



Add or Remove an Advisor on Your Existing Fidelity Brokerage Account

Use this form to add, remove, or replace an Authorized agent/Advisor on your existing Fidelity brokerage account.

Helpful to Know

- With this form you can:
 - Add an Authorized agent/Advisor to an existing account.
 - Replace or remove an Authorized agent/Advisor listed on an existing account.
 - Add a Sponsor to an existing Separately Managed Account (SMA).
 - Designate and grant certain authorities to a new Authorized agent/Advisor or Sponsor associated with your existing account.
- Do not use this form to:
 - Add or remove Separate Account Managers on a Separately Managed Account. Instead use the *Separate Account Manager Change Request* form.
 - Add an Advisor to a 529 or BrokerageLink® (Self Directed Brokerage) Account. Instead use the *529 Account Advisor Access & Trading Authorization* or the *Registered Investment Advisor BrokerageLink® Authorization and Termination* form.
- Contact your Authorized agent/Advisor for any changes to your options trading level, if applicable.
- You cannot add an Advisor to the following account types:
 - Fidelity® Managed Accounts, Fidelity® Cash Management Accounts, Mutual Fund Only accounts, Third-Party Administration accounts.

Linked Fidelity Crypto® Accounts

- If any of the accounts listed on this form are linked to a Fidelity Crypto® account with Fidelity Digital Asset Services, LLC ("FDA") ("Crypto Account"), you must check the applicable box in Section 1.
- In the event you make a request to add, remove, or replace an Authorized agent/Advisor on a Fidelity brokerage account that is linked to a Fidelity Crypto Account, the same addition, removal, or replacement will automatically apply to the linked Fidelity Crypto Account.
- Refer to the new terms of the *Fidelity Crypto Customer Agreement* found at the end of this form for the updated terms and conditions that will apply to your FDA Crypto Account.

1. Account Information

First Name	Middle Name	Last Name
Entity or Additional Owner		
Additional Owner		

☐ The account(s) listed below are linked to a Fidelity Crypto Account.

Enter the account numbers to add or remove the Authorized agent(s)/Advisor(s). All owners from all accounts must sign below.

Account Number	Account Number	Account Number
Account Number	Account Number	Account Number
Account Number	Account Number	Account Number
Account Number	Account Number	Account Number
Account Number	Account Number	Account Number

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2. Designation of Authorized agent/Advisor

Designate the following Authorized agent(s)/Advisor(s) or Sponsor for the account(s) indicated above. This Authorized agent(s)/Advisor(s) will have all authorizations applicable to your brokerage account as detailed in your Client Account Agreement as well as any additional authorizations you grant below. **Note:** If adding a new Primary Authorized agent/Advisor, all existing advisors will be removed if Section 3 is not completed.

Pricing Code*	DTC Number
<i>Enter a Primary Advisor, Additional Authorized agent/Advisor, or Sponsor on a Separately Managed Account to be added to the account, and provide the G Number.</i>	
Primary Authorized agent/Advisor Firm Name <i>Provide full firm name</i>	Firm G Number G
Additional Authorized agent/Advisor Firm Name <i>Provide full firm name</i>	Firm G Number G
Additional Authorized agent/Advisor Firm Name <i>Provide full firm name</i>	Firm G Number G
Additional Authorized agent/Advisor Firm Name <i>Provide full firm name</i>	Firm G Number G
Additional Authorized agent/Advisor Firm Name <i>Provide full firm name</i>	Firm G Number G
Additional Authorized agent/Advisor Firm Name <i>Provide full firm name</i>	Firm G Number G
Sponsor or Other Additional Authorized agent/Advisor Firm Name <i>Provide full firm name</i>	Firm G Number G

* The pricing code will default to that of the Primary Advisor. To change this, provide the appropriate Pricing Code.

- ☐ For Firms who participate in the Wealth Advisor Solutions program (WAS) ONLY. Please check the box if this is a WAS referral and use the WAS specific G number in the field above.

3. Termination of Authorization

Important: If you are removing your primary advisor, any secondary advisors and/or a Sponsor on a Separately Managed Account also will be removed.

- ☐ Remove All Authorized agent(s)/Advisor(s) from the accounts listed in Section 1.

OR

- ☐ Remove ONLY those listed below.

<i>Enter the Primary Advisor, Additional Authorized agent/Advisor, or Sponsor on a Separately Managed Account to be removed from the account, and provide the G Number if known.</i>	Primary Authorized agent/Advisor Firm Name <i>Provide full firm name</i>	Firm G Number G
	Additional Authorized agent/Advisor Firm Name <i>Provide full firm name</i>	Firm G Number G
	Additional Authorized agent/Advisor Firm Name <i>Provide full firm name</i>	Firm G Number G
	Additional Authorized agent/Advisor Firm Name <i>Provide full firm name</i>	Firm G Number G
	Sponsor or Other Additional Authorized agent/Advisor Firm Name <i>Provide full firm name</i>	Firm G Number G

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4. Account Authorizations Updates

The following authorizations are in addition to the authorizations that are applicable to your brokerage account as detailed in the Client Account Agreement.

Document Redirection *Individual Directed Accounts are not eligible for document redirection. Additionally, documents can only be redirected to a Registered Investment Advisor.*

	Send to my Advisor or SAM	OR	Send to Me	For Authorized agent/Advisor Use Only
Proxies¹ Includes all proxy-voting materials.	<input type="checkbox"/>		<input type="checkbox"/>	Proxy Voting G Number (Agent/Advisor or Administrator)
Reports Includes annual reports and information statements.	<input type="checkbox"/>		<input type="checkbox"/>	G
Prospectuses	<input type="checkbox"/>		<input type="checkbox"/>	Name (Administrator Only)
Corporate Actions²	<input type="checkbox"/>		<input type="checkbox"/>	

¹ In choosing this option, you also direct Fidelity to accept votes regarding these proxies from your Primary Authorized agent/Advisor or for Separately Managed Accounts, the Separate Account Manager. If your Primary Authorized agent/Advisor has a Proxy Voting G Number or uses a proxy administrator, provide the G Number and administrator name as appropriate.

² Notwithstanding your election to receive Corporate Actions/Reorganization Notices at your account's mailing address. Fidelity will accept decisions on the corporate actions/reorganization notices from your Primary Authorized agent/Advisor.

Trade Confirmation Frequency

Check one. ☐ Quarterly ☐ Immediately

Trading Authorization*

Authorizes Fidelity to accept trades, servicing, account-related, or other instructions on your account from your Authorized agent(s)/Advisor(s), without direct instructions from you. Trading authorization is a feature of all accounts opened with this application; you grant trading authorization when you sign the application. By granting trading authorization to your Authorized agent(s)/

Advisor(s), you understand and agree that your Authorized agent(s)/Advisor(s) will have the ability to instruct Fidelity to initiate transfers of cash from your bank account to your Fidelity account, based on standing written funds transfer instructions provided by you to Fidelity. Unless you designate Asset Movement Authorization Level 1 or Level 2 on this account, your Authorized agent(s)/

Advisor(s) will not be authorized to withdraw, or direct the withdrawal of, assets from your account. In the case of a retirement account, your Authorized agent(s)/Advisor(s) cannot designate a beneficiary(ies) for your account. See the *Customer Terms and Conditions* document included at the end of this form.

* Trading Authorization does not apply to Individually Directed Accounts (IDA). Instead these accounts have Service Authorization, which authorizes Fidelity to provide your Authorized agent(s)/Advisor(s) with copies of all account statements and access to all account information. Service Authorization is a feature of all accounts listed in this application; you grant this authorization when you sign the IDA application. See the applicable IDA Customer Account Agreement for more complete information.

