

Fidelity Investments

Account Application/Enrollment Form and Beneficiary Designation

1. GENERAL INSTRUCTIONS

Opening a new account: Please complete this form and sign it on the back. You will receive written confirmation once your account is established. At that point you can submit a Contribution Form to your employer who can then forward contributions to your account. Please contact Fidelity, your employer, or your tax advisor to determine your maximum allowable contribution.

Moving assets from an existing plan: To make a transfer or rollover contribution, please complete the enclosed transfer/rollover form. If a form was not included within your enrollment kit, please call to request a form.

Fees: Your account may be subject to an annual maintenance and/or recordkeeping fee.

Mailing instructions: Return this form in the enclosed postage-paid envelope or to
Fidelity Investments, P.O. Box 770002, Cincinnati, OH 45277-0090

If you wish to send your form via overnight service, please send it to
Fidelity Investments, Mailzone KC1E, 100 Crosby Parkway, Covington, KY 41015

Questions? Call Fidelity Investments at 1-800-343-0860, Monday through Friday, from 8:00 A.M. to midnight ET, or visit us at www.fidelity.com/atwork.

2. SELECTING YOUR INVESTMENT OPTIONS

In **whole percentages** please indicate how you wish to have your contributions allocated to the investment options available for investment under your plan. Please ensure that your allocations total 100%, for example, 50% for your first, 30% for your second, and 20% for your third fund choice. If your percentages do not add up to 100% or you select an unavailable investment option, your contribution will be invested in an investment option according to your plan rules.

If you would like to select more than four investment options, please write the fund code, fund name, and allocation percentage on a separate sheet of paper and attach it to your account application. The fund code can be found in your investment options brochure.

3. DESIGNATING YOUR BENEFICIARY(IES)

You are not limited to two primary and two contingent beneficiaries. The beneficiaries designated on this form will apply to all the plans named in Section 1. To assign additional beneficiaries, or to designate a more complex beneficiary designation, please attach, sign, and date a separate piece of paper. You may revoke the beneficiary designation and designate a different beneficiary by submitting a new Beneficiary Designation Form to Fidelity or your Human Resources department.

When designating primary and contingent beneficiaries, please use whole percentages and be sure that the percentages for each group of beneficiaries total 100%. Your primary beneficiary cannot be your contingent beneficiary. If you designate a trust as a beneficiary, please include the date the trust was created, and the trustee's name.

If more than one person is named and no percentages are indicated, payment will be made in equal shares to your primary beneficiaries who survive you. If a percentage is indicated and a primary beneficiary does not survive you, the percentage of that beneficiary's designated share shall be divided among the surviving primary beneficiaries in proportion to the percentage selected for them.

4. SPOUSAL CONSENT

Spousal Consent: If you are married, your plan requires you to designate that your spouse receives 50% of your vested account balance in the form of a preretirement survivor annuity. If you are married and you do not designate your spouse as your primary beneficiary for a portion of your account balances as described above, your spouse must sign the Spousal Consent portion of this form in the presence of a notary public or a representative of the plan.

Age 35 Requirement: Your spouse must be the primary beneficiary of your account as described above unless your spouse consents to a different primary beneficiary. If this designation occurs prior to the first day of the plan year in which you attain age 35, this designation is void on the earlier of (a) the first day of the plan year in which you attain age 35, or (b) the date of separation from service. When this designation is voided, your spouse will become the beneficiary for the amount described above. If you wish to designate a different primary beneficiary at that time you will need to complete a new Beneficiary Designation form.

5. AUTHORIZATION

Please provide your signature.

Fidelity Investments Institutional Operations Company, Inc.



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3. DESIGNATING YOUR BENEFICIARY(IES)

Please check here if you have more than two primary or two contingent beneficiaries.

The beneficiaries designated below shall apply to all the plan numbers named in Section 1. If you do not list plan numbers, this designation will apply to all retirement plans of the employer named in Section 1, when Fidelity recordkeepers beneficiary designations.

Primary Beneficiary(ies)

I hereby designate the person(s) named below as primary beneficiary(ies) to receive payment of the value of my account(s) under the plan upon my death.

<p>1. Individual: OR <input style="width: 100%;" type="text"/> Social Security Number: OR <input style="width: 100%; text-align: center;" type="text"/> Date of Birth or Trust Date: <input style="width: 100%; text-align: center;" type="text"/></p>	<p>Trust Name: <input style="width: 100%;" type="text"/> Tax ID Number: Percentage: <input style="width: 100%; text-align: center;" type="text"/> <input style="width: 100%; text-align: center;" type="text"/> % Relationship to Applicant: <input type="checkbox"/> Spouse OR <input type="checkbox"/> Trust OR <input type="checkbox"/> Other</p>
<p>2. Individual: OR <input style="width: 100%;" type="text"/> Social Security Number: OR <input style="width: 100%; text-align: center;" type="text"/> Date of Birth or Trust Date: <input style="width: 100%; text-align: center;" type="text"/></p>	<p>Trust Name: <input style="width: 100%;" type="text"/> Tax ID Number: Percentage: <input style="width: 100%; text-align: center;" type="text"/> <input style="width: 100%; text-align: center;" type="text"/> % Relationship to Applicant: <input type="checkbox"/> Spouse OR <input type="checkbox"/> Trust OR <input type="checkbox"/> Other Total = 100%</p>

Contingent Beneficiary(ies)

If there is no primary beneficiary living at the time of my death, I hereby specify that the value of my account is to be distributed to my contingent beneficiary(ies) listed below. **Please note:** Your primary beneficiary cannot be your contingent beneficiary.

