodian, such person will be deemed to have acknowledged receipt of the then-current prospectus or disclosure document for any Investment Company Shares or Other Funding Vehicles in which the Account Owner (the Authorized Agent) directs the Custodian to invest assets in the Account. All charges incidental to carrying out such instructions shall be charged and collected in accordance with Article XI, Section 16.

- (b) *Initial Contribution.* The Custodian will invest all contributions (including transfers of assets) promptly after the receipt thereof.
- (c) *Incomplete, Unclear or Unacceptable Instructions.* If the Custodial Account at any time contains an amount as to which investment instructions in accordance with this Section 2 have not been received by the Custodian, or if the Custodian receives instructions as to investment selection or allocation which are, in the opinion of the Custodian, incomplete, not clear or otherwise not acceptable, the Custodian may request additional instructions from the Account Owner (the Authorized Agent). Pending receipt of such instructions any amount may (i) remain uninvested pending receipt by the Custodian of clear investment instructions from the Account Owner (the Authorized Agent), (ii) be invested in Money Market Shares, or other core account Investment vehicle, or (iii) be returned to the Account Owner as the case may be, and any other investment may remain unchanged. The Custodian shall not be liable to anyone for any loss resulting from delay in investing such amount or in implementing such instructions. Notwithstanding the above, the Custodian may, but need not, for administrative convenience maintain a balance of up to \$100 of uninvested cash in the Custodial Account.
- (d) *Minimum Investment.* Any other provision herein to the contrary notwithstanding, the Account Owner (the Authorized Agent) may not direct that any part or all of the Custodial Account be invested in Investment Company Shares or Other Funding Vehicles unless the aggregate amount to be invested is at least such amount as the Custodian shall establish from time to time.
- (e) *No Duty.* The Custodian shall not have any duty to question the directions of the Account Owner (the Authorized Agent) in the investment or ongoing management of the Custodial Account or to advise the Account Owner (the Authorized Agent) regarding the purchase, retention, withdrawal, or sale of assets credited to the Custodial Account. The Custodian, or any of its affiliates, successors, agents or assigns, shall not be liable for any loss which results from the Account Owner's (the Authorized Agent's) exercise of control (whether by his or her action or inaction) over the Custodial Account, or any loss which results from any directions received from the Account Owner (the Authorized Agent) with respect to HSA assets.

3. Contribution Deadlines. The following contribution deadlines generally apply to your HSA: The last day to make annual contributions (including catch-up contributions) for a particular tax year is the deadline for filing the Account Owner's federal income tax return (not including extensions), or such later date as may be determined by the Department of the Treasury or the Internal Revenue Service for the taxable year for which the contribution relates; provided, however, the Account Owner (or the Account Owner's Authorized Agent) designates, in a form and manner acceptable to the Custodian, the contribution as a contribution for such taxable year. The Custodian will not be responsible under any circumstances for the timing, purpose, or propriety of any contribution nor shall the Custodian incur any liability for any tax, penalty, or loss imposed on account of any contribution.

4. Rollover Contributions. The Custodian will accept for the Account Owner's Custodial Account in a form and manner acceptable to the Custodian all rollover contributions which consist of cash, and it may, but shall be under no obligation to, accept all or any part of any other property permitted as an investment under Code Section 223. The Account Owner (or the Account Owner's Authorized Agent) shall designate in a form and manner acceptable to the Custodian each rollover contribution as such to the Custodian, and by such designation shall confirm to the Custodian that a proposed rollover contribution qualifies as a rollover contribution within the meaning of Section 223(f)(5) of the Code. The Account Owner (or the Account Owner's Authorized Agent) shall provide any information the Custodian may require to properly allocate rollover contributions to the Account Owner's Account(s). Submission by or on behalf of an Account Owner of a rollover contribution consisting of assets other than cash or property permitted as an investment under this Article XI shall be deemed to be the instruction of the Account Owner to the Custodian that, if such rollover contribution is accepted, the Custodian will use its best efforts to sell those assets for the Account Owner's Account, and to invest the proceeds of any such sale in accordance with Section 2. The Custodian shall not be liable to anyone for any loss resulting from such sale or delay in effecting such sale; or for any loss of income or appreciation with respect to the proceeds thereof after such sale and prior to investment pursuant to Section 2; or for any failure to effect such sale if such property proves not readily marketable in the ordinary course of business. All brokerage and other costs incidental to the sale or attempted sale of such property will be charged to the Custodial Account in accordance with Article XI, Section 16. The Custodian

will not be responsible for any losses the Account Owner may incur as a result of the timing of any rollover from another trustee or custodian that is due to circumstances reasonably beyond the control of the Custodian.

5. Reinvestment of Earnings. In the absence of other instructions pursuant to Section 2, distributions of every nature received in respect of the assets in an Account Owner's Custodial Account shall be reinvested as follows:

- (a) in the case of a distribution in respect of Investment Company Shares that may be received, at the election of the shareholder, in cash or in additional Shares of an Investment Company, the Custodian shall elect to receive such distribution in additional Investment Company Shares;
- (b) in the case of a cash distribution that is received in respect of Investment Company Shares, the Custodian shall reinvest such cash in additional Shares of that Investment Company;
- (c) in the case of any other distribution of any nature received in respect of assets in the Custodial Account, the distribution shall be liquidated to cash, if necessary, and shall be reinvested in accordance with the Account Owner's (the Authorized Agent's,) instructions pursuant to Section 2.

6. Designation of Beneficiary.

An Account Owner may designate a Beneficiary for his or her Account as follows:

- (a) *General.* An Account Owner may designate a Beneficiary or Beneficiaries at any time, and any such designation may be changed or revoked at any time, by a designation executed by the Account Owner in a form and manner acceptable to, and filed with, the Custodian; provided, however, that such designation, or change or revocation of a prior designation, shall not be effective unless it is received and accepted by the Custodian no later than nine months after the death of the Account Owner, and provided, further, that such designation, change, or revocation shall not be effective as to any assets distributed or transferred out of the Account prior to the Custodian's receipt and acceptance of such designation, change, or revocation. Subject to Sections 8, 9 and 10 below, the Custodian may distribute or transfer any portion of the Account immediately following the death of the Account Owner under the provisions of the designation then on file with the Custodian, and such distribution or transfer discharges the Custodian from any and all claims as to the portion of the Account so distributed or transferred. The latest such designation or change or revocation shall control except as determined by applicable law. If the Account Owner had not by the date of his or her death properly designated a Beneficiary in accordance with the preceding sentence, or if no designated primary or contingent Beneficiary survives the Account Owner, the Account Owner's Beneficiary shall be his or her surviving spouse, but if he or she has no surviving spouse, his or her estate. If the Account Owner designates more than one primary or contingent Beneficiary but does not specify the percentages to which such Beneficiary(ies) is entitled, payment will be made to the surviving Beneficiary(ies), as applicable, in equal shares. Unless otherwise designated by the Account Owner in a form and manner acceptable to the Custodian, if a primary or contingent Beneficiary designated by the Account Owner predeceases the Account Owner, the Shares and Other Funding Vehicles for which that deceased Beneficiary is entitled will be divided equally among the surviving primary and contingent Beneficiary(ies), as applicable. If the Beneficiary is not a U.S. citizen or other U.S. person (including a resident alien individual) at the time of the Account Owner's death, the distribution options and tax treatment available to such Beneficiary may be more restrictive. Unless otherwise designated by the Account Owner in a form and manner acceptable to the Custodian, if there are no primary Beneficiaries living at the time of the Account Owner's death, payment of the Account Owner's Account upon his or her death will be made to the surviving contingent Beneficiaries designated by the Account Owner. If a Beneficiary does not predecease the Account Owner but dies before receiving his or her entire interest in the Custodial Account, his or her remaining interest in the Custodial Account shall be paid to such Beneficiary's estate. In all cases, the Custodian shall be authorized to rely on any representation of facts made by the Account Owner, the executor or administrator of the estate of the Account Owner, any Beneficiary, the executor or administrator of the estate of any Beneficiary, or any other person deemed appropriate by the Custodian in determining the identity of unnamed Beneficiaries. Notwithstanding any provision of this Agreement to the contrary unless otherwise designated by the Account Owner (or following the death of the Account Owner, by a Beneficiary) in a form and manner acceptable to the Custodian, when used in this Agreement or in any designation of Beneficiary received and accepted by the Custodian, the term "per stirpes" shall be construed as follows: if any primary or contingent Beneficiary, as applicable, does not survive the Account Owner (or following the death of the Account Owner, the Beneficiary), but leaves surviving descendants, any share otherwise payable to such Beneficiary shall instead be paid to such Beneficiary's surviving descendants by right of representation.
- (b) *Minors.* If a distribution upon the death of the Account Owner is payable to a person known by the Custodian to be a minor or otherwise under a legal disability, the Custodian may, in its absolute discretion, make all, or any part of the distribution to (i) a parent of such person, (ii) the guardian, conservator, or other legal representative, wherever appointed, of such person, (iii) a custodial account established

under a Uniform Gifts to Minors Act, Uniform Transfers to Minors Act, or similar act, (iv) any person having control or custody of such person, or (v) to such person directly. Notwithstanding anything in this Agreement to the contrary, if the Account is established for a minor under the provisions of either the Uniform Gifts to Minors Act or the Uniform Transfers to Minors Act (to the extent permitted by the Custodian), the beneficiary of such Account while so established and maintained shall be the minor's estate or as otherwise determined in accordance with the applicable state Uniform Gifts to Minors Act or Uniform Transfers to Minors Act.

- (c) *Judicial Determination.* Anything to the contrary herein notwithstanding, in the event of reasonable doubt respecting the proper course of action to be taken, the Custodian may in its sole and absolute discretion resolve such doubt by judicial determination that shall be binding on all parties claiming any interest in the Account. In such event all court costs, legal expenses, reasonable compensation of time expended by the Custodian in the performance of its duties, and other appropriate and pertinent expenses and costs shall be collected by the Custodian from the Custodial Account in accordance with Article XI, Section 16.
- (d) *No Duty.* The Custodian shall not have any duty to question the directions of an Account Owner (the Authorized Agent) (or, following the death of the Account Owner, the Beneficiary) as to the time(s) and amount(s) of distributions from the Custodial Account, or to advise him or her regarding the compliance of such distributions with applicable IRS requirements, including but not limited to Section 2056(b)(7) or Section 2056A of the Code.

7. Payroll Deduction. Subject to approval of the Custodian, an Account Owner may choose to have contributions to his or her Custodial Account made through payroll deduction if the employer agrees to provide such service. In order to establish payroll deduction, the Account Owner must authorize his or her employer to deduct a fixed amount or percentage from each pay period's salary up to the maximum annual HSA contribution limit per year. The Custodian shall continue to receive for the Account Owner's Account payroll deduction contributions until such time as the Account Owner's instruction to his or her employer (with reasonable advance notice) causes such contributions to be modified or to cease.

8. Transfers to or from the Account. Assets held on behalf of the Account Owner in another HSA may be transferred by the trustee or custodian thereof directly to the Custodian, in a form and manner acceptable to the Custodian, to be held in the Custodial Account for the Account Owner under this Agreement. The Custodian will not be responsible for any losses the Account Owner may incur as a result of the timing of any transfer from another trustee or custodian that are due to circumstances reasonably beyond the control of the Custodian. The Account Owner shall be responsible for ensuring that any transfer of another HSA by the trustee or custodian thereof directly to the Custodian is in compliance with the terms and conditions of the instrument governing the HSA of the transferor trustee or custodian, the Code and any related rules, regulations and guidance issued by the Internal Revenue Service. Assets held on behalf of the Account Owner in the Account may be transferred directly to a trustee or custodian of another HSA established for the Account Owner, if so directed by the Account Owner.

9. Distributions from the Account. In addition to Articles VI and VII, distributions from the Account will be made only upon the request of the Account Owner (or, with the prior consent of the Custodian, the Authorized Agent, or, following the death of the Account Owner, the Beneficiary) to the Custodian in such form and in such manner as is acceptable to the Custodian. Notwithstanding this Section 9 and Section 15 below, the Custodian is empowered to make a distribution absent the Account Owner's (the Authorized Agent or, after the death of the Account Owner, the Beneficiary) direction if directed to do so pursuant to a court order or levy of any kind, or in the event the Custodian resigns or is removed as Custodian. In such instance, neither the Custodian nor the Company shall in any event incur any liability for acting in accordance with such court order or levy, or with the procedures for resignation or removal in Section 22 below. The Custodian will not, under any circumstances, be responsible for the timing, purpose or propriety of any distribution made hereunder. Notwithstanding the foregoing and subject to applicable IRS requirements, the Custodian reserves the right to withdraw administrative fees from the Account and to correct errors, including but not limited to reversing erroneous deposits made to the Account. An Account Owner may repay a mistaken distribution made from the Account, to the extent that there is clear and convincing evidence that such amounts were distributed from an HSA because of a mistake of fact due to reasonable cause, no later than April 15 following the first year the Account Owner knew or should have known the distribution was a mistake. The Custodian may rely on a representation from the Account Owner that there is clear and convincing evidence that an amount distributed from a Fidelity HSA was the result of a mistake of fact due to reasonable cause.

10. Death of the Account Owner. In addition to Article VII, following the death of the Account Owner, a surviving spouse Beneficiary may be required by the Custodian to re-register the Custodial Account in his or her own name prior to transferring or distributing assets from the account or otherwise providing instructions to the Custodian regarding the disposition or investment of the Account.

Following the death of the Account Owner, a surviving non-spouse Beneficiary may be required by the Custodian to establish a separate account to facilitate the distribution and/or investment of the Account assets.

11. Actions in the Absence of Specific Instructions.

If the Custodian receives no response to communications sent to the Account Owner (the Authorized Agent or, following the death of the Account Owner, the Beneficiary) at the Account Owner's (the Authorized Agent or, following the death of the Account Owner, the Beneficiary's) last known address as shown in the records of the Custodian, or if the Custodian determines, on the basis of evidence satisfactory to it, that the Account Owner (or, following the death of the Account Owner, the Beneficiary) is legally incompetent, the Custodian thereafter may make such determinations with respect to distributions, investments, and other administrative matters arising under this Agreement as it considers reasonable, notwithstanding any prior instructions or directions given by or on behalf of the Account Owner (or, following the death of the Account Owner, the Beneficiary). Any determinations so made shall be binding on all persons having or claiming any interest under the Custodial Account, and the Custodian shall not incur any obligation or liability for any such determination made in good faith, for any action taken in pursuance thereof, or for any fluctuations in the value of the Account in the event of a delay resulting from the Custodian's good faith decision to await additional information or evidence.

12. Instructions, Notices, and Communications.

All instructions, notices or communications, written or otherwise, required to be given by the Custodian to the Account Owner (or, following the death of the Account Owner, the Beneficiary) shall be deemed to have been given when delivered or provided to the last known address, including an electronic address of the Account Owner or the Beneficiary in the records of the Custodian. All instructions, notices, or communications, written or otherwise, required to be given by the Account Owner (or, following the death of the Account Owner, the Beneficiary) to the Custodian shall be mailed, delivered or provided to the Custodian at its designated mailing address, including an electronic address if authorized by the Custodian, as specified on the Application or Account statement (or such other address as the Custodian may specify), and no such instruction, notice, or communication shall be effective until the Custodian's actual receipt thereof.

13. Effect of Instructions, Notices, and Communications.

- (a) *General.* The Custodian shall be entitled to rely conclusively upon, and shall be fully protected in any action or non-action taken in good faith in reliance upon, any instructions, notices, communications or instruments, written or otherwise, believed to have been genuine and properly executed. Any such notification may be proved by original copy or reproduced copy thereof, including, without limitation, a copy produced by photocopying, facsimile transmission, electronic record, or electronic imaging. For purposes of this Agreement, the Custodian may (but is not required to) give the same effect to a telephonic instruction or an instruction received through electronic commerce as it gives to a written instruction, and the Custodian's action in doing so shall be protected to the same extent as if such telephonic or electronic commerce instructions were, in fact, a written instruction. Any such instruction may be proved by audio recorded tape, data file, or electronic record maintained by the Custodian, or other means acceptable to the Custodian, as the case may be.
- (b) *Incomplete or Unclear Instructions.* If the Custodian receives instructions or other information relating to the Account Owner's (or, following the death of the Account Owner, the Beneficiary's) Custodial Account that are, in the opinion of the Custodian, incomplete or not clear, the Custodian may request instructions or other information from the Account Owner (the Authorized Agent, or, following the death of the Account Owner, the Beneficiary). Pending receipt of any such instructions or other information, the Custodian shall not be liable to anyone for any loss resulting from any delay, action, or inaction on the part of the Custodian. In all cases, the Custodian shall not have any duty to question any such instructions or information from an Account Owner (the Authorized Agent, or, following the death of the Account Owner, the Beneficiary) relating to his or her Custodial Account or to otherwise advise the Account Owner (the Authorized Agent, or, following the death of the Account Owner, the Beneficiary) regarding any matter relating thereto.

14. Tax Matters.

- (a) *General.* (i) *Effective through December 31, 2016:* The Custodian shall submit required reports to the Internal Revenue Service and the Account Owner (the Authorized Agent, or, following the death of the Account Owner, the Beneficiary); provided, however, that such individual shall prepare any return or report required in connection with maintaining the Account, or as a result of liability incurred by the Account for tax on unrelated business taxable income. (ii) *Effective as of January 1, 2017, as applicable to the 2016 or later calendar year tax reporting:* The Custodian shall cause required reports and returns to be submitted to the Internal Revenue Service and to the Account Owner (the Authorized Agent, or, following the death of the Account Owner, the Beneficiary) including any returns relating to unrelated

business taxable income generated by the Account. Such individual shall prepare any other report or return required in connection with maintaining the Account, including the amendment of a return relating to unrelated business taxable income generated by the Account. Any taxes that result from unrelated business taxable income generated by the Account shall be remitted by the Custodian from available assets in the Account.

- (b) *Annual Report.* As required by the Internal Revenue Service, the Custodian shall deliver to the Account Owner (or, following the death of the Account Owner, the Beneficiary) a report(s) of certain transactions effected in the Custodial Account and the fair market value of the assets of the Custodial Account as of the close of the prior calendar year. Unless the Account Owner (the Authorized Agent, or, following the death of the Account Owner, the Beneficiary) sends the Custodian written objection to a report within ninety (90) days of receipt, the Account Owner (the Authorized Agent, or, following the death of the Account Owner, the Beneficiary) shall be deemed to have approved of such report, and the Custodian and the Company, and their officers, employees, and agents shall be forever released and discharged from all liability and accountability to anyone with respect to their acts, transactions, duties, and responsibilities as shown on or reflected by such report(s). The Company shall not incur any liability in the event the Custodian does not satisfy its obligations as described herein.

15. Spendthrift Provision. Subject to Section 9 above, any interest in the Account shall generally not be transferred or assigned by voluntary or involuntary act of the Account Owner (or, following the death of the Account Owner, the Beneficiary) or by operation of law; nor shall any interest in the Account be subject to alienation, assignment, garnishment, attachment, receivership, execution, or levy except as required by law. However, this Section 15 shall not in any way be construed to, and the Custodian is in no way obligated or expected to, commence or defend any legal action in connection with this Agreement or the Custodial Account. Commencement of any such legal action or proceeding or defense shall be the sole responsibility of the Account Owner (or, following the death of the Account Owner, the Beneficiary) unless agreed upon by the Custodian and the Account Owner (or, following the death of the Account Owner, the Beneficiary), and unless the Custodian is fully indemnified for doing so to the Custodian's satisfaction. Notwithstanding the foregoing, in the event of a property settlement between an Account Owner (or, following the death of the Account Owner, the Beneficiary) and his or her spouse or former spouse pursuant to which the transfer of an Account Owner's (or, following the death of the Account Owner, the Beneficiary's) interest hereunder, or a portion thereof, is incorporated in a divorce decree or in an instrument, written or otherwise, incident to such divorce or legal separation, then the interest so decreed by a Court to be the property of such former spouse shall be transferred to a separate Custodial Account for the benefit of such former spouse, in accordance with Section 223(f)(7) of the Code and Section 9 above. In the event the Custodian is directed to distribute assets from the Custodial Account pursuant to a court order or levy, the Custodian shall do so in accordance with such order or levy and Section 9 above, and the Custodian shall not incur any liability for distributing such assets of the Account.

16. Fees and Expenses.

- (a) *General.* The fees of the Custodian for performing its duties hereunder shall be in such amount as it shall establish from time to time, as communicated on the Schedule of Fees that accompanies this Agreement, or in some other manner acceptable to the Custodian. All such fees, as well as expenses (such as, without limitation, brokerage commissions upon the investment of funds, fees for special legal services, taxes levied or assessed, or expenses in connection with the liquidation or retention of all or part of a rollover contribution), shall be collected by the Custodian from cash available in the Custodial Account, or if insufficient cash shall be available, by sale or withdrawal of sufficient assets in the Custodial Account and application of the sales proceeds or funds withdrawn to pay such fees and expenses. Alternatively, but only with the consent of the Custodian, fees and expenses may be paid directly to the Custodian.
- (b) *Advisor Fees.* The Custodian shall, upon direction from the Account Owner (or, following the death of the Account Owner, the Beneficiary), disburse from the Custodial Account payment to the Account Owner's registered investment advisor any fees for financial advisory services rendered with regard to the assets held in the Account. Any such direction must be provided in a form and manner acceptable to the Custodian. The Custodian shall not incur any liability for executing such direction. The Custodian shall be entitled to rely conclusively upon, and shall be fully protected in any action or non-action taken in full faith reliance upon any such fee disbursement direction.
- (c) *Sale of Assets/Withdrawal of Funds.* Whenever it shall be necessary in accordance with this Section 16 to sell assets or withdraw funds in order to pay fees or expenses, the Custodian may sell or withdraw any or all of the assets credited to the Custodial Account at that time, and shall invest the portion of the sales proceeds/funds withdrawn remaining after collection of the applicable fees and expenses therefrom in accordance with Section 2. The Company or Custodian shall not incur any liability on account of its sale or retention of assets under such circumstances.

