Transfer Terms and Agreement

By clicking Submit Transfer below, you acknowledge that you have read and agree to the terms and conditions of this transfer of assets request, including but not limited to the Transfer of Assets Authorization Agreement provided below.

Transfer of Assets Authorization Agreement
(Applies to accounts funded with an online transfer of assets)
In this authorization, “Fidelity” means Fidelity Brokerage Services LLC and its affiliates.

When you agree to proceed with an online transfer of assets, you:

• Direct Fidelity and the delivering firm to act on all instructions given through this online request, including transferring assets to Fidelity.
• Accept that any assets not readily transferable might not be transferred within the time frames set by FINRA or other applicable authorities.
• Authorize the delivering firm to sell any nontransferable money fund shares and any shares of other mutual funds that you have requested be sold, and transfer the proceeds as cash.
• Authorize the delivering firm to contact you about any assets that cannot be transferred.
• Authorize the delivering firm to deduct from your account any fees that you owe, and, if necessary, to sell assets in your account to pay those fees.
• Instruct the delivering firm to transfer any physical certificates in good deliverable form, including any necessary tax waivers.
• Authorize the delivering firm to cancel any open orders on your account when it receives this request.
• Affirm that you have destroyed or returned any credit/debit cards and unused checks associated with your account at the delivering firm, if closing that account.
• If transferring a SIMPLE IRA, accept that the Date of First Participation will be the date that contributions are first deposited to your SIMPLE IRA at Fidelity by your employer, unless you provide a Date of First Participation.
• For retirement accounts, affirm, if you are 70½ or older, that this transfer will not violate IRS rules on required minimum distributions.
• Affirm that you are aware of any tax or financial implications that may arise in connection with this transfer or with the sale or liquidation of any assets prior to transfer, including penalties, fees, financial losses, or losses of product features or benefits.
• Accept that Fidelity is not responsible for changes in the value of assets that may occur during the transfer process.
• Accept that you may be charged short interest fees to maintain short positions that you transfer to Fidelity.
IMPORTANT INFORMATION:

- Options/Margin. If transferring option positions or positions requiring margin, an approved options or margin application must be on file with Fidelity.

- Fidelity Portfolio Advisory Services Clients. PAS accounts may only accept mutual funds or cash transfers.

- Private Portfolio Services accounts may accept cash, certain mutual funds, and individual securities subject to additional asset acceptability. Call 800-544-3455 with any questions.

- Certain securities cannot be held in Fidelity IRAs, Fidelity Retirement Plan Accounts, and Health Savings Accounts. Refer to the appropriate Custodial Agreement (IRA/HSA) or Fidelity Retirement Plan document for more information.

- Master Limited Partnerships. “Master” limited partnerships can be held in Fidelity brokerage accounts. Master LPs have symbols, trade on an exchange, and are priced on statements. “Public” limited partnerships, which do not have symbols and do not trade on an exchange, may only be held in certain registration types. Call us at 800-544-6666 for additional information.

- Fidelity cannot accept orders to trade based on your transferred assets until your assets have been delivered to Fidelity.

- The transfer is not a taxable event and will not be reported to the IRS. If you are transferring the assets from your qualified retirement plan(s) to the Fidelity Retirement Plan, contact your tax advisor to determine if it is necessary to file Form 5310-A prior to the transfer.

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

- If you hold proprietary mutual fund positions at your current firm, check with Fidelity to determine if these can be transferred. Certain proprietary funds may not be eligible for in-kind transfers.