

Sample Premiere Select® Traditional IRA Account Application

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

Sample IRA Account Application Section Notes



Account Number (for Fidelity use only)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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.

Premiere Select® IRA Application

For Agent/Advisor Use Only

Primary Authorized Agent/Advisor* RIA Advisor	G NUMBER	For electronic confirms SIC NUMBER
	G 8 8 8 8 8 8 8 8	4 4 4
	G	
	G	

To provide information on more Authorized agent(s)/Advisor(s), owners, etc., make additional copies of necessary page(s).
 *As defined in Article VIII 1(c) of Premiere Select IRA Custodial Agreement or Article IX 1(c) of the Premiere Select Roth IRA Custodial Agreement.

Registration Check one type only. You must provide ALL information requested or we cannot open your account.

Traditional IRA Rollover IRA Roth IRA SEP-IRA

YOUR NAME

Name of Owner Mark Smith	Social Security Number (Required) 9 9 9 9 9 9 9 9 9 0 1 0 1 1 9 5 0	Date of Birth mm/dd/yyyy
U.S. Driver's License Number	State	Home Phone
		Work Phone Ext.

YOUR LEGAL ADDRESS

Address (Cannot be a Post Office Box) One Main Street		
City Anytown	State/Province MA	Zip/Postal Code 02001
Country USA		

YOUR MAILING ADDRESS Same as Legal Address

Address		
City	State/Province	Zip/Postal Code
Country		

TAX RESIDENCE AND CITIZENSHIP

Country of Tax Residence <input checked="" type="checkbox"/> U.S. <input type="checkbox"/> Other	Country
Citizenship <input checked="" type="checkbox"/> U.S. Skip to "Employment Status." <input type="checkbox"/> Other	Country or Countries of Citizenship
<input type="checkbox"/> Permanent U.S. Resident <input type="checkbox"/> Non-Permanent U.S. Resident <input type="checkbox"/> Non-Resident of U.S.	
Country of Birth	City of Birth
	State/Province of Birth

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	

Be sure to select a registration type

1.748000.106

011830101

422545.1.0

1.810285.101

Sample Premiere Select[®] Traditional IRA Account Application

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

Sample IRA Account Application Section Notes

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

If not employed or retired, be sure to include source of income

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

Account Characteristics

These features can be modified upon written notice to Fidelity. For Options Trading, obtain the appropriate form from your Authorized agent/Advisor.

Forwarding of Prospectuses, Proxies, and Reports

By checking one or more boxes below, you direct Fidelity to forward to your primary Authorized agent/Advisor the materials indicated. Send the following items to the primary Authorized agent/Advisor instead of the address of record.

- Prospectuses**
- Proxies** Includes all proxy voting materials. Choosing this option, you also direct Fidelity to accept votes regarding these proxies from your agent/advisor, if primary agent/advisor has a Proxy Voting G Number or uses a proxy administrator, provide the G Number and administrator name, if appropriate.
- Reports** Includes annual reports and information statements. Reports can only be forwarded if proxies are being forwarded as well.

For Agent/Advisor Use Only	
Proxy Voting G Number (Agent/Advisor or Administrator)	
G	_____
Name (Administrator Only)	

Trade Confirmations, Account Profiles, and Statements

Quarterly Trade Confirmation Statement In lieu of written trade confirmations, owner will receive a quarterly statement detailing all trade confirmations. Written trade confirmations will continue to be sent to applicable Authorized agent(s)/Advisor(s).

- Request Quarterly Trade Confirmation Statements

Duplicate Materials To have duplicate materials sent to other parties, check the appropriate boxes and provide recipient information. Note that any individuals or entities receiving these materials will also be granted access to all account information.

- Trade Confirmations
- Account Statements

Name Joe Accountant		
Address (Not Required if Providing G Number) 101 High Street		
City Anytown	State/Province MA	Zip/Postal Code 02001
Country USA	G Number G	

- Trade Confirmations
- Account Statements

Name		
Address (Not Required if Providing G Number)		
City	State/Province	Zip/Postal Code
Country	G Number G	

Sample Premiere Select[®] Traditional IRA Account Application

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

Sample IRA Account Application Section Notes

Dividend and Capital Gain Payments Check one only.

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 Fidelity Cash Reserves money market fund. Note that only certain domestic stocks and closed-end funds held in a Fidelity brokerage account are eligible for dividend reinvestment.

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

Beneficiary Designation for This IRA Read the instructions below completely before filling out this section.

Naming an IRA beneficiary can have important tax and financial consequences. Please consult your attorney and/or tax adviser. Tax consequences can be a particular concern if your account contains community property or if you make a "per stirpes" designation (see the last instruction below). Note that a beneficiary designation is not valid until it is received and accepted by Fidelity.