17. Voting with Respect to Securities. The Custodian shall deliver to the Account Owner all prospectuses and proxies that may come into the Custodian's possession by reason of its holding of Investment Company Shares or Other Funding Vehicles in the Custodial Account. The Account Owner (the Authorized Agent) may direct the Custodian as to the manner in which any Investment Company Shares or Other Funding Vehicles held in the Custodial Account shall be voted with respect to any matters as to which the Custodian as holder of record is entitled to vote, coming before any meeting of shareholders of the corporation that issued such securities, or of holders of interest in the Investment Company or corporation that issued such Investment Company Shares or Other Funding Vehicles. All such directions shall be in a form and manner acceptable to the Custodian, and delivered to the Custodian or its designee within the time prescribed by it. The Custodian shall vote only those securities and Investment Company Shares with respect to which it has received timely directions from the Account Owner (the Authorized Agent); provided however, that by establishing (or having established) the Custodial Account the Account Owner authorizes the Custodian to vote any Investment Company Shares held in the Custodial Account on the applicable record date, for which no timely instructions are received, in the same proportions as the Custodian has been instructed to vote the Investment Company Shares held in the Custodial Accounts for which it has received timely instructions.

18. Limitations on Custodial Liability and Indemnification. Neither the Custodian, the Company, nor any agent or affiliate thereof provides tax or legal advice. Account Owners, Beneficiaries, and Authorized Agents are strongly encouraged to consult with their attorney or tax advisor with regard to their specific situation. The Account Owner and the Custodian intend that the Custodian shall have and exercise no discretion, authority, or responsibility as to any investment in connection with the Account and the Custodian shall not be responsible in any way for the purpose, propriety or tax treatment of any contribution, or of any distribution, or any other action or non-action taken pursuant to the Account Owner's direction (or that of the Authorized Agent, or, following the death of the Account Owner, the Beneficiary). The Account Owner who directs the investment of his or her Account shall bear sole responsibility for the suitability of any directed investment and for any adverse consequences arising from such an investment, including, without limitation, the inability of the Custodian to value or to sell an illiquid investment, or the generation of unrelated business-taxable income with respect to an investment.

Unless the Account Owner (the Authorized Agent) sends the Custodian written objection to any statement, notice, confirmation, or report within ninety (90) days of receipt from the Custodian, the Account Owner (the Authorized Agent) shall be deemed to have approved of such statement, notice, confirmation, or report, and the Custodian and the Company, and their officers, employees, and agents shall be forever released and discharged from all liability and accountability to anyone with respect to their acts, transactions, duties, and responsibilities as shown on or reflected by such statement, notice, confirmation, or report(s).

To the fullest extent permitted by law, the Account Owner (the Authorized Agent) shall at all times fully indemnify and save harmless the Custodian, the Company and their agents, affiliates, successors, and assigns and their officers, directors and employees, from any and all liability arising from the Account Owner's (the Authorized Agent's) direction under this account and from any and all other liability whatsoever that may arise in connection with this Agreement except liability arising from gross negligence or willful misconduct on the part of the indemnified person. The Custodian shall not have any responsibility or liability for the actions or inactions of any successor or predecessor custodian of this Account.

19. Delegation to Agents. The Custodian may delegate to one or more entities the performance of recordkeeping, ministerial and other services in connection with the Custodial Account, for a reasonable fee (to be paid by the Custodian and not by the Custodial Account). Any such agent's duties and responsibilities shall be confined solely to the performance of such services, and shall continue only for so long as the Custodian named in the Application or its successor serves as Custodian or otherwise deems appropriate.

Although the Custodian shall have no responsibility to give effect to a direction from anyone other than the Account Owner (or, following the death of the Account Owner, the Beneficiary), the Custodian may, in its discretion, establish procedures pursuant to which the Account Owner (or, following the death of the Account Owner, the Beneficiary) may delegate, in a form and manner acceptable to the Custodian, to a third party any or all of the Account Owner's (or, following the death of the Account Owner, the Beneficiary's) powers and duties hereunder. Any such third party to whom the Account Owner (or, following the death of the Account Owner, the Beneficiary) has so delegated powers and duties shall be treated as the Account Owner (or, following the death of the Account Owner, the Beneficiary) for purposes of applying the preceding sentences of this paragraph and the provisions of this Agreement.

20. Information Reported to Employer. If you establish this Account in connection with your employer, your employer may request and receive from Fidelity certain information relevant to the administration of employee Accounts. Any information furnished will be in accordance with Fidelity's Privacy Policy. Such information sharing with an employer is not indicative of, and should not be construed to create, an Account that is "an employee welfare benefit plan" under the Employee Retirement Income Security Act of 1974 (ERISA).

21. Amendment of Agreement. The Custodian may amend this Agreement in any respect at any time (including retroactively), so that it may conform with applicable provisions of the Code, or with any other applicable law as in effect from time to time, or to make such other changes to this Agreement as the Custodian deems advisable. Any such amendment shall be effected by delivery to the Custodian and to the Account Owner at his or her last known address, including an electronic address (as shown in the records of the Custodian) a copy of such amendment or a restatement of this Custodial Agreement. The Account Owner shall be deemed to consent to any such amendment(s) if he or she fails to object thereto by sending notice to the Custodian, in a form and manner acceptable to the Custodian, within thirty (30) calendar days from the date a copy of such amendment(s) or restatement is delivered to the Account Owner to terminate this Custodial Account and distribute the proceeds, as so directed by the Account Owner (the Authorized Agent, or, following the death of the Account Owner, the Beneficiary).

22. Resignation or Removal of Custodian. The Company may remove the Custodian at any time, and the Custodian may resign at any time, upon thirty (30) days' notice to the Account Owner (the Authorized Agent, or, following the death of the Account Owner, the Beneficiary). Upon the removal or resignation of the Custodian, the Company may, but shall not be required to, appoint a successor custodian under this Custodial Agreement; provided that any successor custodian shall satisfy the requirements of Section 223(d)(1)(B) of the Code. Upon any such successor's acceptance of appointment, the Custodian shall transfer the assets of the Custodial Account to such successor custodian, provided, however, that the Custodian is authorized to reserve such sum of money or property as it may deem advisable for payment of any liabilities constituting a charge on or against the assets of the Custodial Account, or on or against the Custodian or the Company. The Custodian shall not be liable for the acts or omissions of any predecessor or successor to it. Upon acceptance of such appointment, a successor custodian shall be vested with all authority, discretionary or otherwise, of the Custodian pursuant to this Agreement. If no successor custodian is appointed by the Company, the Custodial Account shall be terminated, and the assets of the Account, reduced by the amount of any unpaid fees or expenses, will be distributed to the Account Owner (or, following the death of the Account Owner, the Beneficiary).

23. Termination of the Custodial Account. The Account Owner may terminate the Custodial Account at any time upon notice to the Custodian in a manner and form acceptable to the Custodian. Upon such termination, the Custodian shall transfer the assets of the Custodial Account, reduced by the amount of any unpaid fees or expenses, to the custodian or trustee of another health savings account (within the meaning of Section 223 of the Code) designated by the Account Owner (the Authorized Agent) as described in Article XI, Section 8. The Custodian shall not be liable for losses arising from the acts, omissions, delays or other inaction of any such transferee custodian or trustee. If notice of the Account Owner's intention to terminate the Custodial Account is received by the Custodian and the Account Owner has not designated a transferee custodian or trustee for the assets in the Account, then the Account, reduced by any unpaid fees or expenses, will be distributed to the Account Owner. Following the death of the Account Owner, if notice of the Beneficiary's intention to terminate the Custodial Account is received by the Custodian, the Account, reduced by any unpaid fees or expenses, will be distributed to the Beneficiary. Surviving spouse beneficiaries also have the option to transfer the assets of the Custodial Account, reduced by the amount of any unpaid fees or expenses, to the custodian or trustee of another health savings account designated by the surviving spouse as described in Article XI, Section 8. The prior two sentences are subject to the Custodian's applicable beneficiary re-registration/account establishment requirements.

24. Governing Law. This Agreement, and the duties and obligations of the Company and the Custodian under this Agreement, shall be construed, administered and enforced according to the laws of the Commonwealth of Massachusetts, except as superseded by federal law or statute.

25. When Effective. This Agreement shall not become effective until acceptance of the Application by or on behalf of the Custodian at its principal office, as evidenced by a notice to the Account Owner.



IMPORTANT TAX INFORMATION

The following information is generally applicable for tax years beginning after December 31, 2007, and is provided to you for informational purposes only and should be reviewed in conjunction with both the Custodial Agreement and the Application for this Health Savings Account ("HSA"). This HSA is a custodial account (the "Account") created to provide for the payment of the Account Owner's, his or her spouse's and his or her dependents' qualified medical expenses. Interests in the Account are nonforfeitable. The terms used herein shall have the meaning set forth in Article XI of the Custodial Agreement for this HSA unless a different meaning is clearly required by the context. Except as otherwise noted or as clearly required by the context, "You" and "Your" refer to the Account Owner for whose benefit the HSA is originally established.

Tax information contained herein is general in nature, is provided for informational purposes only, and should not be construed as legal or tax advice. Fidelity does not provide legal or tax advice. Fidelity cannot guarantee that such information is accurate, complete, or timely. Laws of a particular state or laws which may be applicable to a particular situation may have an impact on the applicability, accuracy, or completeness of such information. Federal and state laws and regulations are complex and are subject to change. Changes in such laws and regulations may have a material impact on pretax and/or after-tax investment results. Fidelity makes no warranties with regard to such information or results obtained by its use. Fidelity disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information. Always consult an attorney or tax professional regarding your specific legal or tax situation.

With respect to the information provided in this Important Tax Information:

1. Please consult your own tax advisor with respect to your specific situation.
2. To the extent any tax advice is given, it is set forth to support the marketing of the Fidelity Health Savings Account.
3. To the extent any tax advice is given, it may not be used for the purpose of avoiding the payment of federal tax penalties.

HSAs.

An HSA is a tax-exempt custodial account established exclusively for the purpose of paying qualified medical expenses of the account beneficiary, who, for the months for which contributions are made to an HSA, is covered under a high deductible health plan (HDHP). An "eligible individual" can establish an HSA. An eligible individual means, with respect to any month, any individual who: (1) is covered under an HDHP on the first day of such month, (2) is not also covered by any other health plan that is not an HDHP (with certain exceptions for plans providing certain limited types of coverage), (3) is not entitled to benefits under Medicare, and (4) may not be claimed as a dependent on another person's tax return. Eligible rollover distributions from another HSA or Archer MSA may generally be rolled over tax free to a Fidelity HSA.

High Deductible Health Plan (HDHP).

Generally, an HDHP is a health plan that satisfies certain requirements with respect to deductibles and out-of-pocket expenses. Specifically, for self-only coverage, an HDHP has an annual deductible of at least \$1,300 for 2017 and \$1,350 for 2018, and annual out-of-pocket expenses required to be paid (deductibles, co-payments and other amounts, but not premiums) not exceeding \$6,550 for 2017 and \$6,650 for 2018. For family coverage, an HDHP has an annual deductible of at least \$2,600 for 2017 and \$2,700 for 2018, and annual out-of-pocket expenses required to be paid not exceeding \$13,100 for 2017 and \$13,300 for 2018. The term "family coverage" means any coverage other than self-only coverage. Amounts are indexed for inflation.

Designation of Beneficiary.

You should designate a Beneficiary(ies) to receive the balance of your Account upon your death. The Beneficiary(ies) must be designated on your Account Application, or in another form and manner acceptable to the Custodian. If your surviving spouse is the beneficiary of your HSA, the HSA will become the HSA of the surviving spouse. The surviving spouse is subject to federal income tax only to the extent distributions from the HSA are not used for qualified medical expenses. If your beneficiary is anyone other than your surviving spouse, the HSA ceases to be an HSA as of the date of your death, and the beneficiary is required to include in gross income the fair market value of the HSA assets as of the date of death. For such persons (except the decedent's estate), the includable amount is reduced by any payments from the HSA made for the decedent's qualified medical expenses, if paid within one year after death. If a Beneficiary you designate is not a U.S. citizen or other U.S. person (including a resident alien individual) at the time of your death, distribution options from the Account and the tax treatment of such distributions may be more restrictive.

Investment of Account.

The assets in your Account will be invested in accordance with instructions communicated from you (or your Authorized Agent, if any). You should read any publicly available information (e.g., prospectuses, annual reports, etc.), which would enable you to make an informed investment decision, and take into account your overall investment portfolio, your tolerance for risk, the time frame of your investments, and the various tax consequences of your actions. You should periodically review your investments, and make any adjustments that you feel may be necessary. If no investment instructions are received from you, or if the instructions received are, in the opinion of the Custodian, incomplete or unclear, or might result in an erroneous transaction, you may be requested to provide further instructions or other information. In the absence of such instructions or information, all or part of your investments may (1) remain uninvested pending instructions or information from you or your Authorized Agent, if any, (2) be returned to you, or (3) may be invested in Money Market Shares, which strive to maintain a stable \$1 per share value. No part of your Account may be invested in life insurance or be commingled with other property, except in a common trust fund or common investment fund. Keep in mind that with respect to investments in regulated investment company shares (i.e., mutual funds) or other securities held in your Account, growth in the value of your Account cannot be guaranteed or projected by the Custodian.

Contributions.

The following information about Contributions applies to HSA Account Owners only.

Annual Contribution Limits. If you are eligible, you may make contributions to an HSA for the taxable year in one or more payments anytime up to and including the due date, not including extensions, for filing your tax return for the year for which the contribution is made (generally April 15), but not before the beginning of that year. Contributions (other than rollover contributions) must be made in cash and not in kind.

Generally, your annual contribution limit depends on the number of months of High Deductible Health Plan (HDHP) coverage you have during the year. You can contribute the maximum amount for the year as long as you have coverage for the last month of the year. However, if you fail to remain covered under the HDHP and to be an otherwise eligible individual for the 12 months following the last month of the taxable year, any extra contribution above a prorated amount is included in income and subject to an additional 10% tax. The maximum yearly contribution limit for eligible individuals is:

Year	Individual Coverage	Family Coverage
2017	\$3,400	\$6,750
2018	\$3,450	\$6,900

Catch-Up Contributions. If you are at least age 55, you may make a "catch-up" contribution to your HSA in addition to the annual contribution. It is your responsibility to ensure that you meet the requirements for making a catch-up contribution, and for ensuring that you do not exceed the limits as applicable. The HSA contribution limit for eligible individuals is \$1,000 in calendar year 2009 and beyond.

Eligible Rollover Contributions. Eligible rollover contributions from Archer MSAs and other HSAs may be made in cash or, if permitted by the Custodian, in kind.

Excess or Misdirected Contributions. Contributions (including an improper rollover or a salary reduction contribution made by your employer on your behalf) that exceed the allowable maximum per year are considered excess contributions. Such contributions will be included in your gross income. Additionally, an excise tax of 6% of the excess amount contributed will be incurred for each year in which the excess contribution remains in your HSA. You may correct an excess contribution and avoid the 6% penalty tax for that year by withdrawing the excess contribution and its earnings, if any, on or before the due date, including extensions, for filing your tax return for the year in which you made the excess contribution. Contributions by an employer to an HSA for an employee are included in gross income of the employee to the extent they exceed the limits or if they are made on behalf of an employee who is not eligible. If you correct an excess or misdirected contribution by having it returned to you by your tax-filing deadline, including extensions, the excise tax is not imposed on the excess contribution and the distribution is not taxed. The 6% excise tax is imposed on excess contributions for each year they remain in the account and are not able to be applied as current year contributions.

Distributions.

General. Distributions from the Account will only be made upon your request (or, with your prior authorization and the consent of the Custodian, the request of the Authorized Agent) in a form and manner acceptable to the Custodian. However, the Custodian may make a distribution from the Account without such instruction if directed to do so by a levy or court order, or in the event of the Custodian's resignation. Distributions can be made at any time. Distributions used exclusively to pay for qualified medical expenses of the account owner, his or her spouse, or dependents are excludable from gross income. Any amount of the distribution from the Account not used exclusively to pay for qualified medical expenses will generally be included in the recipient's gross income for federal income tax purposes for the year in which the distribution is made and is subject to an additional 20% tax on the amount includable, except in the case of distributions made after the account owner's death, disability, or attaining age 65.

Distributions after the Death of the Account Owner.

If you are a Beneficiary and have inherited an HSA from an Account Owner who died, you must contact the Custodian immediately. Special rules apply for spousal beneficiaries and entity beneficiaries. Special rules may also apply to beneficiaries who are not citizens of the United States. If you are the named beneficiary of the HSA and you are the decedent's surviving spouse, the HSA becomes your HSA, and the account can be registered in your name with the completion of an in-good-order Fidelity HSA Application. If you are the named beneficiary of the HSA and you are not the surviving spouse, the HSA ceases to be an HSA as of the date of the decedent's death, and you are required to include in gross income the fair market value of the HSA assets as of the date of death. The includable amount may be reduced by payments from the HSA made for the decedent's qualified medical expenses, if paid within one year after death, unless in the circumstance when the beneficiary is the decedent's estate.

Miscellaneous.

Other Considerations with Respect to the Account.

Divorce or Legal Separation. If all or any portion of your Account is awarded to a former spouse pursuant to divorce or legal separation, such portion can be transferred to an HSA in the receiving spouse's name. This transaction can be processed without any tax implications to you provided a written instrument specifically directing such transfer is executed by a court incident to the divorce or legal separation in accordance with Section 223(f)(7) of the IRS Code and is received and accepted by the Custodian. The Custodian may require other direction from you and the recipient of any portion of your Account.

Fees and Expenses. Fees and other expenses of maintaining and terminating your Fidelity HSA, if any, are described in the Schedule of Fees which accompany the Customer Agreement (or in some other manner acceptable to the Custodian) and may be changed from time to time, as provided in the Custodial Agreement.

Prohibited Transactions. If any of the events prohibited by Section 4975 of the Code (such as any sale, exchange or leasing of any property between you and your HSA) occurs during the existence of your HSA, your Account will be disqualified and the entire balance in your Account will be treated as if distributed to you as of the first day of the year in which the prohibited event occurs. This "distribution" would be includable in gross income and subject to a nondeductible 20% penalty tax on the distribution. If any part of your HSA is pledged as security for a loan, then the portion so pledged will be treated as if distributed to you, and will be includable in gross income and subject to a nondeductible 20% penalty during the year in which you make such a pledge. The purchase of any securities on margin within your Fidelity HSA will result in a prohibited transaction.

Other Tax Considerations.

Tax Withholding. Federal income tax will NOT be withheld from distributions you receive from an HSA. However, if HSA distributions are made to a non-U.S. person (i.e., a nonresident alien individual), withholding tax is mandatory and you may not elect otherwise unless you certify to the Custodian that you are a U.S. citizen or other U.S. person (including a resident alien individual). A non-U.S. person may obtain a refund of the tax withheld if the distributions were used to pay for qualified medical expenses.

Reporting for Tax Purposes. If you are an Account Owner, **IRS Form 8889 is required to be attached to your IRS Form 1040 or IRS Form 1040A for each year for which an HSA contribution is made, as well as for each year in which a distribution is taken from the Account.** You are required to report to the IRS the amount of all distributions you received from your HSA, not just those distributions to pay for qualified medical expenses. Other reporting may be required in the event that special taxes or penalties are due.

No Special Tax Treatment. No distribution to you or anyone else from your Account can qualify for capital gain treatment under the federal income tax laws. It is taxed to the person receiving the distribution as ordinary income. There are no special averaging rules applicable to distributions from your Account.

IRS Approval. The form of this Health Savings Account is the model government form provided by the IRS known as Form 5305-C. **For more information on HSAs, please refer to IRS Publication 969, "Health Savings Accounts and Other Tax-Favored Health Plans" and IRS Publication 502, "Medical and Dental Expenses" for a list of qualified medical expenses that may be reimbursed from HSAs or contact the IRS.**



Things to Know Before Using Your Account

The information in this box is only a summary. Please read the agreement for more complete information.

Using your brokerage Health Savings Account (HSA) involves risks, for which you assume full responsibility.

As the account owner, you are fully responsible for monitoring your account and for all investment decisions and instructions concerning your account.

Placing orders during times when markets are volatile can be risky, particularly when you are using electronic services to access information or to place orders through your brokerage HSA.

Before you start using your account or any account feature, it's essential that you understand the terms, conditions, and policies that apply.

There are certain situations in which it is essential that you get in touch with us.

You need to tell us immediately if any of the following occur:

- You notice anything incorrect or suspicious concerning your orders, account activity, or statements.
- Your financial circumstances or goals change.
- You become subject to laws or regulations concerning corporate insiders, the reporting of certain investments, or employment in the securities industry.

The terms of this agreement apply only to Fidelity HSAs.

Disputes between you and Fidelity are settled by arbitration.

As with most brokerage accounts, the parties agree to waive their rights to sue in court, and agree to abide by the findings of an arbitration panel established in accordance with an industry self-regulatory organization.

How to Contact Us

For matters concerning your account, including questions, changes, and notification of errors, contact us:

By Phone

800-544-3716

Online

Fidelity.com

In Writing

Fidelity Investments
Client Services
P.O. Box 770001
Cincinnati, OH 45277-0045

Who's Who in This Agreement

In this document, "Fidelity," "us," and "we" include Fidelity Brokerage Services LLC ("FBS") and National Financial Services LLC ("NFS") and their employees, agents, and representatives, as the context may require. "You" and "account owner" refer to the owner indicated on the account application.

About This Agreement

Fidelity's Commitments to You

Under this agreement, Fidelity has certain rights and responsibilities. When we accept your account application, we are agreeing to serve as your broker and to maintain an account for you. We agree, subject to our acceptance of an authorized order, to buy, sell, or otherwise dispose of or acquire securities for you according to your instructions. We also agree to provide various services and features, as described on the following pages.

