



New Fidelity Account® — SEP IRA

Use this application to open a Simplified Employee Pension (SEP) Plan IRA account. Type on screen or print out and fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page.

Important to Understand

By signing this application, you acknowledge that:

- Fidelity Brokerage Services LLC ("FBS") will perform brokerage and administrative services.
- National Financial Services LLC ("NFS") will maintain the assets in a brokerage account and provide administrative services.
- Fidelity Management Trust Company ("FMTC") will act as IRA Custodian.
- FBS, NFS, and FMTC are together referred to herein as "Fidelity."
- Important documents related to your account include the *Fidelity IRA Custodial Agreement and Disclosure Statement* and *Fidelity Brokerage Retirement Account Customer Agreement ("Customer Agreement")*, and other relevant information delivered from time to time.

Helpful to Know

Regarding this account:

- To transfer your existing SEP IRA to Fidelity from another custodian, you must also complete the *Fidelity Transfer of Assets* form.
- For additional information or for help filling out this application, please call a Fidelity Representative at 800-544-5373.

1. Account Owner

Enter full first and last name as evidenced by a government-issued, unexpired document (e.g., driver's license, passport, permanent resident card).

Mobile phone number and email are required for account security, transactional alerts, and delivery of other communications.

First Name		Middle Name	Last Name	
Taxpayer ID Number		Required		Date of Birth MM DD YYYY
		<input type="checkbox"/> SSN/ITIN <input type="checkbox"/> Entity ID/TIN		
Mobile Phone		Secondary Phone		
Email				

By signing this account application, you agree to conduct business with Fidelity electronically and to the electronic delivery of all account-related documents and communications. You consent to Fidelity's use of your email and/or mobile number to message, call, or text you for this purpose. Message and data rates apply; frequency may vary. For help with texts, reply HELP. To opt out of texts, reply STOP. You may also update your contact information at any time through your profile on [Fidelity.com](https://www.fidelity.com). Please look for an email to confirm your information and the terms of this consent.

Residential Address (where you live) *This is your legal address used for tax reporting.*

Street Address		
City	State	ZIP Code

Mailing Address *This may be a PO box, drop box, or c/o location.*

Same as residential address ▷ Default if no other information indicated below.

Mailing Address		
City	State	ZIP Code

Account Owner continues on next page. ▶▶



Citizenship

U.S. citizen *Do not complete the fields below. Skip to Income Source.*

Indicate your citizenship status. Foreign citizen *Information in this box must be completed.*

Country of Citizenship	
------------------------	--

Choose one. Permanent U.S. resident Nonpermanent U.S. resident Nonresident of U.S.

Government Identification Number

ID Number		Country of Issuance	
ID Issuance Date MM DD YYYY	ID Expiration Date MM DD YYYY		

Passport Number Permanent Resident Identifier Other Government-Issued ID Number

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

Income Source *Industry regulations require us to ask for this information.*

Check one and provide information. Employed Self-employed

Occupation		Employer <i>Leave blank if self-employed.</i>	
Employer Address			
City	State/Province	ZIP/Postal Code	Country

Retired Not employed

Source of Income <i>Pension, investments, spouse, etc.</i>
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Associations

As a person associated with a member firm, you are obligated to receive consent from that firm. Fidelity has existing consent agreements with many firms for their employees to maintain accounts with Fidelity and to deliver transactional data. If your firm is not one of them, Fidelity will attempt to contact your firm's compliance office.

If you are employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA), a municipal securities dealer, or other financial institution, or are the spouse or an immediate family member residing in the same household of someone who meets the aforementioned employment criteria, provide the company's name and address below. Information (including duplicate copies of confirmations and statements for this account, and any accounts you choose to have on a consolidated statement) will be sent to the associated person's employer for purposes of compliance review.

Company Name			
Company Address			
City	State/Province	ZIP/Postal Code	Country

Affiliations

If you, your spouse, or any of your relatives (including parents, in-laws, and/or dependents, etc.), living in your home (at the same address), is a member of the board of directors, a 10% shareholder, or a policy-making officer of a publicly traded company (an "Affiliate"), you must provide the information below. If there are more than two Affiliates, make a copy of this section.

Affiliate's Company Name	Trading Symbol or CUSIP
Affiliate's Company Name	Trading Symbol or CUSIP

Account Owner continues on next page. ►►



2. Core Position

Any cash balances awaiting your further instruction will be swept into the Fidelity Government Money Market Fund (SPAXX) (referred to as your "Core Position"). There may be other options available for your Core Position. If so, you can change your Core Position to one of these other options after your account is opened.

