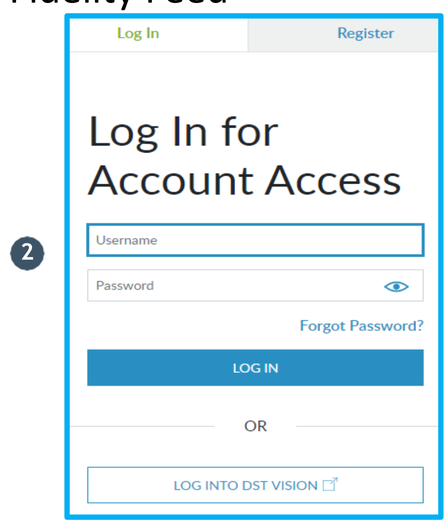
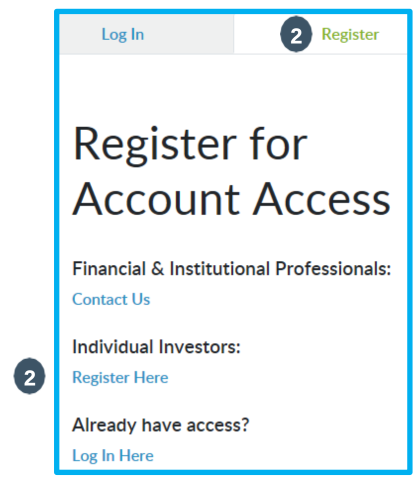
Online Account Information: Easy to Access, Simple to Update

i.fidelity.com | Overview

Our website for Fidelity Advisor clients, **i.fidelity.com**, lets you access and manage your account information quickly and securely. And now, more intuitive navigation and simpler screens make it even easier to check your balances, print out statements, and update addresses, beneficiaries, and account options.

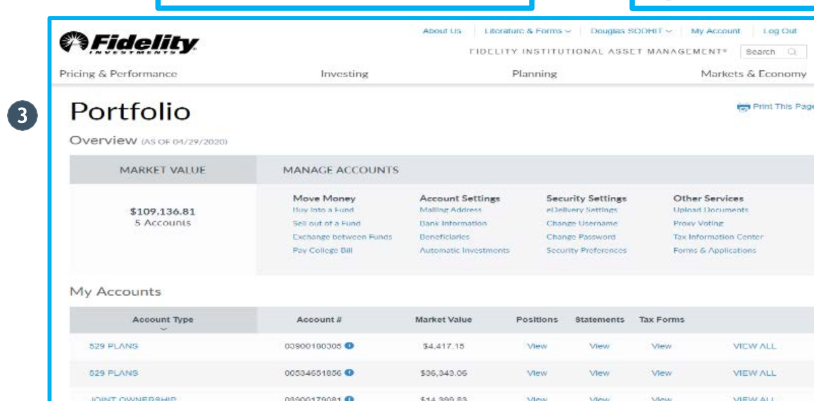
1. Go to **i.fidelity.com** and click on the "Individual Investors" tile on the bottom right.