Your Commitments to Fidelity

Many of these commitments are spelled out more completely on the following pages, but, in general, when you sign the account application, you agree:

- to accept full responsibility for the content and accuracy of all authorized instructions placed on your account, and for all results and consequences of these instructions, including all investment decisions, trading orders, tax consequences, and all instructions placed by you or any other person you authorize
- to pay all fees, charges, and expenses incurred on your account, according to the fee schedule in effect at the time (a current schedule is provided with this agreement); for services we perform at your request that are not covered in our current fee schedule, you agree to pay the applicable fee
- to maintain enough assets in your account to satisfy all obligations as they become due, and to understand that we may take whatever steps we consider necessary to resolve unpaid debts or other obligations
- to use the account and its features according to this agreement and for your own personal purposes only
- if you use any of our electronic services, or provide us with your e-mail address, to have your personal financial information transmitted electronically, and to receive your initial notice of our privacy policy electronically
- to keep secure your account number, username, and password and any devices, such as mobile phones or pagers, you use in connection with your account
- to let us monitor and/or record any phone conversations with you
- to let us create a digital representation of your voice, a "voiceprint," that may be used for verifying your identity when you contact Fidelity
- to let us verify the information you provide and obtain credit reports and other credit-related information about you at any time, such as payment and employment information, and to permit any third-party financial services provider to do likewise
- to resolve disputes concerning your relationship with us (other than class actions) through arbitration rather than in a court of law
- if applying for, or using, any optional features or services (including online or other electronic services), to understand and accept the terms associated with them
- to protect Fidelity against losses arising from your use of market data and other information provided by third parties
- to understand that, whenever you invest in, or exchange into, any mutual fund (including any fund serving as your core position), you are responsible for reading that fund's prospectus, including its description of the fund, the fund's fees and charges, and the operation of the fund
- to notify us in writing any time there is a material change in your financial circumstances or investment objectives
- to be bound by the current and future terms of this agreement, from the time you first use your account or sign your application, whichever happens first
- that if you have authorized someone to act on your behalf in your account, any and all disclosures, required or otherwise, may be provided solely to the individual acting on your behalf as part of the scope of his or her authority

Account Features

Certain features and services are standard with your Fidelity HSA.* Others are optional, and may be added either when you open your account or later. Note that some features and fees vary depending on the nature of your relationship with Fidelity.

Industry regulations require that Fidelity Brokerage Services LLC (FBS) and its clearing firm, National Financial Services LLC (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:

- Obtaining and verifying account information and documentation.
- Opening, approving and monitoring trading and other activity in your account.
- Accepting orders and other instructions from you regarding your account, and for promptly and accurately transmitting those orders and instructions to NFS.
- Determining the suitability of investment recommendations and advice, and that those persons placing instructions for your account are authorized to do so. NFS will not give you advice about your investments and will not evaluate the suitability of investments made by you, your investment representative or any other party.
- 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.
- Maintaining the required books and records for the services it performs.
- 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:

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

Standard Features

Securities Trading

This account is a brokerage account that allows the trading and holding of many securities that are publicly traded in the United States, such as most securities in these categories:

- stocks, including common and preferred
- bonds, including corporate, municipal, and government
- convertible securities
- mutual funds, including Fidelity funds, non-Fidelity funds, and closed-end funds such as exchange-traded funds (ETFs)
- options, although HSAs are only eligible for writing covered calls, buying calls/puts, and buying long straddles/strangles/combinations with respect to index and equity options in all cases
- certificates of deposit (CDs)
- unit investment trusts (UITs)

In addition, the account can be used to trade certain foreign securities (either directly or as depository receipts) and certain precious metals.

Participation in shareholder voting and/or dividend payments in non-U.S. securities is subject to the rules and regulations of the non-U.S. market in which the security was issued and may require the disclosure of my personal information, including, but not limited to, name, address, and country of citizenship and/or residence.

Some investments that **cannot** be traded through your Fidelity HSA are futures and commodities.

When you place a trade, you may have a choice of order types, including market orders, limit orders, stop orders, and stop-limit orders. To find out how these different types of orders work, and for other helpful information, go to Fidelity.com/brokerage.

Core Account

Your Fidelity HSA includes a core account that holds assets awaiting investment or withdrawal. Any amount in your core account will be held in the core position specified (including by default) or selected by you on your Fidelity HSA application.

As detailed below, the options for your core position may include a money market mutual fund, a bank sweep (sometimes referred to herein as the "FDIC-Insured Deposit Sweep" or "Bank Sweep"), or an interest-bearing free credit option. Fidelity reserves the right to make changes to the available options and/or the options available to you for your core position.

For purposes of this Core Account section of this Agreement, the free credit balance will be referred to as the "Interest Bearing Option."

Please note that this is different from the Intra-day Free Credit Balance described in the Credits to Your Account section of this Agreement. Like any free credit balance, the Interest Bearing Option represents an amount payable to you on demand by Fidelity. Subject to applicable law, Fidelity may use this free credit balance in connection with its business. Fidelity may, but is not required to, pay you interest on this free credit balance, provided that the accrued interest for a given day is at least half a cent. Interest, if paid, will be based upon a schedule set by Fidelity, which may change from time to time at Fidelity's sole discretion.

More details about the money market mutual fund can be found in the money market mutual fund's prospectus, which will be made available to you when applicable.

If the Bank Sweep is the core position for your Fidelity HSA, cash contributed to or received in the account is held in the core account (the "Cash Balance"). On the next business day after receipt (not including bank holidays or days on which the New York Stock Exchange is closed, such as Good Friday), Cash Balances are automatically "swept into" an FDIC-insured interest-bearing account (a "Program Deposit Account") at one or more participating banks (each, a "Program Bank"), where the Cash Balance becomes eligible for FDIC insurance. Once your Cash Balance has been swept into a Program Bank, it is referred to as your "Program Deposit." Your Program Deposit is also automatically withdrawn from ("swept out of") a Program Deposit Account back into your Fidelity HSA, as necessary. Your Program Deposit will earn interest, provided that the accrued interest for a given day is at least half a cent. More details about the Bank Sweep can be found in the FDIC-Insured Deposit Sweep Program Disclosure document, which is attached hereto, incorporated herein, and forms a part of this Agreement.

Newly established Fidelity HSAs will utilize the Bank Sweep as the core position. Certain previously established Fidelity HSAs may utilize a Fidelity money market mutual fund as the core position. If you are in this latter category, you may elect to switch to the Bank Sweep. Please note, however, that this is a one-time irrevocable election.

If You Reside Outside the United States

If we determine that you reside outside the United States in any country other than Canada (as described in the Residing Outside the United States section of this Agreement), either at the time you open your Fidelity HSA, or at any point in time after you open your Fidelity HSA (e.g., as a result of a subsequent move), your core account will not operate as described above. Instead, during such time as we believe you reside outside the United States, the following will apply:

1. New Fidelity Accounts.

The core position specified (including by default) or selected by you on your Fidelity HSA application will not be changed, but the process of sweeping the Intra-day Free Credit Balance to your core account (as described in the Credits to Your Account section of this Agreement) will be suspended. As a result, all uninvested cash in your Fidelity HSA will be held in the Intra-day Free Credit Balance. You will also be unable to make any change to the option you selected or were defaulted into for your core position during the account opening process, including making any changes to the Program Bank List assigned to your Fidelity HSA, in the event the Bank Sweep is your core position.

2. Existing Fidelity Accounts.

The process of sweeping the Intra-day Free Credit Balance to your core account will be suspended. This will not affect any existing holdings of a Fidelity money market fund or your Program Deposit at a Program Bank. You will be able to liquidate that position should you elect to do so, but you will generally be unable to add to it for so long as we believe you reside outside the United States, except for the deposit of accrued interest in the case of the Bank Sweep or the reinvestment of dividends on money market mutual fund positions. As a result, all new deposits to your Fidelity HSA or settlement proceeds from transactions in your account will be held in the Intra-day Free Credit Balance. You will also be unable to make any change to your core position election, including making any changes to the Program Bank List assigned to your Fidelity HSA, in the event the Bank Sweep is your core position.

Should we determine you no longer reside outside the United States, if your Fidelity HSA was subject to a suspension, this suspension will be lifted, the Intra-day Free Credit Balance will be swept to your core account and held in the core position, and, going forward, your Fidelity HSA will operate as otherwise described herein.

Statements

We will send an account statement to the address of record:

- every calendar quarter, at a minimum
- for any month when you have trading or cash management activity

Your account statements will show all activity in your account for the stated period, including securities transactions, cash balances, credits and debits, and all fees paid directly from your account.

We will also send a confirmation for every securities transaction in your account. The only exceptions are automatic investments, automatic withdrawals, dividend reinvestments, and transactions that involve only your core position or the Intra-day Free Credit Balance; for these activities, your regular account statement serves in place of a confirmation.

To receive your account statements and confirmations faster, you can arrange to have them delivered electronically instead of through the mail. This option is free, and you can switch to or from it anytime upon request.

If you live with immediate family members who also have eligible Fidelity accounts, you can "household" those accounts to potentially qualify for enhanced services and features. You may elect to have accounts householded by completing the information requested at <https://www.fidelity.com/customer-service/how-to-relationship-householding>. You may also elect to have your statements combined or householded by completing the information requested at <https://www.fidelity.com/customer-service/how-to-combine-statements>. By electing to participate in householding, you agree that Fidelity may provide the employers of any householded account holders with account statements, trade confirmations, or other documents as required by applicable regulations.

Account Protection

The securities in your account are protected in accordance with the Securities Investor Protection Corporation (SIPC) for up to \$500,000 (including up to \$250,000 for uninvested cash). We also provide additional coverage above these limits. Neither coverage protects against a decline in the value of your securities, nor does either coverage extend to certain securities that are considered ineligible for coverage.

For more details on the SIPC, or to request a SIPC brochure, visit www.sipc.org or call 202-371-8300.

Please note that if you utilize the Sweep, except as otherwise described in the Core Account section of this Agreement, any balance you maintain

in your account is swept to an FDIC-insured position at a bank with which Fidelity has established a relationship (a "Program Bank"). Until funds are swept to the Program Bank, they are covered by SIPC. Once funds are swept to a Program Bank, they are no longer covered by SIPC, but they are eligible for FDIC insurance subject to FDIC insurance coverage limits. For more information about the Sweep, please refer to the FDIC-Insured Deposit Sweep Program Disclosures document, which is attached hereto, incorporated herein, and forms a part of this Agreement.

Optional Features

You can set up these services using your account application. To add them to an existing account, contact Fidelity. Some of these features are covered by their own customer agreements, which are incorporated into this agreement by reference (are legally considered part of this agreement) and will be provided to you as applicable. Note that some services are not available for certain types of accounts.

Checkwriting

Checkwriting is available on your Fidelity HSA. Note that cancelled checks are not returned to you, although check imaging may be available.

Daily Debit Card

You may apply for a Fidelity HSA Debit Card on your Fidelity HSA. This card can be used at merchants accepting VISA® cards, where the merchants provide goods or services related to health care. All transactions are debited against the cash available in your account the same day you make them. The Fidelity HSA Debit Card cannot be used to make withdrawals at ATMs.

Electronic Funds Transfer

You may transfer cash in and out of your account using electronic funds transfer (EFT), which works like an electronic check. You can also arrange for your brokerage account to receive periodic payments from other accounts, or transfers from other sources, such as Automatic Investments.

Dividend Reinvestment

In addition to reinvestment of mutual fund dividends, reinvestment of dividends from eligible equities and closed-end funds is an option for most HSAs. You can choose to have the service apply to all eligible securities in your account, or only to certain ones. You can request this feature by phone, online, or in writing (for all securities or for individual ones) once you have established your account.

Fidelity MyVoiceSM

Fidelity MyVoice is a free security service. When you call Fidelity, you'll no longer have to enter PINs or passwords because Fidelity MyVoice helps you interact with us securely and more conveniently. Through natural conversation, MyVoice will detect and verify your voiceprint in the first few moments of the call. A voiceprint is a combination of your physical and behavioral voice patterns. Like a fingerprint, it's unique to you.

Accessing Your Account

There are a variety of ways you can place orders, access your account, get market and investment information, or contact Fidelity. Online choices include Fidelity.com, Fidelity Active Trader Pro,® alerts and wireless trading services, and other interactive services for computers or handheld devices. Some of these services are offered by Fidelity directly; others are offered by outside providers.

Telephone choices include Fidelity Automated Service Telephone (FAST)® as well as Fidelity's telephone representatives. Please note that our telephone lines may be recorded, and, by signing the account application, you are consenting to such recording. If you do not wish to be recorded, you should contact Fidelity via another means. You can also speak with a Fidelity Representative in person, during business hours, at any of our Fidelity Investor Centers around the country.

Account Policies

Account Usage

Prohibited Uses and Actions

You are strictly prohibited from using your account in conjunction with any business as a broker-dealer, trader, agent, or advisor in any type of security, commodity, future, or contract, or in any business or organization connected with individuals performing these functions. You are also prohibited from publicizing or sharing with anyone any information you obtain through your account (such as securities quotes). In addition, you are aware that we may freeze your account or suspend certain privileges, features, or services at any time without notice.

Limits on Mutual Fund Trades

Because excessive trading in mutual fund shares can be detrimental to a fund and its shareholders, we may block account owners or accounts that engage in excessive trading from making further transactions in fund shares. A block on trading fund shares may be temporary or permanent, and may apply only to certain mutual funds or all mutual funds, including Fidelity funds.

The decision to impose a block may originate with a mutual fund company or may be made by Fidelity at the brokerage account level, if Fidelity believes such a block is warranted. To see what a given fund company's definition of "excessive trading" is, check the fund's prospectus.

In addition, we may restrict or limit any transaction in any mutual fund or other investment company that we or an affiliate manages or advises if we believe the transaction could adversely affect the investment company or its shareholders.

How Transactions Are Settled

Credits to Your Account

During normal hours when the market is open ("Intra-day"), any new deposit to your Fidelity HSA or settlement proceeds from a transaction in your Fidelity HSA are held as a free credit balance (the "Intra-day Free Credit Balance"). Each business day, the Intra-day Free Credit Balance is automatically swept into your core account, where it is handled as described in the Core Account section of this Agreement, except as otherwise noted therein. Like any free credit balance, the Intra-day Free Credit Balance represents an amount payable to you on demand by Fidelity. Subject to applicable law, Fidelity may use this free credit balance in connection with its business. Fidelity may, but is not required to, pay you interest on this free credit balance, provided that the accrued interest for a given day is at least half a cent. Interest, if paid, will be based upon a schedule set by Fidelity, which may change from time to time at Fidelity's sole discretion.

Interest paid on your Intra-day Free Credit Balance will be labeled "Credit Interest" in the Investment Activity section of your account statement. Interest is calculated on a periodic basis and credited to your account on the next business day after the end of the period. This period typically runs from approximately the 20th day of one month to the 20th day of the next month, provided, however, that the beginning and ending periods each year run, respectively, from the 1st of the year to approximately the 20th of January, and approximately the 20th of December to the end of the year. Interest is calculated by multiplying your average Intra-day Free Credit Balance during the period by the applicable interest rate, provided, however, that if more than one interest rate is applicable during the period, this calculation will be modified to account for the number of days each period during which each interest rate is applicable.

Each check deposited is promptly credited to your account. However, the money may not be available to use until up to six business days later, and we may decline to honor any debit that is applied against the money before the deposited check has cleared.

If a deposited check does not clear, the deposit will be removed from your account, and you are responsible for returning any interest you received on it. Note that we can only accept checks denominated in U.S. dollars and drawn on a U.S. bank account (including a U.S. branch of a foreign bank). We cannot accept third-party checks. In addition, if we have reason to believe that assets were incorrectly credited to your account, we may restrict such assets and/or return such assets to the account from which they were transferred.

Debits to Your Account

All debit items (including checks, debit card transactions, securities purchases, and electronic transfers of money) are paid daily to the extent that sufficient funds are available. Note that debits to resolve securities transactions or the payment of account fees will be given priority over other debits, such as checks or debit card transactions.

As an account owner, you are responsible for satisfying all debits on your account, including any debit balance outstanding after all assets have been removed from an account, and any costs (such as legal fees) that we incur in collecting the debit. If a check issued to you from your account remains uncashed and outstanding for at least six months, you authorize and instruct Fidelity, in its sole discretion, to cancel the check and return the underlying proceeds to you by depositing the proceeds into your account.

To help ensure the proper discharge of debits, it is our policy (unless we agree to do otherwise) to turn to the following sources, in this order, when settling debits against your account:

- the Intra-day Free Credit Balance
- the core account
- any shares of a Fidelity money market fund held in this account that maintain a stable (i.e., \$1.00/share) net asset value and are not subject to a liquidity fee or a similar fee or assessment
- if you have a margin account, any margin credit available

In addition to the foregoing, we may turn to the following sources:

- any shares in a Fidelity money market fund held in another HSA account with the same registration (which you authorize us to sell for this purpose when you sign the application)
- any securities in this or another HSA account

If you want to opt out of the foregoing, please contact Fidelity for more information.

In the event that your account does not contain sufficient cash, Fidelity may liquidate securities to satisfy a court order, levy, or any other legal process payment. Money market fund shares used to pay debits are redeemed at the share price in effect at the time. For disclosures concerning money market funds, see "Money Market Fund Investments" in the "Disclosures" section of this agreement.

Resolving Unpaid Obligations or Other Obligations

If certain of the sources listed above in "Debits to Your Account" (which are defined as your "available balance" for purposes of this agreement) are not enough to satisfy a given debit, we reserve the right to take action as we see fit, including declining to honor the debit, which may result in fees (such as a returned check fee) or other consequences for you.

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

It is important to understand that we do have additional choices for resolving unsatisfied obligations. Like many other securities brokers, we reserve the right to sell or otherwise use assets in an account to discharge any obligations the account owner(s) may have to us (including unmatured and contingent obligations), and to do so without further notice or demand. For example, if you have bought securities but not paid for them, we may sell them ourselves and use the proceeds to settle the purchase.

Although Fidelity may use other methods when it determines they may be more appropriate, Fidelity reserves the right to use the provisions described in this section at any time, except when they would conflict with the Employee Retirement Income Security Act of 1974 (ERISA) or the Internal Revenue Code of 1986, both as amended.

Transaction Settlement Deadlines

Generally, you need to pay for all transactions or deliver all securities by 2 p.m. Eastern time on the settlement date. We reserve the right to cancel or liquidate, at your risk, any transaction not settled in a timely way.

Non-Transferable Securities

In the event that any securities in your account become non-transferable, NFS may remove them from your account without prior 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. NFS may remove non-transferable securities from your account pursuant to a Securities and Exchange Commission approved program that permits our custodian for these securities to no longer maintain the physical certificates representing the positions in these securities. 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.
- If the position is held in a retirement account, we will not report the removal of the position 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 your account.
- Positions removed from your account will appear on your next available account statement following such removal as an "Expired" transaction.

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

Policies on Optional Features

Debit Cards

As account owner, you are responsible for all usage of any debit card on your account. The debit card is covered by its own customer agreement, which is incorporated herein by reference (is legally considered part of this agreement). This agreement will be provided to you when you apply for a debit card. It is your responsibility to understand the terms of the debit card agreement before you begin using your card. Total debit card transactions generally are limited to your available balance. Note that we typically reduce your available balance at the time you make a debit card transaction, rather than waiting for the transaction to be posted to your account.

EFT Transactions

EFT transactions are normally completed within three to seven business days of your request. An EFT transfer may be for between \$10 and \$99,999. The two accounts involved in an EFT transaction must have at least one owner's name in common (and that name must match exactly). To send and receive EFT transactions, your bank must be a member of the Automated Clearing House (ACH) system.

For EFT transactions, you hereby grant us limited power of attorney for purposes of redeeming any shares in your accounts (with the right to make any necessary substitutions), and direct us to accept any orders to make payments to an authorized bank account and to fulfill these orders through the redemption of shares in your account. You agree that the above appointments and authorizations will continue until we receive written notice of any change at the address listed following "Things to Know Before Using Your Account," although we may cease to act as agents to the above appointments on 30 days' written notice to your account's address of record. You further understand that Fidelity may notify you electronically or by phone when the EFT feature is set up or EFT transactions are initiated on your account.

Dividend Reinvestment Program

With this feature, all dividends paid by eligible securities that you designate for reinvestment are automatically reinvested in additional shares of the same security. (For purposes of the Dividend Reinvestment Program, "dividends" means cash dividends and capital gain distributions, late ex-dividend payments, and special dividend payments, but not cash-in-lieu payments.) In designating any eligible security for reinvestment, you authorize us to purchase shares of that security for your account.

To be eligible for this feature, a security must satisfy all of the following:

- be a closed-end fund, common stock, or foreign security (generally American depository receipts [ADRs])
- be margin eligible (as defined by NFS)
- be listed on the New York Stock Exchange or the American Stock Exchange (or one of their affiliated exchanges), or traded on the NASDAQ Stock Market
- be held in street name by NFS (or at a securities depository on its behalf)
- not be held as a short position

Dividends are reinvested on shares that satisfy all of the following:

- the security is eligible
- you own the shares on the dividend record date
- you own the shares on the dividend payable date (even if you sell them that day)
- your position in the security has been settled on or before the dividend record date
- the shares are designated for reinvestment as of 9 p.m. Eastern time on the dividend record date

Shares purchased through the Dividend Reinvestment Program will generally be placed in your account as of the dividend payable date. Note, however, that the stock price at which your reinvestment occurs is not necessarily the same as the price that is in effect on the dividend payable date. This is because we generally buy the shares of domestic companies two business days before the dividend payable date, at the market price(s) in effect at the time, in order to help ensure that we have shares on hand to place in your account on the dividend payable date. Other factors may require the purchase of the shares on a different business day, which may be before, on, or after the dividend payable date, e.g., dividends of foreign companies. Also, shares of securities which have an irregular ex-dividend date are purchased on the ex-dividend date and placed in your account on the third business day following the ex-dividend date. Therefore you may end up receiving more or fewer shares than if your dividend had been reinvested on the dividend payable date itself, particularly if there are significant changes in the market price of a security just before its dividend payable date. If several purchase transactions are necessary to reinvest your and other customers' dividends in a particular security, the price per share will be the weighted average price per share for all shares purchased. If sufficient shares are unavailable in the market to satisfy all customers' requirements for dividend reinvestment for a security, the dividend will not be reinvested.

