



Transfer of Assets Instructions

Complete this form to authorize the transfer of assets, currently at another firm, to your Fidelity Account,® Fidelity Mutual Fund Account, Fidelity Retirement Account or Health Savings Account. If you are transferring more than one account, complete one form per account. You may photocopy the transfer form; however, we need an original signature on each form submitted. The registration of the account being transferred should match the registration of your account held at Fidelity. Certain registration differences can be accommodated, as defined in the "Your Fidelity Account and Account Being Transferred" instructions, below.

Getting Started

- To complete the form online, go to Fidelity.com/goto/toa. In some cases, you may be able to complete the entire process online.

If completing the paper form, follow these steps:

- Read instructions.
- Complete all information on the form.
- Include a copy of your most recent statement of the account you are transferring to Fidelity.
- All account owners must sign and date the Transfer form.
- Mail the form using the enclosed envelope or mail to:

Fidelity Investments
PO Box 770001
Cincinnati OH 45277-0036

Do not use this form for the following transactions:

- Converting an IRA to a Roth IRA
- Direct rollover from an employer-sponsored retirement plan, such as a 401(k) or 403(b) distribution.

Questions? Go to Fidelity.com/goto/toa or call 1-800-544-6666.

Important information about transfers to Fidelity

- The transfer is not a taxable event and will not be reported to the IRS. If you are transferring the assets from your qualified retirement plan(s) to the Fidelity Retirement Plan, contact your tax advisor to determine if it is necessary to file Form 5310-A prior to the transfer.
- Fidelity cannot accept orders to trade based on your transferred assets until your assets have been delivered to Fidelity.
- Most transfers take 2–3 weeks to complete, depending on the types of securities and how quickly the delivering firm transfers your assets.
- Track the status of your transfer online by visiting us at Fidelity.com/goto/toa.

Your Fidelity Account and Account Being Transferred

The registration type and/or ownership of the account you are transferring should match the registration type and ownership of the account you maintain or are opening at Fidelity. Certain mismatches of registration type or ownership between accounts may be accommodated by completing the Registration Differences section at the end of the TOA Form, including:

- Individual to Joint or Individual to Trust (Owner A to Owner A and B or to Trustee A or Trustees A and B)
- Joint to Individual or Joint to Trust (Owner A and B to Owner A or to Trustee A or Trustee A and B)
- UGMA/UTMA to Individual or to Joint (Minor attained age of majority; if to a joint account minor must be one of the joint owners). Custodian must sign the transfer form.

For the following differences in registration, you do not need to complete the Registration Differences Section at the end of the form:

- Between Traditional IRAs, Rollover IRAs, and SEP IRAs for the same owner.
- From a SIMPLE IRA to a Traditional or Rollover IRA. A 25% IRS penalty will apply for owners under 59½ years of age transferring from a SIMPLE IRA to an account that is not a SIMPLE IRA during the two-year period beginning on the date when the first contribution was deposited.

Not all registration differences may be addressed on this form, including:

- One type of trust account to a different type of trust account or where a common trustee does not exist.
- Individual to a different individual—transfers where there is not a common owner.

- Converting an IRA to a Roth IRA, or recharacterizing an existing Roth IRA.

Call Fidelity if you have any questions regarding registration differences.

- **Possible Fees.** You may be responsible for liquidation, transfer, termination, surrender, and penalty fees when you transfer your assets. Check with the firm holding your assets for information regarding these fees.

Your Transfer Instructions

Complete the appropriate Section. Please read this section for important information that may apply to your transfer.

A. Brokerage or Trust Company Transfers

- Brokerage account assets are transferred in kind. Mutual fund account assets may either be transferred in kind or liquidated and transferred as cash. Cash assets are deposited to your core account investment vehicle.
- **Margin/Options.** If transferring option positions or positions requiring margin, an approved options or margin application must be on file with Fidelity.
- **Master Limited Partnerships** are not considered alternative investments and may be held in any type of Fidelity account. Master LPs have symbols and trade on an exchange.
- If you hold proprietary mutual fund positions at your current firm check with your broker/dealer to determine if these can be transferred. Certain proprietary funds may not be eligible for in-kind transfers.

B. Mutual Fund Company Transfers

- If you are transferring mutual funds directly from the fund company, provide all fund/account numbers.
- If you hold proprietary mutual fund positions at your current firm check with Fidelity to determine if these can be transferred. Certain proprietary funds may not be eligible for in-kind transfers.