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4. Account Authorizations Updates *continued*

Asset Movement Authorization

Asset Movement Authority is not available on Defined Contribution Retirement Plan Accounts including Self-Employed 401(k) Accounts. Level 2 Authority is not available on Fidelity Non-Prototype Retirement accounts. If Level 2 is selected, the request will default to Level 1. By granting Level 1 or Level 2 authorizations, you direct Fidelity to accept instructions from your Authorized agent/Advisor concerning the types of transactions indicated for that level. In the Level 1 and Level 2 descriptions on this form, "same-registration" means the same owner or owners and the same registration type and "accounts you own individually" means accounts with the same individual owner. Fidelity may require direct instructions from you for transactions over a certain dollar amount.

Check Only One:

☐ **No Asset Movement Authority on this Account** Your Authorized agent/Advisor will not be able to move money from this account without your signature.

☐ **Level 1 Limited (First Party only)**

This includes one-time disbursements and the establishment of, and changes to, periodic disbursements ("Periodic Distribution Plans") from your eligible account, including:

- Checks made payable to you and sent to your address.
- Bank wires or electronic funds transfers (EFTs) to any first-party account you have authorized through standing written instructions and first-party check disbursements to any payee and address you have authorized through written standing instructions.

- For nonretirement brokerage accounts, transfers of cash or securities from this account to other same-registration accounts at Fidelity, if this account is an individual account or transfer on death account (accounts owned by you individually), contributions from this account to any IRA or Health Savings Account (HSA) you own at Fidelity.
- For IRA and HSA accounts, transfers of cash or securities from this account to other same-registration IRAs and HSAs, respectively, that are not reported for tax purposes, distributions, and transfers from this account to Fidelity nonretirement brokerage accounts you own individually, and for IRAs, conversions to Roth IRAs. Note for 529 accounts:
 - Periodic disbursements are not permitted.
 - For transfers of cash or securities between 529 accounts using AMA, the beneficiary on both accounts must be the same.

☐ **Level 1 (First and Third Party)**

This includes all Level 1 Limited authorizations, plus:

- Bank wires or electronic funds transfers (EFTs) to any third-party account you have authorized through standing written instructions and third-party check disbursements to any payee and address you have authorized through standing written instructions.
- For non-retirement brokerage accounts, transfers of cash or securities from this account to other third-party accounts at Fidelity you have authorized.

- For IRAs and HSAs, transfers of cash or securities from this account to other third-party accounts at Fidelity you have authorized through standing written instructions, including distributions from this account to Fidelity non-retirement accounts with different owners and/or registrations.

☐ **Level 2**

This includes all Level 1 authorizations, plus:

- For IRA and nonretirement brokerage accounts, bank wires to any same-registration account outside Fidelity, without direct instructions from you.

You understand and agree Fidelity cannot confirm the account registration at the receiving bank and will rely solely on the representations of your Authorized agent/Advisor as to the registration of the receiving account.

Your Authorized agent/Advisor will have the authority to direct Fidelity with regard to the timing, amount and reason of any IRA distribution(s) and the amount of federal and state tax withholding to apply on your behalf.

You are advised to consult with your legal or tax advisor regarding all elections made with respect to distributions. You assume the responsibility that results from any IRA, HSA, or 529 account distribution(s) initiated by you or your Authorized agent/Advisor.

5. Signatures and Dates *Account Owner signature required when designating a Primary Advisor.*

By signing below, you:

- Acknowledge that you have read and agree to the terms set forth in this form and in the Client Agreement(s) that govern this account, and agree to be bound by such terms and conditions as are currently in effect and as may be amended from time to time. For the purpose of this form, the term "Authorized agent/Advisor" is defined to include the primary Authorized agent/Advisor, any additional Authorized agent(s)/Advisor(s) and Sponsors.
- Without limiting any of the foregoing, represent and/or understand and agree that:
 1. You have selected your Authorized agent/Advisor based on criteria you deem appropriate for your investment needs without any advice or recommendation from Fidelity.
 2. All decisions relating to your investment or trading activity shall be made solely by you or your Authorized agent/Advisor. Your Authorized agent(s)/Advisor(s) has collected from you such information as is required to determine the suitability of your investment or trading activity.
 3. Fidelity is authorized to accept the instructions of the Authorized agent/Advisor on your behalf. This authorization shall be applicable to all assets you hold in the specified account. Fidelity reserves the right to require client authorization at its own discretion, **including changes to your account address instructions.**
 4. Fidelity is further authorized to act upon your Authorized agent's/Advisor's instructions to aggregate transaction orders for your account with orders for one or more other accounts over which the Authorized agent/Advisor has trading authorization, or to accept or deliver assets in transactions executed by other broker/dealers where the Authorized agent/Advisor has so aggregated orders. You agree that if any such aggregated order is executed in more than one transaction, your portion of such order may be deemed to have been the weighted average of the prices at which all of such transactions were executed.
 5. Fidelity and the Authorized agent/Advisor are not affiliated and have no relationship except as described in this agreement and your account agreement; your Authorized agent/Advisor is not an agent of Fidelity and is not authorized to act or make representations on Fidelity's behalf.
 6. Fidelity has no responsibility for, and will not participate in or review, the Authorized agent's/Advisor's trading decisions, or in any way review, monitor or supervise the suitability of the investment decision or activity of the Authorized agent/Advisor.
 7. Fidelity will have no duty to inquire into the authority of the Authorized agent/Advisor to engage in particular transactions or investment strategies, or to monitor the terms of any oral or written agreement between you and the Authorized agent/Advisor.

8. The Authorized agent/Advisor is responsible for complying with, and making all disclosures to Fidelity as required by all applicable state, federal and industry securities laws and regulations, and interpretations promulgated thereunder, including, but not limited to, the Investment Advisers Act of 1940, the Securities and Exchange Act of 1934, the Investment Company Act of 1940 and the Financial Industry Regulatory Authority (FINRA) Conduct Rules.

9. You authorize the above-named Authorized agent/Advisor to direct Fidelity Brokerage Services LLC and/or National Financial Services LLC, (collectively, "Fidelity") to deduct fees for financial advisory services or management fees from your account listed above. You represent that you have reviewed such fees with your Authorized agent/Advisor. You further represent that such fees are reasonable in light of the services provided by your Authorized agent/Advisor, and you hereby instruct Fidelity to deduct such fees at the direction of your Authorized agent/Advisor until Fidelity is notified in writing of your death, disability or incapacity, or until you revoke this authorization through written notice actually received by Fidelity.

10. You authorize your Authorized agent/Advisor to enter into such schedule of interest rates, commissions and any other fees applicable to your account with Fidelity. As a result, this may result in a change to the fees and commissions charged by Fidelity when adding an Authorized agent/Advisor.

11. If you direct Fidelity to deliver prospectuses, proxies, related materials or corporate actions/reorganization notifications to your Primary Authorized agent/Advisor instead of delivering these documents to you, and you authorize Fidelity to accept votes from your Authorized agent/Advisor on proxies, you represent and agree to the following:

- Fidelity has no responsibility to verify any of the representations you make with respect to these instructions.
- If your Primary Authorized agent/Advisor has identified a proxy-related third-party administrator on this form, you represent that you have separately authorized your Primary Authorized agent/Advisor to use such an administrator, your Primary Authorized agent/Advisor may not delegate to the proxy administrator the right to determine your proxy vote and Fidelity may honor instructions from your Primary Authorized agent/Advisor to forward proxy materials to the administrator and may accept your Primary Authorized agent's/Advisor's proxy voting decisions when communicated to Fidelity by the administrator.