Automatic reinvestments often involve purchase of fractional shares, calculated to three decimal places. Partial shares pay prorated dividends and can be sold if you sell your entire share position, and will

be liquidated automatically in transfers and certain other situations, but otherwise typically cannot be sold.

Although for dividend reinvestments your regular account statement takes the place of a trade confirmation, you can generally obtain status information the day after the reinvestment date by contacting Fidelity.

Wherever possible, we will buy reinvestment shares through a program offered by the Depository Trust Company (DTC), which offers a share price discount (generally up to 5%). To find out which securities are currently available through DTC, contact Fidelity. Note that the availability of any given security through this program may change without notice. Also note that DTC program transactions take longer to process: Although the transactions are effective as of the dividend payable date, they are generally not posted to your account until 10 to 15 days later.

Note that dividend reinvestment does not ensure a profit on your investments and does not protect against loss in declining markets. If you sell your dividend-generating shares before the posting date, the dividend will not be reinvested.

Precious Metals

In general, precious metals and other collectibles within the meaning of Section 408(m) of the Internal Revenue Code may not be purchased in a health savings account except as otherwise permitted by ERISA and the Internal Revenue Code, as applicable, and to the extent permitted by Fidelity. 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 a health savings account and whether the acquisition of such investment may result in a taxable distribution from such account under applicable IRS rules.

Precious metals are not covered by SIPC account protection, but are insured by the depository at market value if stored through us. When trading precious metals, note that because they can experience sudden and rapid price changes, they are risky as investments, and we cannot guarantee you an advantageous price when you trade them.

Closing Your Account

We can close your account, or terminate any optional feature, at any time, for any reason, and without prior notice. You can close your account, or terminate any optional feature, by notifying us in writing or calling us on a recorded line. We may automatically close accounts with zero balances.

Regardless of how or when your account is closed, you will remain responsible for all charges, debit items, or other transactions you initiated or authorized, whether arising before or after termination. Note that a final disbursement of assets may be delayed until any remaining issues have been resolved.

Monitoring Your Account and Notifying Us of Errors

As an account owner, you are responsible for monitoring your account. This includes making sure that you are receiving transaction confirmations, account statements, and any other expected communications. It also includes reviewing these documents to see that information about your account is accurate and contains nothing suspicious.

Note that so long as we send communications to you at the physical or electronic address of record given on the application, or to any other address given to us by an authorized person, the communications are legally presumed to have been delivered, whether you actually received them or not. In addition, confirmations and statements are legally presumed to be accurate unless you specifically tell us otherwise.

If you have not received a communication you expected, or if you have a question or believe you have found an error in any communication

from us, telephone us immediately, then follow up with written confirmation (see contact information following "Things to Know Before Using Your Account").

You agree to notify us immediately if:

- you placed an order electronically but did not receive a reference number for it (an electronic order is not considered received until we have issued an acknowledgment)
- you received confirmation of an order you did not place, or any similar conflicting report
- there is any other type of discrepancy or suspicious or unexplained occurrence relating to your account
- your password or access device is lost or stolen, or you believe someone has been using it without authorization

If any of these conditions occurs and you fail to notify us immediately, neither we nor any other Fidelity affiliate will be liable for any consequences. If you do immediately notify us, our liability is limited as described in this agreement.

With any feature or service that is governed by a separate agreement (such as a debit card or options trading agreement), note that different policies concerning error resolution and liability may apply, as described in the separate agreement.

If, through any error, you have received property that is not rightfully yours, you agree to notify us and to immediately return the property and any earnings it may have yielded.

Complying with Applicable Laws and Regulations

In keeping with federal and state laws, and with securities industry regulations, you agree to notify us in writing if any of the following occur (with all terms in quotes defined as being within the meaning of the Securities Act of 1933):

- if you are, or later become, an employee or other "associated person" of a stock exchange, a member firm of an exchange or the Financial Industry Regulatory Authority (FINRA), a municipal securities dealer, or Fidelity or any Fidelity "affiliate"
- if you are, or later become, an "affiliate" or "control person" with respect to any security held in your account
- if any transactions in your account regarding securities whose resale, transfer, delivery, or negotiation must be reported under state or federal laws

You also agree:

- if you are, or later become, an "associated person" of a member firm of an exchange or FINRA, that you have obtained consent of the "employer member," and you authorize Fidelity upon request by an employer member to transmit copies of confirmations and statements, or the transactional data contained therein, with respect to all of your accounts, including all accounts subject to FINRA rules and unit investment trusts, municipal fund securities, and qualified programs pursuant to Section 529 of the Internal Revenue Code.
- to ensure that your account transactions comply with all applicable laws and regulations, understanding that any transaction subject to special conditions may be delayed until those conditions are met
- to comply with all policies and procedures concerning "restricted" and "control" securities that we may require
- to comply with any insider trading policies that may apply to you as an employee or "affiliate" of the issuer of a security

We will assume that any securities or transactions in your account are not subject to the laws and regulations regarding "restricted" and "control" securities unless you specifically tell us otherwise.

Limits to Our Responsibility

Although we strive to ensure the quality and reliability of our services, including electronic services (such as online, wireless, and automated telephone services), neither we nor any third party whose services we arrange for are responsible for the availability, accuracy, timeliness, completeness, or security of any service related to your account.

You therefore agree that we are not responsible for any losses you incur (meaning claims, damages, actions, demands, investment losses, or other losses, as well as any costs, charges, attorneys' fees, or other fees and expenses) as a result of any of the following:

- cancellation of an accepted/executed trade in which Fidelity reasonably determines, in its sole discretion, that there was a data, clerical, or other similar error in the handling or processing of the trade, including, but not limited to, situations where a third-party caused such error
- cancellation of an accepted/executed trade when dealers and/or contra-parties notify Fidelity that they are unable to deliver the bonds because the order was filled in error
- the acceptance and processing of any order placed on your account, whether received electronically or through other means, as long as the order reasonably appears to be authentic
- investment decisions or instructions placed on your account, or other such actions attributable to you or any authorized person
- occurrences related to governments or markets, such as restrictions, suspensions of trading, or high market volatility or trading volumes
- uncontrollable circumstances in the world at large, such as wars, earthquakes, power outages, or unusual weather conditions
- occurrences related to computers and communications, such as a network or systems failure, a message interception, or an instance of unauthorized access or breach of security
- with respect to electronically provided market data or other information provided by third parties, any flaw in the timing, transmission, receipt, or substance (such as any inaccuracy, error, delay, omission, or sequence error, any nonperformance, or any interruption of information), regardless of who or what has caused it to occur
- the storage and use of information about you and your account(s) by our systems and transmission of this information between you and us; these activities occur entirely at your risk
- the usage of information received by you or us through any electronic services
- telephone requests for redemptions, so long as we transmit the proceeds to you or the bank account number identified
- difficulties receiving information or accessing your account that are due to the equipment you use, including difficulties resulting from technical incompatibilities, malfunctions, inherent limitations, or interruptions in service
- any checks or other debits to your account that are not honored because the account has insufficient funds

If any service failure is determined to be our responsibility, we will be liable only for whatever benefit you would have realized up to the time by which you should have notified us, as specified earlier in "Monitoring Your Account and Notifying Us of Errors." Fidelity reserves the right to restrict your account from withdrawals and/or trades if there is a reasonable suspicion of fraud, diminished capacity, or inappropriate activity. Fidelity also reserves the right to restrict your account from withdrawals and/or trades if Fidelity is put on reasonable notice that the ownership of some or all of the assets in the account is in dispute.

Trading in Volatile Markets — Understand the Risks

Volatile markets can present higher trading risks, especially when you are using electronic services to access information or place orders. Ways to manage some of these risks include:

- **Consider placing limit orders instead of market orders** In certain market conditions or with certain types of volatile securities, price changes may be significant and rapid during regular or after-hours trading. In these cases, placing a market order could result in a transaction that exceeds your available funds, meaning that Fidelity would have the right to sell other assets in your account. This is especially a risk in accounts that you cannot easily add money to, such as retirement accounts.
- **Be aware that quotes, order executions, and execution reports could be delayed** During periods of heavy trading or volatility, quotes that are provided as "real time" may be stale — even if they appear not to be — and you may not receive every quote update. Security prices can change dramatically during such delays.
- **When cancelling an order, be sure your original order is actually cancelled before entering a replacement order** Don't rely on a receipt for your cancellation order; that order may have arrived too late for us to act on.
- **Use other ways to access Fidelity during peak volume times** Phone or computer capacity limitations could mean delays in getting information or placing orders. If you are having problems with one method, try another.

The chances of encountering these risks are higher for individuals using day-trading strategies. In part for this reason, Fidelity does not promote day-trading strategies.

For more information on trading risks and how to manage them, visit Fidelity.com or contact Fidelity.

Indemnification

You agree to indemnify us from, and hold us harmless for, any losses (as defined in "Limits to Our Responsibility") resulting from your actions or failures to act, whether intentional or not, including losses resulting from actions taken by third parties.

If you use any third-party services or devices in connection with your account (such as Internet service or wireless devices), all service agreements and payments for these are your responsibility. Rates and terms are set by the service providers and are not Fidelity's responsibility.

Note that beyond taking reasonable steps to verify the authenticity of instructions, we have no obligation to inquire into the purpose, wisdom, or propriety of any instruction we receive.

Terms Concerning This Agreement

Applicability

This agreement is the only agreement between you and us concerning its subject matter, and covers all accounts that you, at whatever time, open, reopen, or have opened with us. In addition, if you have already entered into any agreements concerning services or features that relate to this account (such as the usage agreement for Fidelity.com), or if you do so in the future, this agreement incorporates by reference the terms, conditions, and policies of those agreements. In the case of any conflict between this agreement and an agreement for a particular service or feature, the service or feature agreement will prevail.

Governing Laws and Policies

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

All transactions through Fidelity are subject to the rules and customs of the marketplace where they are executed, as well as to applicable state and federal laws. In addition, the services below are subject to the following laws and policies:

- Securities trades: any Fidelity trading policies and limitations that are in effect at the time
- Online services: the license or usage terms posted online
- Checkwriting: the applicable provisions of the Uniform Commercial Code and the terms governing the service

Modification and Enforcement

We may amend or terminate this agreement at any time. This may include changing, dropping, or adding fees and policies, changing features and services or the entities that provide them (such as the bank that provides clearing services for checkwriting or debit cards), and limiting the usage or availability of any feature or service, within the limits of applicable laws and regulations. Although it is our policy to send notice to account owners of any material changes, we are not obligated to do so in most cases. Apart from changes originating in these ways, no provision of this agreement can be amended or waived except in writing by an authorized representative of Fidelity.

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

We may enforce this agreement against any and all account owners. In addition, any securities exchanges or associations that provide information to you through your account may enforce the terms of this agreement directly against you. Although we may not always enforce certain provisions of this agreement, we retain our full right to do so at any time.

If any provision of this agreement is found to be in conflict with applicable laws, rules, or regulations, either present or future, that provision will be enforced to the maximum extent allowable, or made to conform, as the case may be. However, the remainder of this agreement will remain fully in effect.

Fidelity may use the electronically stored copy of your (or your agent's) signature, any written instructions or authorizations, the account application, and this agreement as the true, complete, valid, authentic, and enforceable record, admissible in judicial, administrative, or arbitration proceedings to the same extent as if the documents and records were originally generated and maintained in printed form. You agree to not contest the admissibility or enforceability of the electronically stored copies of such documents in any proceeding between you and Fidelity.

Disclosures

Credit-Related Information

For the name and address of any credit reporting agency from whom we or a third-party service provider has obtained information about you, send a written request to us or the service provider, as applicable.

If you apply for a debit card, we may share information about you and other card applicants with card issuers, which are not affiliated with Fidelity. If you don't want a card issuer to share information about you with other entities in turn, it is your responsibility to inform the card issuer of this.

Consumer Reporting Agencies

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

We may also provide information about you and your account as well as the activity in your account to one or more consumer reporting agencies. If you believe that information Fidelity has provided about you or your account or the activity in your account is not accurate, you may notify us at:

Fidelity Investments
Attn: Customer Data Disputes
PO Box 770001
Cincinnati, OH 45277-0045

In order for us to investigate any dispute that you may submit to us with respect to information that we have provided, please provide us with the following information:

- (1) Your name, address, and account number;
- (2) An identification of the specific information that you believe is not accurate; and
- (3) An explanation of the basis for your dispute.

Service Providers

Fidelity HSA[®] brokerage services are provided by NFS, an affiliate of FBS. Bonds may be traded through NFS (which may choose to act as principal or agent) or through external dealers. Services available through this account are the property of Fidelity or the third parties from which Fidelity has obtained rights. Market data provided by national securities exchanges or associations remain the property of those entities.

Routing of Orders

FBS routes most customer orders to its affiliated broker/dealer, NFS, which in turn sends orders to various exchanges or market centers for execution. In deciding where to send an order, NFS looks at a number of factors, such as size of order, trading characteristics of the security, favorable execution prices (including the opportunity for price improvement), access to reliable market data, availability of efficient automated transaction processing, and execution cost. Some market centers may execute orders at prices superior to publicly quoted market prices. Although you can instruct us to send an order to a particular marketplace, our order-routing policies are designed to result in transaction processing that is favorable for you. NFS reserves the right to wait for the primary exchange to open before commencing trading in a particular security.

Certain Fees We Receive

Fidelity and its affiliates receive fees for providing certain products and services. Below is a partial list of affiliates, and the services they are paid for:

- Fidelity Management & Research Company — fee for serving as an investment advisor to the Fidelity funds.
- FBS and/or NFS — receives remuneration, compensation, or other consideration (such as financial credits or reciprocal business) for directing orders in certain securities to particular broker/dealers or market centers for execution. In addition to sales loads and 12b-1 fees described in the prospectus, FBS and/or NFS receives program participation and maintenance fees, and infrastructure support, in connection with the purchase of certain mutual fund shares and/or the ongoing maintenance of those positions in your brokerage account. This additional compensation may be paid by the mutual fund, its investment advisor, or one of its affiliates. Additional information about the source(s) and amount(s) of compensation, as well as other remuneration received by FBS and/or NFS, will be furnished to you upon written request.

Warranty Disclaimer

Neither we nor any third party makes any representations or warranties express or implied, including, without limitation, any implied warranties of merchantability or fitness for a particular purpose in respect of any services provided in connection with this account, or any information programs or products obtained from, through, or in connection with these services. In no event will we or any third party be liable for direct, indirect, incidental, or consequential damages resulting from any defect in or use of these services.

Money Market Fund Investments

You could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to money market funds and you should not expect that the sponsor will provide financial support to the fund at any time.

Redemption Features/Callable Securities Lottery

Certain debt securities may have redemption features in addition to those disclosed on the trade confirmation including, for example, special mandatory redemption features such as sinking funds provisions. It is the customer's obligation to review all disclosure documents the customer may receive, and to understand the risks of calls or early redemptions, which may affect yield. Issuers may, from time to time, publish notices of offers to redeem callable securities within limited time, price, and tender parameters. NFS is not obligated to notify customers of such published calls. Information about whether a municipal security is callable can be accessed via the Municipal Securities Rulemaking Board's Electronic Municipal Market Access ("EMMA") website (www.emma.msrb.org).

When street name or bearer securities held for you are subject to a partial call or partial redemption by the issuer, NFS may or may not receive an allocation of called/redeemed securities by the issuer, transfer agent, and/or depository. If NFS is allocated a portion of the called/redeemed securities, NFS utilizes an impartial lottery allocation system, in accordance with applicable rules, that randomly selects the securities within customer accounts that will be called/redeemed. NFS' allocations are not made on a pro rata basis and it is possible for you to receive a full or partial allocation, or no allocation. You 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, and also to withdraw excess margin securities, provided your account is not subject to restriction under the Federal Reserve's Regulation T or such withdrawal will not cause an undermargined condition. If you have bought or sold a security, and prior to the settlement of your trade, the issuer initiates a call of the security, NFS reserves the right to cancel your trade. Customers are responsible for covering any outstanding short positions, as well as any other resulting costs in their account, that result from the lottery. For more information and an example of the impartial lottery process, please go to: http://personal.fidelity.com/products/fixedincome/FL_Common_Risk.shtml.

Wisconsin Marital Property Act

Married Wisconsin residents should be aware that no provision of any marital property agreement, unilateral agreement, or court decree under Wisconsin's Marital Property Act will adversely affect a creditor's interest unless, prior to the time credit is granted, the creditor is furnished a copy of, or given complete information about, that agreement or decree.

Residing Outside the United States

If we determine that you reside outside the United States, you will be subject to certain limitations. While we generally make this determination by looking at the address information on our books and records (including the addresses maintained by the account owner and certain individuals with control over the account), we reserve the right to consider other information when making this determination and/or subjecting you to these limitations.

Generally speaking, regardless of where you reside, you will be subject to certain limitations. These include, but are not limited to, the following: (i) we will provide you with only ministerial or administrative services, which means that, among other things, our representatives will not engage in discussions with you about such topics as asset allocation, income planning, or portfolio composition; and (ii) you will not be permitted to purchase additional shares of any U.S. mutual fund (except pursuant to a dividend reinvestment program or in other limited circumstances), which among other things will affect the operation of your core account (please refer to the Core Account section of this Agreement for further details).

In addition to the foregoing, depending on where you reside, you may be subject to additional restrictions (for example, margin lending or options trading may not be permitted) up to and including restrictions that will prevent you from making additional deposits or purchasing additional securities positions (i.e., you will be prohibited from doing anything in your account other than selling your existing holdings and withdrawing the proceeds).

Notwithstanding the above, special rules govern your relationship with us if you live in Canada. Because of this, and because every situation is unique, you should contact Fidelity if you have questions about how you may be affected.

If you notify us that you do not reside outside the U.S., these limitations may be lifted.

FINRA BrokerCheck

As part of the Financial Industry Regulatory Authority (FINRA) BrokerCheck program, you have access to the FINRA BrokerCheck hotline at 800-289-9999 and the FINRA website at finra.org. You can call or email your inquiries and request a brochure that includes information detailing the BrokerCheck program.

MSRB Investor Brochure

Fidelity Brokerage Services LLC is registered with the U.S. Securities and Exchange Commission (SEC) and the Municipal Securities Rulemaking Board (MSRB). An investor brochure may be obtained at msrb.org that describes the protections that may be provided by the MSRB and how to file a complaint with an appropriate regulatory authority.

Resolving Disputes — Arbitration

This agreement contains a predispute arbitration clause. Under this clause, which you agree to when you sign your account application, you and Fidelity 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 may 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 you and us concerning any subject matter, issue, or circumstance whatsoever (including, but not limited to, controversies concerning any account, order, distribution, rollover, advice interaction, or transaction, or the continuation, performance, interpretation, or breach of this or any other agreement between you and us, 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 you may designate. If you commence arbitration through a United States self-regulatory organization or United States securities exchange and the rules of that organiza-

tion or exchange fail to be applied for any reason, then you shall commence arbitration with any other United States securities exchange of which the person, entity or entities is a member. If you do not notify us in writing of your designation within five (5) days after such failure or after you receive from us a written demand for arbitration, then you authorize us to make such designation on your behalf. The commencement of arbitration through a self-regulatory organization or securities exchange is not integral to the underlying agreement to arbitrate. You 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 predispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class action who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (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.



Fidelity Brokerage Services LLC, Member NYSE, SIPC
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Important information about investment advice for retirement accounts

For more than 70 years, Fidelity Investments¹ has worked hard to earn the trust of our clients by serving and protecting their interests. We are dedicated to delivering great value and acting in your best interest when we make recommendations about investing for your retirement.

One way we do this is by being transparent about our services and costs. This includes making you aware of potential conflicts of interest that may arise when we provide investment advice, including compensation Fidelity and our financial professionals earn on the products and services you buy. We also want to make you aware of the limitations on investments and other options that we consider when providing investment advice.

What is investment advice?

For retirement accounts,² the law defines investment advice as any recommendation to buy, sell, hold, or exchange investments; to take a distribution from or transfer assets between retirement plans and accounts; or to purchase investment advisory services.³ Many other interactions with you regarding your retirement accounts are not considered advice, including general descriptions and education about our products and services.

Fidelity financial professionals are required to follow policies and procedures, including using carefully designed investment methodologies, tools, or processes, to determine recommendations without regard to compensation paid to Fidelity or its financial professionals. In this way, we guard against these potential conflicts affecting our commitment to give you advice that is in your best interest.

Our recommendations are also intended to be acted on at the time they are provided. Unless we specifically agree otherwise in writing, it is your responsibility to monitor your investments and make changes if conditions warrant.⁴

What does Fidelity consider when providing investment advice for retirement accounts?

We do not consider all possible investment and distribution options when providing investment advice to you.

When making recommendations to buy, sell, or exchange investments or to purchase investment advisory services, the scope of investments and services we consider varies based on the retirement account type:

For your 401(k) or other employer-sponsored plan, we will recommend only investment alternatives offered in the plan's fund lineup, including investment management services offered by a Fidelity affiliate. We also do not consider for recommendations company stock, investments available only through Fidelity BrokerageLink[®], annuities other than those primarily used for capital preservation, investment management or model portfolio services not managed by Fidelity, and investments that your employer may have directed us to exclude.