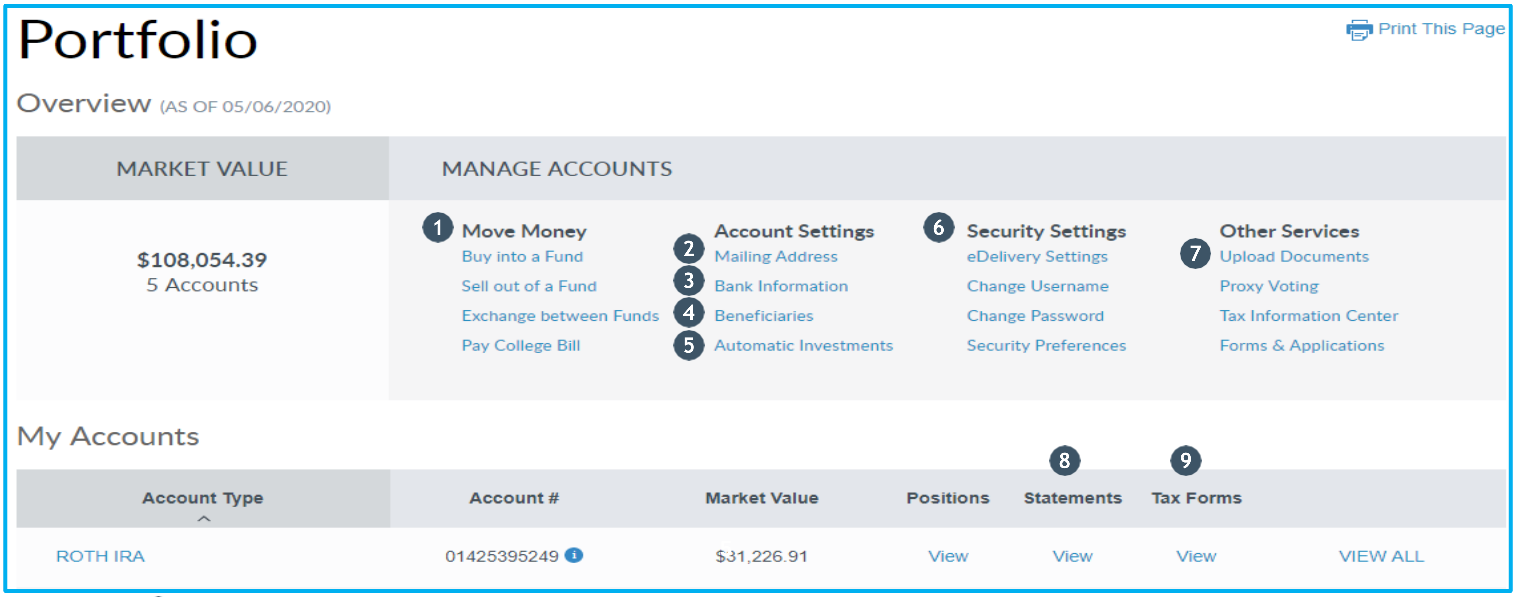
2. Click "LOG IN TO YOUR ACCOUNT." If you already have a Username and Password, enter it now. If you are a new visitor to the site, click the "Register" tab, then the "Register Here" link and follow the steps as prompted.*

* Note: To register for the first time, you will need your SSN/TIN, Account #, and Fund/Portfolio #.



3. You will arrive at the Portfolio page that lists the accounts in your portfolio.

The Portfolio page lets you easily manage information on an account without sending in forms or waiting for updates to be processed.



1. **Move Money**
   Execute a variety of trades on your account including buy, sell or exchange between funds. 529 account holders can also pay educational expenses directly to a school.

2. **Update an address**
   Make a modification to your address on record for the accounts associated with the linked social security number. NOTE: Updates to 529 beneficiary address are excluded.

3. **Link to bank account**
   Set up Electronic Fund Transfer (EFT) to invest or withdraw money any time it's convenient for you, without the hassle of writing and mailing checks. EFT also lets you take advantage of our Automatic Investment Program. For your security, a 10-calendar day waiting period exists for new instructions.

4. **Check your beneficiaries**
   It is important to periodically check your IRA beneficiary information and make necessary updates. You can now add, delete, and edit beneficiary information all on one screen. NOTE: 529/Trust/Entity type beneficiaries cannot be made online and must be submitted in writing.

5. **Set up an automatic program**
   You choose the amount, date, and frequency of your periodic investments.

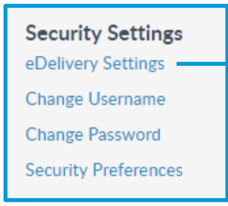
6. **Security settings**
   Provide an extra layer of security by signing up for electronic delivery of documents, adding secure contact methods, and routinely updating your password.