– Any and all Authorized agent(s)/Advisor(s) you have designated, or that has been designated by your Primary Authorized agent/Advisor, is either a state or federally regulated investment advisor, a state or federally regulated bank or trust company, or another qualified advisor that is exempt from registering as an investment advisor under the Investment Advisers Act of 1940.

- You hereby grant authorization to your Authorized agent/Advisor consistent with the level of authority selected above.
- You acknowledge that if any of the account(s) listed on this form are linked to a Fidelity Crypto® account with Fidelity Digital Asset Services, LLC ("FDA") ("Crypto Account"), you agree to the updated terms and conditions to your FDA Crypto Customer Agreement as provided in the Acknowledgment of the Fidelity Crypto Customer Agreement included at the end of this form, and the Fidelity Crypto For Wealth Managers Customer Agreement ("Wealth Managers Crypto Agreement") applicable to your account, as can be found on digital properties made available by FDA, and you agree to future amendments to these terms. Any representations or acknowledgments made to Fidelity when executing this document shall apply equally to FDA.

By granting this authorization, you understand and agree that Fidelity will not undertake to confirm your Authorized agent's/Advisor's representations as to bank account registration and cannot confirm the account registration at the receiving bank or financial institution. Therefore, Fidelity will not undertake to monitor your Authorized agent's(s')/Advisor's(s') compliance with your instructions to him or her and will rely solely upon the instructions of your Authorized agent/Advisor for these transfers. You understand that you should carefully review your account documentation and monitor all activity in your account. Fidelity may require direct instructions from you on transactions over a certain dollar amount.

This authorization is a continuing one and shall remain in full force and effect until Fidelity is notified in writing of your death, disability or incapacity, or unless revoked through written notice actually received by Fidelity. Such revocation, however, shall not affect any prior liability in any way resulting from any transaction initiated before receipt of the revocation. Furthermore, it is understood that this authorization is in addition to, and in no way restricts, any rights that may exist at law or under any other agreement(s) between you and Fidelity. This authorization shall be construed, from your Authorized agent/Advisor at Fidelity's discretion and for its sole protection.

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5. Signatures and Dates *Account Owner signature required when designating a Primary Advisor. continued*

Your Authorized agent/Advisor(s) determines with Fidelity the fees and rates you pay to Fidelity for its services. Contact your advisor for information on the pricing schedule of fees and rates applicable to your account. You further acknowledge and agree that Fidelity has no responsibility to review, and will not undertake to review, monitor, nor determine whether fees negotiated by your Authorized agent(s)/Advisor(s) with Fidelity are appropriate, as such responsibility falls solely with your Authorized agent(s)/Advisor(s).

Asset-Based Pricing Clients:

You represent that you have read, understand, and agree to the terms and conditions of the Asset-Based Pricing Supplement included with this application and agree to be bound by such terms and conditions as are currently in effect and as may be amended from time to time.

Transaction-Based Pricing Clients:

Transaction-based pricing includes interest rates, commission rates, and fees applicable to your account. For some customers, it will include a Custody Fee. You agree to be bound by the terms and conditions of such rates and fees as are currently in effect and as may be amended from time to time and represent that your Authorized agent/Advisor has informed you of such fees. See the Client Agreement for additional information regarding rates and fees, including the Custody Fee.

This account is governed by a pre-dispute arbitration clause, which is found on the last page of the Client Agreement. You acknowledge receipt of the Disclosure of Credit Terms on Transactions, Margin Disclosure Statement, and Fidelity Investments Privacy Policy. You also acknowledge receipt of the pre-dispute arbitration clause.

All account owners must sign and date. For Trust accounts, all trustees must sign and date. For business accounts, all authorized individuals must sign and date.

Print Account Owner Name Full First, Middle, Last Name		Print Additional Account Owner Name Full First, Middle, Last Name	
Account Owner Signature	Date MM - DD - YYYY	Additional Account Owner Signature	Date MM - DD - YYYY
SIGN X		SIGN X	

Print Additional Account Owner Name Full First, Middle, Last Name		Print Additional Account Owner Name Full First, Middle, Last Name	
Additional Account Owner Signature	Date MM - DD - YYYY	Additional Account Owner Signature	Date MM - DD - YYYY
SIGN X		SIGN X	

Defined Contribution Retirement Plan (Keogh) Accounts *Required*

If this trading authorization applies to a Defined Contribution Retirement Plan ("Plan") for which Fidelity Management Trust Company ("FMTC"), or its affiliate and/or any successor, acts as trustee or custodian, this authorization shall allow the Authorized agent/Advisor to provide instructions to Fidelity, to execute such directions with respect to the Plan indicated in the Account Owners section above. Such directions shall be limited to purchase, exchange, and sell orders in any investment permitted by the terms of the Plan, and any other incidental transactions subject to the limitations described herein provided such transactions do not result in a distribution from the Plan, with the further exception that the Authorized agent/Advisor shall have no authority to designate a beneficiary(ies) or establish a new Plan, which are actions that must be done personally by the registered owner. You understand that the consent of the Employer or Plan Administrator must be obtained if this authorization involves a Plan account in which you are a participant but are not the Employer;

however, Fidelity will in no way be responsible for the registered owner's failure to properly obtain such consent. You understand that with respect to the registered owner's Plan, FMTC merely acts as directed custodian or trustee, and has no discretionary fiduciary authority or responsibility over investment decisions made by you or your Authorized agent/Advisor. Accordingly, the suitability of any investments or actions which the Authorized agent/Advisor may direct, and any adverse consequences arising from such an investment or action, including, without limitation, the generation of unrelated business taxable income, is your sole and ultimate responsibility. EMPLOYER CONSENT (required if this is a Plan account and you are not an owner-employee): The undersigned is the Sponsor or Plan Administrator of the Plan for which trading authorization, as described herein, has been requested. Said sponsor or Plan Administrator hereby consents to such appointment of the Authorized agent/Advisor designated herein.

Print Employer Name Full First, Middle, Last Name	Title
Owner/Custodian/Trustee Signature	Date MM - DD - YYYY
SIGN X	

Advisor Authorizations and Designations

Customer Terms and Conditions

To: Fidelity Brokerage Services LLC and National Financial Services LLC (collectively, "Fidelity" or "us" or "we").