For IRAs and Keoghs, we generally will recommend only mutual funds, exchange-traded funds (ETFs), certificates of deposit (CDs), investment-grade fixed income investments, U.S. Treasury securities, or annuity contracts. Fidelity may also recommend investment management services provided by Fidelity's Strategic Advisers (and other Fidelity affiliates), or a third-party advisor that is a member of Fidelity's Wealth Advisory Solutions program. Fidelity generally recommends only actively managed solutions, unless stated otherwise. You may also request or choose passively managed investments to the extent they are available. Options not considered for recommendations include individual stocks, mutual funds with transaction fees, non-Fidelity-affiliated managed accounts or advisory services, and target date funds other than Fidelity's Freedom Funds.

When making recommendations to distribute or transfer your retirement assets, we consider only the options of staying in your existing plan, rollover to another employer-sponsored plan recordkept by Fidelity, or rollover to a Fidelity IRA. We do not make recommendations about rolling over to plans or IRAs not recordkept by Fidelity, nor do we recommend a cash-out from a plan.

How are Fidelity and its financial professionals compensated?

The money Fidelity and our financial professionals earn varies based on your choice of products and services,⁵ and how much you choose to invest or maintain at Fidelity. In general, the more you buy and invest, the more Fidelity earns. Variations in compensation to Fidelity and our financial professionals based on your choice of products and services create the potential for conflicts of interest.

Both Fidelity and our financial professionals generally earn more for investment management services than for individual investment products like mutual funds, ETFs, and bonds. In addition, Fidelity generally earns more on mutual funds and other individual investment products that it manages. However, our financial professionals are not paid more for recommending Fidelity funds over other individual investment products.

Please visit www.fidelity.com/repcompensation for more information about compensation paid to our financial professionals.

¹"Fidelity Investments" refers to Fidelity Brokerage Services LLC, Strategic Advisers, Inc., and their affiliates and subsidiaries.

²"Retirement accounts" refers to employer-sponsored plans like 401(k)s, employer-sponsored 403(b)s, Keogh Plans, and Individual Retirement Accounts.


³"Investment advice" as used in this disclosure is defined as set forth in Section 3(21)(A)(ii) of the Employee Retirement Income Security Act of 1974, as amended (ERISA); Section 4975(e)(3) of the Internal Revenue Code; and regulations thereunder. Accordingly, this disclosure only pertains to your retirement accounts that are subject to those laws.

⁴Unless otherwise agreed to in writing, Fidelity will not monitor a recommendation on an ongoing basis. You should monitor your investments periodically and make changes if market conditions or your objectives, financial circumstances, risk tolerance, or investment needs change.

⁵For 401(k) or other employer-sponsored plans, Fidelity may provide a credit to the plan, equal to all or a portion of the compensation received from investment products or services under the plan. This may reduce the amount of compensation to Fidelity and/or cause our compensation not to vary, based on your choice of products and services.



Fidelity Brokerage Services, Member NYSE, SIPC
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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: <ul style="list-style-type: none"> ■ Social Security number and employment information ■ assets and income ■ account balances and transaction history When you are <i>no longer</i> 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"> ■ open an account or direct us to buy/sell your securities ■ provide account information or give us your contact information ■ 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"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using certain information to market to you ■ 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"> ■ 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 FIAM 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"> ■ 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"> ■ 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. We may share medical information about you to learn if you qualify for coverage, to process claims, to prevent fraud, or otherwise at your direction, as permitted by law. You are entitled to receive, upon written request, a record of any disclosures of your medical record information. Please refer to your statements and other correspondence for mailing addresses.</p> <p>If you establish an account in connection with your employer, your employer may request and receive certain information relevant to the administration of employee accounts.</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 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. 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.; FIAM LLC.</p> <p>The Fidelity Funds, which include funds advised by Strategic Advisers, Inc.</p>	

NOTICE OF BUSINESS CONTINUITY

Fidelity is committed to providing continuous customer service and support; however, we recognize that there are potential risks that could disrupt our ability to serve you. We are confident that we have taken the necessary steps that will allow us to reduce or eliminate the impact of a business disruption.

Fidelity recognizes the responsibility we have to our customers. We have implemented a business continuity management program with a strong governance model and commitment from senior management. Our continuity program's primary objectives are to meet the needs of our customers, maintain the wellbeing and safety of our employees, and meet our regulatory obligations. The planning process is risk based and involves the understanding and prioritization of critical operations across the firm, the anticipation of probable threats, and the proactive development of strategies to mitigate the impact of those events.

Our continuity planning teams work closely with local governments and officials in the event of an outage impacting our operations. Additionally, Fidelity has identified three large scale scenarios that require particular focus: pandemics, events impacting stock and bond market operations, and cyber events. Detailed response plans have been developed and cross-discipline teams have been trained to address both day-to-day disruptions as well as these specific events.

Each Fidelity department has developed the capabilities to recover both operations and systems. All continuity plans are designed to account for disruptions of various lengths and scopes, and to ensure that critical functions are recovered to meet their business objectives. Critical business groups operate from multiple sites. Dedicated teams within our technology organizations ensure that critical applications and data have sufficient redundancy and availability to minimize the impact of an event. Key components of Fidelity's continuity and technology recovery planning include:

- Alternate physical locations and preparedness
- Alternative means to communicate with our customers
- Back-up telecommunications and systems
- Employee safety programs

Plans are tested regularly to ensure they are effective should an actual event occur. Fidelity's Business Continuity Plans are reviewed no less than annually to ensure the appropriate updates are made to account for operations, technology, and regulatory changes. Material changes will be reflected in an updated "Notice of Business Continuity Plan." You may obtain a copy of this notice at any time by contacting a Fidelity Representative.

Brokerage Commission and Fee Schedule

FEES AND COMPENSATION

Fidelity brokerage accounts are highly flexible, and our cost structure is flexible as well. Our use of “à la carte” pricing for many features helps to ensure that you only pay for the features you use.

About Our Commissions and Fees

The most economical way to place trades is online, meaning either through Fidelity.com, Fidelity Active Trader Pro®, or Fidelity Mobile®. The next most economical way is Fidelity Automated Service Telephone (FAST®). This automated service is available around the clock and can be accessed from a touch-tone phone.

The fees described in this document apply to the Fidelity Account®, Non-Prototype Retirement Accounts, Health Savings Accounts (HSAs), and Fidelity Retirement Accounts (including Traditional, Roth, Rollover, SEP-IRA, SIMPLE IRAs, and Fidelity Retirement Plans (Keogh and SE 401(k)), and inherited IRAs and inherited Keogh accounts). Note that different fee schedules generally apply for Stock Plan Services. The fees described in this document may change from time to time without notice. Before placing a trade, consider Fidelity's most recent Brokerage Commission and Fee Schedule, available at Fidelity.com or through a Fidelity representative.

STOCKS/ETFs

Online **\$4.95 per trade**

FAST® **\$12.95 per trade**

Rep-Assisted **\$32.95 per trade**

These commissions and fees apply to securities including, but not limited to, domestic (U.S.) equities traded on national exchanges, short sales, exchange-traded funds (ETFs), and U.S.-traded foreign securities (ADRs, or American Depository Receipts, and ORDs, or Ordinaries).¹ For details on foreign stock trading, see the Foreign Stocks section.

In addition to the commission, there is an assessment charged on all sell orders. This assessment, which typically ranges from \$0.01 to \$0.03 per \$1,000 of principal, is intended to cover what is sometimes referred to as a “regulatory fee” or “Section 31 Fee.” Fidelity remits these fees to certain self-regulatory organizations and national securities exchanges, which in turn make payment to the SEC. These fees are intended to cover the costs incurred by the government, including the SEC, for supervising and regulating the securities markets and securities professionals. Because the fees may vary over time, and because these variations may not be immediately known to Fidelity, you acknowledge and agree that Fidelity shall have the right to determine the amount of such assessment in its sole and exclusive discretion, that the assessment may differ from or exceed the actual amount of the fee applicable to your transaction, and that Fidelity may retain any such excess for its benefit.

Fidelity Brokerage Services LLC (“FBS”) and/or NFS receives remuneration, compensation, or other consideration (such as financial credits or reciprocal business) for directing orders in certain securities to particular broker/dealers or market centers for execution. The payer, source, and nature of any compensation received in connection with your particular transaction will vary based on the venue that a trade has been routed to for execution and will be disclosed upon written request to FBS. Please refer to Fidelity's customer agreement for additional information about order flow practices and to Fidelity's commitment to execution quality (http://personal.fidelity.com/products/trading/Fidelity_Services/Service_Commitment.shtml) for additional information about order routing. Also review FBS's annual disclosure on payment for order flow policies and order routing policies.

FBS has entered into a long-term, exclusive and significant arrangement with the advisor to the iShares Funds that includes but is not limited to FBS's promotion of iShares funds, as well as in some cases purchase of certain iShares funds at a reduced commission rate (“Marketing Program”). FBS receives compensation from the fund's advisor or its affiliates in connection with the Marketing Program. FBS is entitled to receive additional payments during or after termination of the Marketing Program based upon a number of criteria, including the overall success of the Marketing Program. The Marketing Program creates significant incentives for FBS to encourage customers to buy iShares funds. Additional information about the sources, amounts, and terms of compensation is described in the ETF's prospectus and related documents.

Short-term Trading Fees

Effective September 30, 2013, Fidelity will charge a short-term trading fee each time you sell iShares Funds purchased commission free that are sold within 30 days.

The short-term trading fee will be applied on a first-in, first-out basis, and will not apply to iShares Funds purchased through dividend reinvestment. The short-term trading fee is based on the following schedule:

- Online: \$4.95
- FAST®: \$12.95

Please note: Rep-Assisted trades for iShares Funds will be subject to the \$32.95 commission per trade, but will not be subject to the short-term trading fee.

Free commission offer applies to online purchases of Fidelity ETFs and select iShares ETFs in a Fidelity brokerage account, which may require a minimum opening balance of \$2,500. The sale of ETFs is subject to an activity assessment fee (of between \$0.01 and \$0.03 per \$1,000 of principal). Fidelity ETFs and iShares ETFs are subject to a short-term trading fee by Fidelity if held less than 30 days.

NEW ISSUE

Fidelity makes certain new issue products available without a separate transaction fee. Fidelity may receive compensation for participating in the offering as a selling group member or underwriter. The compensation Fidelity receives from issuers when acting as both underwriter and selling group member is reflected in the “Range of Fees from Underwriting” column. When Fidelity acts as underwriter but securities are sold through other selling group members, Fidelity receives the underwriting fees less the selling group fees.

Securities	Range of Fees from Participation in Selling Group	Range of Fees from Underwriting
IPOs	• 3% to 4.2% of the investment amount	• 5% to 7% of the investment amount
Follow-Ons	• 1.8% to 2.4% of the investment amount	• 3% to 4% of the investment amount

Please refer to the applicable pricing supplement or other offering document for the exact percentage sales concession or underwriting discount.

OPTIONS

Online **\$4.95 per trade** + 65¢ per contract

FAST® **\$12.95 per trade** + 65¢ per contract

Rep-Assisted **\$32.95 per trade** + 65¢ per contract

Buy-to-close trades: commission-free online when the contract price is 10¢ or less; regular online stock rates apply when the contract price is 11¢–65¢; or regular options rates (as above) apply when the contract price exceeds 65¢.

Maximum charge: 5% of principal (subject to a minimum charge of \$4.95 for Online trades, \$12.95 for FAST trades, and \$32.95 for Rep-Assisted trades).

Exercises and assignments: regular online stock rates apply.

Multi-Leg Option orders are charged only one base commission, plus a per contract charge for the total number of contracts executed in the trade.

The Options Regulatory Fee applies to both option buy and sell transactions. This fee is in addition to your commission, and is included on your trade confirmation in the Activity Assessment Fee. The cumulative fee charged by participating options exchanges is \$0.0417 per contract and is subject to change at any time. In addition, other options exchanges may decide to impose similar fees. If so, these fees will also be included in the Activity Assessment Fee. All fees collected by Fidelity are passed on to the appropriate regulatory body to meet this requirement.

BONDS AND CDs

New Issues, Primary Purchases (all other fixed-income securities except U.S. Treasury)

Fidelity makes certain new issue products available without a separate transaction fee. Fidelity may receive compensation from issuers for participating in the offering as a selling group member and/or underwriter. The compensation Fidelity receives from issuers when acting as both underwriter and selling group member is reflected in the “Range of Fees from Underwriting” column. When Fidelity acts as underwriter but securities are sold through other selling group members, Fidelity receives the underwriting fees less the selling group fees.

¹ A Financial Transaction Tax of 0.30% of principal per trade on purchases of French securities and 0.10% of principal per trade on purchases of Italian securities may be assessed.

BONDS

Securities	Range of Fees from Participation in Selling Group	Range of Fees from Underwriting
Agency/GSE	N/A	• 0.05% to 1.00% of the investment amount
Corporate Notes	• 0.01% to 2.5% of the investment amount	• 0.01% to 3.0% of the investment amount
Corporate Bond	• 0.01% to 2.5% of the investment amount	• 0.05% to 3.0% of the investment amount
Municipal Bonds and Taxable Municipal Bonds	• 0.1% to 2% of the investment amount	• 0.1% to 2.5% of the investment amount
Structured Products (Registered Notes)	• 0.05% to 5.0% of the investment amount	N/A
Fixed-Rate Capital	• 2% of the investment amount	• 3% of the investment amount

Please refer to the applicable pricing supplement or other offering document for the exact percentage sales concession or underwriting discount.

CDs

Securities	Range of Fees from Participation in Selling Group	Range of Fees from Underwriting
CDs—CDIPs (Inflation Protected)	• 0.1% to 2% of the investment amount	• 0.1% to 2.5% of the investment amount
Structured Products (Market-linked CDs)	• 0.05% to 5% of the investment amount	N/A

U.S. Treasury, including TIPS—Auction Purchases

Online **No charge**

Rep-Assisted **\$19.95 per trade**

SECONDARY MARKET TRANSACTIONS

Concessions for all secondary bond (fixed-income) trades are listed below.

U.S. Treasury, including TIPS

Online **No charge**

*Rep-Assisted **\$19.95**

All Other Bonds

Online **\$1.00 per bond**

Rep-Assisted **\$1.00 per bond***

*Rep-Assisted \$19.95 minimum

Please note that a \$250 maximum applies to all trades and is reduced to a \$50 maximum for bonds maturing in one year or less.

Bond orders cannot be placed through FAST.®

The offering broker, which may be our affiliate National Financial Services ("NFS"), may separately mark up or mark down the price of the security and may realize a trading profit or loss on the transaction. If NFS is not the offering broker, Fidelity compensation is limited to the prices above.

Foreign Fixed-Income Trading

When purchasing a foreign currency-denominated fixed-income security for settlement in USD, the following additional charges will apply:

<\$1M	0.30% of principal
\$1M–\$5M	0.20% of principal
>\$5M	negotiated rate

MUTUAL FUNDS

This section only describes fees associated with your account. Fees charged by a fund itself (for example, expense ratios, redemption fees [if any], exchange fees [if any], sales charges [for certain load funds]) are in the fund's prospectus. Read it carefully before you invest.

Fidelity Funds

All Methods **No transaction fee**

FundsNetwork Funds

Through FundsNetwork,® your account provides access to over 10,000 mutual funds. At the time you purchase shares of funds, those shares will be assigned either a transaction fee (TF), a no transaction fee (NTF) or a load status. When you subsequently sell those shares, any applicable fees will be assessed based on the status assigned to the shares at the time of purchase.

Fidelity Brokerage Services LLC, or its affiliates, may receive compensation in connection with the purchase and/or the ongoing maintenance of positions in certain mutual funds in your account. FBS may also receive compensation for such things as systems development necessary to establish a fund on its systems, a fund's attendance at events for FBS's clients and/or representatives, and opportunities for the fund to promote its products and services. This compensation may take the form of sales loads and 12b-1 fees described in the prospectus, as well as program participation and maintenance fees, and infrastructure support paid by the fund, its investment advisor, or an affiliate.

FundsNetwork No Transaction Fee Funds.

All Methods **No transaction fee*** Most NTF Funds will have no load. Certain NTF Funds will be available load waived.

Short-term Trading Fees

Fidelity charges a short-term trading fee each time you sell or exchange shares of a FundsNetwork NTF fund held less than 60 days. This fee does not apply to Fidelity funds, money market funds, FundsNetwork Transaction Fee funds, FundsNetwork load funds, funds redeemed through the Personal Withdrawal Service, or shares purchased through dividend reinvestment. In addition, Fidelity reserves the right to exempt other funds from this fee, such as funds designed to achieve their stated objective on a short-term basis. The fee will be based on the following fee schedule:

Online **\$49.95 flat fee**

Fidelity Automated Service Telephone (FAST®): **0.5625% of principal** (25% off representative-assisted rates), maximum \$187.50, minimum \$75

Representative-Assisted: **0.75% of principal**, maximum \$250, minimum \$100

Keep in mind that the short-term trading fee charged by Fidelity on FundsNetwork NTF funds is different and separate from a short-term redemption fee assessed by the fund itself. Not all funds have short-term redemption fees, so please review the fund's prospectus to learn more about a potential short-term redemption fee charged by a particular fund.

*Fidelity reserves the right to change the funds available without transaction fees and reinstate the fees on any funds.

FundsNetwork Transaction-Fee Funds

Purchases:

Online: **\$49.95 or \$75 per purchase.** To identify any applicable transaction fees associated with the purchase of a given fund, please refer to the "Fees and Distributions" tab on the individual fund page on Fidelity.com.

FAST®: **0.5625% of principal per purchase;** minimum \$75, maximum \$187.50

Rep-Assisted: **0.75% of principal per purchase;** minimum \$100, maximum \$250

Redemptions:

Fidelity does not charge a transaction fee on any redemption of shares of a transaction-fee fund that were purchased with no load. A fund's own redemption fees may apply.

You can buy shares in a transaction-fee fund from its principal underwriter or distributor without a Fidelity transaction fee.

FundsNetwork Load Funds

A fund's sales charges may apply. Fidelity does not charge a transaction fee on a load fund. A fund's own redemption fees may apply.

FOREIGN STOCKS

Fidelity offers you two different ways to trade foreign stocks. You can utilize either Fidelity's "International Trading" functionality or its "Foreign Ordinary Share Trading" service. Depending on the service, different commissions, taxes and fees may apply as more fully described below. You can also call a Fidelity representative for further detail.

International Trading

International Trading allows customers to trade stocks from 25 countries and exchange between 16 currencies. These trades are placed using a root symbol, followed by a colon (:), and then the two-letter country code for the market the customer wants to trade in. The commission and additional charges that may apply for International Trading will vary as noted below, depending on the market and whether the trade is placed online or through a representative. Please also note that if a security trading on an exchange

in one of the markets noted below is only listed for trading in a currency other than that country's local market's currency, then the commissions and fees that will be charged will be based on the currency the security is trading in instead of the local market's currency. The list of countries, currencies, taxes and fees provided below is subject to change without notice.

Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Netherlands, Portugal, and Spain

Online **19 EUR per trade**
Rep-Assisted **50 EUR per trade**

Note: There may be additional fees or taxes imposed on transactions in certain securities including: Financial Transaction Tax: **0.30% of principal per trade** on purchases of French securities and **0.10% of principal per trade** on purchases of Italian securities.

Stamp Tax **1.00% of principal per trade** on purchases of Irish securities.

Australia

Online **\$32 AUD per trade**
Rep-Assisted **\$70 AUD per trade**

Canada

Online **\$19 CAD per trade**
Rep-Assisted **\$70 CAD per trade**

Denmark

Online **160 DKK per trade**
Rep-Assisted **420 DKK per trade**

Hong Kong

Online **HK\$250 HKD per trade**
Rep-Assisted **HK\$600 HKD per trade**

Note: Additional fees or taxes imposed on transactions in Hong Kong securities include:

Transaction Levy **0.003% of principal** per trade
Trading Fee **0.005% of principal** per trade
Stamp Duty **0.10% of principal** per trade

Japan

Online **¥3,000 JPY per trade**
Rep-Assisted **¥8,000 JPY per trade**

Mexico

Online **\$360 MXN per trade**
Rep-Assisted **\$960 MXN per trade**

New Zealand

Online **\$35 NZD per trade**
Rep-Assisted **\$90 NZD per trade**

Norway

Online **kr160 NOK per trade**
Rep-Assisted **kr400 NOK per trade**

Poland

Online **90 PLN per trade**
Rep-Assisted **235 PLN per trade**

S. Africa

Online **225 ZAR per trade**
Rep-Assisted **600 ZAR per trade**

Note: Additional fees or taxes imposed on transactions in S. African securities include:

Securities Transfer Tax: **0.25% of principal** on purchases

Singapore

Online **\$35 SGD per trade**
Rep-Assisted **\$90 SGD per trade**

Note: Additional fees or taxes imposed on transactions in Singapore securities include:

Clearing fee **0.04% of principal** per trade

Sweden

Online **kr180 SEK per trade**
Rep-Assisted **kr480 SEK per trade**

Switzerland

Online **CHF25 CHF per trade**
Rep-Assisted **CHF65 CHF per trade**

United Kingdom

Online **£9 GBP per trade**
Rep-Assisted **£30 GBP per trade**

Note: Additional fees or taxes imposed on transactions in UK securities include: PTM Levy **£1 GBP** per trade where principal amount is >£10,000
GBP Stamp Duty **0.50% of principal** only on purchases

There may also be further fees, taxes, or other charges assessed when conducting transactions in foreign securities beyond those described here. Details regarding these charges are available from a Fidelity representative. These fees, taxes, and charges, if any, will be disclosed on your trade confirmation (either individually or in the aggregate) and/or may be incorporated into the execution price.

