



Smart move.®

Transfer of Assets Instructions

Complete this form to authorize the transfer of assets, currently at another firm, to your Fidelity Account,® Fidelity Funds account, Fidelity Retirement or Health Savings Account. If you are transferring more than one account, complete one form per account. You may photocopy the transfer form; however, we need an original signature on each form submitted. The registration of the account being transferred should match the registration of your account held at Fidelity. Certain registration differences can be accommodated, as defined in the Your Fidelity Account and Account Being Transferred instructions, below.

Do not use this form for the following transactions:

- Converting an IRA to a Roth IRA
- Direct rollover from an employer-sponsored retirement plan, such as a 401(k) or 403(b) distribution.

Visit us at Fidelity.com or call us at 1-800-544-6666 for the appropriate forms.

Important Instructions—Read carefully before filling out the Transfer of Assets Form ("TOA Form").

Include with this form a complete copy of the most recent account statement from your current firm.

- All account owners/trustees/general partners must sign the TOA Form.
- 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.
- Fidelity cannot accept orders to trade based on your transferred assets until your assets have been delivered to Fidelity.
- Most transfers take 2–3 weeks to complete, depending on the types of securities and how quickly the delivering firm transfers your assets.
- Track the status of your transfer online by visiting us at Fidelity.com/goto/toa.

Your Fidelity Account and Account Being Transferred

The registration type and/or ownership of the account you are transferring should match the registration type and ownership of the account you maintain or are opening at Fidelity. Certain mismatches of registration type or ownership between accounts may be accommodated by completing the Registration Differences section at the end of the TOA Form, including:

- Individual to Joint or Individual to Trust (Owner A to Owner A and B or to Trustee A or Trustees A and B)
- Joint to Individual or Joint to Trust (Owner A and B to Owner A or to Trustee A or Trustee A and B)
- UGMA/UTMA to Individual or to Joint (Minor attained age of majority; if to a joint account minor must be one of the joint owners). Custodian must sign the transfer form.

For the following differences in registration, you do not need to complete the Registration Differences Section at the end of the form:

- Between Traditional IRAs, Rollover IRAs, and SEP IRAs for the same owner.
- From a SIMPLE IRA to a Traditional or Rollover IRA. A 25% IRS penalty will apply for owners under 59½ years of age transferring from a SIMPLE IRA to an account that is not a SIMPLE IRA during the two-year period beginning on the date when the first contribution was deposited.

Not all registration differences may be addressed on this form, including:

- One type of trust to a different type of trust account or where a common trustee does not exist.
- Individual to a different individual—transfers where there is not a common owner.
- Converting an IRA to a Roth IRA, or deconverting an existing Roth IRA.

Call Fidelity if you have any questions regarding registration differences.

Questions? Go to fidelity.com/goto/toa or call 1-800-544-6666.

Keep these instructions for your records. Do not return them to Fidelity.

Your Transfer Instructions

Brokerage account assets are transferred in kind. Mutual fund account assets may either be transferred in kind or liquidated and transferred as cash. Cash assets are deposited to your core account. If you are transferring mutual funds directly from the fund company, provide all fund/account numbers.

Some types of transfers require special arrangements or are subject to 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.
- 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.
- Proceeds from a bank CD may require up to four weeks to transfer. Unless otherwise indicated, proceeds from your CD will be transferred at maturity. Be advised that if your CD has a maturity date beyond 60 days we cannot accept your form.
- **Fidelity Funds Accounts.** These accounts may only accept Fidelity Funds transfers or cash transfers. Unless otherwise indicated, non-Fidelity mutual funds will be liquidated and Fidelity funds (except Fidelity Advisor Funds) will be transferred in kind.
- **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 1-800-544-3455 with any questions.

Additional Information

- **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.
- **Margin/Options.** If transferring option positions or positions requiring margin, an approved options or margin application must be on file with Fidelity.
- **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 1-800-544-6666 for additional information.
- **Annuities.** If transferring cash from an annuity, always check with your insurance company to determine the paperwork they will require you to complete. **Return this form to Fidelity with all paperwork required by your insurance company.**

Owner Authorization and Signature

All account owners/trustees/general partners on the account must sign in this section.

Registration Differences

Complete this section only if you are transferring an account with differences in the name(s) or registrations from the account at Fidelity, as defined in the Your Fidelity Account and Account Being Transferred instructions above. Account owners/trustees/general partners on the delivering account must sign in this section.

A signature guarantee may be required by the delivering firm. A signature guarantee helps guard against fraud. Most banks and brokers can provide one. A notary public CANNOT provide a signature guarantee.