3. Initial Funding *This is a one-time contribution.*

Check all funding options that apply. For annual contributions, do not exceed the applicable IRS maximum. For more about contribution limits, go to [Fidelity.com/ira/contribution-limits](https://www.fidelity.com/ira/contribution-limits). Prior year contributions must be made by the tax filing deadline (usually April 15 of the following year). To find additional forms mentioned below, go to [Fidelity.com/forms](https://www.fidelity.com/forms). **Note: Funds will be placed in your Core Position until you direct us on how to invest the funds. This can be accomplished by completing Section 4 or by contacting Fidelity after your account is open.**

One-time Contribution Options *Check all that apply*

3A.

- By check payable to Fidelity Brokerage Services LLC. We cannot accept third-party checks. Indicate the year for which you are contributing on the front of your check. If no year is indicated, we will credit for the current calendar year.
- This is a regular SEP IRA contribution.** You can contribute up to a maximum contribution of the lesser of 25% of compensation or the allowable annual limit as stated by the Internal Revenue Service.

OR

- 60-day rollover of assets withdrawn from an existing SEP IRA.** You must notify your employer.

3B.

Your name and SSN must be identical on both accounts. Minimum initial transfer is \$500.

- Transfer all Fidelity mutual fund shares in kind from your existing Fidelity Funds SEP IRA Account

Fidelity Account Number

3C.

- Transfer SEP IRA assets from another custodian.

Enclose a copy of a recent retirement plan statement for each transfer. This will help us transfer your rollover as quickly and accurately as possible.

	Approximate Amount	Statement Enclosed		
Transfer 1:	<table border="1"><tr><td>Amount</td></tr><tr><td> </td></tr></table>	Amount		<input type="checkbox"/> Yes
Amount				
Transfer 2:	<table border="1"><tr><td>Amount</td></tr><tr><td> </td></tr></table>	Amount		<input type="checkbox"/> Yes
Amount				

Funding a Rollover Distribution with Funds You Have Already Withdrawn and Payable to You

- Funds already withdrawn from the plan sponsor *▶ Check must be written by you, as third-party checks cannot be accepted.*
- Check should be made payable to Fidelity Management Trust Company
- Mail check to: Fidelity Management Trust Company Corporate Rollover Department
PO Box 770001
Cincinnati, OH 45277-0037

Form continues on next page. ▶▶



4. Investing Initial Contributions

Select where you want to invest your initial contribution. If no selection is made, the investment will be held in your account until you place a trade. To learn if there is a fee associated with the fund of your choice, visit Fidelity.com/fund-screener. Note that you will need to direct Fidelity how to invest additional contributions once your account is opened.

- Check **ONLY one**. ▶ Initial contributions should be invested in the Core Position at this time. Note that you need to contact Fidelity to choose the funds you wish to invest in. You may also set up automatic investments at that time.
- Invest initial contributions in these funds. Note that you need to contact Fidelity to set up Automatic Investments, should you wish to have your contributions automatically invested into the funds you choose.

- Check **ONLY one**. ▶ Freedom Income Freedom 2025 Freedom 2030 Freedom 2035 Freedom 2040
 Freedom 2045 Freedom 2050 Freedom 2055 Freedom 2060 Freedom 2065

Invest in these funds.

Fidelity Fund Name	Symbol
Fidelity Fund Name	Symbol
Fidelity Fund Name	Symbol

5. Ongoing Funding Options

Electronic Funds Transfer ("EFT")

EFT allows you to electronically transfer funds between your bank or other financial institution and Fidelity. This section must be completed for automatic investments from outside Fidelity. Not ready to sign up now? Log in to Fidelity.com/eft after your account has been opened to establish EFT.

You **must** be an owner of the account at the other financial institution. You will need to attach a voided check, deposit slip, or bank statement with the account number and all owner names preprinted on it.

- Checking
 Savings

Provide bank information below to set up the EFT feature.

Owner(s) Name(s) Exactly as on Bank Account	
Bank Routing/ABA Number	Bank Name
Checking or Savings Account Number	

Automatic Contributions

Adding automatic contributions to your account allows you to automatically invest in eligible Fidelity and FundsNetwork® funds based on a schedule you determine. To sign up, please complete the enclosed *Automatic Investments* form. Be aware that you must also sign up for EFT in order to use this feature.

Form continues on next page. ▶▶



6. Beneficiaries

You may want to review this document with a tax, financial, or legal advisor. Do not name yourself as the beneficiary. You should identify who you want to succeed you on this account if assets remain in the account after your death. Designating beneficiaries is optional. However, leaving this section blank will indicate that no beneficiary is named by you for this account and that upon your death, payment will be made according to the rules of succession as outlined in the applicable Custodial Agreement. You can add or change beneficiaries any time at Fidelity.com/beneficiary.