If naming only one beneficiary in either category (i.e., primary or contingent), the share will automatically be 100%.

If naming more than one beneficiary in a category, indicate an ownership share for each (in percent, not dollars). Make sure the percentages total 100% exactly. If no shares are indicated, equal percentages will be assigned any beneficiaries in that category who are alive at the time of your death (or, if you checked "per stirpes" below, to the survivors of those beneficiaries).

To designate more than three beneficiaries in either category, use a copy of this page or attach a sheet with all applicable beneficiary information, your Social Security Number, your signature, and the date.

- To designate your estate as beneficiary, enter "Estate" as the name.
- To change a designation in the future, such as adding or removing a beneficiary or changing your "per stirpes" contact, complete a *Premiere Select IRA Beneficiary Designation Form*.
- To have a beneficiary's share pass to his/her descendants, should the beneficiary die before you, provide "per stirpes" information (including contact information), in consultation with an estate planning attorney. By checking the "per stirpes" box, you indicate that the share of any individual beneficiary who predeceases you will pass to his or her descendants, as defined by the laws of the Commonwealth of Massachusetts in force at the time of your death. If you do not provide a "per stirpes" contact name, or if the contact is unavailable or unable to act, the contact will be your executor.

Name of Contact for "Per Stirpes" Issues

Primary Beneficiaries The primary beneficiaries will receive payment of any assets that are in this IRA upon your death.

Name of Beneficiary <input checked="" type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/> Other	Name of Trustee (if Applicable)
Mary Smith	
<input checked="" type="checkbox"/> Social Security Number <input type="checkbox"/> Taxpayer ID Number <input type="checkbox"/> Date of Birth or Trust (mm/dd/yyyy)	Share Percentage %
2 2 2 2 2 2 2 2 2 0 1 3 1 1 9 4 9 100	%
<input type="checkbox"/> Add "Per Stirpes" Stipulation	

Contingent Beneficiaries The contingent beneficiaries will receive payment of any assets that are in this IRA upon your death if no primary beneficiaries survive you.

Name of Beneficiary <input type="checkbox"/> Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Entity <input type="checkbox"/> Other	Name of Trustee (if Applicable)
<input type="checkbox"/> Social Security Number <input type="checkbox"/> Taxpayer ID Number <input type="checkbox"/> Date of Birth or Trust (mm/dd/yyyy)	Share Percentage %
<input type="checkbox"/> Add "Per Stirpes" Stipulation	

If more than 3 beneficiaries, a new page 3 or separate sheet of paper listing can be added

Sample Premiere Select® Traditional IRA Account Application

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

Sample IRA Account Application Section Notes

Account Funding

Make all checks payable to "National Financial Services" and include your Social Security number (and your account number, if known) on the check. All contributions will be invested in Fidelity Cash Reserves money market fund.

With a 60-day rollover, money from a qualified retirement account (such as an IRA or an employer-sponsored retirement plan) has been paid directly to you, and you are now providing us with a check from your account to roll over the proceeds. Note that in general, you must provide your check within 60 days of the date you received the distribution (120 days in the case of IRA proceeds involved in a failed first-home purchase). Also, you may only make one 60-day rollover per IRA in any 12-month period.

With a direct rollover from an employer-sponsored retirement plan, instruct the custodian or trustee of your previous plan to provide a check directly to National Financial Services.

With a direct transfer, both accounts involved must be of the same type. For example, if the originating account is a Traditional IRA, the only direct transfer option is another Traditional IRA.

If transferring assets from any non-Fidelity retirement account, complete a *Transfer of Assets Form* (available from your Authorized agent/Advisor).

With Roth rollovers and direct transfers, you will need to track your five-year aging date for each contribution (the date that determines your holding period for tax-free distributions.) The five-year aging date is January 1 of either the year you made your first Roth contribution or the year you converted to a Roth IRA, whichever is earlier.

If converting a SIMPLE-IRA to a Roth IRA, the conversion must occur at least 24 months after the date of the employer's first contribution to your SIMPLE-IRA.

If making an annual contribution, indicate which calendar year it is for and write the amount in the correct box below. (If making contributions for both prior and current calendar years, fill in the correct amount for each year.) You can only make a contribution for a prior year between January 1 and April 15 of the current year. Contributions for which no year is indicated will be processed as current-year contributions.

If mailing a prior year contribution, your contribution must be postmarked no later than the tax filing deadline (generally April 15) — even if you are not filing your tax return at that time.

To set up automated annual contributions, complete a *Premiere Select IRA Contributions by Electronic Funds Transfer (EFT) Form*. You may schedule contributions to occur yearly, monthly, or at other intervals, but note that all EFT contributions are treated as current-year contributions.

Account will be funded later. Skip to "Agreement to Open Account."

