

Directed Payee Bank Information

To be used to transfer funds to a third party payee and when the bank account listed below has a different owner than your Fidelity Brokerage Account. You must provide the bank ABA (routing) number and beneficiary/payee name. Please allow 2-3 business days after the date the distribution is processed for the funds to reach the bank account or credit union.

Account Type Checking OR Savings Use Directed Payee Instructions already on file.

Bank Name Bank ABA Number

Bank Account Number Beneficiary/Payee Name

Signatures — Requests to alternate payees and/or addresses and third party requests require account holder's signature.

You hereby authorize Fidelity Brokerage Services LLC ("FBS"), in accordance with the instructions provided in this form, to make transfers of amounts representing redemptions by you or distributions payable to you or the third party payee named above. You authorize and request the Bank indicated on this form to accept such entries from FBS, and to credit or debit, as indicated, your account at the Bank in accordance with these entries. You agree that FBS will not be liable for any loss, liability, cost, or expense for acting upon such instructions.

In addition, if you are signing this form on behalf of the account holder(s), you represent that you are an authorized person of the above-named Advisor and that such Advisor is acting pursuant to the level of Asset Movement Authorization granted by the account owner(s) as defined in the applicable Brokerage Account Client Agreement. By requesting a bank wire to transfer funds to an account with an account owner(s) that is (are) different from the owner(s) on your Fidelity Brokerage Account, you and/or your Authorized agent/Advisor acknowledge and understand that you are transferring legal ownership of those funds to that (those) account owner(s).

Fidelity reserves the right, but has no obligation, to confirm your Authorized agent/Advisor's instructions with you prior to acting on the instructions. Fidelity

also reserves the right to cease acting as agents to the above appointment upon thirty (30) days' written notice.

You agree to indemnify and hold harmless Fidelity and its affiliates and their respective officers, directors, employees, and agents from and against any and all losses, costs, claims or financial obligations that may arise from any act or omission of your Authorized agent/Advisor with respect to your account.

By signing in the Authorization section as a trustee, I certify that I have the power and authority under the trust agreement and applicable law to enter into all transactions, sales, and redemptions of mutual funds, and deliver any documents necessary to open and maintain accounts on behalf of the trust.

By granting trading authorization to your Authorized agent/Advisor, you understand and agree that your Authorized agent/Advisor will have the ability to instruct Fidelity to initiate transfers of assets from your Fidelity Brokerage Account to a bank account that you designate above, whether you own the account or are a third party.

Account Holder's Signature Print Name Date

Authorized agent/Advisor Signature Print Name Date



Important Information about Electronic Funds Transfer

This document provides important information regarding electronic funds transfers performed via the Automated Clearing House network, including transfers initiated by you or your Authorized agent(s)/Advisor(s). Such transfers are governed by the Electronic Funds Transfer Act, Regulation E of the Federal Reserve Board, and other related laws and regulations. This information is provided to you in compliance with these rules and regulations. Similar information regarding transfers initiated using a debit card will be sent to you separately with your debit card.

Privacy Statement

I understand you will disclose information to third parties about my account or the transfers I or my Authorized agent(s)/Advisor(s) make:

- (i) Where it is necessary for completing transfers, or
- (ii) In order to verify the existence and condition of my 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 I or my Authorized agent(s)/Advisor(s) give you written permission, or
- (v) For other purposes in accordance with Fidelity's privacy statement.

Redemptions

I authorize Fidelity to accept and act upon any directions for redemptions of shares held in my Fidelity Brokerage Account for payment to be made to the account at a financial institution I or my Authorized agent(s)/Advisor(s) designate. I understand and agree that Fidelity will not be liable for any loss, expense, or costs arising out of any telephone, Internet or other electronic request for redemption so long as Fidelity transmits the redemption proceeds to the bank account I or my Authorized agent(s)/Advisor(s) designate.

The minimum EFT transaction initiated on Fidelity.com is \$10 for redemptions and deposits, and the maximum is \$100,000. Redemptions are limited to one per day.

Fees

There is no fee to transfer funds electronically, although my financial institution may charge transaction fees.

EFT Transactions Initiated on Fidelity.com

If I or my Authorized agent(s)/Advisor(s) establish EFT on Fidelity.com, I or my Authorized agent(s)/Advisor(s) may be able to immediately transfer funds from my bank account to my Fidelity Brokerage Account ("Immediate Funding EFT"). All Immediate Funding EFTs processed during the first seven (7) business days after I or my Authorized agent(s)/Advisor(s) establish EFT on Fidelity.com, 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 my or my Authorized agent(s)/Advisor(s)'s request, the maximum transaction amount for EFTs initiated on Fidelity.com will increase to \$100,000 per day. Transfers from my Fidelity Brokerage Account to my bank account will not be allowed until the eighth business day.