The Role of the Authorized agent(s)/Advisor(s)

With respect to the Authorized agent(s)/Advisor(s) you have authorized on this retirement or nonretirement account, you understand and agree that:

- Your Authorized agent(s)/Advisor(s) may be a state or federally regulated investment advisor, a state or federally regulated bank or trust company, or another entity that is exempt from registration as an investment advisor under the Investment Advisors Act of 1940.
- You have chosen your Authorized agent(s)/Advisor(s) based on criteria you believe appropriate for your investment needs and without any advice from Fidelity.
- Your Authorized agent(s)/Advisor(s) have collected from you sufficient information to make investment management and trading decisions that are suitable to your financial goals and circumstances.
- Your Authorized agent(s)/Advisor(s) is not affiliated with, or an agent of, Fidelity, unless such Authorized agent/Advisor is a Fidelity entity or affiliate. Your Authorized agent/Advisor is not authorized to act or make representations on Fidelity's behalf.
- All investment or trading decisions and trading activity on your account will be made solely by you or your Authorized agent(s)/Advisor(s), meaning only those Authorized agent(s)/Advisor(s) named in this Add Advisor to Fidelity Personal Investments Account form or those designated subsequently in writing to us.
- We are authorized to accept and act on all instructions of your Authorized agent(s)/Advisor(s) that are in accordance with this agreement, until we receive written notice from you revoking this authorization.
- Fidelity will have no duty to inquire into the authority of the Authorized agent(s)/Advisor(s) to engage in particular transactions or investment strategies or to monitor the terms of any oral or written agreement between you and the Authorized agent(s)/Advisor(s). You represent that your Authorized agent/Advisor has disclosed to you all third-party service providers it uses and any data related to your account it makes available to third-party providers in the course of managing your account. You further agree that Fidelity will not undertake nor does it have any obligation to review or monitor these third-party providers.
- We reserve the right, but are not obligated, to request authorization from you prior to executing any transaction requested from your Authorized agent(s)/Advisor(s), including requests to change the address on your account, bank wires or EFTs, and to restrict, not accept or cease accepting instructions from your Authorized agent(s)/Advisor(s) at Fidelity's sole discretion and for its sole protection.
- Fidelity has no responsibility and will not undertake to review, monitor, or supervise the suitability of the trading decisions made by you or your Authorized agent(s)/Advisor(s), the frequency of the investment or trading activity in your account, or whether fees negotiated by your Authorized agent(s)/Advisor(s) for Fidelity's services are appropriate, as such responsibility falls solely with your Authorized agent(s)/Advisor(s). Your Authorized agent(s)/Advisor(s) has collected from you such information as is required to determine the suitability of your investment or trading activity, or the appropriateness of applicable fees.
- Your Authorized agent(s)/Advisor(s) is obligated to comply with, and make all disclosures as required by, all applicable state, Federal and industry securities laws and regulations, and interpretations promulgated thereunder, including, but not limited to, the Investment Advisers Act of 1940, the Securities Exchange Act of 1934, the Investment Company Act of 1940 and the Financial Industry Regulatory Authority (FINRA) Conduct Rules. Fidelity will not undertake to confirm or ensure that your Authorized agent(s)/Advisor(s) remains in compliance with its obligations.
- You shall indemnify and hold harmless Fidelity and Fidelity Management Trust Company and their officers, directors, employees, agents and affiliates from and against any and all losses, claims or financial obligations that may arise from acting on the instructions of

your Authorized agent(s)/Advisor(s) based on the authorizations you granted herein, and any act or omission of your Authorized agent(s)/Advisor(s) with respect to your account. This indemnity is in addition to, and in no way restricts, any rights that may exist at law or under any agreement(s) between you and Fidelity. This indemnity shall be construed, administered and enforced according to the laws of the Commonwealth of Massachusetts. It shall inure to the benefit of Fidelity and of any successor firm or firms (whether by merger, consolidation or otherwise) irrespective of any change(s) at any time in the personnel thereto for any cause whatsoever, and to the benefit of the affiliates and the assigns of Fidelity or any successor firm.

- Your Authorized agent(s)/Advisor(s) is authorized to act for you and on your behalf in the same manner and with the same force and effect as you might or could do to the extent necessary or incidental to the furtherance or conduct of the account, in accordance with this agreement or your separate standing instructions.
- Your Authorized agent(s)/Advisors will have access to tax reporting information about your account.

How Fidelity Supports Authorized agent(s)/Advisor(s) and Associated Conflicts of Interest

Fidelity provides Authorized agent(s)/Advisor(s) with a range of support services, incentives, and other benefits (collectively, "Benefits") to help Authorized agent(s)/Advisor(s) conduct its business and serve its customers. The Benefits provided may not necessarily benefit clients' account(s) and present conflicts of interest for Authorized agent(s)/Advisor(s). The following is a description of some of the Benefits that Fidelity makes available. The Benefits vary depending on the business they and their clients conduct with Fidelity and consider various other factors. Fidelity's relationship with an Authorized agent(s)/Advisor(s) can be separately negotiated. To the extent an Authorized agent(s)/Advisor(s) receives Benefits from Fidelity under arrangements with Fidelity, it should disclose these arrangements to its clients. Please contact Fidelity or Authorized agent(s)/Advisor(s) for information about the Benefits and arrangements available to a specific Authorized agent(s)/Advisor(s) in managing accounts through Fidelity and contact the Authorized agent(s)/Advisor(s) directly to further explain any conflicts of interest that may result from the Benefits.

Free or discounted services for Authorized agent's(s')/Advisor's(s') business

Fidelity pays for, and/or provides some Authorized agent(s)/Advisor(s) with access to, Fidelity and third-party products, services, and solutions to help grow its business practices, to provide information and education of industry trends, to create internal efficiencies for Fidelity, and to streamline advisors' operations. These services include, but are not limited to, Fidelity's practice management and consulting services, access and discounts to Fidelity and third-party proprietary products, tools, services, and platforms Fidelity pays some of its affiliates, including eMoney Advisor, and third parties to obtain discounts on products and services for some Authorized agent(s)/Advisor(s). The discounts are negotiated based on various factors, including the Authorized agent's(s')/Advisor's(s') assets under management with Fidelity, the profitability of the Authorized agent's(s')/Advisor's(s') relationship to Fidelity and, at times, non-financial factors such as the Authorized agent's(s')/Advisor's(s') status in the industry. Fidelity also assists some Authorized agent(s)/Advisor(s) with their marketing activities, including, but not limited to, by providing or paying for marketing materials and initiatives, co-sponsoring events, or engaging in joint marketing initiatives.

Transition-related expense payments

Fidelity assists Authorized agent(s)/Advisor(s) in its business, technology, and transitioning client accounts to its platform and in completing documentation to open Fidelity brokerage accounts and enrolling clients in Fidelity services, such as providing or paying for clerical staff to assist in this process or paying account

transfer fees or other charges its clients may have to pay when changing custodians or service providers. Fidelity also makes direct payments to some Authorized agent(s)/Advisor(s) in the form of reimbursements for reasonable travel expenses incurred when reviewing Fidelity business and practices. Fidelity also makes direct payments to some Authorized agent(s)/Advisor(s) for performing back-office, administrative, custodial support, and clerical services for Fidelity in connection with client accounts for which Fidelity acts as custodian. Some Authorized agent(s)/Advisor(s) may already perform, or be obligated to perform, these services when servicing client accounts and receive compensation from clients for the services. To the extent the amount of these direct payments differs based on the types of assets held in client accounts, this differential poses a conflict of interest because the Authorized agent(s)/Advisor(s) have an incentive to favor certain types of investments over others.

Research

Fidelity also offers investment research as an additional resource for Authorized agent(s)/Advisor(s) and provides access to Fidelity representatives to help provide additional support services. These and other services will provide Benefits to Authorized agent(s)/Advisor(s) who receive them and are made available to Authorized agent(s)/Advisor(s) at no fee or at a discounted fee. Fidelity's provision of these services and other Benefits to Authorized agent(s)/Advisor(s) may be based on the Authorized agent(s)/Advisor(s)' clients placing a certain amount of assets in accounts with Fidelity within a certain period of time. Such arrangements can pose a conflict of interest in connection with an Authorized agent(s)/Advisor(s)' recommendation or requirement that its clients establish accounts with Fidelity.

