

Use this form to:

- grant trading authority to an authorized agent (someone who is not an account owner)
- remove or replace authorized agents
- update information on an authorized agent

Before You Begin

All information is required If you do not provide all information — and all signatures — your request will be delayed.

All account owners already have trading authority You do not need to file any form to give it to them.

For fiduciary accounts, be aware of state legal limitations Some states restrict or prohibit the granting of trading authority on fiduciary accounts (such as guardianships and estates). Consult a qualified legal professional.

Accounts with options trading have additional requirements If adding an authorized agent to an account that already is approved for options trading, you and the agent must complete and sign an Options Application with options-related information about the agent.

There can be only one authorized agent per form If you need to give us instructions concerning more than one authorized agent, please fill out a separate form for each one.

Restrictions and Requirements

- 529 College Savings Plans are not eligible for Trading Authority
- The following accounts can have only Limited Trading Authority:
 - Keogh (Fidelity Retirement Plan)
 - Estate
 - Defined benefit
 - Conservator
 - Custodial (UGMA/UTMA)
 - Escrow
- With non-prototype retirement plans, the plan trustee can grant the plan administrator Full Trading Authority. Plan participants can only be granted limited trading authority. Other individuals can be granted Limited Trading Authority with approval of the plan trustee.
- For Corporations, associations, and organizations, limited trading authorization can be granted only if this form is accompanied by a corporate resolution, partnership agreement, or bylaws that grant this power and have been certified in the last 60 days.
- All account owners must sign Section 4; if requesting Full Trading Authority, all account owner signatures must have a signature guarantee.
- The authorized agent must complete and sign Section 5.
- For all Keogh accounts, the Employer or Plan Administrator must complete and sign Section 6.
- Any authorized agent indicating a securities industry affiliation must also attach a valid "407 letter" from his or her employer.

Frequently Asked Questions**What is an "authorized agent"?**

That is a financial industry term for any individual who has been granted trading authority but is not an owner of the account. An authorized agent must be an individual. He or she does not have to be a financial professional.

What is the difference between Full and Limited Trading Authority?

The main difference is that Full Trading Authority includes the power to move money out of the account — but it is important to understand the other differences as well. See the Trading Authority Agreement for a more complete discussion.

What happens if I request Full Trading Authority on an account that can have only Limited Trading Authority (such as a Keogh account)?

The authorized agent will receive only Limited Trading Authority on that account. In addition, if you do not select a type of authority, the default will be granted to Limited Trading Authority.

What if I want to remove an authorized agent from an account?

If you want to replace the agent with a new one, check the "withdraw authority" box under the box granting authority to your new agent. If you do not want to replace the agent, write us a letter instructing us to remove the agent.

What is a signature guarantee?

A signature guarantee helps guard against fraud. Most banks and brokers can provide one. We CANNOT accept signature guarantees from non-U.S. banks, consular seals, or notary seals. Note that you do not need a signature guarantee if you are requesting Limited Trading Authority. If you are requesting Full Trading Authority and do not provide the signature guarantee, Limited Trading Authority will be granted.

Do I need to include a copy of the authorized agent's photo ID?

Only if the agent is not a U.S. Citizen.

Questions? Go to <http://personal.fidelity.com/accounts/services/content/limitta.shtml> or call 1-800-544-6666.

Keep these instructions for your records. Do not return them to Fidelity.

Trading Authority Form



Enter information on screen, or print the form and complete it by hand. Write clearly in black ink.

1. Account Owner(s)

Include co-owners, trustees, and custodians. ALL owners must be listed. For additional owners, use a copy of this section.

First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
Trust or Entity Name <i>If applicable</i>		

2. Fidelity Accounts to Include

List the number for each Fidelity account to which you want this form to apply. For additional accounts, use a copy of this section. If you do not already have an account at Fidelity, this form must be accompanied by a new account application.

New Account *Number not yet assigned*

Account Number
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3. Your Instructions to Fidelity

Indicate the level of trading authority for the accounts identified in Section 2, and whether you want to grant that authority to or withdraw it from the agent in Section 5. If you want different levels of trading authority on different accounts, use an additional form. Each level of trading authority includes the capabilities described below. If any account has options trading, do not forget to submit an Options Application with information about your authorized agent.

LIMITED TRADING AUTHORITY

- Buy and sell securities in your account
- Trade or exercise options in your account, to the extent your account is approved for options
- Incur margin debt, if your account is approved for margin
- View your account online

- Grant agent Limited Trading Authority
 Withdraw authority from any current agents

FULL TRADING AUTHORITY

- All capabilities of Limited Trading Authority
- Remove cash from the account, either by sending a check to the address of record or by transferring cash to a bank account pre-authorized by the account owner(s)
- Transfer cash or assets among other Fidelity accounts held by the same owner(s)
- Initiate IRA rollovers, recharacterizations, and Roth conversions
- Make federal, state, local, or foreign tax elections

- Grant agent Full Trading Authority
 Withdraw authority from any current agents

SEND DUPLICATE MATERIALS

Check to request that duplicates of trade confirmations and/or account statements be sent to your authorized agent. All materials are sent by mail; electronic delivery is not available.