Foreign Currency Exchange

In addition to the commissions, taxes, fees, and other charges noted above, a currency exchange fee (in the form of a markup or markdown **on the exchange rate**) will be charged based on the size of the currency conversion, pursuant to the following schedule:

<\$100K	1.0% of principal
\$100K-<\$250K	0.75% of principal
\$250K-<\$500K	0.50% of principal
\$500K-<\$1M	0.30% of principal
\$1M+	0-0.20% of principal

Foreign Ordinary Share Trading

Foreign Ordinary Share Trading allows customers to trade shares in foreign corporations on the over-the-counter (OTC) market using a five-character symbol ending in "F." Trades in foreign ordinary shares can be placed online or through a Fidelity representative. In either case, the domestic commission schedule for stocks/ETFs will apply. A \$50 fee will also be charged on each transaction in any foreign ordinary stock that is not Depository Trust Company eligible. Depending on the security and the market, additional charges will apply, as described below. There may also be further fees, taxes, or other charges assessed when conducting transactions in foreign securities beyond those described here. Details regarding these charges are available from a Fidelity representative. These fees and taxes, if any, will be disclosed on the trade confirmation (either individually or in the aggregate) and/or may be incorporated into the execution price.

Canada

When trading in Canadian stocks, orders are generally routed to brokers in Canada. However, dually listed Canadian stocks may be routed to a Canadian broker or U.S. market center for execution. If the order is routed to a Canadian broker, a local broker's fee of \$0.0015 CAD per share if the price of the stock is less than or equal to \$0.10 CAD, \$0.0025 CAD per share if the price of the stock is greater than \$0.10 and less than \$1 CAD, and \$0.005 per share if the price of the stock is greater than or equal to \$1 CAD, and a foreign exchange fee of up to 0.01% of the principal may also be incorporated into the execution price.

All Other Countries

For every country other than Canada, shares will be traded on the over-the-counter market through a U.S. market maker, unless you direct otherwise when you place your trade through a representative. In that situation (that is, if you direct that the transaction occur other than on the over-the-counter market), an additional foreign exchange fee of up to 0.30% of principal per trade may be incorporated into the execution price.

OTHER INVESTMENTS

Commercial Paper \$50 per transaction

Unit Investment Trusts (UITs) \$35 minimum per redemption; no fee to purchase. Fidelity makes certain new issue products available without a separate transaction fee. Fidelity receives compensation for participating in the offering as a selling group member. Fees from participating in the selling group range from 1% to 4% of the public offering price. Fidelity may also receive compensation for reaching certain sales levels, which range from 0.001%-0.0025% of the monthly volume sold.

Precious Metals

Buy	% Charged on		Sell	% Charged on	
	Gross Amount	Gross Amount		Gross Amount	Gross Amount
\$0-\$9,999		2.90%	\$0-\$49,999		2.00%
\$10,000-\$49,999		2.50%	\$50,000-\$249,999		1.00%
\$50,000-\$99,999		1.98%	\$250,000+*		0.75%
\$100,000+*		0.99%			

*delivery charges and applicable taxes if you take delivery

Fidelity charges a quarterly storage fee of 0.125% of the total value or \$3.75, whichever is greater. Storage fees are pre-billed based on the value of the precious metals in the marketplace at the time of billing.

For more information on these other investments and the cost of a specific transaction, contact Fidelity at 800-544-6666. Minimum fee per precious metals transaction: \$44. Minimum precious metals purchase: \$2,500 (\$1,000 for IRAs). Precious metals may not be purchased in a Fidelity Retirement Plan (Keogh), and are restricted to certain types of investments in a Fidelity IRA.

OTHER FEES AND COMPENSATION

All Accounts

Mutual Fund Low Balance Fee \$12 per year for each noncore Fidelity fund under \$2,000; other policies described below

Bank Wire \$10 per online transaction, \$15 per transaction via form or representative; waived for households that meet certain asset and trade minimums at Fidelity²

Foreign Currency Wires up to 3% of principal; charged when converting USD to wire funds in a foreign currency

Foreign Dividends/Reorganizations 1% of principal; charged when a dividend is paid or a reorganization event occurs on a foreign asset held in an account in USD

Voluntary Reorganizations \$38 per transaction; applies to voluntary transactions such as exercising rights or warrants, participating in tender offers, bonds or preferred stock; waived for households that meet certain asset and trade minimums at Fidelity²

Nonretirement Accounts

Checkwriting \$15 per returned check or stop-payment; nominal fees may apply for services such as check reorders, copies of checks, and specialty check orders

Debit Card and ATM Fees There is no annual fee for the Fidelity® Visa® Gold Check Card or the Fidelity HSA® debit card. Fidelity does charge \$1.00 for every ATM transaction above five each month. You may also be charged separate fees by other institutions, such as the owner of the ATM. Note: You cannot use the Fidelity HSA® debit card at an ATM.

If you qualify for Premium, Private Client Group, or have household annual trading activity of 120 or more stock, bond, or options trades, Fidelity will not charge an ATM transaction fee and will reimburse itemized domestic fees charged when using the card at ATMs displaying the Visa®, Plus®, or Star® logos. Eligibility for these fee waivers and reimbursements is determined based on asset levels as of the end of each business day, and will be applied the following day. If your eligibility changes, your account may be charged the applicable fees without notice. Any reimbursements will be credited to your account the same day an ATM fee is debited from the account. In rare instances, ATM owners may not itemize fees, which may cause disruption of individual automatic rebates. Should this occur, please contact Fidelity. Note: There is a foreign transaction fee of 1% that is not waived or reimbursed, and will be included in the amount charged to your account.

The Fidelity® Visa® Gold Check Card and Fidelity HSA® debit card are issued by PNC Bank, NA, and administered by BNY Mellon Investment Servicing Trust Company, which are not affiliated with Fidelity.

Late Settlement \$15 per transaction; charged when a securities purchase settles one or more days late due to insufficient funds being available in your account

Transfer Limited Partnership Positions \$75 per partnership; applies only when moving a holding in an unregistered partnership to your account

Transfer and Ship Certificates \$100 per certificate; applies only to customers who have certificate shares reregistered and shipped; waived for households that meet certain asset and trade minimums at Fidelity²

Cashier's Check \$10 Available by overnight delivery to customer's address by calling a Representative, or in person at the Boston Congress St. Investor Center. Cashier's Checks, which are purchased with funds from a Fidelity account, are subject to a \$10 fee (waived for Gold-level accounts)³

Retirement Accounts and HSAs

Annual Fees \$25 per year for SIMPLE IRAs; deducted from account (usually in November) unless employer has already paid separately. Fidelity may deduct an administrative fee of \$12 per quarter (\$48 annually) from your Fidelity HSA; waived for households that meet certain asset minimums at Fidelity.³ The administrative fee will not be deducted if it's paid by your employer.

Close Account \$50 per account for Fidelity IRAs (excluding SIMPLE IRAs), Fidelity Retirement Plan (Keogh) Accounts

Check Ordering HSAs will be subject to a fee of \$10 per order of 25 checks.

Fee and Trading Policies

Commissions will be charged per order. For commission purposes, orders executed over multiple days will be treated as separate orders. Unless noted otherwise, all fees and commissions are debited from your core account.

Fee Waiver Eligibility

To determine your eligibility for fee waivers, we group the assets and trading activity of all of the eligible accounts shown on your periodic account statement.

Eligible accounts generally include those maintained with Fidelity Service Company, Inc., or FBS [such as 401(k), 403(b), or 457 plan assets] or held in Fidelity Investments Life Insurance Company accounts, Fidelity Portfolio Advisory Service® or Fidelity® Personalized Portfolios accounts. Assets maintained by Fidelity Personal Trust Company, FSB, are generally not included. We may include other assets at our discretion.

We will review your account periodically to confirm that your household is receiving the best fee waivers it qualifies for, and may change your fee waiver eligibility at any time based on these reviews. We update fee waiver eligibility across household accounts promptly after a daily review of trading activity, and monthly after a review of household assets. All trading activity is measured on a rolling 12-month basis.

If you believe there are eligible accounts within your household that are not being counted in our fee waiver eligibility process—for example, accounts held by immediate family members who reside with you—you may authorize Fidelity to consolidate these accounts into an aggregated relationship household and review them for eligibility. Any resulting fee waivers would extend both to you and to all immediate family members residing with you. Most customers receive only a single customer reporting statement from Fidelity and do not need to take any action. However, for more information, go to [Fidelity.com/goto/commissions](https://www.fidelity.com/goto/commissions) or call us at 800-544-6666.

Mutual Fund Low-Balance Fee

Fund positions are normally valued each year on the second Friday in November. Positions opened after September 30, or after January 1 if using regular, periodic investment plans, are not subject to the fee for that calendar year. See your Fidelity fund's prospectus for additional information. This fee does not apply to Portfolio Advisory Services, SIMPLE IRA, CIT, or Fidelity BrokerageLink® accounts.

Limits on Feature Eligibility

Retirement accounts and Fidelity BrokerageLink® accounts cannot trade foreign securities or sell short, are not eligible for margin loans, and may be subject to other rules and policies. Please see the literature for these accounts for details.

² Households with \$1 million or more in assets or \$25,000 or more in assets + 120 trades a year. For details, see Fee Waiver Eligibility section.

³ Households with \$250k or more in assets. For details, see Fee Waiver Eligibility section.

Prospectuses and Fact Sheets

Free prospectuses are available for UITs, Fidelity funds, and Fidelity FundsNetwork® funds. Fact sheets are available for certificates of deposit. To obtain any of these documents, and for other information on any fund offered through Fidelity, including charges and expenses, call 800-544-6666 or visit Fidelity.com.

Margin Fees

Understanding how margin charges are calculated is essential for any investor considering or using margin. The information below, provided in conformity with federal securities regulations, is designed to help you understand the terms, conditions, and methods associated with our margin interest charges.

For all margin borrowing—regardless of what you use it for—we charge interest at an annual rate that is based on two factors: our base rate, and your average debit balance. We set our base rate with reference to commercially recognized interest rates, industry conditions regarding margin credit, and general credit conditions. The table below shows the premiums and discounts we apply to our base rate depending on the average debit balance:

Interest Charged

Average Debit Balance	Interest Charged Above/Below Base Rate
\$0–\$24,999.99	+1.250%
\$25,000–\$49,999.99	+0.750%
\$50,000–\$99,999.99	–0.200%
\$100,000–\$249,999.99	–0.250%
\$250,000–\$499,999.99	–0.500%
\$500,000–\$999,999.99	–2.825%
\$1,000,000+	–3.075%

In determining your debit balance and interest rate, we combine the margin balances in all your accounts except short accounts and income accounts. We then compute interest for each account based on the rate resulting from averaging the daily debit balances during the interest period. Interest is charged from the date we extend you credit.

Your rate of interest will change without notice based on changes in the base rate and in your average debit balance. When your interest rate is increased for any other reason, we will give you at least 30 days' written notice. If the base rate is stated as a range, we may apply the high end of the range.

For any month where your monthly margin charges are \$1 or more, your monthly statement will show both the dollar amount and the rate of your interest charges. If your interest rate changed during the month, separate charges will be shown for each rate. Each interest cycle begins the first business day following the 20th of each month.

Other Charges

You may be assessed separate interest charges, at the base rate plus two percentage points, in connection with any of the following:

- Payments of the proceeds of a security sale in advance of the regular settlement date (such prepayments must be approved in advance)
- When the market price of a "when-issued" security falls below your contract price by more than the amount of your cash deposit
- When payments for securities purchased are received after the settlement date

How Interest Is Computed

Interest on debit balances is computed by multiplying the average daily debit balance of the account by the applicable interest rate in effect and dividing by 360, times the number of days a daily debit balance was maintained during the interest period.

Marking to Market

The credit balance in the short account will be decreased or increased in accordance with the corresponding market values of all short positions. Corresponding debits or credits will be posted to the margin account. These entries in the margin account will, of course, affect the balance on which interest is computed. Credits in your short account, other than marking to market, will not be used to offset your margin account balance for interest computation.

FDIC-Insured Deposit Sweep Program Disclosure

For Fidelity Individual Retirement Accounts (IRAs) and Fidelity Health Savings Accounts (HSAs)

Summary

This document provides important information about the FDIC-Insured Deposit Sweep Program offered in connection with certain Fidelity IRAs (including Traditional, Rollover, and SEP-IRAs), Fidelity Roth IRAs, and Fidelity SIMPLE-IRAs (each an Individual Retirement Account, or IRA) and/or the Fidelity Health Savings Account (HSA) (each an "Account"). If you have questions about an IRA, you can call a Fidelity Representative at 800-544-6666. For questions about an HSA, please call 800-544-3716.

How the Program Works

IRAs and HSAs utilize a core account. In accordance with your instructions and pursuant to these disclosures, the uninvested balances in your core account may be held in a position called the FDIC-Insured Deposit Sweep (the "Sweep"). Cash contributed to or received in your Account is held in the core account (the "Cash Balance"). On the next business day (not including bank holidays or days on which the New York Stock Exchange is closed, such as Good Friday) after receipt, Cash Balances are automatically "swept into" an FDIC-insured interest-bearing account (the "Program Deposit Account") at one or more participating banks (each a "Program Bank"). A hierarchical list of Program Banks (the "Program Bank List") will be assigned to your Account and the first bank on your Program Bank List will be designated as your "Primary Core Bank." Cash Balances up to the Maximum Deposit Limit (as further defined below) will be swept into your Primary Core Bank. The additional Program Banks, if any, on your Program Bank List will be available to accept excess Cash Balances in the event that you reach the Maximum Deposit Limit at your Primary Core Bank, provided, however, that if you have Program Deposits at each available Program Bank on your Program Bank List in an amount equal to the Maximum Deposit Limit, any remaining Cash Balances will be swept into your Primary Core Bank. Once your Cash Balance has been swept into a Program Deposit Account, it becomes eligible for FDIC insurance and is referred to as your "Program Deposit." Beginning with your Primary Core Bank, your Program Deposit is also automatically "swept out of" a Program Deposit Account as necessary to satisfy debits in your Account. In this document, the sweep process between your Account and the Program Deposit Account is referred to as the "Program."

The Program is available to most IRA and HSA accounts. The Program is not available to inherited IRAs, IRAs, and HSAs that utilize Fidelity's Portfolio Advisory Services, or any IRA or HSA where the account owner has established a relationship with an independent third-party investment adviser that utilizes Fidelity or its affiliates for clearing and custody services and technology support. There are also limitations on the Program if your IRA was established by your employer in accordance with the terms of your workplace savings plan.

During the IRA account-opening process, as indicated on the account application, account owners may be defaulted into the Sweep and/or given the option to affirmatively elect to utilize the Sweep. For newly established HSAs, the Sweep is the only option.

Except as otherwise described in the Fidelity Brokerage Retirement Account Customer Agreement, existing IRA account owners may generally switch the core option between the Sweep and a Fidelity money market mutual fund without restriction. Except as otherwise described in the Fidelity Health Savings Account Customer Agreement, existing HSA account owners who currently utilize a Fidelity money market mutual fund may elect to switch from a Fidelity money market mutual fund to the Sweep, but they may not in the future change back to a Fidelity money market mutual fund. Existing account owners seeking more information or wishing to make a change can do so by calling a Fidelity Representative.

You will be informed of the Program Bank List assigned to your Account. If you open a new Account, you will receive this information in connection with the account-opening process. If you have an existing Account that utilizes an alternative core position and you elect to switch to the Sweep, you will receive a notice confirming your election. For more information about the method used to generate your Account's Program Bank List, please refer to the "Details" section of this document.

Program Deposit Accounts are established on behalf of you and other Fidelity customers who participate in the Program. Although Fidelity will sweep your Cash Balance into a Program Deposit Account with a Program Bank, **you cannot make withdrawals from the Program Deposit Account, even if you contact the Program Bank.**

Your Cash Balance is only available through your Account. Please call a Fidelity Representative with any questions on accessing your Cash Balance.

You will be notified in advance, whenever possible, of a change that affects your Account. However, in extraordinary circumstances including, but not limited to, situations where a Program Bank is unable or unwilling to take additional Program Deposits, a Program Bank's participation in the Program is terminated, or a Program Bank's ongoing viability may be in question, you direct Fidelity, without providing advance notice to you, to make an intraday change to your Program Bank List that will affect the Program Bank assigned to your Account on a given day, to limit the amount of your Cash Balance that is swept into a Program Deposit Account, or to move your Cash Balance to another Program Bank if Fidelity determines that such action is necessary to protect your funds or in the event that a Program Bank is not able or willing to take additional deposits. Please consult the "Details" section for further important information, as such action may affect Fidelity's compensation and your eligibility for FDIC insurance.

Interest Rates

You will earn interest on your Program Deposit. The interest rate will be determined each day pursuant to a pre-determined formula. The interest rate will be tiered and is based on your daily Program Deposit balances as well as the current interest rate environment.

Interest rates may vary depending on the type of Account (IRA or HSA). Program Banks may participate in the Program in connection with both IRAs and HSAs. Account owners maintaining both an IRA and an HSA may have Program Deposits at the same Program Bank as a result of utilizing the Program in connection with both Accounts and may be paid different interest rates on the Accounts by the same bank.

Fidelity offers similar programs to account owners who maintain other types of accounts ("Other Accounts"). While the same Program Bank may participate in the Program as well as the program for these Other Accounts, the interest rate paid by a Program Bank in connection with the Program may be different from that paid by the same Program Bank in connection with the program offered to account owners who maintain Other Accounts with Fidelity.

The rate of interest may change at any time and will vary over time as provided herein. Current interest rates and annual percentage yields (APYs) for Program Deposits can be found at [Fidelity.com/IRACoreRates](https://www.fidelity.com/IRACoreRates) for IRA rates or [Fidelity.com/HSACoreRates](https://www.fidelity.com/HSACoreRates) for HSA rates or by calling a Fidelity Representative. Interest on Program Deposits will be paid by the Program Bank. Customers with larger Program Deposits generally will receive higher interest rates than customers with smaller Program Deposits. Over any given period, the interest rates on your Program Deposits may be lower than the rate of return on similar non-FDIC-insured investments or deposit accounts offered outside of the Program, including deposit accounts held directly with a Program Bank.

To compare current rates of return between the Sweep and non-FDIC-insured options available at Fidelity, please visit [Fidelity.com/IRACoreRates](https://www.fidelity.com/IRACoreRates) for IRA rates or [Fidelity.com/HSACoreRates](https://www.fidelity.com/HSACoreRates) for HSA rates or call a Fidelity Representative.

Current interest rates and annual percentage yields (APYs) for Program Deposits can be found at [Fidelity.com/IRACoreRates](https://www.fidelity.com/IRACoreRates) for IRA rates or [Fidelity.com/HSACoreRates](https://www.fidelity.com/HSACoreRates) for HSA rates or by calling a Fidelity Representative.

Interest accrues daily, is compounded monthly, and will be reflected on your Account statement as of the last business day of each month. Additional information regarding the calculation and payment of interest on your Program Deposit can be found in the "Details" section or by calling a Fidelity Representative.

FDIC Insurance Coverage/SIPC Protection

Your Program Deposit, together with any non-Program deposits you may have at the same Program Bank, which include deposits arising in connection with similar programs offered to account owners who maintain Other Accounts with Fidelity, as well as savings and checking accounts, money market deposit accounts, and CDs issued directly to you by the Program Bank, are insured by the FDIC, an independent agency of the U.S. government, up to a standard maximum amount in accordance with the rules of the FDIC. The applicable FDIC insurance limit depends on the ownership capacity in which you hold the Program Deposit, and the relevant limit will be applied to all deposits (including Program Deposits and non-Program deposits) held in the same ownership capacity by you at the same Program Bank. Deposits held in different ownership capacities, as provided in FDIC rules, are insured separately. Single ownership accounts are insured up to \$250,000, and each co-owner's share of joint accounts is insured up to \$250,000. For retirement accounts such as IRAs, the limit is typically \$250,000. HSAs, unless they possess special features, are considered to be held in the same right and capacity as other

single ownership accounts of a depositor, and are combined with such other single ownership accounts, for the purpose of applying the \$250,000 maximum limit. Special rules apply to insurance of trust deposits. **If you have both a Program Deposit and non-Program deposits at the same Program Bank held in the same right and legal capacity as your Program Deposit, you must aggregate all such deposits with your Program Deposit for purposes of determining FDIC coverage. If your total funds on deposit at a Program Bank exceed the applicable FDIC insurance limit, the FDIC will not insure your funds in excess of the limit.**

For more information, please refer to the section of this document entitled "Details", visit fdic.gov or call 877-ASK-FDIC (877-275-3342).

Fidelity is not responsible for monitoring the amount of your Program Deposit in any Program Bank to determine whether it exceeds the limit of available FDIC insurance. You are responsible for monitoring the total amount of your assets on deposit with each Program Bank (including amounts in other accounts at the Program Bank held in the same right and legal capacity) in order to determine the extent of deposit insurance coverage available to you on those deposits, including your Program Deposit.

Any securities held in your Account (as opposed to the Program Deposit) are investment products and as such (i) are not insured by the FDIC, (ii) carry no bank or government guarantees, and (iii) have associated risks. By investing in securities, you can lose your money, including the principal amount you invested.

Securities held at Fidelity (as well as funds held at Fidelity and not at a Program Bank) are covered by the Securities Investor Protection Corporation (SIPC). SIPC currently protects these funds and securities up to \$500,000, including \$250,000 for claims for cash. SIPC coverage does not cover fluctuations in the market value of your investments. Your Cash Balance is only eligible for FDIC insurance once it becomes a Program Deposit held by a Program Bank. Your Cash Balance while held by Fidelity and in transit to or from a Program Bank is not FDIC-insured but is covered by SIPC. For more information regarding FDIC insurance, please consult fdic.gov. For more information regarding SIPC coverage, or to request the SIPC brochure, please consult sipc.org or call 202-371-8300.