Annual Contributions Must be made in cash.

To a Traditional or Roth IRA

Contribution for Prior Calendar Year (PYC) \$ 2 0	Contribution for Current Calendar Year (CYC) \$ 2 0
--	--

To a SEP-IRA

Contribution Amount \$

Check from you Write your Social Security Number and tax-year designation on the check.

Contribution paid directly from a Fidelity non-retirement account

Account Number
--

Contribution from employer Your employer must already have established the plan. Note that your employer is legally obligated to provide you with a copy of the plan document and any future amendments to the plan.

Transfers, Rollovers, Roth Conversions

From a non-Fidelity IRA or an Employer-Sponsored Retirement Plan

Direct Rollover (Employer-Sponsored Retirement Plan to IRA) Include a check from the employer-sponsored plan. (DRC)

60-Day Rollover Provide a check for the amount you are rolling over. (ROC)

From a non-Fidelity IRA only

IRA Direct Transfer Complete a *Transfer of Assets Form*.

Direct Conversion to a Roth IRA Complete a *Transfer of Assets Form* transferring your existing IRA to a *Premiere Select IRA*, then complete a *Premiere Select Roth IRA Conversion Form*. Assets will remain in your *Premiere Select IRA* until the conversion to your *Premiere Select Roth IRA* is processed.

60-Day Rollover/Conversion to a Roth IRA Provide a check from the custodian of your existing IRA (payable to National Financial Services) for an eligible rollover distribution, then complete a *Premiere Select Roth IRA Conversion Form*. (CVC)

From any type of Fidelity IRA

Direct Conversion of a Premiere Select IRA to a Roth IRA Complete a *Premiere Select Roth IRA Conversion Form*.

IRA Direct Transfer Provide account number below to transfer your existing IRA to a *Premiere Select IRA*. All assets will be transferred in kind.

Fidelity Account Number

Conversion of Fidelity Brokerage or Mutual Fund IRA to a Premiere Select Roth IRA Provide account number below to transfer your existing IRA to a *Premiere Select IRA*, then complete a *Premiere Select Roth IRA Conversion Form*. Assets will remain in your *Premiere Select IRA* until the conversion to your *Premiere Select Roth IRA* is processed.

Fidelity Account Number

Sample Premiere Select® Traditional IRA Account Application

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

Sample IRA Account Application

Section Notes

Agreement Signature Your signature binds you to all terms below.

By signing below, you acknowledge and agree that:

- You are asking Fidelity to establish the account in your name as described in this application, you understand that this application becomes effective when delivered to and accepted by Fidelity, and you are aware that acceptance of your application will be acknowledged in writing.
- 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 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 Individual Retirement Account Client Agreement ("Client Agreement"), and copies of the Custodial Agreements and Disclosure Statements for the Premiere Select IRA and Roth IRA, respectively, and you have read them.
- You accept the terms in the applicable above-named documents, 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)¹²
 - the policies governing your account and any optional features you may have requested, such as options or separately managed accounts
 - your agreement to indemnify us
 - 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).
- If you are transferring or opening a Premiere Select Roth IRA, you will track the five-year aging date, as described on the previous page.
- You adopt the type of IRA indicated on page 1 of this application, and appoint Fidelity Management Trust Company as custodian, and Fidelity Brokerage Services LLC and National Financial Services LLC to perform administrative services.
- 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 have reviewed the investment advisory fees with your Authorized agent(s)/Advisor(s) and you believe the fees are reasonable for the services provided
 - 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 2:
 - 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 communicated 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.
- Your Authorized agent(s)/Advisor(s) will have access to and report information about your account, 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 bank or 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 changes of beneficiary or the rescinding of authorizations relating to proxy voting or quarterly account statements) will be effective as soon as Fidelity receives written notice from you.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).¹²
- 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
- Any beneficiary information provided in this application will apply only to an account established with this application. If you do not designate any beneficiary(ies), your beneficiary for this account will be your surviving spouse, or if you do not have a surviving spouse, your estate.
- You have received and read the prospectus for Fidelity Cash Reserves and agree to designate this fund for your core account.
- Any mutual fund or other investment company in which this IRA may be invested is not a bank and is not backed or guaranteed by any bank or insured by the FDIC.

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.

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.

You certify that 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).
 The IRS does not require your consent to any provision of this document other than the certifications in this box.

Owner Signature

Name of Owner	
Mark Smith	
Signature	Date (mm/dd/yyyy)
	01-03-2006

SIGN HERE

For Fidelity Use Only		
Print Approving Manager's Name	Approving Manager's Signature	Date (mm/dd/yyyy)
Fidelity Brokerage Services LLC, Member NYSE, SIPC		1.748000.106 - 409169 (1/1/05)