

FIDELITY SEP-IRA NEW ACCOUNT APPLICATION

Use this application to open a Fidelity SEP-IRA. To transfer your SEP-IRA directly to Fidelity from another custodian, you must also complete the enclosed Fidelity Transfer of Assets Form. **For help with this application, call us at 1-800-544-5373 between 8 a.m. and 8 p.m. ET. Mail your completed application to: Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0036. All sections must be completed.**

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money-laundering activities, federal law requires Fidelity to verify your identity by obtaining your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, Fidelity may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your account may be restricted and/or closed if Fidelity cannot verify this information. Fidelity will not be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

1 ACCOUNT SETUP

Please complete the information as it should appear on your account. **All fields in bold are required for opening an account.**

2 FINANCIAL PROFILE

We are required by the NASD and other industry regulators to obtain the information in this section.

3 FUNDING YOUR ACCOUNT

Simply check the appropriate box(es) indicating how you would like to fund your account.

4 IRA BENEFICIARY DESIGNATION

Complete this section to designate beneficiaries to receive payment of the value of your SEP-IRA following your death.

5 ACCOUNT FEATURES

Complete this section if you are interested in more information about options trading, allowing third parties to buy, sell and exchange securities, and/or allowing third parties to act on your behalf.

6 SIGNATURE

Please be sure to sign your application in ink. **We cannot process your application without your signature.**

QUESTIONS?

For more information

1-800-FIDELITY or **Fidelity.com**

(1-800-343-3548)



(Please complete and return all pages except for this coversheet.)

1 ACCOUNT SETUP

ACCOUNT OWNER

Full legal name _____
First Name Middle Name Last Name

Email address _____ Date of birth (month/day/year) □□-□□-□□□□

Social Security number □□□-□□-□□□□

Permanent address _____
(no P.O. boxes) Street City State Zip

Mailing address _____
(if different from above) Street City State Zip

Phone numbers Daytime □□□-□□□-□□□□ Evening □□□-□□□-□□□□ Ext. □□□□

Countries of citizenship U.S. Other(s) _____ Country of tax residence U.S. Other _____

FOREIGN CITIZENS ONLY—GOVERNMENT ID Identification document must have a reference number and photo. Please attach a photocopy.

Place of birth _____
City State/Province Country

Immigration status Permanent resident Non-permanent resident Non-resident

Check which type of document you are providing:

U.S. driver's license INS permanent resident alien card Passport with U.S. visa Employment Authorization Document

Passport without U.S. visa* _____
*Bank name required *Account number required

Foreign national identity document* _____
*Bank address required *Phone number required

Document number and country of issuance _____
(Number from the document checked)

U.S. driver's license number (if available) _____ State of issuance □□

Employment status Employed Not employed Retired Occupation _____
(if retired or not employed, indicate source of income)

Self Employed If you are self-employed and your company corporate address is the same as your legal home address, please initial here that you work out of your home: _____

Employer's name and address _____
Name Street City State Zip

Check here if your employment address and permanent residential address are the same.

AFFILIATIONS Are you affiliated with or employed by a stock exchange or member firm of an exchange or the NASD, a municipal securities broker-dealer, or by Fidelity?

No Yes If you have answered "yes," you must include a letter of account approval from your Compliance Officer and indicate your employer's company name and address above. Failure to include an approval letter may delay the processing of your request. An account approval letter is not required for Fidelity employees.

Are you a "control person" or "affiliate" of a public company as defined in SEC Rule 144? This would include, but is not necessarily limited to, 10% shareholders, policy-making executives, and members of the Board of Directors.

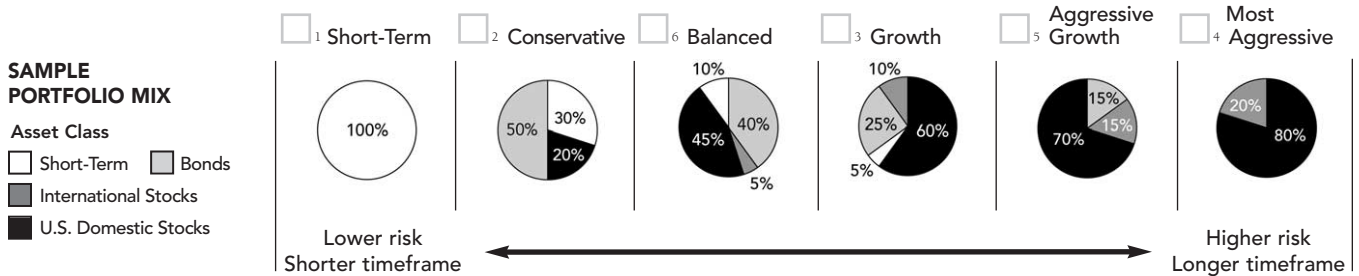
No Yes Trading symbol □□□□□□ Company _____

2 FINANCIAL PROFILE (REQUIRED)

YOUR INVESTMENT OBJECTIVE

You should choose your investments for this account based on your objectives, time frame, and tolerance for market fluctuation. From short-term liquid investments that seek to preserve capital (accepting the lowest returns in exchange for stability) to longer-term investments that seek maximum growth (but can tolerate very wide fluctuations in market values), you can choose an approach that's best for you. Simply check the box below that most closely matches your investment objective.