C. Bank, Credit Union or Annuity Transfers

- **Annuities.** If transferring cash from an annuity, always check with your insurance company to determine the paperwork it will require you to complete. Return all paperwork required by your insurance company with this form to Fidelity.
- Proceeds from a bank CD may require up to three weeks to transfer. Unless otherwise indicated, proceeds from your CD will be transferred at maturity. Be advised that if your CD has a maturity date beyond 60 days we cannot accept your form.

D. Transfer Agent Transfers

- You may elect one of the three full transfer options or elect to transfer a partial amount of your whole shares.
- Electing to sell your fractional shares may constitute a taxable event.
- Certificated shares are not eligible for transfer. Please contact Fidelity for instructions on how to deposit those shares.

Additional Information

- Certain securities cannot be held in Fidelity IRAs, Fidelity Retirement Plan Accounts, and Fidelity Health Savings Accounts. Refer to the appropriate Fidelity Custodial Agreement (IRA/HSA) or Fidelity Retirement Plan document for more information.
- **Fidelity Funds Accounts.** These accounts may only accept Fidelity Funds transfers or cash transfers. Unless otherwise indicated, non-Fidelity mutual funds will be liquidated and Fidelity funds will be transferred in kind. Fidelity Advisor Funds cannot be transferred in kind.
- **Fidelity Portfolio Advisory Services Clients.** PAS accounts may only accept mutual funds or cash transfers. Private Portfolio Services accounts may accept cash, certain mutual funds, and individual securities subject to additional asset acceptability. Call 1-800-544-3455 with any questions.

Owner Authorization and Signature

- All account owners/trustees/general partners on the Fidelity account must sign in this section.

Registration Differences (nonretirement accounts only)

Complete this section only if you are transferring a nonretirement account with differences in ownership or registrations from the account at Fidelity, as defined in the Your Fidelity Account and Account Being Transferred instructions above. Account owners/trustees/general partners on the delivering account must sign in this section.

A signature guarantee may be required by the delivering firm. A signature guarantee helps guard against fraud. Most banks and brokers can provide one. A notary public CANNOT provide a signature guarantee.



Transfer of Assets Form

Enter information on screen, or print the form and fill out by hand. Write clearly in black ink. Include a copy of your most recent account statement with this form. Use the enclosed envelope or mail to Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0036.

1. Your Fidelity Account

Account Number	
Primary Account Owner(s) Names	
Social Security Number or Taxpayer ID Number	
Joint Account Owner(s) Names	
Social Security Number or Taxpayer ID Number	

ACCOUNT TYPE Check one

- | | |
|--|--|
| <input type="checkbox"/> Individual | <input type="checkbox"/> Traditional or Rollover IRA |
| <input type="checkbox"/> Joint | <input type="checkbox"/> Roth IRA |
| <input type="checkbox"/> Trust | <input type="checkbox"/> SEP IRA |
| <input type="checkbox"/> Corporate / Business | <input type="checkbox"/> SIMPLE IRA |
| <input type="checkbox"/> UGMA / UTMA | <input type="checkbox"/> Qualified Plan* |
| <input type="checkbox"/> Estate | <input type="checkbox"/> Inherited IRA |
| <input type="checkbox"/> Other (e.g., HSA) _____ | <input type="checkbox"/> Roth Inherited IRA |

*Qualified Plan options offered under the Fidelity Retirement Plan include Profit Sharing, Money Purchase, and Self-Employed 401(k) Plans.

** See Instructions for possible penalties.

2. Account Being Transferred

Account Number		
Primary Account Owner(s) Names		
Joint Account Owner(s) Names		
Delivering Firm Name		
Delivering Firm Address		City
State/Province	Zip Code	Delivering Firm Phone

ACCOUNT TYPE BEING TRANSFERRED Check one

- | | |
|--|--|
| <input type="checkbox"/> Individual | <input type="checkbox"/> Traditional or Rollover IRA |
| <input type="checkbox"/> Joint | <input type="checkbox"/> Roth IRA |
| <input type="checkbox"/> Trust | <input type="checkbox"/> SEP IRA |
| <input type="checkbox"/> Corporate / Business | <input type="checkbox"/> SIMPLE IRA** |
| <input type="checkbox"/> UGMA / UTMA | <input type="checkbox"/> Qualified Plan |
| <input type="checkbox"/> Estate | <input type="checkbox"/> Inherited IRA |
| <input type="checkbox"/> Other (e.g., HSA) _____ | <input type="checkbox"/> Roth Inherited IRA |

3. Your Transfer Instructions

If you do not instruct us otherwise, we will default to transfer in kind all eligible positions in the account. Money market mutual funds may be liquidated. Attach a separate sheet if you have more securities to transfer.

