

Sample Individual Account Application

This application is for illustrative purposes only. Application is subject to change.

Brokerage Account Application: Individual Section Notes



Account Number (for Fidelity use only)

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To help the government fight the funding of terrorism and money-laundering activities, Federal law requires Fidelity to verify your identity by obtaining your name, date of birth, address, and a government-issued identification number before opening your account. In certain circumstances, Fidelity may obtain and verify this information with respect to any person(s) authorized to effect transactions in an account. For certain entities, such as trusts, estates, corporations, partnerships, or other organizations, identifying documentation is also required. Your account may be restricted and/or closed if Fidelity cannot verify this information. Fidelity will not be responsible for any losses or damages (including but not limited to lost opportunities) resulting from any failure to provide this information, or from any restriction placed upon, or closing of, your account.

Brokerage Account Application Personal and trust registrations.

For Agent/Advisor Use Only	G NUMBER	For electronic confirms DTC NUMBER
Primary Authorized Agent/Advisor RIA Advisor	G 8 8 8 8 8 8 8 8	4 4 4 4
Additional Authorized Agent/Advisor	G	
Additional Authorized Agent/Advisor	G	
Additional Authorized Agent/Advisor	G	

To provide information on more Authorized agent(s)/Advisor(s), owners, etc., make additional copies of necessary page(s).

Account Set-Up

Type of Registration Check one type only and fill in applicable blanks.

Consult your Authorized agent(s)/Advisor(s) or state tax officials for information on state account ownership laws.

INDIVIDUAL
 JOINT For these accounts, "you" means all owners.
 UGMA/UTMA

Joint Tenants with Rights of Survivorship
 Tenants in the Entirety
 Community Property
 Tenants in Common

Indicate where gift/transfer was made. Default: state where account is registered.
 State _____

OTHER Attach any required documents and provide information below.

Trust Attach copies of first and signature pages of trust documents. Trusts created by will: attach evidence of probate, dated within the past 60 days.
 Non-Fidelity Prototype Retirement Qualified retirement plan must already be in place.

Estate Attach copy of court order of appointment or letter testamentary, dated within the past 60 days. Other documents may be required.
 Other Non-Trust Fiduciary You do not need to provide state/country or beneficiary information below.

Name of Trust, Estate, Retirement Plan, Ward, etc.	State/Country Where Organized	<input type="checkbox"/> Social Security Number*	<input type="checkbox"/> Taxpayer ID Number*
Beneficiary	Grantor (Trusts Only)	Date of Trust/Plan: MM-DD-YYYY	

* Trusts: tax reporting number for trust. Estates: SSN of deceased or TIN of estate. Non-Fidelity plans: TIN of plan or business, or SSN of sole proprietor. Other fiduciary: SSN of ward.

Fund Through Fidelity Account Transfer Check if funding new account through transfer from an existing Fidelity account.

Both accounts must have identical registrations. All assets will be transferred. Shares of Fidelity Cash Reserves and Fidelity U.S. Government Reserves will be sold and proceeds transferred. All other securities will be transferred unsold.

Transfer Assets from Existing Fidelity Account

Account Number

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Address of Record Required for all accounts. Unless you request otherwise on page 4, account information will only be mailed to the legal or mailing address below.

LEGAL ADDRESS OF ACCOUNT

Address (Cannot be a Post Office Box)

One Main Street

City	State/Province	Zip/Postal Code
Anytown	MA	02001
Country	USA	

MAILING ADDRESS OF ACCOUNT

Same as Legal Address

Address

PO Box 138

City	State/Province	Zip/Postal Code
Anytown	MA	02001
Country	USA	

Legal Address CANNOT be a P.O. box.

1.787498.104

008800101

422494.1.0

1.795965.102

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Brokerage Account Application: Individual	Section Notes
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Personal Information

Primary Owner/Custodian/Trustee

Name of Primary Owner/Custodian/Trustee Mark Smith			Social Security Number (Required) 9 9 9 9 9 9 9 9 9						Date of Birth MM-DD-YYYY 0 1 0 1 1 9 5 0			
U.S. Driver's License Number			State	Home Phone			Work Phone		Ext.			

YOUR LEGAL ADDRESS Same as Legal Address of Account

Address (Cannot be a Post Office Box)

City	State/Province	Zip/Postal Code
Country		

YOUR MAILING ADDRESS Same as Mailing Address of Account

Address

City	State/Province	Zip/Postal Code
Country		

TAX RESIDENCE AND CITIZENSHIP

Country of Tax Residence U.S. Other _____

Country or Countries of Citizenship

Citizenship U.S. Skip to "Employment Status." Other _____

Permanent U.S. Resident Non-Permanent U.S. Resident Non-Resident of U.S.