EFT Transactions Initiated by my Authorized agent(s)/Advisor(s)

There are no minimums or maximums for EFT transactions initiated by my Authorized Agent/Advisor on my behalf. However, Fidelity reserves the right, but is not obligated, to confirm with me any of my Authorized agent(s)/Advisor(s)'s instructions prior to acting upon such instructions.

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 the redemption of funds.

Business Days

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

Documentation Periodic Statement

I will receive a statement of all transactions quarterly, and monthly in the months where there is activity in my account, unless I have authorized Fidelity to direct all written trade confirmations to my Authorized agent(s)/Advisor(s) in lieu of sending them to me directly.

Direct Deposits

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

Unauthorized Transfers

I will tell Fidelity promptly if I believe my PIN to authorize an EFT has been lost or stolen or may have been used without my permission. Telephoning Fidelity at the number listed below is the best way of keeping my possible losses down. If I believe my PIN has been lost or stolen, and I tell Fidelity within two (2) business days after I

learn of the loss or theft, I can lose no more than \$50 for transfers if someone used my PIN without my permission. If I do NOT tell Fidelity within two (2) business days after I learn of the loss or theft of my PIN, and Fidelity can prove Fidelity could have prevented any unauthorized use if I had told Fidelity, I could lose as much as \$500.00. Also, if my statement shows transfers that I or my Authorized agent(s)/Advisor(s) did not make, I will tell Fidelity promptly. If I do not tell Fidelity within sixty (60) days after the first statement was mailed to me, I may not get back any money I lost after sixty (60) days if Fidelity can prove that Fidelity could have stopped someone from taking the money if I 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 I or my Authorized agent(s)/Advisor(s) have told Fidelity in advance to make regular transfers out of my Fidelity Brokerage Account, I can stop any of these payments. Here's how: I can call or write to Fidelity using the Contact Information listed below. My notice must be made in time for Fidelity to receive my request at least three (3) business days or more before the payment is scheduled to be made. If I call, Fidelity may, as an additional measure, require me to put my request in writing and get it to Fidelity within fourteen (14) days after I call. Unless otherwise provided, I may not stop payment of electronic funds transfers; therefore I should not employ electronic access for purchases or services unless I am satisfied that I will not need to stop payment.

Fidelity's Liability for Failure to Complete a Transfer. If Fidelity does not complete a transfer to or from my Fidelity Brokerage Account on time or in the correct amount, according to Fidelity's agreement with me, Fidelity may reimburse me for my losses or damages. However, there are some exceptions. For instance, Fidelity will not reimburse me:

- If, through no fault of Fidelity's, I do not have enough money in my Fidelity Brokerage Account to make the transfer.
- If the money in my Fidelity Brokerage Account is subject to legal process or other claim restricting such transfer.
- If the transfer would exceed my margin availability, if any.
- If the bank account information I or my Authorized agent(s)/Advisor(s) provided to Fidelity when I or my Authorized agent(s)/Advisor(s) established EFT 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 me at the time I or my Authorized agent(s)/Advisor(s) attempted to initiate a transfer or, in the case of a preauthorized transfer, at the time the transfer should have occurred.
- If the transfer instructions provided by me or my Authorized Agent/Advisor were inaccurate or incomplete.

There may be other exceptions stated in our agreement with you.

Error Resolution. In the case of errors or questions, I will call or write Fidelity using the contact information listed below. I will call or write Fidelity promptly if I think my statement is wrong or if I need more information about a transfer on the statement.

Fidelity must hear from me no later than 60 days after Fidelity sent the FIRST statement on which the problem or error appeared. I will:

- Tell Fidelity my name and account number.
- Describe the error or the transfer that I am unsure about, and explain as clearly as I can why I believe it is an error or why I need more information.
- Tell Fidelity the dollar amount of the suspected error.

If I notify Fidelity verbally, Fidelity may require that I send my complaint or question in writing within ten (10) business* days. Fidelity will tell me the results of its investigation within ten (10) business* days after Fidelity hears from me and will correct any error promptly. If Fidelity needs more time, however, Fidelity may take up to forty-five (45) days to investigate my complaint or question. If Fidelity decides to do this, Fidelity will credit my account within ten (10) business* days for the amount that I think is in error, so that I will have the use of the money during the time it takes Fidelity to complete its investigation. If Fidelity asks me to put my request or question in writing and does not receive it within ten (10) business* days, Fidelity may not credit my account. If Fidelity decides that there was no error, Fidelity will send me a written explanation within three (3) business days after Fidelity finishes the investigation. I may ask for copies of the documents that Fidelity used in the investigation.

*calendar days if I am a Massachusetts resident

Fidelity Contact Information

By Mail: Fidelity Investments • P.O. Box 770001 • Cincinnati, OH 45277-0045

By Phone: (617) 563-7000