A. BROKERAGE OR TRUST COMPANY TRANSFER

Brokerage account transfers are in kind; liquidate assets at current firm prior to submitting this form if you wish to have assets transferred in cash.

- 1 Transfer all assets In Kind
- 2 Transfer only part of my account In Kind, as detailed below:

Security Symbol or Name	# of Shares or "All"
Security Symbol or Name	# of Shares or "All"
Security Symbol or Name	# of Shares or "All"
Alternative Investment Name	Quantity

C. BANK, CREDIT UNION OR ANNUITY TRANSFER

Do not use this form to transfer a bank checking account.

- 1 **Transfer cash only.** All cash will be transferred unless you indicate a different amount to transfer here: \$ _____
- 2 **Liquidate CD or Annuity immediately and send cash.** I understand that I may incur a penalty for early liquidation.
- 3 **Liquidate CD at maturity and send cash.** Maturity date is (MM-DD-YYYY) _____. Submit your request at least 21 days before maturity, but no more than 60 days before maturity.
- 4 **Annuity.** Liquidate penalty free amount of Annuity, approximate value of \$ _____.
- 5 **Liquidate part of Annuity,** requested amount of \$ _____. I understand that I may incur a penalty for early liquidation.

B. MUTUAL FUND COMPANY TRANSFER

Name of Fund and Account Number (if separate)	Symbol	# of Shares or "All"
<input type="checkbox"/> In Kind	<input type="checkbox"/> Liquidate ¹	
Name of Fund and Account Number (if separate)	Symbol	# of Shares or "All"
<input type="checkbox"/> In Kind	<input type="checkbox"/> Liquidate ¹	
Name of Fund and Account Number (if separate)	Symbol	# of Shares or "All"
<input type="checkbox"/> In Kind	<input type="checkbox"/> Liquidate ¹	
Name of Fund and Account Number (if separate)	Symbol	# of Shares or "All"
<input type="checkbox"/> In Kind	<input type="checkbox"/> Liquidate ¹	

D. TRANSFER AGENT TRANSFER

- Transfer part of my eligible shares (Whole shares only)
- Transfer all shares and keep fraction
- Transfer all shares and sell fraction¹
- Transfer all shares, sell fraction and close account¹

Note: For transfer agents, electronically send positions or issue a certificate.

Security Symbol or Name	# of Shares or "All"
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¹Fidelity is not responsible for market fluctuation on requests with written liquidation instructions.



4. Required Signature(s) All owners must read, sign, and date.

By signing below, you instruct Fidelity and the delivering firm to act on all instructions given on this form, and you agree to accept all terms and conditions on this form and in the "Terms and Conditions" section that follows.

Name of Primary Account Owner	Name of Joint Account Owner	Name of Joint Account Owner
Signature X Date (MM-DD-YYYY)	Signature X Date (MM-DD-YYYY)	Signature X Date (MM-DD-YYYY)
Medallion Signature Guarantee	Medallion Signature Guarantee	Medallion Signature Guarantee

5. Registration Differences (nonretirement accounts only)

Complete this section if applicable. Note: Some firms may require signature(s) of the account owners on the account being transferred as well as the account owners on the Fidelity account.

If you are transferring an account that does not exactly match your Fidelity Account, all delivering account owners must complete this section and sign below. Consult your legal or tax advisor regarding your personal situation. Additional documentation may be required to effect a transfer of assets between unlike registrations.

I (We) are transferring from (name of firm) _____, registered as (name(s) on account) _____ and hereby authorize the transfer of this account to Fidelity, registered as (name(s) on account) _____.