Check one profile (Determine your profile using the information below.)



RETURN DATA*

	1	2	6	3	5	4
1 Year Best	15.20%	31.06%	76.57%	109.55%	136.07%	162.89%
1 Year Worst	0.04%	-17.67%	-40.64%	-52.92%	-60.78%	-67.56%
5 Years Best	11.13%	16.79%	22.06%	27.23%	31.91%	36.12%
5 Years Worst	0.06%	-0.37%	-6.18%	-10.43%	-13.78%	-17.36%
20 Years Best	7.73%	10.85%	13.94%	15.62%	16.85%	17.88%
20 Years Worst	0.42%	2.92%	3.43%	3.10%	2.66%	1.89%
Average (1926-2004)	3.72%	6.19%	8.22%	9.26%	9.97%	10.50%

Short-Term You seek to preserve your capital and can accept the lowest returns in exchange for price stability.

Conservative You seek to minimize fluctuations in market values by taking an income-oriented approach with some potential for capital appreciation (minimum required for writing covered call options).

Balanced You seek the potential for capital appreciation and some growth and can withstand moderate fluctuations in market value.

Growth You have a preference for growth and can withstand significant fluctuations in market value.

Aggressive Growth You seek aggressive growth and can tolerate wide fluctuations in market values, especially over the short term.

Most Aggressive You seek very aggressive growth and can tolerate very wide fluctuations in market values, especially over the short term (required for options strategies other than writing covered call options).

Check one box in each column.

ANNUAL INCOME (from all sources)	ESTIMATED NET WORTH (excluding residence)	ESTIMATED LIQUID NET WORTH	FEDERAL TAX BRACKET
<input type="checkbox"/> 1 Under \$20,000	<input type="checkbox"/> 1 Under \$30,000	<input type="checkbox"/> 1 Under \$15,000	<input type="checkbox"/> 1 ≤15%
<input type="checkbox"/> 2 \$20,000–\$50,000	<input type="checkbox"/> 1 \$30,000–\$50,000	<input type="checkbox"/> 1 \$15,000–\$50,000	<input type="checkbox"/> 2 25%
<input type="checkbox"/> 3 \$50,001–\$100,000	<input type="checkbox"/> 2 \$50,001–\$100,000	<input type="checkbox"/> 2 \$50,001–\$100,000	<input type="checkbox"/> 3 >27%
<input type="checkbox"/> 4 Over \$100,000	<input type="checkbox"/> 3 \$100,001–\$500,000	<input type="checkbox"/> 3 \$100,001–\$500,000	
	<input type="checkbox"/> 4 Over \$500,000	<input type="checkbox"/> 4 Over \$500,000	

*Average annual return data for Domestic Stocks, Bonds, and Short-Term asset classes range over a period from 1926–2004. Return data for the International Stock asset class range over the period from 1970–2004. Domestic Stocks are represented by the S&P 500®; bonds are represented by the U.S. Intermediate Term Government Bonds; Short-Term assets are based on the 30-day U.S. Treasury bill; and International Stocks are represented by the MS EAFE Index. This is for illustrative purposes only and is not indicative of any investment. Past performance is no guarantee of future results.

3 FUNDING YOUR FIDELITY SEP-IRA (CHECK ALL BOXES THAT APPLY)

The minimum initial investment is \$500. **Checks should be made payable to Fidelity Investments.** Unless securities are being transferred “in kind” from another custodian, all SEP-IRA contributions will be invested in your core account, Fidelity Cash Reserves. After confirming receipt of your assets into your Fidelity SEP-IRA, you can place a trade in a particular fund/security by trading online at **Fidelity.com**, using *Fidelity Automated Service Telephone (FAST®)*, or calling a Fidelity Brokerage Trading Representative at 1-800-544-3939.

- I've enclosed a check for \$ _____ made payable to Fidelity Investments, which represents a: (check one)
 - Regular SEP-IRA contribution** (up to a maximum annual contribution of the lesser of 25% of compensation or \$42,000 for 2005 and \$44,000 for 2006 per plan participant, including any applicable sales charges).*
 - 60-day rollover of assets withdrawn from an existing SEP-IRA.** (Be sure to notify your employer.)
- Check here if you are purchasing a Fidelity mutual fund(s) as indicated below. I understand the fund(s) indicated can only be purchased consistent with its prospectus at the next available share price on the business day following the deposit of my retirement money to my core account.

