

Automatic Withdrawal Plan Terms and Instructions for Non-retirement Accounts

By using the online enrollment process to establish your automatic withdrawal plan, you authorize and direct Fidelity Brokerage Services LLC and its affiliates (together "Fidelity") and Fidelity's agents, employees or successor custodians to withdraw from your non-retirement brokerage or mutual fund only account either (i) earnings as they are generated and to carry such amounts pending distribution, or (ii) a fixed amount specified by you, and to distribute such amounts according to the schedule you have established. The following terms and instructions govern your automatic withdrawal plan.

A Revised Account Profile will be sent to you upon establishment of your automatic withdrawal plan.

For Earnings Automatic Withdrawal Plans:

Earnings automatic withdrawal plans generate a distribution only when your designated account has received dividends, capital gains, or interest from one or more of your account holdings and you have directed those earnings to be distributed. Most customers have their Dividends and Capital Gains Instructions set during the account opening process, and often earnings are set to reinvest in the security from which they were generated. During this enrollment process you were presented with the opportunity to update your Dividends and Capital Gains Instructions to remove all reinvestment instructions, and, instead, to have earnings on all positions withdrawn and carried by Fidelity as a free credit balance pending the next scheduled date for distribution. In the alternative, you were given the option of retaining your current Dividends and Capital Gains Instructions for purposes of your earnings automatic withdrawal plan, thereby providing the opportunity for you to selectively identify those positions from which you would like to receive earnings distributions. Note that if all of your positions are set to reinvest, then your earnings automatic withdrawal plan will not distribute any earnings. You can update your Dividends and Capital Gains Instructions by going to [Fidelity.com/dividends](https://www.fidelity.com/dividends). You will need to log in and make changes to your instructions relative to the positions in your account from which you would like to withdraw earnings.

All earnings withdrawn from your account and carried by Fidelity pending distribution pursuant to an earnings automatic withdrawal plan are treated as free credit balances pursuant to Rule 15c3-3 under the Securities Exchange Act of 1934. As such, these amounts are not segregated and may be used in Fidelity's business in accordance with applicable federal securities laws. Amounts pending distribution may not be protected by the Securities Investor Protection Corporation (SIPC). For managed account programs sponsored by Strategic Advisers, Inc., such as but not limited to Portfolio Advisory Service®, Fidelity® Personalized Portfolios, Fidelity® Personalized Portfolios for Trusts, and Fidelity® Strategic Disciplines, earnings held pending distribution are not managed by Strategic Advisers, Inc. and/or Fidelity Personal Trust Company, FSB. You are entitled to these amounts upon demand.

The schedule for earnings automatic withdrawal plans depends in part on what type of account you are establishing the plan for. If your account is a Mutual Fund only account, then your plan must have a daily schedule for distribution of earnings. If your account is a brokerage account, then your earnings can be distributed in accordance with the schedule you select, from Daily to Annually, or in accordance with a customized schedule allowing for up to three designated days per each month specifically chosen by you. You may make changes to your schedule by editing your automatic withdrawal plan.

Fidelity will withdraw and carry for your benefit any dividends, interest and/or capital gains generated for your account as such earnings are paid out by those holdings you have set to distribute. A running tally of the earnings held for your account will be maintained and Fidelity will distribute the balance according to the schedule you have selected. These balances will earn

interest pending distribution at a rate set by Fidelity in its sole discretion. Then on the day of your distribution, Fidelity will distribute the amount, and clear the tally and begin to tally again for any future earnings distributions. If you request additional distributions from that account outside of the automatic withdrawal process, those distributions will affect what is remaining in your earnings tally for future scheduled distributions.

For Fixed Amount Automatic Withdrawal Plans:

Fixed amount automatic withdrawal plans generate a specific withdrawal amount for distribution from your account based on the schedule you select. The schedule choices range from monthly to annually, or you may establish a customized schedule allowing for distribution on a specific date each month as designated by you. You may make changes to your schedule by editing your automatic withdrawal plan.

Automatic Withdrawal Destination:

During this enrollment, you chose one of up to three options for receiving your automatic withdrawal payments.

A. Direct deposit into your non-retirement Fidelity Brokerage or Fidelity Mutual Fund only account. (If you do not have a Fidelity non-retirement account, one can be established today at Fidelity.com, or call us at 1-800-544-6666 to obtain an application.) You will need that account number to appear online for this option to be chosen. You can return at a later date and change your withdrawal destination if you open a non-retirement account in the future. The usual account minimum requirement is waived if your account is funded through an automatic withdrawal plan. Distributions to a Fidelity Brokerage account are invested in your core account. If you have a Fidelity Mutual Fund account, please specify the fund in which you wish to invest your distribution on the line provided.