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Transfer of Assets Form

Enter information on screen, or print the form and fill out by hand. Write clearly in black ink.

1. Your Fidelity Account

Account Number
Account Owner(s) Names
Account Owner(s) Names
Social Security Number or Taxpayer ID Number

2. Account Being Transferred

Account Number		
Account Owner(s) Names		
Account Owner(s) Names		
Delivering Firm Name		
Delivering Firm Address	City	
State/Province	Zip Code	Delivering Firm Phone

ACCOUNT TYPE Check one

- Individual
- Joint
- Trust
- Corporate / Business
- UGMA / UTMA
- Estate
- Other (e.g., HSA) _____
- Traditional or Rollover IRA
- Roth IRA
- SEP IRA
- SIMPLE IRA
- Qualified Plan*
- Inherited IRA
- Roth Inherited IRA

ACCOUNT TYPE BEING TRANSFERRED Check one

- Individual
- Joint
- Trust
- Corporate / Business
- UGMA / UTMA
- Estate
- Other (e.g., HSA) _____
- Traditional or Rollover IRA
- Roth IRA
- SEP IRA
- SIMPLE IRA
- Qualified Plan
- Inherited IRA
- Roth Inherited IRA

*Qualified Plan options offered under the Fidelity Retirement Plan include Profit Sharing, Money Purchase, and Self-Employed 401(k) Plans.

3. Your Transfer Instructions If you do not instruct us otherwise, we will default to transfer in kind all eligible positions in the account.

<input type="checkbox"/> A. BROKERAGE, TRUST COMPANY OR TRANSFER AGENT TRANSFER Brokerage account transfers are in kind; liquidate assets at current firm prior to submitting this form if you wish to have assets transferred in cash. <input type="checkbox"/> 1 Transfer all assets (money markets may be liquidated) <input type="checkbox"/> 2 Transfer only part of my account, as detailed below: <table border="1" style="width: 100%;"> <tr><td>Security Symbol or Name</td><td># of Shares or "All"</td></tr> <tr><td>Security Symbol or Name</td><td># of Shares or "All"</td></tr> <tr><td>Security Symbol or Name</td><td># of Shares or "All"</td></tr> </table>	Security Symbol or Name	# of Shares or "All"	Security Symbol or Name	# of Shares or "All"	Security Symbol or Name	# of Shares or "All"	<input type="checkbox"/> B. MUTUAL FUND COMPANY TRANSFER <table border="1" style="width: 100%;"> <tr><td colspan="2">Name of Fund and Account Number (if separate)</td></tr> <tr><td>Symbol</td><td># of Shares or "All" <input type="checkbox"/> In Kind <input type="checkbox"/> Liquidate*</td></tr> </table> <table border="1" style="width: 100%;"> <tr><td colspan="2">Name of Fund and Account Number (if separate)</td></tr> <tr><td>Symbol</td><td># of Shares or "All" <input type="checkbox"/> In Kind <input type="checkbox"/> Liquidate*</td></tr> </table> <table border="1" style="width: 100%;"> <tr><td colspan="2">Name of Fund and Account Number (if separate)</td></tr> <tr><td>Symbol</td><td># of Shares or "All" <input type="checkbox"/> In Kind <input type="checkbox"/> Liquidate*</td></tr> </table>	Name of Fund and Account Number (if separate)		Symbol	# of Shares or "All" <input type="checkbox"/> In Kind <input type="checkbox"/> Liquidate*	Name of Fund and Account Number (if separate)		Symbol	# of Shares or "All" <input type="checkbox"/> In Kind <input type="checkbox"/> Liquidate*	Name of Fund and Account Number (if separate)		Symbol	# of Shares or "All" <input type="checkbox"/> In Kind <input type="checkbox"/> Liquidate*	<input type="checkbox"/> C. BANK, CREDIT UNION OR ANNUITY TRANSFER <input type="checkbox"/> 1 Transfer cash only. All cash will be transferred unless you indicate a different amount to transfer here: \$ _____ <input type="checkbox"/> 2 Liquidate CD or Annuity immediately and send cash. I understand that I may incur a penalty for early liquidation. <input type="checkbox"/> 3 Liquidate CD or Annuity at maturity and send cash. Maturity date is _____ (MM-DD-YYYY) Submit your request at least 21 days before maturity, but no more than 60 days before maturity. <input type="checkbox"/> 4 Annuity. Liquidate \$ _____ or <input type="checkbox"/> only the amount of annuity available without a penalty.
Security Symbol or Name	# of Shares or "All"																			
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Name of Fund and Account Number (if separate)																				
Symbol	# of Shares or "All" <input type="checkbox"/> In Kind <input type="checkbox"/> Liquidate*																			
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Symbol	# of Shares or "All" <input type="checkbox"/> In Kind <input type="checkbox"/> Liquidate*																			

*Fidelity is not responsible for market fluctuation on requests with written liquidation instructions.