Fidelity Fund Name _____ Fund Symbol _____ Dollar Amount \$, .

Fidelity Fund Name _____ Fund Symbol _____ Dollar Amount \$, .
- I am transferring all Fidelity mutual fund shares “in kind” from my existing Fidelity Funds Account SEP-IRA.

Transfer all mutual fund assets from my Fidelity Account Number
- I am transferring SEP-IRA assets from another custodian and have included a Fidelity Transfer of Assets Form and a copy of my most recent statement. (Be sure to notify your employer.)

*The maximum compensation on which contributions can be based is \$210,000 for 2005 and \$220,000 for 2006. For self-employed individuals, compensation means earned income. The IRS requires that all brokerage commissions and sales charges must be deducted from your contribution amount and cannot be paid separately.

4 INVESTMENT SELECTION (OPTIONAL)

Please note that this investment selection will only apply to contributions as indicated in Sections 4.A and 4.C.

- I would like to purchase mutual funds with my contribution(s).

For investors who want a one-fund investment solution, Fidelity Freedom Funds® make up an investment program designed to help you meet your retirement needs – whether you are 40 years away from retirement or expecting to retire within the year. Select the Freedom Fund that corresponds most closely to your desired year of retirement, and let Fidelity do the rest. For more information on Fidelity Freedom Funds please call us or visit Fidelity.com/freedom. Note that other investment alternatives having similar risk and return characteristics may be available. In applying an investment strategy to your individual situation, be sure to consider other assets, income and investments in addition to your interests in this account.

Freedom Income Freedom 2005 Freedom 2015 Freedom 2025 Freedom 2035
 Freedom 2000 Freedom 2010 Freedom 2020 Freedom 2030 Freedom 2040

-OR-

For investors who prefer to create their own portfolio, Fidelity offers a selection of over 140 Fidelity funds appropriate for retirement investing as well as over 4,500 FundsNetwork® funds.

Other Fund Name _____ Fund Symbol

- I will make my investment selections later and invest in Fidelity Cash Reserves at this time. Please skip to section 6.

I understand the fund choice indicated can only be purchased with its prospectus at the next available share price on the day of deposit of my retirement money to my core account.

If no selection is made in this section, contributions to your Fidelity IRA will be invested in your core account, Fidelity Cash Reserves. After confirming receipt of your assets into your core account, you can place a trade in a particular mutual fund/security by trading online at Fidelity.com, using Automated Service Telephone (1-800-544-5555), or by calling a Fidelity Brokerage Representative at 1-800-FIDELITY (1-800-343-3548).

5 IRA BENEFICIARY DESIGNATION (MUST ADD UP TO 100%)

Designate beneficiaries to receive payment of the value of your SEP-IRA following your death. This beneficiary designation applies to this account only and will not impact other Fidelity account beneficiary designations. Additionally, any beneficiary designation you have named for other Fidelity accounts will not apply to this account.

Fill out this section completely. Leaving this section blank will indicate no beneficiary is named by you for this account and upon your death you agree to have the payment of the value of this SEP-IRA made according to the rules of succession as outlined in the applicable Custodial Agreement and Disclosure Statement.

You may assign different percentages to each beneficiary. Ensure that your percentages total 100% for Primary Beneficiaries and 100% for Contingent Beneficiaries. A Contingent Beneficiary is defined as any one or more persons, trusts, or entities that may be chosen to receive your account assets if there are no surviving Primary Beneficiary(ies).

4A: Designation of Primary Beneficiary(ies)

First Name	MI	Last Name	Social Security or Tax I.D. Number	Share %	Date of Birth or Date of Trust	Relationship:			
						Spouse	Non-Spouse Individual	Trust	Entity
1. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Total 100%</i>									

Optional Designation: (Please consult with an estate planning attorney before using Per Stirpes.)

Please add a **Per Stirpes** stipulation to all named individuals in my Primary Beneficiary Designation.*

4B: Designation of Contingent Beneficiary(ies)

First Name	MI	Last Name	Social Security or Tax I.D. Number	Share %	Date of Birth or Date of Trust	Non-Spouse			
						Spouse	Individual	Trust	Entity
1. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. _____						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Total 100%</i>									

Optional Designation: (Please consult with an estate planning attorney before using Per Stirpes.)

Please add a **Per Stirpes** stipulation to all named individuals in my Contingent Beneficiary Designation.*

*If this box is checked, if any primary or contingent beneficiary, as applicable, does not survive the account owner, but leaves surviving descendants, then any share otherwise payable to such beneficiary shall instead be paid to such beneficiary's surviving descendants, by right of representation.