Negotiated pricing arrangements and product offerings

Fidelity and an Authorized agent(s)/Advisor(s) agree to a pricing schedule (i.e., transaction-based pricing, asset-based pricing, custody and service fees) for the fees to be paid to Fidelity for the services it provides to client accounts. The pricing schedule is based on the nature and scope of business the Authorized agent(s)/Advisor(s) has with Fidelity, including, but not limited to, the current and future expected amount of the Authorized agent(s)/Advisor(s)' client assets in Fidelity's custody, the types of securities managed by the Authorized agent/Advisor, the investment products utilized, the asset allocation, and the expected frequency of the Authorized agent(s)/Advisor(s)' trading. Some Authorized agent(s)/Advisor(s) agree to pricing schedules that are higher than other pricing schedules that are otherwise available in certain circumstances, and/or that limit the investment services and products that are available to its clients. Additionally, Fidelity may change the pricing, investment services and products, and other Benefits it provides if the nature or scope of an Authorized agent(s)/Advisor(s)' business with Fidelity changes or does not reach certain assumptions or thresholds. In such cases, pricing for the Authorized agent(s)/Advisor(s)' client accounts, if your Authorized agent(s)/Advisor(s) has such an agreement with Fidelity, may increase to an amount Fidelity decides. These types of arrangements can pose a conflict of interest for Authorized agent(s)/Advisor(s) and may influence the nature and scope of business the Authorized agent(s)/Advisor(s) conduct with Fidelity as well as impact their recommendations or advice they make to clients. For more information on the pricing that applies, clients should contact their Authorized agent(s)/Advisor(s) directly.

Direct payments or benefits

Fidelity provides, from time to time, business loans to Authorized agent(s)/Advisor(s) on commercially reasonable terms that are potentially forgivable to the extent the Authorized agent(s)/Advisor(s) meets certain thresholds during the loan term, including maintaining a certain amount of assets either maintained on, or transferred to, the Fidelity platform. Fidelity also, from time to time, makes payments directly to Authorized agent(s)/Advisor(s), their affiliates, and to third parties on behalf of certain Authorized agent(s)/Advisor(s) for referring new business to Fidelity. Further, Fidelity administers certain business to business introductory and referral programs where, from time to time, it collects a referral fee when new business arrangements result.

Third-party integrations

Fidelity has entered into certain agreements to make the services of various third parties available to Authorized agent(s)/Advisor(s). These services are generally, but not exclusively, accessed via integrations, including, but not limited to, single-sign-on from Fidelity's website, application programming interfaces, and data transmissions. These services allow Authorized agent(s)/Advisor(s) to connect directly with certain third parties to obtain such third parties' services. In some cases, Fidelity receives compensation from these third parties when Authorized agent(s)/Advisor(s) decide to use their services. This compensation can take a variety of forms, including, but not limited to, payments for marketing and referrals, as well as sharing in a third party's revenue attributable to usage of their products and services.

Other

Fidelity may provide information to Authorized agent(s)/Advisor(s) that may be deemed to be the solicitation of a particular security, including proprietary offerings from Fidelity affiliates. In no event does the providing of this information to an Authorized agent(s)/Advisor(s) constitute solicitation of a particular security to the client or account owner by Fidelity, and an Authorized agent(s)/Advisor(s) is responsible for interposing its own judgment when giving recommendations or advice to clients. Any trading decisions are solely between the Authorized agent(s)/Advisor(s) and account owner. Fidelity may accept requests from Authorized agent(s)/Advisor(s) to assist in correcting Authorized agent(s)/Advisor(s)' trade errors. Authorized agent(s)/Advisor(s) may benefit from gains resulting from these trade errors.

Trading Authorizations

- A. You have indicated on this form that you have authorized one or more Authorized agents/Advisors to execute trades on your account, and Fidelity is authorized and directed to accept any trading, servicing, or account-related instruction of the Authorized agent(s)/Advisor(s) on your behalf. The Authorized agent(s)/Advisor(s) may inquire in and trade in your account as specified, and Fidelity is authorized and directed to accept the instructions of the Authorized agent(s)/Advisor(s). The authorization shall be applicable to all assets you hold in the specified account. Except as otherwise provided, the Authorized agent(s)/Advisor(s) is not authorized to withdraw, or direct the withdrawal of, assets from your account.
- B. You understand and agree that:
 1. By granting trading authorization to your Authorized agent(s)/Advisor(s), you understand and agree that your advisor will have the ability to instruct Fidelity to initiate transfers of cash from your bank account to your Fidelity account, based on standing written funds transfer instructions provided by you to Fidelity.
 2. Fidelity is further authorized to act upon your Authorized Agent(s)/Advisor(s)' instructions to aggregate transaction orders for your Account with orders for one or more other accounts over which the Authorized agent(s)/Advisor(s) has trading authorization, or to accept or deliver assets pursuant to a separately executed authorization you have granted to your Authorized agent(s)/Advisor(s) in transactions executed by other Broker/Dealers where Authorized agent(s)/Advisor(s) has so aggregated orders. You agree that if any such aggregated order is executed in more than one transaction, your portion of such order may be deemed to have been at the weighted average of the prices at which all of such transactions were executed.

Commissions/Fees/Pricing

You hereby authorize your Authorized agent/Advisor(s) to enter into a schedule of interest rates, commission rates, and other fees that Fidelity will charge your account for its services. Your Authorized agent/Advisor(s) will direct Fidelity to have your account be subject to an Asset-Based Pricing Schedule or a Transaction-Based Pricing Schedule [as determined by your Authorized agent/Advisor(s)]. You understand that some accounts that are subject to Transaction-Based Pricing will also be subject to a Custody Fee as determined by your advisor. The Custody Fee will be a flat fee or a fee calculated on the average daily balance of all assets in your account multiplied by the Custody Fee rate, adjusted to a monthly amount and charged quarterly in arrears. The Custody Fee for the quarter will be the sum of the monthly amounts for the quarter.

You understand that the Custody Fee is for services Fidelity provides to your account and is in addition to other fees and transaction charges applicable to your account and may be amended from time to time. You represent that you Authorized agent/Advisor(s) has informed you of the pricing schedule applicable to your account and you agree to be bound thereby. You acknowledge, understand, and agree that it is the sole responsibility of your Authorized agent(s)/Advisor(s) to determine whether these applicable fees, as well as any modifications thereto, are appropriate.

Authorization to Pay Fees

By signing this form, you authorize Fidelity to accept instructions from your Authorized agent(s)/Advisor(s) to deduct its management fees from your account. Fidelity may use money from the Core Transaction Account and/or cash in your account to the extent necessary to pay such fees. Fidelity may rely on the management fee deduction request submitted by the Authorized agent(s)/Advisor(s) to Fidelity and will not be responsible for validating any instruction with you or otherwise verifying such fees. You understand that it is solely your responsibility to verify the management fee and that Fidelity will not determine whether the fee is accurate or appropriate. You agree to indemnify and hold Fidelity and its directors, employees, and control persons harmless from all liabilities and costs, including attorneys' fees, that Fidelity may incur by acting in accordance with the authority you grant to Fidelity to accept any management fee deduction request from your account from your Authorized agent(s)/Advisor(s).

Fidelity, Authorized agent(s)/Advisor(s), or you may terminate any fee deduction authorization at any time by giving written notice to the others, but such termination shall not affect any obligation or liabilities arising prior to termination.

Assignment

The Authorized agent(s)/Advisor(s) shall not assign this Agreement or any of its rights hereunder, nor delegate any of its obligations hereunder, without the prior written consent of me and Fidelity; provided, however, consent shall not be required in the case of assignment where Authorized agent(s)/Advisor(s) assigns its rights in whole (but not in part) under this Agreement in the event of any assignment by merger, acquisition, or otherwise by operation of law. Any assignment by the Authorized agent(s)/Advisor(s) in contravention of the foregoing shall be deemed null and void. The provisions of the Agreement will be binding upon and inure to the benefit of the respective successors and permitted assigns.