Country of Birth	City of Birth	State/Province of Birth
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Government Identification ID must include reference number and photo. Attach copy of ID.

<input type="checkbox"/> U.S. Driver's License	<input type="checkbox"/> Passport with U.S. Visa	<input type="checkbox"/> Foreign National Identity Document
<input type="checkbox"/> INS Permanent Resident Alien Card	<input type="checkbox"/> Employment Authorization Document (EAD)	<input type="checkbox"/> Passport without U.S. Visa
ID Number (Not Required for U.S. Driver's License)	Country of Issuance	

Bank Information Required for Foreign National Identity Document or Passport without U.S. Visa.

Bank Name	Bank Phone Number	Account Number
Bank Address	City	State/Province Zip/Postal Code Country

EMPLOYMENT STATUS Employed Not Employed Retired

Employer (List Source of Income if Retired or Not Employed) Investment Income	Occupation
Employer's Address	City State/Province Zip/Postal Code Country

AFFILIATIONS Answer for both types of affiliations. Report any additional affiliations on a separate page.

Securities Industry Affiliations

You are not affiliated with, or employed by, a stock exchange or a broker/dealer.

You are affiliated with, or employed by, such an entity (provide information below). Obtain and attach compliance officer's letter of approval ("407 letter"). We must tell your employer you have applied for this account.

Same as employer above.

Name of Company or Other Entity		
Address	City	
State/Province	Zip/Postal Code	Country

Public Company Affiliations

You are not a control person or affiliate of a public company under SEC Rule 144 (such as a director, 10% shareholder, or policy-making officer).

You are a control person or affiliate of the following.

Name of Company	Trading Symbol
Name of Company	Trading Symbol
Name of Company	Trading Symbol
Name of Company	Trading Symbol

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Joint Owner/Minor/Trustee If three or more owners, fill out a duplicate of this page for each additional owner. Also duplicate page 6 for additional owners to sign.

Name of Joint Owner/Minor/Trustee	Social Security Number (Required)	Date of Birth (MM/DD/YYYY)
U.S. Driver's License Number	State	Home Phone Work Phone Ext.

YOUR LEGAL ADDRESS Same as Legal Address of Account

Address (Cannot be a Post Office Box)		
City	State/Province	Zip/Postal Code
Country		

YOUR MAILING ADDRESS Same as Mailing Address of Account

Address		
City	State/Province	Zip/Postal Code
Country		

TAX RESIDENCE AND CITIZENSHIP

Country of Tax Residence U.S. Other Country

Citizenship U.S. Skip to "Employment Status." Other Country or Countries of Citizenship

Permanent U.S. Resident Non-Permanent U.S. Resident Non-Resident of U.S.

Country of Birth	City of Birth	State/Province of Birth
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Government Identification ID must include reference number and photo. Attach copy of ID.

U.S. Driver's License Passport with U.S. Visa Foreign National Identity Document
 INS Permanent Resident Alien Card Employment Authorization Document (EAD) Passport without U.S. Visa

ID Number (Not Required for U.S. Driver's License)	Country of Issuance
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Bank Information Required for Foreign National Identity Document or Passport without U.S. Visa.

Bank Name	Bank Phone Number	Account Number
Bank Address	City	State/Province Zip/Postal Code Country

EMPLOYMENT STATUS Employed Not Employed Retired

Employer (List Source of Income if Retired or Not Employed)	Occupation
Employer's Address	City State/Province Zip/Postal Code Country

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Securities Industry Affiliations

You are not affiliated with, or employed by, a stock exchange or a broker/dealer.
 You are affiliated with, or employed by, such an entity (provide information below). Obtain and attach compliance officer's letter of approval ("407 letter"). We must tell your employer you have applied for this account.
 Same as employer above.

Name of Company or Other Entity		
Address		City
State/Province	Zip/Postal Code	Country

Public Company Affiliations

You are not a control person or affiliate of a public company under SEC Rule 144 (such as a director, 10% shareholder, or policy-making officer).
 You are a control person or affiliate of the following.

Name of Company	Trading Symbol
Name of Company	Trading Symbol
Name of Company	Trading Symbol
Name of Company	Trading Symbol

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Dividend and Capital Gain Payments Check one only.

Cash/Reinvestment Split

These choices concern handling of any dividends, capital gains, and similar payments made by securities you own. Any payments that you choose to have reinvested will be used to purchase additional shares of the security that is making the payment. Any payments that you choose to have paid into your core account (along with any interest from debt securities that you own) will be invested in the core account vehicle for your account. Note that only certain domestic stocks and closed-end funds held in a Fidelity brokerage account are eligible for dividend reinvestment. For more information on reinvestment policies, see Dividend Reinvestment section in Client Agreement.