B. By check to your address of record. If you wish to establish distributions to an alternate address, you must complete a form and a signature guarantee is required for this option. Please contact Fidelity at 1-800-FIDELITY for this information. If the distribution amount is less than \$25.00 your distribution by check may be delayed until the amount reaches \$25.00. If a check issued to you in connection with your automatic withdrawal plan remains uncashed and outstanding for at least six months, you authorize and instruct Fidelity, in its sole discretion, to cancel the check and return the underlying proceeds to you by depositing the proceeds into your account's core position.

C. Deposited electronically into your bank or credit union account using Electronic Funds Transfer (EFT). This option is available only for existing bank or EFT instructions. You may change your automatic withdrawal instructions in the future if you add bank or EFT instructions. Allow at least 10 days for EFT to become active. Once established, allow 2–3 days for funds to reach your bank or credit union. The recipient institution must be a member of the Automated Clearing House. You can establish bank or EFT instructions online at Fidelity.com/eft.

Fidelity does not charge for using EFT services. The maximum amount that may be sent via EFT is \$100,000 per distribution. Complete the requested information to establish EFT or to confirm existing EFT instructions. If you are unsure of any of the information, please verify with your bank or credit union.

Note: If you selected Option A or C and the transaction cannot be completed using this Payment Method, the system will default to sending a check to the address of record.

Eligible Accounts: Certain accounts are not eligible for automatic withdrawals and will not be available in the enrollment process.

Your Automatic Withdrawals: This list includes current active automatic withdrawal plans you have at Fidelity. Some are not eligible for online enrollment or maintenance.

Save & Return - Your entries will be saved for 30 days. If you do not complete enrollment of this automatic withdrawal plan before then, the information will be deleted.

Important Information about Electronic Funds Transfer (EFT)

Privacy Statement

You understand that Fidelity will disclose information to third parties about your account or the transfers you make:

- (i) Where it is necessary for completing transfers, or
- (ii) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- (iii) In order to comply with a government agency or court order, or
- (iv) If you give Fidelity your written permission, or
- (v) For other purposes in accordance with Fidelity's privacy statement

Fees

There is no fee to use the EFT service, although your financial institution may charge transaction fees.

Brokerage Account Limitations on Transfers

The minimum EFT transaction is \$10 for redemptions and deposits; the maximum is \$100,000 for redemptions and deposits. The EFT maximum transfer amount for redemptions and deposits over any seven-day period is \$100,000.

Mutual Fund Account Limitations on Transfers

The minimum EFT transaction is \$10 for redemptions and \$250 (or the fund minimum) for deposits. The maximum is \$250,000 for deposits and \$100,000 per fund for redemptions.

Limitations for EFT Established Electronically

If you establish EFT electronically, you may be able to immediately transfer funds from your bank account to your Fidelity Account or Fidelity Mutual Fund Account. All EFT transactions processed during the first seven (7) business days after you establish EFT will be limited to a maximum transaction amount of \$25,000 per day (for customers with an existing relationship. For new customers, the maximum transaction amount is \$15,000 per day). On the eighth business day following your establishment of the EFT service, the maximum transaction amount will increase to \$100,000 per day for a Fidelity Account and \$250,000 per day for a Fidelity Mutual Fund Account. Transfers from your Fidelity Account or Fidelity Mutual Fund Account to your bank account will not be allowed until the eighth business day.

Brokerage Account Minimum Balances

There is no minimum account balance to process an EFT transaction; however, your core account must have adequate funds to cover a redemption.

Mutual Fund Account Minimum Balances

There is no minimum account balance to process an EFT transaction; however, you must have an adequate balance in your mutual fund position to cover a redemption.

Business Days

For purposes of EFTs, Fidelity's business days are Monday through Friday. Bank and New York Stock Exchange holidays are not included.

Documentation Periodic Statement

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.

Direct Deposits

If you have arranged to have direct deposits made to your Fidelity Account or Fidelity Mutual Fund Account, at least once every sixty (60) days from the same person or company, you can call Fidelity at 1-800-544-5555 to find out whether or not the deposit has been made.