Termination of Authorization

The authorizations you have granted in this Agreement will remain effective until Fidelity is notified in writing of your death, disability or incapacity or unless revoked through written notice actually received by Fidelity. Upon written notice of your death, you understand that any authorization that you have granted herein to your Authorized agent(s)/Advisor(s) will terminate. You understand that Fidelity will require the assets in the account be transferred to your estate or beneficiaries, as applicable, and no longer will accept instructions from your Authorized agent(s)/Advisor(s) on your account. Such revocation will not affect your obligation resulting from transactions initiated prior to Fidelity's receipt of such written notice. You understand that if Fidelity terminates its account agreement with your Authorized agent(s)/Advisor(s), Fidelity will not be obligated to honor the authorization you have granted to your Authorized agent(s)/Advisor(s) in this Agreement, and you will have exclusive control over, and responsibility for, your account; and unless Fidelity notifies you otherwise, your account will become a Fidelity Personal Investments brokerage account. This agreement may be modified or amended only pursuant to a written agreement signed by a duly authorized representative of Fidelity.

Furthermore, it is understood that the authorizations you have granted to your Authorized agent(s)/Advisor(s) in this form are in addition to, and in no way restrict, any rights that may exist at law or under any other agreement(s) between you and Fidelity. The authorizations you have granted to your Authorized agent(s)/Advisor(s) in this form shall be construed, administered and enforced according to the laws of the Commonwealth of Massachusetts. They shall inure to the benefit of Fidelity and of any successor firm or firms (whether by merger, consolidation or otherwise) irrespective of any change(s) at any time in the personnel thereto for any cause whatsoever and to the benefit of the affiliates and the assigns of Fidelity or any successor firm.

It is further understood that Fidelity reserves the right, but is not obligated, to request authorization from you prior to executing any transaction requested from your Authorized agent/Advisor, and to cease accepting instructions from your Authorized agent/Advisor at Fidelity's sole discretion and for its sole protection. You understand that Fidelity may terminate its relationship with you Authorized agent(s)/Advisor(s) at any time for any reason without notice to you. If Fidelity terminates its relationship with your Authorized agent/Advisor, or if your Authorized agent/Advisor is otherwise removed from your Account, Fidelity will not be obligated to honor any authorization you have granted to your Authorized agent(s)/Advisor(s) in this Agreement, and you will have exclusive control over, and responsibility for, your account; and unless Fidelity notifies you otherwise, your account will become a Fidelity retail brokerage account; the fees, commissions, and other features applicable to your account will change as a result; and you can view the Fidelity retail brokerage account fees and commissions, as well as the applicable Form CRS, on *Fidelity.com*, or obtain them from Fidelity by calling 800-343-3548.

Fidelity Crypto® for Wealth Managers

The following terms govern when a Fidelity Crypto® for Wealth Managers account with Fidelity Digital Asset Services, LLC ("FDA") ("Crypto Account") is opened and linked to a Fidelity brokerage account ("Brokerage Account").

You understand that while FBS, NFS, and FDA are affiliates of one another, they provide separate and distinct services to you. In particular, your Crypto Account is an account for the custody and trading of digital assets, and is provided by FDA, a New York State-chartered, limited liability trust company (NMLS ID 1773897). Digital assets are not insured by the Federal Deposit Insurance Corporation or the Securities Investor Protection Corporation ("SIPC"). Brokerage services in support of securities trading are provided by FBS, and related custody services are provided by NFS, each a registered broker-dealer and member NYSE and SIPC. Neither FBS nor NFS offers digital assets; acts as your or FDA's agent for digital asset transactions; receives, acquires, or holds any of your digital assets; nor is otherwise responsible for transactions in your Crypto Account with FDA.

You understand that linking your Brokerage Account with your Crypto Account will facilitate money movement functionality between these accounts, and authorize Fidelity and FDA, as the case may be, to take such steps as may be necessary to link your accounts. You further authorize Fidelity to share any information about your account with FDA in order to facilitate the linkage of accounts, servicing, and/or the movement of money between accounts.

You authorize Fidelity to accept instructions from your Authorized agent/Advisor to request the transfer of funds from your Brokerage Account to your Crypto Account, as well as the authority to direct FDA to transfer funds from your Crypto Account to your Brokerage Account. You further authorize Fidelity to follow any such transfer instructions from FDA. All funds in your Core Transaction Account will be subject to such transfers, without cap or limit.

You shall indemnify and hold harmless Fidelity from and against any and all losses, claims, or financial obligations, including attorneys' fees, that may arise from the decision to open a Crypto Account, any activity in your Crypto Account, and Fidelity accepting and processing transfer instructions from FDA, you, or your Authorized agent/Advisor, as the case may be.

Periodic Reports

You will receive a statement of all transactions quarterly, and monthly in the months where there is activity in your account, unless you have authorized on the Application to direct all written trade confirmations to your Authorized agent/Advisor in lieu of sending them to you directly. If you have elected to receive quarterly account statements detailing all trade confirmations in lieu of immediate trade confirmations, you understand that receiving quarterly account statements impacts your ability to monitor as promptly the trading activity and investment decisions made by your Authorized agent/Advisor. You acknowledge your Authorized agent/Advisor is your fiduciary and has investment discretion over the account, that Fidelity has no responsibility for the trading activity in the account or for monitoring the trading in your account, and that Fidelity's role is limited to carrying out your Authorized agent(s)/Advisor(s) instructions relating to the trading activity and investments in your account. You can revoke these

instructions with written notice to us. The brokerage statement will detail: securities bought or sold in your securities account; all purchases of merchandise, services and cash advances made with the check or debit card; redemption checks; the number of fund shares that were purchased or redeemed for you; and electronic funds transfers and monthly fees assessed. By authorizing Fidelity to deliver prospectuses to your Authorized agent/Advisor in lieu of sending them to you, you acknowledge that you will not receive prospectuses on securities held in your account and that it is your responsibility to evaluate the appropriateness of trading decisions made by your Authorized agent/Advisor.

Borrowing on Margin
Margin is not available for retirement accounts.
Margin Costs

Understanding how margin charges are calculated is essential for any investor considering or using margin. The information below, provided in conformity with federal securities regulations, is designed to help you understand the terms, conditions, and methods associated with our margin interest charges.

For all margin borrowing—regardless of what you use it for—we charge interest at an annual rate that is based on two factors: the Fidelity Advisor Base Lending Rate (“base rate”), and your average debit balance. We set our base rate with reference to commercially recognized interest rates, industry conditions regarding margin credit, and general credit conditions. The table below shows the premiums we apply to our base rate depending on the average debit balance:

Average Debit Balance	Interest to Be Charged Above Base Rate
\$0–\$9,999.99	+2.00%
\$10,000–\$24,999.99	+1.50%
\$25,000–\$49,999.99	+1.00%
\$50,000–\$249,999.99	+0.75%
\$250,000–\$999,999.99	+0.50%
\$1,000,000–\$4,999,999.99	+0.25%
\$5,000,000+	+0.20%

In determining your debit balance and interest rate, we combine (by computer) the margin balances in all of your accounts except short accounts and income accounts. We then compute interest for each account based on the rate resulting from averaging the daily debit balances during the interest period.

