

# Electronic Delivery Agreement

To be sent certain documents electronically, rather than through U.S. mail, you must review this electronic delivery agreement (Agreement) to consent to electronic delivery of documents pertaining to all your Fidelity accounts with respect to which electronic delivery is an option. Your consent to electronic delivery on behalf of all Fidelity accounts associated with your Social Security number and/or the Tax Identification Number on the account for which you are authorized\* will also apply to any non-annuity joint accounts and non-annuity trust accounts for which you are an owner or trustee, as only one owner or trustee is required to enroll and consent in order to initiate electronic delivery. You specifically (i) acknowledge, as part of your acceptance of the terms of this Agreement, that certain of the documents to be delivered electronically will contain information regarding your personal financial matters (Personal Financial Information) and (ii) consent to the delivery of such Personal Financial Information by the electronic means specified in this Agreement. If you do not elect to receive electronic delivery, you will continue to be sent documents via U.S. mail. Your consent is effective until:

- Further notice by Fidelity Investments (Fidelity)
- Revocation by you, or
- Revocation by Fidelity as a result of nondelivery of email to your address of record

You may verify, change, or revoke your preferences by logging in to Fidelity.com and visiting the *Accounts & Trade > Profile > Preferences* section, or by calling Fidelity Customer Service at 800-343-3548.

You may also change or revoke your preferences by writing to us at Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0002.

You may also update your email address by logging in to Fidelity.com and visiting the *Accounts & Trade > Profile* section.

In accordance with the scope of your consent, documents that will be sent to you electronically may include, but are not limited to, tax forms\*\* (and related disclosures), account statements, trade confirmations (and related prospectuses), mutual fund prospectuses, insurance product prospectuses, shareholder financial reports, proxy materials, and other documents from issuers and other third parties, including documents from all issuers of interest held in your Fidelity accounts now and in the future, as they become available in electronic form. Most documents that will be sent to you electronically, including account statements, confirmations, and tax forms, will be available through Fidelity.com for at least seven years. The length of availability may be subject to change in the future.

Please contact us to report any problem with electronic delivery of any document type, to receive information about how to request a paper copy of any electronic document free of charge, or if you have any questions about our electronic delivery offering.

\*"Account" may include an annuity contract issued by Fidelity Investments Life Insurance Company, Empire Fidelity Life Insurance Company, or a third-party insurance company, or distributed by Fidelity Insurance Agency, Inc.

\*\*Currently available tax forms may include: all Forms 1099, MBS, 5498-SA, California 592B. Additional tax forms may be added in the future.

## Information about Systems Requirements

To participate in the electronic delivery program and be sent all necessary documentation, you must have a valid email address on record and Internet access via a browser that is JavaScript-enabled. Electronic delivery is provided free of charge from Fidelity; however, your online service provider may apply a charge. Documents may be provided in HyperText Markup Language (HTML), Portable Document Format (PDF), or other compatible formats. In order to access PDF documents, you must have Adobe® Acrobat® software. Acrobat Reader is available for download at no cost at <http://www.adobe.com>. Downloading time may be slow. **If you do not have the ability to access and retain both PDF and HTML documents, do not consent to electronic delivery.**

By consenting to electronic delivery, you confirm that your personal computer or access device is equipped with Adobe Acrobat software, and you agree to keep your email address current and notify Fidelity of any changes.

## Notification of Availability of Documents

Fidelity or its designee will notify you by email or other electronic means (including, but not limited to, alerts or other messaging on Fidelity.com or to mobile devices such as cell phones and PDAs) when a document eligible for electronic delivery is available.

If you have a position in an investment as of the record date for a particular shareholder communication with respect to which you have consented to electronic delivery and the documents to be distributed are made available electronically, you will be sent an email notification from Fidelity. For non-annuity joint and non-annuity trust accounts with multiple owners or trustees enrolled in eDelivery, Fidelity normally sends one notification of document availability per account. Therefore, owners/trustees may want to ensure that the email address provided for notifications is one that all owners and trustees may access. The content of the information provided for electronic delivery is the responsibility of the issuer or third party presenting it.

## Accessing Documents

The notification you will be sent will include information about where the documents can be accessed and how to access them. Documents including, but not limited to, tax forms (and related disclosures), account statements, trade confirmations (and related mutual fund prospectuses), Fidelity's and certain other issuers' mutual fund prospectuses, shareholder reports, and proxy materials can be viewed and printed on Fidelity.com. Currently, these documents are located within the *Accounts & Trade > Statements* tab on Fidelity.com. You will need to establish a username and password and log in to Fidelity.com to view these documents. To verify that you can access these documents, you must log in to Fidelity.com/statements. By continuing your enrollment in electronic delivery, you confirm that you can access these documents electronically.

For documents from other issuers of investments held in your Fidelity account now and in the future, as they are or become available in electronic form, you will receive notification that will either include information about where the documents can be accessed and instructions on how to access the documents, or the documents themselves.

If you have any difficulty accessing any of the documents described above, please contact us. In the future, you will be sent instructions about how to access these documents or other documents, if they become available in a different location.

## Changing Selections or Revoking Consent

You will be notified electronically or by mail of changes to your eDelivery consent elections. For certain accounts, revocation of the electronic delivery election may require revocation by all owners, trustees, and authorized persons enrolled in eDelivery. Please note that if you revoke or modify your electronic delivery election, this may result in all documents pertaining to all your Fidelity accounts and associated with your Social Security number and/or the Tax Identification Number being sent to you by U.S. mail, in accordance with such revocation or modification.

For jointly owned annuity contracts and trust-owned annuity contracts, the owners/trustees may individually elect to receive electronic delivery or paper documents by U.S. mail.

If you enroll in the Fidelity Go or Fidelity Personalized Planning & Advice managed account program (each, a Program), you consent to electronic delivery of Program documents and communications at account opening and accept the terms of the Fidelity Go and Fidelity Personalized Planning & Advice client agreement. You cannot revoke your consent to electronic delivery of the following Program documents and communications:

- Fidelity Go & Fidelity Personalized Planning & Advice Client Agreement
- Program Fundamentals for Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC
- Brochure Supplements for Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC
- Customer Relationship Summaries for Fidelity Personal and Workplace Advisors LLC and Strategic Advisers LLC
- Annual review communications

If you want to revoke eDelivery consent for Program documents and/or communications, you should terminate your participation in the Program.

## Electronic Delivery Restrictions

Currently, the following accounts, forms, and transactions are either out of the scope of this Agreement or not delivered electronically:

- Retirement plans for which Fidelity is not the trustee, sponsor, or recordkeeper; and Fidelity-recordkept retirement plans such as 401(k), 403(b), and 457 accounts
- Life insurance contracts and some annuity contracts issued or distributed by Fidelity Investments Life Insurance Company, Empire Fidelity Investments Life Insurance Company®, a third-party insurance company, or Fidelity Insurance Agency, Inc.
- Transactions involving government-sponsored entities (GSEs) and initial public offerings (IPOs)
- Internal Revenue Service (IRS) Tax Forms 2439, 5500, 480.6 AD, and 1042-S

In the future, as documents for these accounts, forms, and transactions become available electronically, you may begin to receive them electronically in accordance with the terms of this Agreement and the scope of your consent. Some documents may continue to be mailed regardless of your electronic delivery preferences.