Name of Primary Account Owner	Name of Secondary Account Owner	Name of Secondary Account Owner
Signature X Date (MM-DD-YYYY)	Signature X Date (MM-DD-YYYY)	Signature X Date (MM-DD-YYYY)
Medallion Signature Guarantee	Medallion Signature Guarantee	Medallion Signature Guarantee

6. Terms and Conditions

By signing in Section 4 you agree to the following terms and conditions:

To delivering firm: Unless otherwise indicated in the instructions above, transfer all assets in my account to National Financial Services LLC, or if to a Fidelity prototype Retirement Account, Fidelity Management Trust Company, c/o National Financial Services LLC, or if to a Fidelity Health Savings Account, Fidelity Personal Trust Company, c/o National Financial Services LLC. I understand that to the extent any assets in my securities account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by New York Stock Exchange Rule 412 or similar rule of the Financial Industry Regulatory Authority (FINRA) or other designated examining authority. Unless otherwise indicated in the instructions above, I authorize you to sell any nontransferable proprietary money market fund assets that are part of my account and transfer the resulting cash credit balance to the successor custodian. I understand that you will contact me with respect to the disposition of any other assets in my securities account that are not transferable. I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer

them in its name for the purpose of sale, when and as directed by me. I understand that upon receiving a copy of this transfer instruction, you will cancel all open orders for my account on your books. I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me in connection with my securities account.

I understand that if I am transferring a SIMPLE IRA from another custodian to Fidelity and I do not provide a Date of First Participation in a form and manner acceptable to the custodian, the date of first participation will be the date contributions are first deposited to my SIMPLE IRA at Fidelity by my employer.

For transfers to Fidelity prototype Retirement Accounts: I acknowledge that I have adopted a Fidelity IRA, Fidelity Roth IRA, Fidelity SIMPLE IRA, or Fidelity Retirement Plan (Keogh/Self-Employed 401(k)) with Fidelity Management Trust Company as successor custodian/trustee, and I agree to transfer only those assets which can be held in such accounts, as described in the relevant Custodial Agreement or Plan Document. If I am over 70½, I attest that this transfer will not violate the required minimum distribution rules under Section 401(a)(9) of the Internal Revenue Code.

For transfers to Fidelity Health Savings Accounts (HSA): I acknowledge that I have adopted a Fidelity HSA® with Fidelity Personal Trust Company as successor custodian/trustee, and I agree to transfer only those assets which can be held in such accounts, as described in the HSA Custodial Agreement.

FOR CUSTODIAN/TRUSTEE USE ONLY	
The appropriate entity in the table below accepts appointment as successor custodian/trustee for the account identified on this form. Transfer the account as instructed on a fiduciary-to-fiduciary basis. The new account name will be National Financial Services LLC, agent for the successor custodian/trustee in the table below.	
Successor/Custodian/Trustee's Representative	
Signature X Date (MM-DD-YYYY)	
Account Type	Successor Custodian/Trustee
Prototype Retirement	Fidelity Management Trust Co. (deliver securities c/o National Financial Services LLC)
HSA	Fidelity Personal Trust Company

Questions? Go to Fidelity.com/goto/toa or call 1-800-544-6666.

Form completed and signed? Use the enclosed envelope or mail to Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0036.

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services, LLC, Member NYSE, SIPC.



Considering Fidelity for a rollover or account transfer?

Recent events in the market have sent many investors looking for conservative investments with the potential for lower volatility. Fidelity offers a range of potentially lower-risk and lower-volatility investment options. Before investing in these options, you should carefully consider your own investment situation and the financial risks, including price fluctuation and interest-rate risks. For more information about these options, please visit www.fidelity.com/conservative.

Important Information about a Rollover or Transfer, Reregistering Your Account, and the Treasury's Temporary Guarantee Program for Money Market Funds.

Under this program, the U.S. Treasury will guarantee the share price of any publicly offered eligible money market mutual fund that applies for and pays a fee to participate in the program. The coverage would apply only to investments held in participating money market funds as of the close of business on September 19, 2008.

Coverage is provided to shareholders for amounts that they held in participating money market funds as of the close of business on September 19, 2008. Any increase in the number of shares held in an account after that date will not be guaranteed. Shareholders are covered for the lesser of either the number of shares held as of the close of business on September 19, 2008, or the amount held on the day a guarantee event occurs. If a shareholder closes their account, any future investment in the fund will not be guaranteed.

Please note: If you own money market fund shares that may be covered under the guarantee program (shares held at the close of business on September 19, 2008) and are considering a transfer of assets to Fidelity from another firm, a rollover to a Fidelity IRA, or any other type of account activity that may involve the transfer or reregistration of your money market shares, your fund shares likely will lose the benefit of the guarantee with the transfer, rollover, or activity that involves reregistration.

For more information about the program, please visit www.fidelity.com/safeguards or the Treasury's Web site at www.ustreas.gov/press/releases/hp1163.htm. You can also contact a Fidelity Representative at 800-FIDELITY.