Special Disclosure for Covered Transfers

In general, your use of the EFT service for transfer of funds electronically other than those for which the primary purpose is the purchase or sale of securities ("Covered Transfers") is covered under the Electronic Funds Transfer Act and the Bureau of Consumer Financial Protection's Regulation E and related laws and regulations. The following terms and disclosures apply to Covered Transfers:

Unauthorized Transfers

You will tell Fidelity promptly if you believe your password has been lost or stolen or may have been used without your permission. Telephoning Fidelity at the number listed below is the best way of keeping your possible losses down. If you believe your password has been lost or stolen, and you tell Fidelity within two (2) business days after you learn of the loss or theft, you can lose not more than \$50 for Covered Transfers if someone used your password without your permission. If you do NOT tell Fidelity within two (2) business days after you learn of the loss or theft of your password, and Fidelity can prove Fidelity could have prevented any unauthorized use if you had told Fidelity, you could lose as much as \$500. Also, if your statement shows Covered Transfers that you did not make, you will tell Fidelity promptly. If you do not tell Fidelity within sixty (60) days after the first statement was mailed to you, you may not get back any money you lost after sixty (60) days if Fidelity can prove that Fidelity could have stopped someone from taking the money if you had told Fidelity in time. In extenuating circumstances, Fidelity may extend such time periods. Additional protection may be available from Fidelity for specific accounts under certain circumstances.

Stop Payment Procedures

If you have told Fidelity in advance to make regular Covered Transfers out of your Fidelity account, you can stop any of these payments. Here's how: you can call or write to Fidelity using the contact information listed below. Your notice must be made in time for Fidelity to receive your request at least three (3) business days or more before the payment is scheduled to be made. If you call, Fidelity may, as an additional measure, require you to put your request in writing and get it to Fidelity within fourteen (14) days after you call. **Unless otherwise provided, you may not stop payment of electronic funds transfers; therefore, you should not employ electronic access for purchases or services unless you are satisfied that you will not need to stop payment.**

Fidelity's Liability for Failure to Make Covered Transfers

If Fidelity does not complete a Covered Transfer to or from your Fidelity account on time or in the correct amount according to Fidelity's agreement with you, Fidelity may be liable for your losses or damages. However, there are some exceptions. Fidelity will not be liable for instance:

- If, through no fault of Fidelity's, you do not have enough money in your Fidelity account to make the Covered Transfer.
- If the money in your Fidelity account is subject to legal process or other claim restricting such transfer.
- If the transfer would exceed your margin availability, if any.
- If the bank account information you provided to Fidelity when you established the EFT service was incorrect or has subsequently become incorrect.
- If circumstances beyond Fidelity's control (such as fire or flood) prevent the transaction, despite reasonable precautions taken by Fidelity.

- If there was a technical malfunction which was known to you at the time you attempted to initiate a Covered Transfer or, in the case of a preauthorized Covered Transfer, at the time the transfer should have occurred.
- There may be other exceptions stated in our agreement with you.

Error Resolution

In the case of errors or questions about your Covered Transfers, you will call or write Fidelity using the contact information listed below, promptly. You will call or write Fidelity if you think your statement is wrong or if you need more information about a Covered Transfer on the statement.

Fidelity must hear from you no later than sixty (60) days after Fidelity sent the FIRST statement on which the problem or error appeared. You will:

- Tell Fidelity your name and account number.
- Describe the error or the Covered Transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell Fidelity the dollar amount of the suspected error.

If you notify Fidelity orally, Fidelity may require that you send your complaint or question in writing within ten (10) business days. Fidelity will tell you the results of its investigation within ten (10) business days after Fidelity hears from you and will correct any error promptly. If Fidelity needs more time, however, it may take up to forty-five (45) days to investigate your complaint or question. If Fidelity decides to do this, it will credit your account within ten (10) business days for the amount that you think is in error, so that you will have the use of the money during the time it takes Fidelity to complete its investigation.

If Fidelity asks you to put your request or question in writing and it does not receive it within ten (10) business days, Fidelity may not credit your account. For questions involving new accounts, point of sale or foreign initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. With respect to new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. Fidelity will inform you of the results of its investigation within three (3) business days of its completion. If Fidelity decides that there was no error, Fidelity will send you a written explanation. You may ask for copies of the documents that Fidelity used in the investigation.

Contact Information

Fidelity Investments
P.O. Box 770001
Cincinnati, OH 45277
Phone: 1-800-544-6666

Representatives are available 24 hours per day, seven days per week, to take your call.

Fidelity Brokerage Services LLC, Member NYSE, SIPC

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