Relationship Between Fidelity and Others

Fidelity receives a fee from each Program Bank in connection with the operation of the Program. This fee is typically based on the average aggregate daily Program Deposits associated with IRAs and/or HSAs on deposit with the Program Bank. The fee paid to Fidelity may vary from Program Bank to Program Bank and will generally increase as the amount on deposit with the Program Bank increases. The fee paid to Fidelity by the same Program Bank in connection with the Program may be different for IRAs and HSAs. The fee paid to Fidelity by such Program Bank may also be different from that paid by the same Program Bank in connection with similar programs offered to account owners who maintain Other Accounts with Fidelity. The fee paid to Fidelity by each Program Bank may vary over time, but will never exceed a maximum annualized rate equivalent to 4% of the total of all IRA and HSA Program Deposits held at that Program Bank. The Program Administrator will receive a service fee from Fidelity, which will range from 0.010% to 0.035% of the aggregate daily balance of all Program Deposits. This fee is compensation for technology and accounting services rendered and assistance with regulatory compliance. Fidelity may be a customer of the Program Administrator or a Program Bank and may have other financial interactions with the Program Administrator or a Program Bank. Additionally, the Program Administrator may also be a Program Bank, in which case, Fidelity will receive the fee described above. Finally, Fidelity may in the future designate one of its affiliates as the Program Administrator or a Program Bank or both.

Details

"Fidelity," "us," and "we" include Fidelity Brokerage Services LLC (FBS), National Financial Services LLC (NFS) and our affiliates as the context may require. "You" and "account owner" refer to the owner indicated on the account application.

Overview

Under the Program, the Cash Balance in your Account is automatically swept into and out of an interest-bearing Program Deposit Account at one or more Program Banks with which Fidelity has contracted. The Program is part of Fidelity's IRA or HSA product offering. As described more fully below, you make the decision to utilize the Program when you open your Account with Fidelity or, if you are an existing account owner, when you elect to switch to the Sweep from a Fidelity money market mutual fund. Fidelity does not have, and will not exercise, any authority or control over your IRA or HSA either (i) with respect to the deposit of the Cash Balance in your account in the Program Deposit Account or (ii) otherwise with respect to the Program. By maintaining your Account with Fidelity, you acknowledge and agree that you make the decision to participate in the Program and

that neither Fidelity nor any of its affiliates is acting as a fiduciary on behalf of your IRA or HSA with respect to any aspect of the Program.

The Sweep should not be viewed as a long-term investment option. If you are interested in a long-term investment option for your Cash Balances, please consider alternatives other than the Sweep that may be better suited for such a purpose.

How the Program Works

Deposits

The Cash Balance in your Account will be automatically swept on the next business day after receipt (not including bank holidays or days on which the New York Stock Exchange is closed, such as Good Friday) into one or more Program Deposit Accounts established by Fidelity on behalf of you and other Fidelity customers who participate in the Program at the Program Banks. Starting with your Account's Primary Core Bank, Fidelity will sweep Cash Balances to the Program Deposit Account at such Bank until the total amount of your Program Deposit at that Program Bank is equal to the Maximum Deposit Limit. If, after this process is completed, there is a remaining Cash Balance in your Account, Fidelity will sweep those funds into the next available Program Bank on your Account's Program Bank List (as more fully described below) until the total amount of your Program Deposit at that Program Bank is equal to the Maximum Deposit Limit. This process will repeat itself until either (i) there is no remaining Cash Balance in your Account or (ii) a Cash Balance remains in your Account and you have Program Deposits at each available Program Bank on your Account's Program Bank List in an amount equal to the Maximum Deposit Limit, in which case the remaining Cash Balances will be swept into your Account's Primary Core Bank. **Please note that if, as a result of this process, you have Program Deposits in excess of the Maximum Deposit Limit at your Account's Primary Core Bank, it is very likely that some of those funds will not be covered by FDIC insurance.**

Maximum Deposit Limit

The Maximum Deposit Limit for IRAs will at all times be equal to 98% of the then-applicable standard maximum deposit insurance amount for an individual retirement account. The Maximum Deposit Limit for HSAs will at all times be equal to 98% of the then-applicable standard maximum deposit insurance amount for a nonretirement single ownership deposit account. For example, if the standard maximum deposit insurance amount is \$250,000, then the Maximum Deposit Limit is \$245,000.

Withdrawals

If funds are needed to cover a debit in your Account at the end of a business day (such as to cover a security purchase you made in the Account), the funds will be automatically swept out of the Program Deposit Account(s) back into your Account. Funds are swept out of the Program Banks in the same order that they are swept in, starting with the Primary Core Bank (up to the amount of your Program Deposit) and then moving to the next available Program Bank on your Account's Program Bank List (as more fully described below) until either the debit is satisfied or the total amount of your Program Deposits have been swept back into your Account. Program Deposits remaining at the Program Bank(s) will not be reallocated as part of this process. As a result, you may have less than the Maximum Deposit Limit in Program Deposits at your Account's Primary Core Bank, but still have Program Deposits equal to the Maximum Deposit Limit at other Program Banks on your Account's Program Bank List.

Interest Posting

Each month, your Account statement reflects the interest accrued on Program Deposits at each Program Bank separately. Interest accrues daily, compounds monthly, and posts to the Program Deposit Account on the last business day of each month. After being posted to the Program Deposit Account, interest payments are swept into your Account where they could create a Cash Balance. In the event that there is a Cash Balance, it will be swept into one or more Program Banks in accordance with the deposit methodology described above.

Changes to FDIC Insurance Limits

If the standard maximum deposit insurance amount for an individual retirement account or a nonretirement single ownership deposit account increases or decreases, Fidelity will determine a new Maximum Deposit Limit for IRAs and/or HSAs, as applicable, as of the effective date of the change.

If the standard maximum deposit insurance amount increases and you have Program Deposits at your Account's Primary Core Bank in excess of the new Maximum Deposit Limit, then Fidelity will sweep these funds into the next available Program Bank on your Program Bank List (as more fully described below) until the total amount of your Program Deposits at that Program Bank are equal to the Maximum Deposit Limit. This process will repeat itself until either (i) you no longer have Program Deposits at your Account's Primary Core Bank in excess of the new Maximum Deposit Limit or (ii) you have Program Deposits at each available Program Bank on your Account's Program Bank List in an amount equal to the Maximum Deposit Limit, in which case any excess Program Deposits will remain at your Account's Primary Core Bank. If the standard maximum deposit insurance amount decreases, Fidelity will redistribute all your Program Deposits across all the available Program Banks in your Account's Program Bank List in accordance with the deposit methodology described above. **Please note that if you have Program Deposits in excess of the Maximum Deposit Limit at your Account's Primary Core Bank, it is very likely that some of those funds will not be covered by FDIC insurance.**

Evidence of Ownership

No evidence of ownership of the Program Deposit Account, such as a passbook or certificate, will be issued to you. Instead, the Program Deposit Account will be evidenced by (i) a book entry on the account records of each Program Bank showing an omnibus Program Deposit Account as being held in the name of NFS for the benefit of you and other Fidelity customers that participate in the Program, and (ii) records of your Program Deposit from time to time in the Program Deposit Account maintained by NFS as your IRA or HSA service provider.

Program Banks

Fidelity maintains a list of Program Banks for IRAs (the "IRA Master Program Bank List") and a different list of Program Banks for HSAs (the "HSA Master Program Bank List"), but each Master List operates in the same manner. These Master Lists may also differ from the Master List(s) used with Other Accounts. From time to time, a Program Bank may be added to or removed from either the IRA or HSA Master Program Bank List. New Program Banks will be added to the end of the Master List and existing Program Banks that are removed from the Program will be deleted from the Master List. The Master Program Bank List will not be reordered as a result of either the addition or removal of a Program Bank. If more than one Program Bank is added at any given time, the banks will be added to the end of the Master List in alphabetical order. Removing a Program Bank from either the IRA or HSA Master Program Bank List means that Fidelity has terminated its relationship with such Program Bank and the Program Bank no longer participates in the Program. If a Program Bank is removed from either the IRA or HSA Master Program Bank List, Fidelity will transfer your Program Deposit from that Program Bank into another Program Bank or Program Banks in accordance with the deposit methodology discussed above as if you had opted out of such Program Bank (as more fully described below).

Each Program Bank may accept deposits up to an aggregate deposit limit (the "Deposit Limit"), which generally caps the total amount on deposit at the Program Bank in connection with the Program as well as similar programs offered by Fidelity in connection with Other Accounts. The Deposit Limit is set by contract between Fidelity and the Program Bank.

Program Bank Status

A status is assigned to each Program Bank. This status, which may change daily, reflects the Program Bank's ability to accept Program Deposits. As a general rule, a Program Bank's ability to accept Program Deposits is unrestricted except when one of the following applies:

Unavailable—A Program Bank that is unable to accept additional Program Deposits because it has reached its Deposit Limit. Characterizing a Program Bank as Unavailable will not affect existing Program Deposits at the Program Bank, but new deposits will be prohibited, except in situations where: (i) the Unavailable Program Bank is the only Program Bank on the Master Program Bank List or (ii) the Unavailable Program Bank is the Primary Core Bank and every other Program Bank in the Program Bank List assigned to an Account is unavailable to take deposits because they are also Unavailable, have been Opted Out (as further defined below), or are Pending Activation (as further defined below).

Overflow—A Program Bank that is unable to serve as a Primary Core Bank because the total amount on deposit at the Program Bank in connection with the Program as well as in connection with similar programs offered in connection with Other Accounts is within \$50,000,000 of such Program Bank's Deposit Limit. Assigning a Program Bank an Overflow status will not affect existing Program Deposits at the Program Bank, but the Program Bank will be ineligible to serve as a Primary Core Bank except in situations where the Overflow Program Bank is the only Program Bank on the IRA or HSA Master Program Bank List.

Pending Activation—A Program Bank that has been added to the IRA or HSA Master Program Bank List, but is not yet available to receive Program Deposits.

Opted Out—The Account owner has elected not to utilize this Program Bank. While the Program Bank will remain on the Account's Program Bank List, the Program Bank is not available to receive Program Deposits. This status applies only to the Account at issue and has no impact on the Program Bank's ability to accept Program Deposits in connection with the broader Program. To opt out of a Program Bank, please call a Fidelity Representative.

Program Bank List

Program Bank Lists for IRAs and HSAs are generated each day based on either the IRA Master Program Bank List or the HSA Master Program Bank List. As a result, the Program Bank Lists for IRAs and HSAs generated on one day of the week may be different from the lists created for IRAs or HSAs on another day. Because the IRA and HSA Master Program Bank Lists may be different, the Program Bank Lists for IRAs and HSAs generated on the same day may also differ. The process utilized to generate a Program Bank List is more fully described below.

Your Account will be assigned a Program Bank List. The hierarchy of the Program Banks on your Account's Program Bank List reflects the order in which these Program Banks will be utilized in connection with your Account. The first bank on your Account's Program Bank List will be designated as your Account's Primary Core Bank.

New Accounts

During the account opening process, as indicated on the account application, IRA account owners may be defaulted into the Sweep and/or given the option to affirmatively elect to utilize the Sweep. For newly established HSAs, the Sweep is the only option. Fidelity reserves the right to suspend Program availability for new IRA accounts if overall Program Deposits approach total Program Deposit capacity and Fidelity determines that the administration and operation of the Program could be jeopardized by continuing to accept new IRA customers into the Program. Total Program Deposit capacity is the sum of each participating Program Bank's Deposit Limit. If this contingency occurs and you have either been defaulted into the Sweep or elected to utilize the Sweep during IRA account opening, Fidelity will instead default your core position to the available Fidelity Money Market Fund. Existing IRA Customers already utilizing the Program will be unaffected by this default core selection override. Fidelity will notify you of such a change in core options at the time you open your account, if practicable. Otherwise, notice will be provided after account establishment.

The Program Bank List assigned to your Account will be determined based on the day your Account is established, and all accounts established that day will be assigned the same Program Bank List. The Program Bank List is generated on a rotating basis, based on the hierarchy of Program Banks set forth on the IRA or HSA Master Program Bank List. At the outset of the Program, the initial Program Bank List reflects a hierarchy of Program Banks identical to that on the applicable IRA or HSA Master Program Bank List. From that point forward, on each successive day, every Program Bank is moved up one position in the hierarchy and the Program Bank that was previously the first bank in the hierarchy is moved to the end, subject to Program Banks being added to and removed from the IRA or HSA Master Program Bank List as described above. This progression continues until a Program Bank List hierarchy beginning with the last Program Bank on the Master List has been utilized, at which time the rotation starts over again beginning with a Program Bank List having a hierarchy of Program Banks identical to the hierarchy of Program Banks on the IRA or HSA Master Program Bank List.

The aforementioned notwithstanding, any time a Program Bank List is generated with a Primary Core Bank that has either an overflow or unavailable status, that Program Bank List will be discarded and a new Program Bank List will be generated using the methodology described above. This process will be repeated as necessary until a Program Bank List is generated for that day that has an unrestricted Program Bank listed first in the hierarchy.

Additionally, if at any time, either the IRA or HSA Master Program Bank List contains only a single Program Bank, then the process described above will not be utilized. As long as the Master Program Bank List contains only a single Program Bank, the same Program Bank List will be assigned to all Accounts. Because that Program Bank List will consist of only a single Program Bank, that Program Bank will also be the Primary Core Bank. **Please note that if this occurred and, as a result, you have Program Deposits in excess of the Maximum Deposit Limit at your Primary Core Bank, it is very likely that some of those funds will not be covered by FDIC insurance.**

The following table illustrates how new Accounts will be assigned a Program Bank List based on the methodology described above. For example, an Account opened on day 1 will receive the Program Bank List starting with "Bank A," whereas an account opened on day 3 will receive the Program Bank List starting with "Bank D." The latter is caused by the fact that "Bank B" is Unavailable, and therefore can not serve as the Primary Core Bank. Therefore, Program Bank List 2 is discarded and Program Bank List 3 is used instead on day 2.

Example:

	Day 1		Day 2	Day 3	Day 4
Master Program Bank List	Program Bank List 1	Program Bank List 2	Program Bank List 3	Program Bank List 4	Program Bank List 1
Bank A	Bank A	Bank B*	Bank C	Bank D	Bank A
Bank B*	Bank B*	Bank C	Bank D	Bank A	Bank B*
Bank C	Bank C	Bank D	Bank A	Bank B*	Bank C
Bank D	Bank D	Bank A	Bank B*	Bank C	Bank D

*Unavailable

You will receive a New Account Profile that includes the Program Bank List assigned to your Account. You will generally not be able to modify the Program Bank List assigned to your Account or select a different Program Bank List during the account-opening process. However, once your Account is established, except as otherwise described in the Fidelity Brokerage Retirement Account Customer Agreement or the Fidelity Health Savings Account Customer Agreement, you will have the ability to modify the Program Bank List assigned to your Account by opting out of one or more of the Program Banks. You may also select a different Program Bank List if one is available. To discuss this possibility, contact a Fidelity Representative.

Switching an Existing Account to the Sweep

Except as otherwise described in the Fidelity Brokerage Retirement Account Customer Agreement, existing IRA account owners may generally switch the core account option between the Sweep and a Fidelity money market mutual fund without restriction. Except as otherwise described in the Fidelity Health Savings Account Customer Agreement, existing HSA account owners who currently utilize a Fidelity money market mutual fund may elect to switch from a Fidelity money market mutual fund to the Sweep, but that election is irrevocable and may not be changed back to a Fidelity money market mutual fund in the future. Existing account owners seeking more information or wishing to make a change can do so by calling a Fidelity Representative.

Except as otherwise described in the Fidelity Brokerage Retirement Account Customer Agreement or the Fidelity Health Savings Account Customer Agreement, if you elect to change your existing core account option to utilize the Sweep, you may select either the default Program Bank List assigned to new accounts established on that day or you may select another Program Bank List if one is available.

You will also receive a Revised Account Profile that includes the Program Bank List assigned to your Account. At the time you elect to change the option for your core account to the Sweep, you will not be able to modify the Program Bank List assigned to your account or select a different Program Bank List. However, once the change in your core account is effective, except as otherwise described in the Fidelity Brokerage Retirement Account Customer Agreement or the Fidelity Health Savings Account Customer Agreement, you will have the ability to modify the Program Bank List assigned to your Account by opting out of one or more of the Program Banks. You may also select a different Program Bank List if one is available. To discuss this possibility, contact a Fidelity Representative.

Existing Accounts Utilizing the Sweep

The Program Bank List assigned to your Account is available on Fidelity.com. To access the Program Bank List, you must log in to your Account, navigate to the "Positions" page, and then click on the "FDIC-Insured Deposit Sweep" link. If you have questions about a particular Program Bank's status, or need further information about the Program Bank List assigned to your Account, please contact a Fidelity Representative.

Changes to Program Bank Lists

Customer-Initiated Changes

Once your Account has been established, except as otherwise described in the Fidelity Brokerage Retirement Account Customer Agreement or the Fidelity Health Savings Account Customer Agreement, you can modify the Program Bank List assigned to your Account by calling Fidelity and "opting out" of one or more Program Banks on the Program Bank List, provided, however, that you have at least one Program Bank in your Program Bank List in order to utilize the Program. By opting out of a Program Bank, you make the Program Bank inactive and ineligible or unavailable to receive Program Deposits from your Account. A Program Bank you have opted out of will still appear on the Program Bank List assigned to your Account with a designation that indicates its status. Your decision to opt out is revocable. You can call Fidelity at any time and opt back into a Program Bank, provided that the Program Bank is still participating in the Program.

You can call Fidelity at any time to request a different Program Bank List, if one is available. If you elect to utilize a different Program Bank List, and you previously opted out of one or more Program Banks, those opt out elections will carry over to your Account's new Program Bank List, provided, however, that because you may not opt out of the Primary Core Bank, if the Primary Core Bank on this new Program Bank List is one that you previously opted out of and you wish to maintain that election, you must utilize a different Program Bank List with a different Primary Core Bank.

If you opt out of one or more Program Banks and you currently have Program Deposits with these Program Banks, those Program Deposits will be treated as if they were a Cash Balance in your Account and reallocated to the remaining active Program Banks on your Account's Program Bank List in accordance with the Deposit methodology described above. Likewise, if you elect to use a different Program Bank List, all your Program Deposits will be treated as if they were a Cash Balance in your Account and reallocated to the Program Banks on this new Program Bank List in accordance with the Deposit methodology described above.

Programmatic Changes

From time to time, a Program Bank may be added to or removed from a Program Bank List. New Program Banks will be added to the end of a Program Bank List and existing Program Banks being removed will be deleted from a Program Bank List. If more than one Program Bank is added at any given time, the Banks will be added to the end of a Program Bank List in alphabetical order. A Program Bank List will not be reordered as a result of either the addition or removal of a Program Bank. If a Program Bank has been removed from a Program Bank List, that Program Bank will no longer be available to receive Program Deposits. If you have a Program Deposit with the removed Program Bank, Fidelity will transfer your Program Deposit from that Program Bank into the remaining Program Banks on your Account's Program Bank List as if you had opted out of that Program Bank. In the event that the Program Bank that is removed from the Program Bank List is your Primary Core Bank, then the next available Program Bank on your Account's Program Bank List will be designated the Primary Core Bank.

Every Account must be assigned a Program Bank List with at least one available Program Bank. If the removal of a Program Bank combined with your election to opt out of one or more Program Banks results in your Account's Program Bank List having no available Program Banks, then you direct Fidelity to (i) void your opt-out election, (ii) assign as your Account's Primary Core Bank the Program Bank on your Account's Program Bank List immediately following the Program Bank that was removed, and (iii) transfer your Program Deposit from the removed Program Bank into your Account's Primary Core Bank as if you had opted out of the removed Program Bank.

Bank Status Changes

In certain circumstances, a Program Bank that has been added to your Account will appear on your Program Bank List with a designation that indicates its status as "pending activation." A pending Program Bank will not be available to receive Program Deposits until the pending designation is removed (generally thirty [30] days from the date the Program Bank is added to your Account's Program Bank List). However, you may elect to opt out of a pending Program Bank at any time in accordance with the process described above.

Once the status of a Program Bank changes such that it is no longer *pending*, any cash balances in the Account's Primary Core Bank in excess of the Maximum Deposit Limit will be automatically swept into the newly available Program Bank in accordance with the deposit methodology discussed above.

Likewise, if the status of a Program Bank changes such that it is no longer *Unavailable* or *Opted Out*, any cash balances in the Account's Primary Core Bank in excess of the Maximum Deposit Limit will be automatically swept into the newly unrestricted Program Bank in accordance with the deposit methodology discussed above.

You will be notified in advance, whenever possible, of a change that affects your Account. However, in extraordinary circumstances including, but not limited to, situations where a Program Bank is unable or unwilling to take additional Program Deposits, a Program Bank's participation in the Program is terminated, or a Program Bank's ongoing viability may be in question, you direct Fidelity, without providing advance notice to you, to make an intraday change to the Program Bank List that will affect the Program Banks assigned to receive Program Deposits, to limit the amount of your Cash Balance that is swept into a Program Deposit Account, or to move your Cash Balance to another Program Bank if Fidelity determines that such action is necessary to protect your funds or in the event that a Program Bank is not able or willing to take additional deposits. In the absence of an available Program Bank, you direct Fidelity to place any or all the Cash Balance in your Account into the available core position, specifically a Fidelity money market mutual fund or other available core position. Such an alternative core position may not be eligible for FDIC insurance, but may be eligible for SIPC protection. Where advance notice is not possible, you will be notified as soon as is reasonably practicable. Fidelity cannot guarantee any rate of return, including a return that is equal to or greater than your current return and you may receive a lower effective rate of return on the new core position. Fidelity may also receive different and potentially greater compensation in connection with the alternative core position than was the case with your original Program Bank. Your continued use of your Account after receiving notice of a change that affects your Account will constitute your affirmative consent to Fidelity's action. Fidelity may add an affiliated bank to the list of Program Banks in the future, including making an affiliated bank the sole available Program Bank under the Program.