Your rate of interest will change without notice based on changes in the base rate and in your average debit balance. When your interest rate is increased for any other reason, we will give you at least 30 days’ written notice. If the base rate is stated as a range, we may apply the high end of the range.

For any month where your monthly margin charges are \$1 or more, your monthly statement will show both the dollar amount and the rate of your interest charges.

If your interest rate changed during the month, separate charges will be shown for each rate. Each interest cycle begins the first business day following the 20th of each month.

- Other Charges**
- You may be assessed separate interest charges, at the base rate plus 2%, in connection with any of the following:
- Payments of the proceeds of a security sale in advance of the regular settlement date (such prepayments must be approved in advance).
 - When the market price of a “when-issued” security falls below your contract price by more than the amount of your cash deposit.
 - When payments for securities purchased are received after the settlement date.

How Interest is Computed

Interest on debit balances is computed by multiplying the average daily debit balance of the account by the applicable interest rate in effect and dividing by 360, times the number of days a daily debit balance was maintained during the interest period.

Marking to Market

The credit balance in the short account will be decreased or increased in accordance with the corresponding market values of all short positions. Corresponding debits or credits will be posted to the margin account. These entries in the margin account will, of course, affect the balance on which interest is computed. Credits in your short account, other than marking to market, will not be used to offset your margin account balance for interest computation.

Instructions, Terms and Conditions applicable to Premiere Select® Retirement Accounts and Fidelity SIMPLE IRAs

The attached form should be used to authorize your Authorized agent/Advisor to initiate certain types of distributions and Roth conversions (collectively “distributions”) from your Premiere Select Traditional IRA, Roth IRA, Rollover IRA, SEP IRA, Inherited Traditional or Roth IRA, or Fidelity SIMPLE IRA (“IRAs”) on your behalf, or to change/delete existing authorization. **Note that distribution instructions (or any Asset Movement Authorizations) do not apply to Defined Contribution Retirement Plan accounts, including Self-Employed 401(k) accounts.**

Important: This form cannot be used to request certain types of distributions, including a periodic distribution plan. To establish a periodic distribution plan, you must complete a Premiere Select IRA Periodic Distribution Request form which can be obtained from your Authorized agent/Advisor.

Read these Instructions, Terms and Conditions carefully before completing the attached form. You, and not your Authorized agent/Advisor, are responsible for complying with IRS rules governing IRA distributions, including required minimum distributions and substantially equal periodic payments. If you fail to meet any IRS requirements regulating IRA distributions, you may be subject to tax penalties. If you have any questions regarding your specific situation, consult with your tax advisor. Actions taken by your Authorized agent/Advisor on your account are binding and subject to the same rules as if you had directly instructed Fidelity. Distributions and tax withholding generally cannot be reversed once completed. Any corrections to an error on your part or that of your Authorized agent/Advisor will generally have to follow applicable IRS rules and regulations.

Distributions made in cash will be paid from the balance of your core account investment vehicle (“core account”). It is you and your Authorized agent’s/Advisor’s responsibility to ensure there are sufficient funds available in the core account to process the distribution.

For full distributions, a \$75 liquidation/termination fee, if applicable, as described in your Premiere Select IRA Application or in some other manner acceptable to the Custodian, will be collected from the final distribution amount.

If you have any questions, consult your Authorized agent/Advisor.

Designation of Authorization

Before completing this form, read the *Premiere Select IRA Custodial Agreement and Disclosure Statement* or *Premiere Select Roth IRA Custodial Agreement and Disclosure Statement* or *Fidelity SIMPLE IRA Custodial Agreement and Disclosure Statement*, as applicable, as well as all sections in this *Customer Terms and Conditions* document. This form is part of a legal agreement between you and Fidelity, and by signing, you are agreeing to be bound by the terms and conditions contained in the above-mentioned documents, as well as authorizing your Authorized agent/Advisor, as your agent, to provide direction to Fidelity to make distributions from your Premiere Select IRA or Fidelity SIMPLE IRA. Your Authorized agent/Advisor will be authorized to direct Fidelity to pay an IRA distribution regardless of the tax consequences of such distribution. If a distribution is made by check, it may only be sent to your address of record. Your Authorized agent/Advisor will be authorized to direct Fidelity regarding the following:

Timing and amount – Your Authorized agent/Advisor will direct Fidelity with respect to the timing and specific amount of distributions to be made in cash or in kind.

Note: In-kind transactions with tax withholding may only be requested by submitting a Premiere Select IRA One-Time Distribution Request form.

Reason for distribution – Your Authorized agent/Advisor will direct Fidelity with respect to the reason for the distribution. The following reasons may apply:

- Normal – if you are at least age 59½.
- Premature – if you are under the age of 59½ (includes qualified first-time home purchases, distributions for qualified higher education expenses, and Substantially Equal Periodic Payments (SEPPs)).
- Roth Conversion (refer to Roth Conversion section below).
- Return of Excess Contribution.
- Death Distribution.

Note:

- Transfers between like registered accounts will be treated as trustee to trustee transfers and not reported for tax reporting purposes. If you are transferring to a like registered IRA outside of Fidelity, the amount will be reported unless you provide documentation from the successor IRA custodian that shows that firm's acceptance as successor IRA custodian.
- If you are taking a qualified Roth IRA distribution, your account must meet the IRS requirement of the 5-taxable-year period, which begins on the first day of your taxable year for which the first regular contribution is made to any Roth IRA owned by you or, if earlier, the first day of your taxable year in which the first conversion contribution is made to any Roth IRA owned by you.
- If you are under age 59½ and are taking distributions from your SIMPLE IRA before the expiration of the two-year period beginning on the date your employer makes the first contribution to your SIMPLE IRA, you may be subject to a 25% penalty.

Payment method – Your Authorized agent/Advisor will direct Fidelity to pay distributions from your Premiere Select IRA to you or a third party based on the Asset Movement Authorization levels.

Tax withholding – Your Authorized agent/Advisor will direct Fidelity with respect to the federal and state tax withholding elections for the distribution. **Note:** By signing this form, you assume the responsibilities associated with any distribution initiated by you or your Authorized agent/Advisor.

Important: You must complete a Premiere Select IRA One-Time Distribution Request form and submit it to your Authorized agent/Advisor for the following requests:

- A distribution due to death or disability.
- A distribution to correct an excess contribution.
- A rollover to an employer-sponsored retirement plan.

Standing Instructions

You must establish standing instructions to permit your Authorized agent/Advisor to disburse funds electronically or via check disbursement (including via Bank Wire, EFT, ACH and any other means available) or to a Fidelity nonretirement account that you do not own individually or to permit your Authorized agent/Advisor to make checks payable to an alternate payee or sent to an alternate address. **Note:** For Inherited IRAs and Roth Inherited IRAs owned by an entity such as a trust or an estate, standing instructions would be required to disburse funds electronically unless funds are moving to identically registered Inherited IRAs and Roth Inherited IRAs.

Roth Conversions

Your Authorized agent/Advisor will have the authority to convert IRA assets in your account to a Roth IRA. Read the following Roth conversion rules carefully:

- The taxable converted amount will be subject to federal income taxes in the year in which the conversion occurs, but not subject to the early withdrawal penalty.
- If you are required to take a required minimum distribution from your IRA, you must do so prior to converting to a Roth IRA.
- SIMPLE IRA assets may be converted to a Roth IRA only after the expiration of the two-year period beginning on the date your employer first made contributions to your SIMPLE IRA.

- If you are opening a new Premiere Select Roth IRA, you must complete a Premiere Select IRA Application, selecting a Roth IRA registration, and submit it to Fidelity prior to requesting a Roth conversion.