- Trade Confirmations Account Statements

4. Required Signature(s) *ALL owners must read and sign. For additional owners, use a copy of this section.*

By signing below, you:

- Acknowledge that you have received a copy of the Trading Authority Agreement, and you state that you have read it, you understand it, and you accept the terms and conditions of both the agreement and this form.
- Authorize Fidelity to act on the instructions provided in this form.
- Designate the individual identified in Section 5 of this form as your authorized agent, granting that individual the ability to place all orders consistent with the level of trading authority indicated.
- State, if signing as a trustee, that you have the power to enter into the sales, redemptions, and other transactions of mutual fund shares, and that you agree to execute any documents on behalf of the trust that we may require.

These accounts are governed by a pre-dispute arbitration clause, which appears on the last page of the Trading Authority Agreement, and you acknowledge that you have received a copy of this clause.

Owner Signature:

Owner Signature:

Signature Guarantee(s): *Required ONLY if granting Full Trading Authority. We CANNOT accept signature guarantees from non-U.S. banks, consular seals, or notary seals. Note that you do not need a signature guarantee if you are requesting Limited Trading Authority.*

> Authorized agent must complete and sign Section 5 >



5. Authorized Agent *Authorized agent must complete and sign this section.*

First Name	Middle Name	Last Name
Date of Birth (MM/DD/YYYY)	Relationship to Owner <i>Investment advisor, family, trustee, etc.</i>	Social Security

Legal Address Line 1 <i>No P.O. boxes</i>		
Address Line 2		
City	State/Province	ZIP/Postal Code
Country		

Mailing Address Line 1		
Address Line 2		
City	State/Province	ZIP/Postal Code
Country		

TAX RESIDENCE

U.S. Tax Resident
 Foreign Tax Resident
 Country

CITIZENSHIP

- U.S. Citizen *Skip to "Employment Status"*
 Foreign Citizen *Provide country or countries of citizenship, location of birth, residence information, and a government ID.*

Country or Countries of Citizenship	
Country of Birth	
City of Birth	State/Province of Birth

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

Government Identification

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

- U.S. Driver's License
 Employment Authorization Document (EAD)
 DHS Permanent Resident Alien Card
 Foreign National Identity Document
 Passport with U.S. Visa
 Passport without U.S. Visa

ID Number <i>Not required for U.S. driver's license</i>
Country of Issuance

Bank Information

Required for Foreign National Identity Document or Passport without U.S. Visa.

Bank Name		
Bank Address		
City	State/Province	ZIP/Postal Code
Country		
Bank Account Number	Bank Phone Number	

EMPLOYMENT STATUS—*If retired or not employed, indicate source of income*

- Employed Not Employed
 Retired *Source of Income Pension, royalties, trust fund, etc.*
 Self-Employed and my employment address is the same as my legal address
 Self-Employed and I am providing my employment address below

Employer Name			
Employer Address	City	State/Province	ZIP/Postal Code

AFFILIATIONS

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

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

Entity Name			
Entity Address	City	State/Province	ZIP/Postal Code

By signing below, you:

- Acknowledge that you have received from the account owners a copy of this form and the Trading Authority Agreement, and you state that you have read them, you understand them, and you accept their terms and conditions.
- Agree to be bound by the current and future terms of all agreements, and by any applicable disclosures, between the account owner(s) and Fidelity.
- State that you are familiar with and understand the investment objectives of the account owner(s) and will use only trading strategies that are consistent with these objectives.
- State that the information you have provided above is complete and truthful.

These accounts and this authorization are governed by a pre-dispute arbitration clause, which appears on the last page of the Trading Authority Agreement, and you acknowledge that you have received a copy of this clause.

Authorized Agent Signature:

X	Date (MM/DD/YYYY)
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6. Keogh Administrator/Employer *Keogh administrator/employer must complete and sign this section.*

By signing below, you:

- State that you are the Plan Administrator or Employer responsible for the Plan for which trading authority is being requested on this form.
- Consent to the appointment of the authorized agent identified in Section 5, understanding that:
 - The authorized agent will be granted only Limited Trading Authority, as described in the Trading Authority Agreement, and will be authorized only to place orders that are permitted by the Plan.
 - The authorized agent is not authorized to designate a beneficiary or establish a new Plan.
- Fidelity Management Trust Company ("FMTC") acts only as custodian or trustee for this Plan, and has no discretionary fiduciary authority or responsibility; the account owner therefore is solely responsible for determining the suitability of, and for accepting all consequences of, all investments and actions taken on the account.