Copy Beneficiaries from Another Fidelity IRA Account

Available ONLY if you want to copy the current beneficiary designation(s) from an existing Fidelity IRA that does NOT have customized beneficiaries.

- Designate the SAME beneficiaries and percentages on this account as are currently designated for: ▶ Skip to next section.

Primary Beneficiaries

For each beneficiary you list by name, check a beneficiary type and provide all information.

If you outlive a beneficiary and you want that beneficiary's share to go to each of his or her descendants by right of representation, check "per stirpes."

<input type="checkbox"/> Spouse	Name <i>If naming spouse as a beneficiary, do so here.</i>			
<input type="checkbox"/> Non-Spouse				
<input type="checkbox"/> Trust	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage	<input type="checkbox"/> Per stirpes
<input type="checkbox"/> Other Entity			%	

<input type="checkbox"/> Non-Spouse	Name			
<input type="checkbox"/> Trust				
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage	<input type="checkbox"/> Per stirpes
			%	

<input type="checkbox"/> Non-Spouse	Name			
<input type="checkbox"/> Trust				
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage	<input type="checkbox"/> Per stirpes
			%	

<input type="checkbox"/> Non-Spouse	Name			
<input type="checkbox"/> Trust				
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage	<input type="checkbox"/> Per stirpes
			%	

Total must add up to 100%. %

Beneficiaries continues on next page. ▶▶



Contingent Beneficiaries

Contingent beneficiaries receive assets only if no primary beneficiary survives you. Do NOT list any primary beneficiaries here.

<input type="checkbox"/> Spouse	Name <i>If naming spouse as a beneficiary, do so here.</i>			
<input type="checkbox"/> Non-Spouse				
<input type="checkbox"/> Trust	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage	<input type="checkbox"/> Per stirpes
<input type="checkbox"/> Other Entity			%	

<input type="checkbox"/> Non-Spouse	Name			
<input type="checkbox"/> Trust				
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage	<input type="checkbox"/> Per stirpes
			%	

<input type="checkbox"/> Non-Spouse	Name			
<input type="checkbox"/> Trust				
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage	<input type="checkbox"/> Per stirpes
			%	

<input type="checkbox"/> Non-Spouse	Name			
<input type="checkbox"/> Trust				
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage	<input type="checkbox"/> Per stirpes
			%	

Total must add up to 100%. %

7. Signature and Date *Account owner must sign and date.*

Please be sure to read all the language included in the following pages, as well as sign, date, and return your completed application, including this signature page, to Fidelity.

To help the government fight money laundering and the funding of terrorism, federal law requires Fidelity to obtain your name, date of birth, address, and a government-issued ID number before opening your account, and to verify this information. In certain circumstances, Fidelity may obtain and verify comparable information for any person authorized to make transactions in an account or beneficial owners of certain entities. Further documentation is required for certain entities, such as trusts, estates, corporations, partnerships, and other organizations. Your account may be restricted or closed if Fidelity cannot obtain and verify this information. Fidelity will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if your account is restricted or closed.

You acknowledge that this account is governed by a predispute arbitration clause, which appears on the last page of the Customer Agreement and that you have read the predispute arbitration clause.

By signing below, you acknowledge that you have read, understand, and agree to be bound by the provisions of this application, including the Terms and Conditions for this Account on the following pages.

PRINT OWNER NAME	
SIGN	OWNER SIGNATURE
	X
DATE	TODAY'S DATE MM DD YYYY
	X

445205.25.0

Form continues on next page. ►►



8. Terms and Conditions

By signing the previous section, you:

- Adopt the Fidelity SEP IRA and appoint FMTC (or its successor) as IRA Custodian and FBS and NFS to perform administrative services pursuant to the Fidelity IRA Custodial Agreement. You acknowledge that you have received, read, understand and agree to all of the terms and conditions of the Fidelity IRA Custodial Agreement and Disclosure Statement, the Fidelity Brokerage Retirement Customer Account Agreement, and this application.
- Acknowledge that your employer has an existing SEP Plan or has executed the IRS Form 5305-SEP prior to my opening this SEP IRA.
- Acknowledge that the applicable Custodial Agreement shall become effective, and your Application will be accepted upon the date FMTC's agent(s) have entered the account into its records on behalf of FMTC as the IRA Custodian notwithstanding what is stated in the Fidelity IRA Custodial Agreement and Disclosure Statement and the Fidelity Roth IRA Custodial Agreement and Disclosure Statement, as appropriate.
- Understand Fidelity may charge an annual maintenance fee and/or liquidation fee and this fee may be separately billed or collected by liquidating sufficient securities from your account. Fidelity may change the fee schedule from time to time, as provided in the Fidelity IRA Custodial Agreement.
- Agree to indemnify the Custodian (its agents, affiliates, successors, and employees) from any and all liability in the event that you fail to meet any IRS requirements concerning your SEP IRA.
- Acknowledge that payment to beneficiaries will be made according to the rules of succession described in the applicable Custodial Agreement.
- Agree that to the extent that inherited employer-sponsored plan assets are being directly rolled to an IRA or Inherited IRA, you understand that it is your responsibility to ensure that only eligible assets are rolled and all minimum required distributions are satisfied.
- Agree that upon transfer of assets due to any life event (divorce, death, etc.), and unless otherwise instructed, all residual income paid to the account and any fractional shares will be systematically allocated to the Transferee (New Asset Holder) receiving the largest share proportion of the account assets. If the account is transferred evenly, or at different intervals, the income and/or fractional shares will be systematically allocated to the last transferee paid.
- Affirm that you have received and read the Schedule of Fees, that you understand this schedule may change from time to time, and that you agree to be responsible for those fees and charges that apply to your account.
- Affirm that you are at least 18 years old and of full legal age to enter into the agreements associated with this application in your state of residence.
- Affirm that you have received and read the prospectus or other applicable disclosure for the Core Position, and the description of the Core Position in the Customer Agreement, including Fidelity's right to change the options available.
- Agree to the use of the Core Position specified above to hold assets pending investment, withdrawal, or other instructions.
- Understand that: (i) generally, Fidelity earns more compensation when you invest in products offered by an affiliate of Fidelity, and the compensation earned, as well as your yield, varies by product; (ii) notwithstanding any contrary provisions in any underlying account documentation, other options may be available for your Core Position after opening your account, and, if other options are available, you may select a different option by updating your Core Position on *Fidelity.com* or through a representative; and (iii) in certain circumstances, such as when Fidelity determines that you reside outside the United States, the Core Position will operate differently.
- **Understand that if your Core Position is the money market fund, you could lose money by investing in it. 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.**
- Consent to have only one copy of Fidelity mutual fund shareholder documents, such as prospectuses and shareholder reports ("Documents"), delivered to you and any other investors sharing your address. Your Documents will be househanded indefinitely; however, you may revoke this consent at any time by contacting Fidelity at 800-343-3548 and you will begin receiving multiple copies within 30 days. As Documents for other investments become available in the future, these Documents may also be househanded in accordance with this authorization or any notice or agreement you received or entered into with Fidelity or its service providers.
- Understand that, upon an issuer's request in accordance with applicable rules and regulations, Fidelity will supply your name to issuers of any securities held in your account so you might receive any important information regarding them, unless you notify Fidelity.
- Hereby constitute and appoint Fidelity your true and lawful attorney to surrender for redemption any and all shares held in your account with full power of substitution in the premises, and further acknowledge that Fidelity may cease to act as agent to the above appointment after providing notice to your account's address of record.
- Agree to be responsible for any and all fee authorizations, and that appointments in this document and that this will continue until Fidelity receives actual written notice of any change thereof.
- Acknowledge that you will receive a monthly account statement from Fidelity, unless there are no transactions in a particular month. In any case, you will receive a statement quarterly.

If requesting EFT:

- Authorize Fidelity, upon receiving instructions from you, to make payments of amounts representing redemptions by you or distributions payable to you by initiating credit or debit entries to the bank account identified by you on the attached "voided" check or deposit slip (Bank). You authorize and request the Bank to accept such entries from Fidelity, and to credit or debit, as indicated, your account at the Bank in accordance with these entries.
- Understand that there is no fee to use the EFT service, although your financial institution may charge transaction fees.
- Acknowledge that this authorization may be revoked only by providing written notice of revocation to Fidelity, in such time and manner as to afford Fidelity and the bank a reasonable opportunity to act upon it.
- Understand that Fidelity may purge unused EFT instructions from your account(s) on a periodic basis without notice to you.
- Understand that Fidelity may terminate the EFT instructions from your account(s) at any time in its sole discretion.

If you are not a U.S. person:

- State that you are submitting IRS Form W-8 BEN with this application to certify your foreign status and, if applicable, to claim tax treaty benefits.



Did you sign the application and attach a check or any necessary documents? Return your completed application and any attachments to Fidelity. You will receive a "New Account Profile" confirming that your account is opened.

Questions? Go to [Fidelity.com/openaccount](https://www.fidelity.com/openaccount) or call 800-544-5373.