<p>1. Individual: OR <input style="width: 100%;" type="text"/> Social Security Number: OR <input style="width: 100%; text-align: center;" type="text"/> Date of Birth or Trust Date: <input style="width: 100%; text-align: center;" type="text"/></p>	<p>Trust Name: <input style="width: 100%;" type="text"/> Tax ID Number: Percentage: <input style="width: 100%; text-align: center;" type="text"/> <input style="width: 100%; text-align: center;" type="text"/> % Relationship to Applicant: <input type="checkbox"/> Spouse OR <input type="checkbox"/> Trust OR <input type="checkbox"/> Other</p>
<p>2. Individual: OR <input style="width: 100%;" type="text"/> Social Security Number: OR <input style="width: 100%; text-align: center;" type="text"/> Date of Birth or Trust Date: <input style="width: 100%; text-align: center;" type="text"/></p>	<p>Trust Name: <input style="width: 100%;" type="text"/> Tax ID Number: Percentage: <input style="width: 100%; text-align: center;" type="text"/> <input style="width: 100%; text-align: center;" type="text"/> % Relationship to Applicant: <input type="checkbox"/> Spouse OR <input type="checkbox"/> Trust OR <input type="checkbox"/> Other Total = 100%</p>

Payment to contingent beneficiary(ies) will be made according to the rules of succession described under Primary Beneficiary(ies).

4. SPOUSAL CONSENT

I am the spouse of the participant named in Section 1.

By signing below, I hereby acknowledge that I understand: (1) that the effect of my consent may result in the forfeiture of benefits I would otherwise be entitled to receive upon my spouse's death; (2) that my spouse's waiver is not valid unless I consent to it; (3) that my consent is voluntary; (4) that my consent is irrevocable unless my spouse completes a new Beneficiary Designation; and (5) that my consent (signature) must be witnessed by a notary public or, if allowed by the plan, a plan representative.



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4. SPOUSAL CONSENT (CONTINUED)

I understand that if this beneficiary designation is executed prior to the first day of the plan year in which the participant attains 35 that my waiver of my spousal death benefit as determined by the retirement plan provisions will be restored to me on the earlier of (a) the first day of the plan year in which the participant attains age 35, or (b) the date the participant separates from service with the employer sponsoring the retirement Plan. After that date, in order for another person to receive the death benefit that would be restored to me, I would then need to consent to a new beneficiary designation.

Signature of Participant's Spouse:

Date:

□□-□□-□□□□

To be completed by a notary public or representative of the plan (if provided for under the terms of your employer's plan):

Sworn before me this day □□-□□-□□□□

In the State of □□ County of □□□□□□

Notary Public Signature:

My Commission Expires:

□□-□□-□□□□

Notary stamp must be in the above box

As plan representative, I witnessed the spouse signing this form:

Date:

□□-□□-□□□□

5. AUTHORIZATION AND SIGNATURE

Individual Authorization: By executing this form

- I certify under penalties of perjury that my Social Security number in Section 1 on this form is correct.
- I acknowledge that I have read the prospectus of any mutual fund in which I invest and that it is my responsibility to read the prospectus(es) of any fund into which I exchange and agree to the terms.
- If my account is established under a Fidelity Investments 403(b) Individual Custodial Account Agreement I hereby adopt the Fidelity Investments 403(b)(7) Custodial Account ("The Program") and certify that I have received and read the Custodial Agreement. I acknowledge that the provisions of the Program shall be governed by the laws of the Commonwealth of Massachusetts. If my account is established under a 403(b) Group Custodial Agreement, I understand that my Employer and Fidelity Management Trust Company (FMTC) have executed a Fidelity Investments Section 403(b)(7) Custodial Account Agreement (the "Program") and that an account under the Program has been established on my behalf. I recognize that although FMTC is a bank, neither Fidelity Distributors Corporation nor any mutual fund in which my accounts may be invested is a bank, and mutual fund shares are not backed or guaranteed by any bank or insured by the FDIC.
- I understand that my account may be subject to an annual maintenance and/or recordkeeping fee.

If I am enrolling in a 403(b) Plan:

- I understand that my Employer and FMTC have executed a Fidelity Investments Section 403(b)(7) Custodial Account Agreement (the "Program") and that an account under the Program has been established on my behalf.
- I understand that I may designate a beneficiary for my assets accumulated under the Program and that if I choose not to designate a beneficiary, my beneficiary will be my surviving spouse, or if I do not have a surviving spouse, distributions will be based on my employer's 403(b) plan.

If I am enrolling in a 401(a), 401(k), or 457(b) Plan:

- I understand that I may designate a beneficiary for my assets accumulated under the Plan and that if I choose not to designate a beneficiary, my beneficiary will be my surviving spouse, or if I do not have a surviving spouse, distributions will be made based on the provisions of the Plan.

Your Signature:

Date:

□□-□□-□□□□

Check this box if you are signing this form as an attorney-in-fact under a power of attorney.

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