6 ACCOUNT FEATURES

To add the following features to your SEP-IRA, check below to receive the form by mail or visit Fidelity.com to print the form.

- Options Trading:** To be considered for options trading within your brokerage account, all new account owners must complete a Fidelity Options Account Application. A separate Fidelity Options Account Application must be completed for each account in which you wish to trade options.
- Trading Authority:** Allows third parties to buy, sell and exchange securities only.
- Power of Attorney:** Allows third parties to act on your behalf.

7 SIGNATURE (REQUIRED)

- I hereby adopt the Fidelity SEP-IRA, appointing Fidelity Management Trust Company (FMTC) (or any successor pursuant to the terms of the Fidelity IRA) as Custodian, and Fidelity Brokerage Services LLC (FBS) and National Financial Services LLC (NFS) to perform administrative services. Acceptance will be evidenced by a Letter of Acceptance signed by, or on behalf of, FBS, FMTC and NFS. I understand the Fidelity SEP-IRA can only be used in conjunction with IRS Form 5305-SEP.
- I have received and read either the Prospectus or the Profile Prospectus for Fidelity Cash Reserves. If I received the Profile Prospectus, I understand that I may purchase shares of Fidelity Cash Reserves now or request to receive and review the Funds full prospectus before I make a decision to invest in Fidelity Cash Reserves. If I choose to invest now, I understand that Fidelity Cash Reserves will serve as the money market fund used to hold assets of my SEP-IRA pending other investment instructions. I understand that my SEP-IRA will be invested in accordance with my instructions as given from time to time to FBS. Upon the issuer's request, in accordance with applicable rules and regulations, Fidelity will disclose my name to issuers of securities, if securities are held in my account, so that I can receive important information. If I do not consent to such disclosure, I will notify FBS in writing. I hereby certify under penalties of perjury that my Social Security number in Section 1 is correct. I also certify that I am of legal age to enter into this agreement, and that my employer has adopted a SEP. I understand that it is my responsibility to read the prospectus for any mutual fund into which I purchase or exchange.
- I have read the Schedule of Fees, and understand that certain brokerage fees and charges may apply to this account. FMTC may change the fee schedule from time to time, as provided in the Custodial Agreement. Although FMTC is a bank, I recognize that any investment company (i.e., any mutual fund/money market fund) in which this IRA may be invested is not a bank and is not backed or guaranteed by any bank or insured by the FDIC. **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. The Fidelity Brokerage Retirement Account Customer Agreement shall inure to the benefit of Fidelity's successors and assigns, whether by merger, consolidation, or otherwise.**
- I hereby indemnify the Custodian (its agents, affiliates, successors, and employees) from any and all liability in the event I fail to meet any IRS requirements concerning my IRA(s).
- I acknowledge that I have been furnished with the Fidelity IRA Custodial Agreement and Disclosure Statement and Account Custodial Agreement, and that I have read, understood and agree to be bound by its terms and conditions as they are currently in effect and as they may be amended in the future.
- By signing below, I hereby consent to the terms of the Custodial Agreement, including the information and provisions set forth in this account application and instructions, and to the beneficiary(ies) I have designated in this application. I understand that payment to beneficiaries will be made according to the rules of succession described in the Fidelity IRA Custodial Agreement and Disclosure Statement. Terms and conditions of the agreements may be amended from time to time.
- I have read, understand, and agree to be bound by the Fidelity Brokerage Retirement Account Customer Agreement governing this account as is currently in effect and as may be amended from time to time.

This account is governed by a pre-dispute arbitration clause, which is located on the last page of the Fidelity Brokerage Retirement Account Customer Agreement. I acknowledge receipt of the pre-dispute arbitration clause.

X

SIGNATURE _____ Date (month, day, year) _____

Fidelity Investments is a registered trademark owned by FMR Corp. Fidelity Brokerage Services LLC, National Financial Services LLC, and Fidelity Distributors Corporation are each direct or indirect subsidiaries of FMR Corp. Accounts are carried with our affiliate, National Financial Services LLC, a member of the New York Stock Exchange and other principal exchanges.

Please tell us where you heard about Fidelity's financial solutions:

- Newspaper TV Magazine Radio Friend/Referral Direct Mail/Email Web Fidelity Branch

FOR FIDELITY USE ONLY Cash Margin ATP Account # Assigned _____

Rep Name _____ Reg. Rep. Signature _____ Corp ID _____ Date _____

Approving Manager's Signature _____ Date _____ Investor Center Number _____

Photo ID Type _____ Expiration Date _____

ID Number (Govt. issued only) _____ Expiration Date _____ Place of Issuance _____

Second Photo ID Type _____ Expiration Date _____

ID Number (Govt. issued only) _____ Expiration Date _____ Place of Issuance _____