By signing the Account Application or instructing Fidelity to change your existing core position to the Sweep, you represent that you have received and read this Disclosure Statement. You further understand and consent to Fidelity changing your core position to a Fidelity money market mutual fund or another investment vehicle, should the need occur. You agree to hold Fidelity harmless for any actions that might result from such a change to your core position, including any lower or different rate of return that may be paid by the new core position. You also direct Fidelity to liquidate your Cash Balances and terminate your participation in the Program in the event that you (i) establish a relationship with an independent third-party investment adviser who utilizes Fidelity and its affiliates for clearing and custody services and technology support, (ii) you wish to transfer or to otherwise use Fidelity's Portfolio Advisory Services, or (iii) you are deceased and your heir is establishing an inherited IRA with the proceeds from your IRA. You further acknowledge and agree to allow Fidelity to share personal information about you, including such things as your name, Social Security number or tax identification number, address, or date of birth, with certain entities that provide services to Fidelity in connection with the Program. These service providers, which include the Program Banks, will use such information solely to satisfy their own statutory or regulatory obligations, or obligations that attach to Fidelity.

Access to Your Cash Balance

You may only access your Cash Balance through your Account. You cannot access or withdraw your Program Deposit by contacting a Program Bank directly. Your Program Deposit may also be subject to legal process such as a levy or a garnishment delivered to Fidelity.

Your Program Deposit constitutes a direct obligation of the Bank to you and is not an obligation of Fidelity. Fidelity does not guarantee in any way the financial condition of the Program Banks. Under federal banking regulations, a Program Bank may exercise its right to require seven days' prior notice before permitting Program Deposits to be swept out of the Program Deposit Account. Your interest in a Program Deposit Account is not transferable.

Deposit Accounts

Fidelity is taking certain steps, including those outlined in this section, to help Program Banks manage the reserves that the Federal Reserve Board requires them to maintain against certain types of deposit accounts. These steps are in accordance with established banking laws, regulations, and practices.

Each Program Bank uses one of the following two deposit account structures, either: (1) a master account with two linked legally separate sub-accounts: (a) an interest-bearing transaction sub-account (commonly referred to as a Negotiable Order of Withdrawal or "NOW" account), and (b) an interest-bearing savings deposit account (commonly referred to as a Money Market Deposit Account or MMDA account); or (2) legally separate linked NOW and MMDA accounts. Regardless of whether the Bank utilizes structure (1) or (2) noted above, the accounts will be referred to throughout this document as, respectively, the "NOW sub-account" and the "MMDA sub-account" and collectively the "sub-accounts," and Program Deposits at the Program Bank will be held in the sub-accounts. Interest will accrue on the combined balance of both sub-accounts at the same rate. The Program Administrator will allocate your Program Deposit (and those of each other Fidelity customer that participates in the Program)

between the NOW sub-account and the MMDA sub-account on a daily basis. You will not have an individual NOW sub-account or MMDA sub-account at the Program Bank but, rather, your Program Deposit will be aggregated with the Program Deposits of other Fidelity customers that participate in the Program. For ease of reference, however, the portion of your Program Deposit that is allocated to the NOW sub-account is referred to as "your" NOW sub-account and the portion of your Program Deposit that is allocated to the MMDA sub-account is referred to as "your" MMDA sub-account. The aggregated sub-accounts at a Program Bank are referred to as the "omnibus NOW sub-account" and the "omnibus MMDA sub-account." This will allow tracking and limitation of the number of withdrawals from your MMDA sub-account and, to the extent that Fidelity elects to limit such transfers from the omnibus MMDA sub-accounts that occur during any given statement cycle, will help ensure that the total number of either type of such withdrawals does not exceed the number permitted by law.

Under applicable Federal Reserve Board regulations, your NOW sub-account is considered to be like a "transaction account" from which an unlimited number of transfers of funds (i.e., withdrawals) may be made. While there is no limit on the number of withdrawals that may be made from your NOW sub-account, the only withdrawals that are permitted from your NOW sub-account under the Program are (i) transfers to your MMDA sub-account (to the extent funds in your NOW sub-account exceed any target balances that the Program Administrator and/or Program Bank may have established for that sub-account), and (ii) transfers from the NOW sub-account to satisfy debits in your Account.

Conversely, under Federal Reserve Board regulations, your MMDA sub-account is considered to be like a "savings account" from which generally no more than six transfers of funds may be made per statement cycle. The only type of withdrawal that is permitted directly from your MMDA sub-account under the Program is a transfer to your NOW sub-account (to fund transfers from your NOW sub-account to satisfy debits in your Account or to maintain any target balance that the Program Administrator and/or the Program Bank may have established for your NOW sub-account) and/or transfers of the remaining balance of your MMDA sub-account to the omnibus NOW sub-account at a Program Bank during any given monthly statement cycle as discussed below.

Your Program Deposit will always be credited to your NOW sub-account. However, to maximize the amount of funds that may be held in your MMDA sub-account, the Program Administrator and/or the Program Bank may from time to time establish a target balance for your NOW sub-account. This target balance may be changed at any time and from time to time. To the extent funds in your NOW sub-account exceed any such target balance, the excess will be transferred to your MMDA sub-account unless the maximum number of transfers from your MMDA sub-account or the omnibus MMDA sub-account at a Program Bank for that statement cycle have already occurred.

The target balance in your NOW sub-account may be initially set by the Program Administrator at 100%, which would result in all funds being placed and retained in your NOW sub-account until the Program Administrator changes the target balance, resulting in use of your MMDA sub-account, as described herein, at a later time.

Sweeps of the Program Deposit to satisfy debits in your Account will be made from your NOW sub-account. If the amount to be swept exceeds the available balance in your NOW sub-account, funds from your MMDA sub-account will be transferred to your NOW sub-account (up to the full balance of available funds in your MMDA sub-account) to cover the shortfall (and to replenish any target balance that the Program Administrator and/or the Program Bank may have established for your NOW sub-account). No more than six of these transfers from your MMDA sub-account to your NOW sub-account are permitted per monthly statement cycle. If a sixth transfer is needed, it will be for the full balance of available funds in your MMDA sub-account (but not including accrued interest). In addition, Fidelity may elect to limit the number of transfers from the omnibus MMDA sub-account to the omnibus NOW sub-account at a Program Bank to six per monthly statement cycle. If this limitation is imposed and a sixth such transfer is needed, it will be for the full balance of available funds in the omnibus MMDA sub-account at that Program Bank, which would result in all funds in your MMDA sub-account at that Program Bank being transferred to your NOW sub-account and remaining there for the rest of that monthly statement cycle. In either case, at the beginning of the next monthly statement cycle, funds in your NOW sub-account that exceed any target balance that the Program Administrator and/or Program Bank may have established for your NOW sub-account will be transferred back to your MMDA sub-account.

Transfers between your NOW and MMDA sub-accounts of the Program Deposit Account are managed automatically. **This process does not impact the interest rate earned on your Program Deposit and it does not affect the number of withdrawals you can make from your Account.**

Statements and Confirmations

The statement for your Account will (i) indicate your balance in your core account as well as your Program Deposit balance at each Program Bank as of the last business day of each monthly statement period, (ii) detail sweeps to and from your core account during the statement period, and (iii) reflect interest accrued on Program Deposits at each Program Bank separately. This information is provided in lieu of separate confirmations for each sweep into and from a Program Deposit Account. Transfers between your MMDA and NOW sub-accounts will not be reflected in your Account statements. Because you are responsible for monitoring the total amount of your deposits at a Program Bank (including any Program Deposit held at such Program Bank and all deposits you may make at a Program Bank outside the Program) in order to determine the extent of FDIC insurance coverage available, you should carefully consider whether any change to a Program Bank utilized for your Account has an impact on your deposit insurance coverage.

Interest Rates

Each Program Bank that holds your Program Deposits will pay you the same rate of interest on funds in your NOW sub-account and your MMDA sub-account. The rate of interest paid by each Program Bank is variable and depends in part on the amount of your Program Deposits. Customers with larger Program Deposits will generally receive higher interest rates on their Program Deposits than customers with smaller Program Deposits.

Interest rates may vary depending on the type of Account (IRA or HSA). Program Banks may participate in the Program in connection with both IRAs and HSAs. Account owners maintaining both an IRA and an HSA may have Program Deposits at the same Program Bank as a result of utilizing the Program in connection with both Accounts and may be paid different interest rates by the same bank on each Account. The interest rate paid by a Program Bank may also be different from that paid by the same Program Bank in connection with similar programs offered to account owners who maintain Other Accounts with Fidelity.

IRAs

You will earn interest on your Program Deposit. The interest rate will be determined each day pursuant to a pre-determined formula. The interest rate will be tiered and is based on your daily Program Deposit balances as well as the current interest rate environment. Current interest rates and annual percentage yields (APYs) for Program Deposits can be found at [Fidelity.com/IRACoreRates](https://www.fidelity.com/IRACoreRates) or by calling a Fidelity Representative.

HSAs

You will earn interest on your Program Deposit. The interest rate will be determined each day pursuant to a pre-determined formula. The interest rate will be tiered and is based on your daily Program Deposit balances as well as the current interest rate environment. Current interest rates and annual percentage yields (APYs) for Program Deposits can be found at [Fidelity.com/HSACoreRates](https://www.fidelity.com/HSACoreRates) or by calling a Fidelity Representative.

Over any given period, the interest rates on your Program Deposits may be lower than the rate of return on similar non-FDIC-insured investments or deposit accounts offered outside of the Program, including deposit accounts held directly with a Program Bank.

Interest on your Program Deposit is accrued daily, compounded monthly, and reflected on your account statement. Interest on your Program Deposit begins to accrue on the business day those funds are received by the Program Bank, which in most instances will typically be the first business day (excluding bank holidays or days on which the New York Stock Exchange is closed, such as Good Friday) after the day those funds are posted to your Account.

The interest rate and APY on Program Deposits will vary over time and can change daily without notice to you. Current rates and APYs can be found on our Web site at [Fidelity.com/IRACoreRates](https://www.fidelity.com/IRACoreRates) for IRA rates or [Fidelity.com/HSACoreRates](https://www.fidelity.com/HSACoreRates) for HSA rates or by calling a Fidelity Representative.

To compare current rates of return between the Sweep and non-FDIC-insured options available at Fidelity, please visit [Fidelity.com/IRACoreRates](https://www.fidelity.com/IRACoreRates) for IRA rates or [Fidelity.com/HSACoreRates](https://www.fidelity.com/HSACoreRates) for HSA rates or call a Fidelity Representative.

You understand that by continuing to maintain your Account and/or continuing to utilize the Program without objecting to any change in terms and conditions, contained in this document, you are agreeing to be legally bound by such new terms and conditions. If required by applicable law, we will provide you with prior notice of changes to these terms and conditions.

FDIC Insurance Coverage/SIPC Protection

Your Program Deposit, together with any non-Program deposits you may have at the same Program Bank, which include deposits arising in connection with similar programs offered to account owners who maintain Other Accounts with Fidelity, as well as savings and checking accounts, money market deposit accounts, and CDs issued directly to you by the Program Bank, are insured by the FDIC, an independent agency of the U.S. government, up to a standard maximum amount in accordance with the rules of the FDIC. The applicable FDIC insurance limit depends on the ownership capacity in which you hold the Program Deposit, and the relevant limit will be applied to all deposits (including Program Deposits and non-Program deposits) held in the same ownership capacity by you at the same Program Bank. Deposits held in different ownership capacities, as provided in FDIC rules, are insured separately. Single ownership accounts are insured up to \$250,000 and each co-owner's share of joint accounts is insured up to \$250,000. For retirement accounts such as IRAs, the limit is typically \$250,000. HSAs, unless they possess special features, are considered to be held in the same right and capacity as other single ownership accounts of a depositor, and are combined with such other single ownership accounts, for the purpose of applying the \$250,000 maximum limit. Special rules apply to insurance of trust deposits. **If you have both a Program Deposit and non-Program deposits at the same Program Bank held in the same right and legal capacity as your Program Deposit, you must aggregate all such deposits with your Program Deposit for purposes of determining FDIC coverage. If your total funds on deposit at a Program Bank exceed the applicable FDIC insurance limit, the FDIC will not insure your funds in excess of the limit.**

For more information, please visit fdic.gov or call 877-ASK-FDIC (877-275-3342).

Program Deposits (principal and accrued interest) at each Program Bank are eligible for FDIC insurance up to the applicable limits. **Fidelity is not responsible for monitoring the amount of your Program Deposit in any Program Bank to determine whether it exceeds the limit of available FDIC insurance. You are responsible for monitoring the total amount of your assets on deposit with each Program Bank (including amounts in other accounts at that Program Bank held in the same right and legal capacity) in order to determine the extent of deposit insurance coverage available to you on those deposits, including your Program Deposit.** If you expect to have total deposits at any Program Bank (including your Program Deposit and non-Program deposits) that exceed FDIC insurance coverage limits, you should carefully consider whether you should arrange for other investment options for amounts in excess of such coverage, in order to reduce your investment risk. Fidelity will not be responsible for any insured or uninsured portion of your Program Deposit. In the event that federal deposit insurance payments should become necessary, payments of FDIC-insured principal plus unpaid and accrued interest will be made to you by the FDIC. There is no specific time period during which the FDIC must make insurance payments available to you and you may experience a significant delay in accessing your Program Deposits in the event that it becomes necessary for the FDIC to make such payments. You may be required to provide certain documentation to the FDIC and Fidelity before insurance payments are made.

Any securities held in your Account (as opposed to the Program Deposit) are investment products and as such (i) are not insured by the FDIC, (ii) carry no Bank or government guarantees, and (iii) have associated risks. By investing in securities you can lose your money, including the principal amount you invested. Securities held at Fidelity (as well as funds held at Fidelity and not at a Program Bank) are covered by the SIPC. SIPC currently protects these funds and securities up to \$500,000, including \$250,000 for claims for cash. SIPC coverage does not cover fluctuations in the market value of your investments. Your Cash Balance is only eligible for FDIC insurance once it becomes a Program Deposit held by a Program Bank. Your Cash Balance while held by Fidelity and in transit to or from a Program Bank is not FDIC-insured but is covered by SIPC. For more information regarding FDIC insurance, please consult fdic.gov. For more information regarding SIPC coverage, or to request the SIPC brochure, please consult sipc.org or call 202-371-8300.

If your Cash Balance is invested in a core position other than the Sweep, such as a Fidelity money market mutual fund or other available investment vehicle, your core position will not be eligible for FDIC insurance, but may be protected by SIPC in accordance with applicable legal requirements and limitations.

Relationship Between Fidelity and Others

Under the Program, Fidelity serves as your broker, maintains your IRA or HSA Account, and provides certain services to you in connection therewith. Fidelity Management Trust Company (FMTC) or Fidelity Personal Trust Company, FSB ("FPT") (as the case may be depending on the type of Account) serves as the IRA or HSA Custodian of your Account. NFS, in turn, acts as agent on behalf of FMTC or FPT (as the case may be depending on the type of Account) in establishing an interest-bearing omnibus Program Deposit Account at a Program Bank, sweeping the Cash Balance in your Account to and from the Program Deposit Account. The Program Administrator provides certain recordkeeping, technology, and consulting services to Fidelity and the Program Banks with respect to the allocation of funds between your NOW and MMDA sub-accounts as referenced in the "Deposit Accounts" section of this Disclosure Statement.

Fidelity may be a customer of the Program Administrator or a Program Bank and may have other financial interactions with the Program Administrator or a Program Bank. Additionally, the Program Administrator may also be a Program Bank. Finally, Fidelity may in the future designate one of its affiliates as the Program Administrator or a Program Bank or both. Fees paid to Fidelity and the Program Administrator in connection with administering the Program are described below in the section entitled "Benefits to Fidelity and Others."

Benefits to Fidelity and Others

Fidelity receives a fee from each Program Bank in connection with the Program that is typically based on the average aggregate daily Program Deposits held by each Program Bank. The fee paid to Fidelity will vary from Program Bank to Program Bank and will generally increase as the aggregate amount on deposit with the Program Bank increases. The fee paid to Fidelity by the same Program Bank in connection with this Program may be different for IRAs and HSAs. The fee paid to Fidelity by such Program Bank may also be different from that paid by the same Program Bank in connection with similar programs offered to account owners who maintain Other Accounts with Fidelity.

The fee paid to Fidelity by each Program Bank may vary over time and may range up to an annualized rate equivalent to 4% of all IRA and HSA Program Deposits at that Program Bank. Fidelity may from time to time reduce or waive all or a portion of the fee the Program Bank is otherwise obligated to pay. You will receive notification of any increase in the fee above 4%.

The fee paid to Fidelity by each Program Bank, which is a function of the "Rate" (as described below) and the interest rate (as described above), is established by Fidelity in accordance with Fidelity's agreement with each Program Bank. The fee is calculated by multiplying the Program Deposits (or, in some cases, all or a portion of the Program Deposits held in each of the MMDA and NOW sub-accounts) at a Program Bank by that Bank's "Rate" and then subtracting total interest paid by the Program Bank to accounts with Program Deposits at that Program Bank. The "Interest Rates" section above describes how the interest rate is determined. The total interest paid by the Program Bank will depend in part on the number of accounts with Program Deposits at that Program Bank as well as the level of Program Deposit balances at the Program Bank. The Rate is determined by Fidelity's contract with each Program Bank, and will vary depending on the identity of the Program Bank, but will generally be tied to the London Interbank Offered Rate (LIBOR), the Federal Funds Effective Rate (FFE) or FFT. Depending on the Program Bank, the Rate may be tiered based on the level of Program Deposits and may span a spectrum of up to 0.75% above or below LIBOR, FFE, or FFT.

The Program Administrator will receive a service fee from Fidelity, which ranges from 0.010% to 0.035% of the aggregate daily balance of all Program Deposits for services rendered in connection with the Program, including technology and accounting services and assistance in compliance with regulatory requirements. This fee may be negotiated periodically. If the Program Administrator is also a Program Bank, the fee paid to Fidelity by the Program Bank and the service fee Fidelity pays the Program Administrator are separate and distinct and unrelated to one another.

The Program Banks use Program Deposits to fund current and new lending and for investment activities. The Program Banks earn net income from the difference between the interest they pay on Program Deposits and the fees paid to Fidelity and the income they earn on loans, investments, and other assets. As noted above, the Program Banks may pay rates of interest on Program Deposits that are lower than prevailing market interest rates or rates on deposit accounts opened directly with such Program Bank.



Fidelity Brokerage Services, Member NYSE, SIPC
900 Salem Street, Smithfield, RI 02917

Fidelity Health Savings Account (HSA) Program Bank List

Customers may obtain the benefits of FDIC insurance eligibility* in a Fidelity HSA® through the FDIC-Insured Deposit Sweep Program and the Program Banks listed below. Once you open and fund your HSA,¹ the available Cash Balance will be held on your behalf at one or more of the Program Banks assigned to your account.² Once at the bank, your Cash Balance will be eligible for FDIC insurance coverage to the applicable limits.³

Fidelity will assign a Program Bank List to your account in accordance with the methodology described in the FDIC-Insured Deposit Sweep Program Disclosure based upon the HSA Program Bank List noted below. The banks on the list will be eligible to receive your Cash Balances. After your account is established, you will receive a New Account Profile confirming your account details, including the Program Bank List assigned to your account. If you open your account online, you will receive information about the Program Bank List that will be assigned to your account before you complete the account opening process. After your account is open, you may contact us to change to another Program Bank List, if one is available.

HSA Program Bank List⁴

1. Fifth Third Bank
2. SunTrust Bank
3. Union Bank, NA
4. Wells Fargo Bank, NA
5. Citibank, NA
6. UMB Bank, N.A.

Information current as of 04/10/2017.

In certain unusual circumstances, the Program Bank List shown above may not be current, but up-to-date information is always available online at Fidelity.com/HSACoreBanks, or by calling a Fidelity Representative at 800-544-3716.

Fidelity will manage the movement of money between Fidelity and the Program Bank; this will occur automatically whenever you make deposits, execute transactions, or withdraw money from your HSA. To learn more, please see the *FDIC-Insured Deposit Sweep Program Disclosures*. You may call a Fidelity Representative at 800-544-3716 if you have any questions regarding the Program Banks.

You are responsible for monitoring the total amount of your assets on deposit with a Program Bank (including amounts in other accounts at that bank held in the same right and legal capacity) in order to determine the extent of FDIC deposit insurance coverage available to you on those deposits, including your Cash Balance held at a Program Bank.

*See FDIC.gov for more details regarding FDIC insurance coverage.

¹HSAs established prior to 09/17/2009 were opened with Fidelity Government Cash Reserves as the core position. Those customers may elect to change their core position to the FDIC-Insured Deposit Sweep at any time by contacting a Fidelity Representative. Once you elect to change to the FDIC-Insured Deposit Sweep, however, you may not change back to Fidelity Government Cash Reserves.

²You may access your Cash Balance only through your Fidelity HSA. You cannot access or withdraw the Cash Balance by directly contacting the Program Bank.

³The Cash Balance in the FDIC-insured Deposit Sweep is swept to an FDIC-Insured interest-bearing account at a Program Bank. The deposit at the Program Bank is not covered by SIPC. The deposit is eligible for FDIC insurance subject to FDIC insurance coverage limits. All assets of the account holder at the depository institution will generally be counted toward the aggregate limit. For more information about FDIC insurance coverage, please visit the FDIC Web site at FDIC.gov or call 877-ASK-FDIC. As referenced in the FDIC-Insured Deposit Sweep Program Disclosures, customers are responsible for monitoring their total assets at a Program Bank to determine the extent of available FDIC insurance. All FDIC insurance coverage is in accordance with FDIC rules.

⁴This is the current list of Program Banks to which Fidelity may elect to sweep your Cash Balance. Fidelity maintains the right to change the Program Bank that is assigned to your account at any time. If a change is made to the Program Bank assigned to your account, Fidelity will notify you in writing of that change through your statement or a confirmation notice. Although Fidelity cannot guarantee the financial health or stability of the Program Banks, it has made diligent efforts to select banks that are financially sound, have a good business reputation, and are in good standing with the FDIC and other bank regulatory bodies.