Regular mail
Fidelity Investments
PO Box 770001
Cincinnati, OH 45277-0002

Overnight mail
Fidelity Investments
100 Crosby Parkway KC1K
Covington, KY 41015

Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 445205.25.0 (03/24)



Trusted Contact Authorization Form

Use this form to designate a primary and alternate trusted contact, that is 18 years or older, for your Fidelity account(s). Do NOT use this form for charitable giving accounts or workplace retirement plans, such as a 401(k). Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, make a copy of the relevant page.

Helpful to Know

- To prepare yourself and your trusted contact(s) for success, consider choosing someone with whom you are comfortable discussing your health, relationships, loved ones, work, and finances. You may also want to consider selecting someone who isn't currently involved in your financial life, like a beneficiary or power of attorney, to ensure fairness and objectivity.
- This form supersedes any previous trusted contact designations that you may have submitted.
- If you are using this form for an Entity relationship (for ex: a business account), we will assign the Trusted Contact(s) to the Authorized Individual that signs this form.
- If Fidelity has questions or concerns about your health or welfare due to potential diminished capacity, financial exploitation or abuse, endangerment, and/or neglect, this form authorizes us to get in touch with the trusted contact(s) and:
 - Provide the trusted contact(s) listed below with information about you and/or your account(s), including notice of a temporary hold, but does not provide him or her with the ability to transact on your account(s).
 - Inquire about your current contact information or health status.
 - Inquire about whether another person or entity has legal authority to act on your behalf (e.g., legal guardian or conservator, executor, or trustee).

1. Account Owner

First Name	Middle Name	Last Name
Social Security or Taxpayer ID Number		

2. Accounts Included

- Check only one. ALL eligible accounts associated with the above Social Security or Taxpayer ID Number > Skip to Section 3.
 ONLY the account(s) listed below:

Fidelity Account Number	Fidelity Account Number	Fidelity Account Number
Fidelity Account Number	Fidelity Account Number	Fidelity Account Number

3. Primary Trusted Contact *Name, email, phone, and address are all required.*

The trusted contact **MUST** be someone other than the individual listed in Section 1. Do not provide the account owner's information here.

First Name	Middle Name	Last Name
Email		Relationship to Owner (Spouse, Child, Parent, Sibling, Friend, Other)
Primary Phone	<input type="checkbox"/> Mobile Number	Secondary Phone
		<input type="checkbox"/> Mobile Number

Legal/Permanent Address

This cannot be a PO box, mail drop, or c/o.

Street Address			
City	State/Province	ZIP/Postal Code	Country

Form continues on next page. >>



4. Alternate Trusted Contact *Name, email, phone, and address are all required.*

The trusted contact **MUST** be someone other than the individuals listed in Sections 1 and 3. Do not provide the account owner's information here.

First Name	Middle Name	Last Name	
Email		Relationship to Owner (Spouse, Child, Parent, Sibling, Friend, Other)	
Primary Phone	<input type="checkbox"/> Mobile Number	Secondary Phone	<input type="checkbox"/> Mobile Number

Legal/Permanent Address

This cannot be a PO box, mail drop, or c/o.

Street Address			
City	State/Province	ZIP/Postal Code	Country

5. Signature and Date *Form cannot be processed without your signature and date.*

By signing below, you:

- Authorize Fidelity to communicate with your trusted contact(s) and disclose information about designated accounts to address possible financial exploitation or confirm specifics about your current contact information, your health status, or the identity of any legal guardian, executor, trustee, or holder of a power of attorney, or as otherwise permitted.
- Understand that this does not authorize your trusted contact(s) to separately access or transact on your account(s).
- Understand that you may identify multiple trusted contacts on this form, provided they are 18 years or older.
- Understand that this trusted contact designation is optional and you may withdraw it at any time by notifying Fidelity in writing to one of the business addresses listed below.
- Understand that you may change your trusted contact(s) at any time by completing a new form.
- Certify that all information provided in this form is true, accurate, and complete.
- Acknowledge that we may remove any trusted contact from any account, at any time or for any reason.

PRINT OWNER/AUTHORIZED INDIVIDUAL NAME	
OWNER/AUTHORIZED INDIVIDUAL SIGNATURE	DATE MM/DD/YYYY
SIGN X	X

<p>Did you sign the form? Send the ENTIRE form to Fidelity.</p> <p>Questions? Go to Fidelity.com/trustedcontact or call 800-343-3548.</p>	<p>Regular mail Fidelity Investments PO Box 770001 Cincinnati, OH 45277-0002</p>	<p>Overnight mail Fidelity Investments 100 Crosby Parkway KC1K Covington, KY 41015</p>
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On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 802990.3.0 (06/20)