Type or Print Keogh Administrator/Employer Name

Keogh Administrator/Employer Signature:

X	Date (MM/DD/YYYY)
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Questions? Go to <http://personal.fidelity.com/accounts/services/content/limitta.shtml> or call 1-800-544-6666.

Form completed and signed?

Use the enclosed envelope or mail to Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0002.

Trading Authority Agreement



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

How to Contact Us

For matters concerning your account, including questions, changes, and notifications of errors, reach us at:

By Phone
1-800-544-6666

In Writing
Fidelity Investments
Client Services
PO Box 770001
Cincinnati, OH 45277-0045

Who's Who in This Agreement

In this document, "Fidelity," "us," and "we" includes Fidelity Brokerage Services LLC ("FBS"), Fidelity Distributors Corporation, and National Financial Services LLC ("NFS"), as the context may require. "Account owner" refers to the registered owner(s) of the account or to any new account applicant; for any account with more than one owner or authorized individual (as distinct from an authorized agent), "account owner" or "account owners" refers to all owners, collectively and individually. "Authorized agent" is the individual identified as such in a Trading Authorization Form.

Terms and Conditions — Account Owner

Fidelity's Commitments to You

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

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

Your Commitments to Fidelity

By signing in the appropriate place on the Trading Authority Form, you, the account holder:

- Acknowledge that you have received and read this agreement, and that you understand and agree to its terms
- Authorize us to accept instructions from your authorized agent consistent with the level of trading authority you are granting
- Accept full responsibility for determining whether any investment or strategy is appropriate for you, based on your investment objectives and financial resources
- Accept full responsibility for understanding the risks associated with granting trading authority, and assume sole liability for the financial, tax, and other consequences of all actions and instructions of the authorized agent
- Acknowledge that your account will be charged for each trade that is executed in your account, including trades ordered by an authorized agent, and you agree to pay these charges

Limited Trading Authority

Limited Trading Authority allows your authorized agent to inquire into your account (such as by viewing it online), and to place orders in your account without direct instructions from you. This may include orders to buy, sell (including short sales), exchange, convert, tender, or otherwise acquire or dispose of securities, such as stocks, bonds, and other investments. The authorized agent may incur margin debt and may buy, sell, or exercise options, to the extent that your account is approved for these activities.

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

Full Trading Authority

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

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

With respect to a Keogh (Fidelity Retirement Plan) or any type of IRA, neither level of trading authority permits the authorized agent to designate beneficiaries or to establish a new IRA or retirement plan.

Multiple Authorized Agents

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

Should we receive conflicting or inconsistent instructions from your authorized agents, we may restrict your account(s) from further activity. Such a restriction may remain in place until we receive adequate instructions on how to proceed. These may be in the form of written instructions signed by all owners or by all authorized agents, or a court order.

Terms and Conditions — Authorized Agent

Your Commitments to Fidelity

By signing in the appropriate place on the Trading Authority Form, you, the authorized agent:

- Acknowledge that you have received and read this agreement, and that you understand and agree to its terms
- Agree to be solely responsible to the account owner(s) for all investment decisions, trading strategies, and instructions placed on the account
- Agree to act on the account only as specifically authorized by the account owner(s) and in compliance with all applicable laws, regulations, and Fidelity policies
- Permit us to obtain credit information, verify information you have provided, and perform a background check on you, and to reject or remove you as authorized agent from this or any other account, at any time and for any reason we see fit
- Agree to notify us in writing immediately upon the death or disability of the last surviving account owner

Terms and Conditions — All Parties

Duration of Agent's Authorization

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

- We receive written notice signed by all owner(s) withdrawing trading authority
- We receive written notice of resignation from the authorized agent
- We receive written notice of the death or incapacity of the last surviving account owner or the authorized agent
- We become aware of sufficient cause, in our judgment, to remove the authorized agent

Indemnification

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

Terms Concerning This Agreement

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

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

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

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

Resolving Disputes — Arbitration

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

- 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.
- E. The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- F. The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.

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

All controversies that may arise between the account owner, authorized agent, and Fidelity concerning any subject matter, issue, or circumstance whatsoever (including, but not limited to, controversies concerning any account, order, or transaction, or the continuation, performance, interpretation, or breach of this or any other agreement between the parties, whether entered into or arising before, on, or after the date 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 securities self-regulatory organization or securities exchange of which the person, entity, or entities against whom the claim is made is a member, as the account owner may designate. If the account owner designates the rules of a self-regulatory organization or securities exchange and those rules fail to be applied for any reason, then the account owner shall designate the prevailing rules of any other securities self-regulatory organization or securities exchange of which the person, entity, or entities against whom the

claim is made is a member. If the account owner does not notify Fidelity in writing of the account owner's designation within five (5) days after such failure or after the account owner receives from Fidelity a written demand for arbitration, then the account owner authorizes Fidelity to make such designation on the account owner's behalf. The designation of the rules of a self-regulatory organization or securities exchange is not integral to the underlying agreement to arbitrate. The account owner understands 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; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.