- Reinvest:** Payments from all mutual funds **Pay to Core Account:** Payments from all eligible U.S. equities and closed-end funds. *Default choice if you make no indication. (3)*
- Reinvest:** Payments from all eligible U.S. equities and closed-end funds **Pay to Core Account:** Payments from all mutual funds. (5)
- Reinvest:** Payments from all eligible securities (any payments from ineligible securities will be paid to your core account). (E)
- Pay to Core Account:** All payments. (4)

Pay All Dividends and Capital Gains Payments in Cash

- Pay to Core Account (4) Send Checks: Every Month (2) Every Quarter (6) Twice a Month (5) Every Week (1)

Margin Privileges Subject to approval by Fidelity; involves additional costs and risks.

Margin allows you to borrow money from Fidelity using certain securities in your account as collateral. Not available on UGMA/UTMA, estate, non-Fidelity prototype retirement, and non-trust fiduciary accounts.

- Apply for Margin Privileges

Agreement Signatures All owners must read and sign. Your signature binds you to the terms in "All Accounts" and any other applicable sections.

All Accounts

By signing below, you acknowledge and agree that:

- You are asking Fidelity to establish the account(s) in your name(s) as described in this application.
 - You are at least 18 years of age, of full legal age in the state in which you reside, and fully authorized to apply for this account.
 - All information about you and any other applicant is true, accurate, and complete, to the fullest extent of your knowledge, including information about securities industry affiliations, which you answer under penalties of perjury.
 - Your Authorized agent(s)/Advisor(s) have provided you with a complete copy of the Client Account Agreement ("Client Agreement"), and you have read it.
 - You accept the terms in this application and the Client Agreement, as they are today and as they may later be amended, including:
 - your commitments to Fidelity
 - your authorizations and statements concerning your Authorized agent(s)/Advisor(s), including your agreement to grant your Authorized agent(s)/Advisor(s) discretion over your account (as described in a written advisory contract) and, if indicated on page 4, asset management authority²
 - the policies governing your account and any optional features you may have requested, such as cash management, margin, options, or separately managed accounts
 - your agreement to indemnify us (jointly and severally, for accounts with more than one owner or trustee)
 - our policies on gathering information and recording phone calls
 - our privacy policy and other notices and disclosures
 - You grant your Authorized agent(s)/Advisor(s) trading authority, as defined in the Client Agreement, and agree that Fidelity may accept instructions on your account (such as orders to buy and sell securities) from your Authorized agent(s)/Advisor(s).
 - With respect to the fees associated with your account:
 - you authorize your agent(s)/advisor(s) to set the fees you pay for their services and the fees you pay for Fidelity's services
 - you authorize Fidelity to accept instructions from your agent(s)/advisor(s) to deduct agent/advisor fees directly from your account
 - you authorize brokerage commissions and termination fees to be deducted from your account (see the Client Agreement for more complete information on fees)
- If you are directing Fidelity to forward proxy materials to your primary agent/advisor, and your agent/advisor has identified a proxy-related third-party administrator on page 4:
 - you have separately authorized the agent/advisor to use such an administrator
 - the agent/advisor may not delegate to the administrator the right to determine your proxy vote
 - Fidelity may honor instructions from your agent/advisor to forward proxy materials to the administrator and may accept the agent's/advisor's proxy votes when so indicated to us by the administrator
 - Fidelity has no responsibility to verify any representations you make with regard to your proxy voting or prospectus delivery instructions.
 - Fidelity will provide your names to issuers of securities held in this account so that you might receive any important information regarding them, unless you notify us otherwise in writing.
 - Any and all Authorized agent(s)/Advisor(s) you have designated are either registered investment advisors or are banks, bank holding companies, or trust companies that are exempt from such registration.¹
 - You will notify Fidelity in writing of any material changes concerning the registration or trading authorization of your Authorized agent(s)/Advisor(s), and understand that any changes in account features or instructions (including rescinding authorizations relating to asset movement authorization, proxy voting or quarterly account statements) will be effective as soon as Fidelity receives written notice from you.^{1,2}
 - If requested in this application, you will receive quarterly confirmation statements in place of transaction confirmations, and you acknowledge and accept the limitations this arrangement may place on your ability to closely and promptly monitor activity in your account.²
 - Fidelity is not affiliated with your Authorized agent(s)/Advisor(s).^{1,2}
 - Fidelity will act only on authorized instructions, and has no responsibility to monitor or review your account, to determine the suitability of any investment, or to judge the appropriateness of any instruction placed on the account so long as it appears to be authorized. You can revoke this authorization any time by giving written notice to Fidelity.²