4. Required Signature(s) All owners must read, sign, and date.

By signing below, you instruct Fidelity and the delivering firm to act on all instructions given on this form, and you agree to accept all terms and conditions on this form and in the "Terms and Conditions" section that follows.

Name of Primary Account Holder	Name of Joint Account Holder	Name of Joint Account Holder
Signature _____ Date (MM-DD-YYYY) _____	Signature _____ Date (MM-DD-YYYY) _____	Signature _____ Date (MM-DD-YYYY) _____
X	X	X

Medallion Signature Guarantee

Medallion Signature Guarantee

Medallion Signature Guarantee

5. Registration Differences

If you are transferring an account that does not exactly match your Fidelity Account, all delivering account owners must complete this section and sign below. Consult your legal or tax advisor regarding your personal situation. Additional documentation may be required to effect a transfer of assets between unlike registrations.

I (We) are transferring from (name of firm) _____, registered as (name(s) on account) _____ and hereby authorize the transfer of this account to Fidelity, registered as (name(s) on account) _____.

Name of Account Owner	
Signature X	Date (MM-DD-YYYY)

Medallion Signature Guarantee

Name of Account Owner	
Signature X	Date (MM-DD-YYYY)

Medallion Signature Guarantee

Name of Account Owner	
Signature X	Date (MM-DD-YYYY)

Medallion Signature Guarantee

6. Terms and Conditions

By signing in Section 4 you agree to the following terms and conditions:

To delivering firm: Unless otherwise indicated in the instructions above, transfer all assets in my account to National Financial Services LLC, or if to a Fidelity prototype Retirement Account, Fidelity Management Trust Company, c/o National Financial Services LLC, or if to a Fidelity Health Savings Account, Fidelity Personal Trust Company, c/o National Financial Services LLC. I understand that to the extent any assets in my securities account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by New York Stock Exchange Rule 412 or similar rule of the National Association of Securities Dealers or other designated examining authority. Unless otherwise indicated in the instructions above, I authorize you to sell any nontransferable proprietary money market fund assets that are part of my account and transfer the resulting cash credit balance to the successor custodian. I understand that you will contact me with respect to the disposition of any other assets in my securities account that are not transferable. I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer

them in its name for the purpose of sale, when and as directed by me. I understand that upon receiving a copy of this transfer instruction, you will cancel all open orders for my account on your books. I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me in connection with my securities account.

I understand that if I am transferring a SIMPLE IRA from another custodian to Fidelity and I do not provide a Date of First Participation in a form and manner acceptable to the custodian, the date of first participation will be the date contributions are first deposited to my SIMPLE IRA at Fidelity by my employer.

For transfers to Fidelity prototype Retirement Accounts: I acknowledge that I have adopted a Fidelity IRA, Fidelity Roth IRA, Fidelity SIMPLE IRA, or Fidelity Retirement Plan (Keogh/Self-Employed 401(k)) with Fidelity Management Trust Company as successor custodian/trustee, and I agree to transfer only those assets which can be held in such accounts, as described in the relevant Custodial Agreement or Plan Document. If I am over 70½, I attest that this transfer will not violate the required minimum distribution rules under Section 401(a)(9) of the Internal Revenue Code.

For transfers to Fidelity Health Savings Accounts (HSA): I acknowledge that I have adopted a Fidelity HSASM with Fidelity Personal Trust Company as successor custodian/trustee, and I agree to transfer only those assets which can be held in such accounts, as described in the HSA Custodial Agreement.

FOR CUSTODIAN/TRUSTEE USE ONLY

The appropriate entity in the table below accepts appointment as successor custodian/trustee for the account identified on this form. Transfer the account as instructed on a fiduciary-to-fiduciary basis. The new account name will be National Financial Services LLC, agent for the successor custodian/trustee in the table below.

Successor/Custodian/Trustee's Representative	
Signature X	Date (MM-DD-YYYY)

Account Type	Successor Custodian/Trustee
Prototype Retirement	Fidelity Management Trust Co. (deliver securities c/o National Financial Services LLC)
HSA	Fidelity Personal Trust Company

Questions? Go to fidelity.com/goto/toa or call 1-800-544-6666.

Form completed and signed? Use the enclosed envelope or mail to Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0002.

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services, LLC, Member NYSE, SIPC.