Notice of Withholding

Read the following Notice of Withholding carefully. Asset Movement Authorization will permit your Authorized agent/Advisor, as your agent, to make federal and state tax withholding elections on your behalf.

IRA distributions (other than Roth IRA distributions and Direct Rollovers), and conversions to Roth IRAs, are subject to federal (and, in some cases, state) income tax withholding unless your Authorized agent/Advisor or you elect not to have withholding apply. If federal and/or state taxes are withheld from a Roth IRA Conversion, the amount withheld may be subject to the 10% early withdrawal penalty unless an exception applies. Withholding will apply to the gross amount of each distribution, even if you have made non-deductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% federal income tax withholding (and possible state income tax withholding) on the distribution proceeds, even if you have elected not to have tax withheld (an IRS requirement as applicable). A Post Office Box does not qualify as a residential address.

If your Authorized agent/Advisor or you elect to have withholding apply (by indicating so at the time of the distribution request, by making no choice, or by not providing a U.S. residential address), federal income tax will be withheld from your IRA distribution(s) (excluding Roth IRA distributions and Direct Rollovers) at a rate of at least ten percent (10%). Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions.

Your state of residence will determine your state income tax withholding requirements, if any. Refer to the list below. Your state of residence is determined by your legal address of record provided for your IRA.

Residents of IA, KS, MA, ME, OK, and VT: If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution. If your Authorized agent/Advisor or you elect out of federal income tax withholding, state income tax will not be withheld unless you indicate otherwise.

Residents of AR, CA, DE, MN, NC, and OR: If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution unless your Authorized agent/Advisor or you elect not to have state income taxes withheld. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions.

Residents of DC: If you are taking a distribution of your entire account balance and not directly rolling that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. In that case, your Authorized agent/Advisor or you must elect to have the minimum DC income tax amount withheld by completing the Withholding Election section. If your entire distribution amount has already been taxed (for instance only after-tax or nondeductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options. If you wish to take a distribution of both taxable and non-taxable amounts, your Authorized agent/Advisor or you must complete a separate distribution request form for each and complete the Withholding Election sections of the forms, as appropriate.

Residents of CT and MI: CT and MI generally require state income tax of at least your state's minimum requirements regardless of whether or not federal income tax is withheld. Tax withholding is not required if you meet certain requirements governing pension and retirement benefits. Reference the W-4P Form for additional information about calculating the amount to withhold from your distribution. You will contact your tax advisor or Authorized agent/Advisor for additional information about CT or MI requirements.

Residents of MS: Whether or not federal income tax is withheld, state income tax of at least your state's minimum requirements will be withheld at the time of your distribution unless your Authorized agent/Advisor or you request otherwise.

Residents of AK, FL, HI, NH, NV, SD, TN, TX, WA, and WY: State income tax withholding is not available on IRA distributions. You will consult a tax advisor, state agency, or your Authorized agent/Advisor for more information.

Residents of all other states: You are not subject to mandatory state income tax withholding; however, your Authorized agent/Advisor or you may elect voluntary state income tax withholding in a percentage. If your Authorized agent/Advisor or you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, your Authorized agent/Advisor or you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage your Authorized agent/Advisor or you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

IMPORTANT: State tax withholding rules can change and the rules cited above may not reflect the current ruling of your state. You will consult your tax advisor or state taxing authority to obtain the most up-to-date information pertaining to your state. Whether or not your Authorized agent/Advisor or you elect to have federal and, if applicable, state income tax withheld, you are still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties which may apply to your distribution(s). Whether or not your Authorized agent/Advisor or you elect to have withholding apply (by indicating so at the time of the distribution request), you may be responsible for payment of estimated taxes. You may incur penalties under the IRS and applicable state tax rules if your estimated tax payments are not sufficient.

Pre-Dispute Arbitration Agreement

This agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- (A) All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- (B) Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- (C) The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- (D) The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- (E) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- (F) The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- (G) The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

All controversies that may arise between you, your Authorized agent/Advisor, and Fidelity, concerning any subject matter, issue or circumstance whatsoever (including, but not limited to, controversies concerning any account, order, distribution, rollover, advice interaction or transaction, or the continuation, performance, interpretation or breach of this or any other agreement between you, your Authorized agent, and Fidelity, whether entered into or arising before, on or after the date this account is opened) shall be determined by arbitration in accordance with the rules then prevailing of the Financial Industry Regulatory Authority (FINRA) or any United States securities self-regulatory organization or United States securities exchange of which the person, entity, or entities against whom the claim is made is a member, as you may designate. If you designate the rules of a United States self-regulatory organization or United States securities exchange and those rules fail to be applied for any reason, then you shall designate the prevailing rules of any other United States securities self-regulatory organization or United States securities exchange of which the person, entity, or entities against whom the claim is made is a member. If you do not notify us in writing of your designation within five (5) days after such failure or after you receive from us a written demand for arbitration, then you authorize us to make such designation on your behalf. The designation of the rules of a self-regulatory organization or securities exchange is not integral to the underlying agreement to arbitrate. You understand that judgment upon any arbitration award may be entered in any court of competent jurisdiction.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class; or who is a member of a putative class action who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; or (ii) the class is decertified; or (iii) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

Acknowledgment of the Fidelity Crypto[®] Customer Agreement

This acknowledgment serves as a supplement to the attached *Add or Remove an Advisor on Your Existing Fidelity Brokerage Account* form and governs when an Authorized agent/Advisor is added to a brokerage account with Fidelity Brokerage Services, LLC ("FBS") ("Brokerage Account") that is linked to an existing Fidelity Crypto[®] account with Fidelity Digital Asset Services, LLC ("FDA") ("Crypto Account"), thereby designating it as a Fidelity CryptoSM For Wealth Managers account.

This also serves as an acknowledgment of the updated terms and conditions ("Acknowledgment") associated with your Fidelity Crypto Customer Agreement ("Agreement") between you and Fidelity Digital Asset Services, LLC ("FDA") and governs your use of the Digital Asset account ("Account") and related services (the "Services") provided by FDA. As described in the Agreement, in order to have an Account, you must also have a Brokerage Account. Your Brokerage Account is governed by your agreement with FBS. This Agreement does not modify your Client Agreement. Neither FBS nor National Financial Services LLC offers Digital Assets; acts as your or FDA's agent for digital asset transactions; receives, acquires, or holds any of your Digital Assets; nor is otherwise responsible for transactions in your Crypto Account with FDA.

You have requested to add a third-party advisor such as a registered investment advisor, family office, or other intermediary ("Authorized agent(s)/Advisor(s)"). You are responsible for all actions taken by your Authorized agent(s)/Advisor(s) in respect of the Account. This Agreement does not modify, amend, or supersede any agreement or obligation between you and your Authorized agent(s)/Advisor(s).

As a result of adding an Authorized agent/Advisor to your account, you acknowledge your Fidelity Crypto Account will now be designated as a Fidelity Crypto For Wealth Managers account and will be subject to terms and conditions that are different than the terms and conditions that applied until now. The current *Fidelity Crypto For Wealth Managers Customer Agreement* ("Wealth Managers Crypto Agreement") applicable to your account can be found on digital properties made available by FDA.

Key differences with the Wealth Managers Crypto Agreement include new terms related to fees, authorizations provided to your Authorized agent/Advisor, and fee debit authorizations provided to your Authorized agent/Advisor. Please be sure to review your updated Wealth Managers Crypto Agreement.