Margin Privileges Applicants Only

- **SUBJECT TO MARGIN APPROVAL, YOU AUTHORIZE US (FIDELITY) TO LEND SEPARATELY, OR WITH THE PROPERTY OF OTHERS, EITHER TO OURSELVES OR TO OTHERS, ANY PROPERTY WE MAY BE CARRYING FOR YOU ON MARGIN. THIS AUTHORIZATION APPLIES TO ALL YOUR ACCOUNTS WE CARRY AND WILL REMAIN IN FORCE UNTIL WE RECEIVE WRITTEN NOTICE OF REVOCATION.**

Footnotes indicate terms that apply in particular, though not exclusively, to the following:

¹ Delegation of proxy voting, redirection of proxies, and prospectus delivery.
² The receipt of quarterly confirmation statements.

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Trust Accounts Only

By signing below, you certify that:

- All individuals signing this application are trustees of the trust applying for this account, and all trustees are signing the application (for trusts with only one trustee, plural references should be read as singular).
- The trustees may enter into the transactions and issue the instructions that will be made in this account, for and at the risk of the trust, and may delegate trading authorization to the Authorized agent(s)/Advisor(s).
- The trustees grant Fidelity the authority to accept orders and other instructions relative to the this account from any trustee, or any other authorized individual or entity. This includes the authority to deliver any assets in the account to any trustee (personally or otherwise), or according to any trustee's instructions (but note that Fidelity, at its option and for its protection, may require approval of other trustees before executing any order.)
- Any trustee or Authorized agent/Advisor may execute any documents on behalf of the trust that Fidelity may require.
- All instructions given on this account will be in full compliance with the terms of the trust and all applicable account agreements.

- The trustees will inform Fidelity in writing of any circumstance that could alter these certifications (such as a change of trustees).
- Fidelity may verify all information provided in connection with this application and account, and may obtain credit or other financial responsibility reports with respect to the trust and any authorized individual. All individuals who may be the subject of these reports have been notified of this possibility.

In addition, each trustee of a Non-Fidelity Prototype Retirement Account certifies that:

- The trustees assume all fiduciary responsibility for plan assets as well as administrative responsibility for all applicable recordkeeping, tax reporting, and tax withholding requirements.
- The trustees have obtained and will maintain a plan and trust agreement, qualified under Section 401(a) of the Internal Revenue Code.
- All instructions given on this account will be in full compliance with the terms of the plan, the Employee Retirement Income Security Act of 1974 (ERISA), and the Internal Revenue Code.

<p>This account is governed by a pre-dispute arbitration clause, which appears on the last page of the Client Agreement, and you acknowledge that you have received a copy of this clause.</p>	<p>By signing below, you state that either 1 or 2 below is true:</p> <ol style="list-style-type: none"> 1. You are a U.S. person (including a U.S. resident alien) and the taxpayer identification number provided above is correct (or you are waiting for one to be issued to you) and you are not subject to backup withholding because: you are exempt from backup withholding; you have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding for failure to report all interest or dividends; or you have been notified by the IRS that you are no longer subject to backup withholding. 2. You are not a U.S. Person and have attached IRS Form W-8BEN (available from your tax advisor, www.irs.gov, or www.fidelity.com) to certify your foreign status and claim any applicable tax treaty benefits. <p>The IRS does not require your consent to any provision of this document other than the certifications in this box.</p>
<p>Margin applicants only: you represent that you have read, understood, and agreed to the terms and conditions set forth in the Margin Account Agreement and Disclosure of Credit Terms on Margin Transactions and agree to be bound by such terms and conditions as are currently in effect and as may be amended from time to time.</p>	

Owner Signature(s) If three or more owners, duplicate this page for additional owners to sign. Also fill out a duplicate of page 3 (personal information) for each owner. Submit this application, along with any other required materials, to Fidelity at the address provided by your primary agent/advisor.

Name of Owner/Custodian/Trustee Mark Smith	Name of Owner/Trustee
Signature 	Signature
Date mm/dd/yyyy 1/3/2008	Date mm/dd/yyyy

For Fidelity Use Only <input type="checkbox"/> Cash <input type="checkbox"/> Margin		
Print Approving Manager's Name	Approving Manager's Signature	Date mm/dd/yyyy
Fidelity Brokerage Services LLC, Member NYSE, SIPC		1.787498.104 - 408624 (12/05)