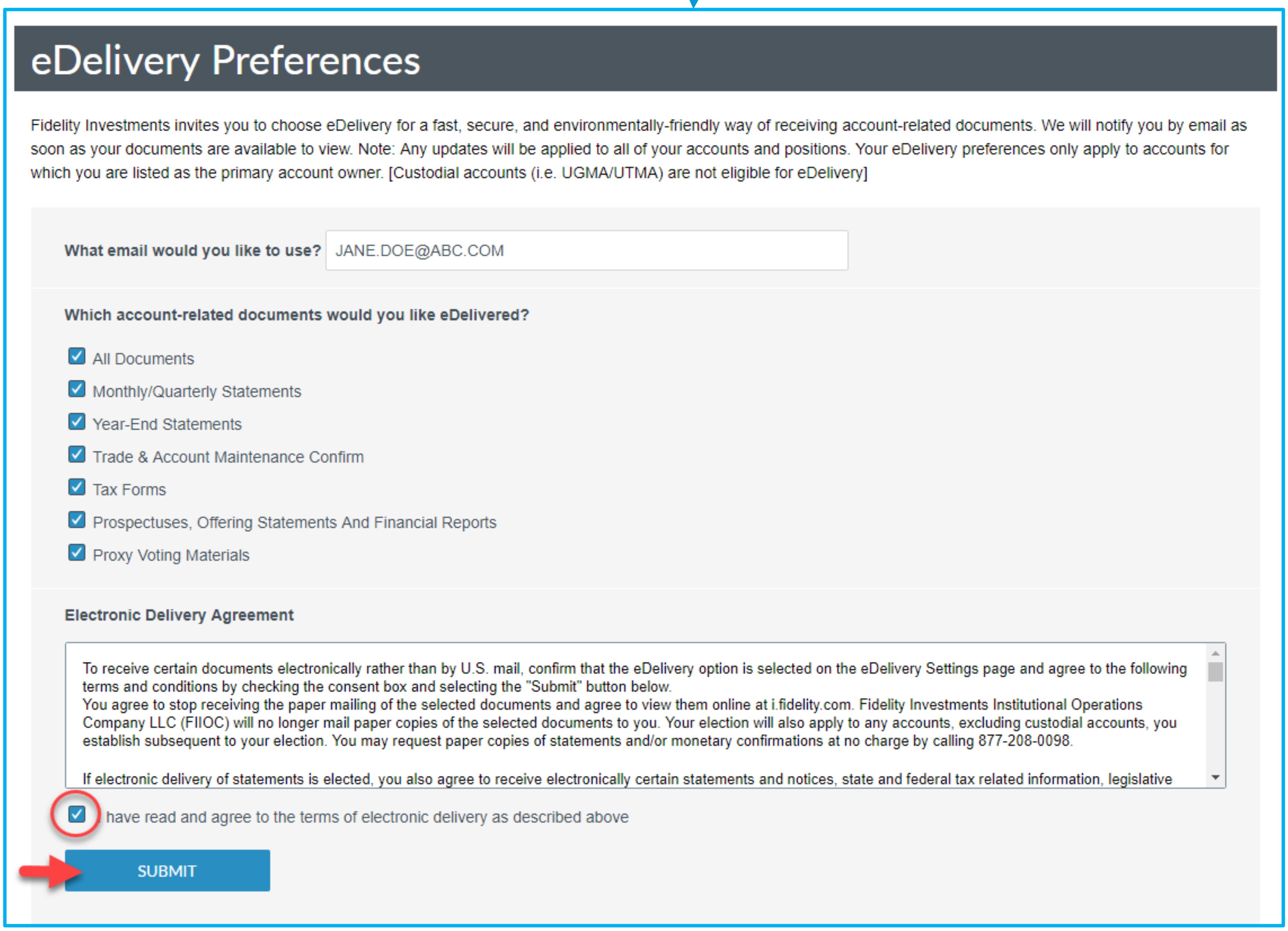
7. **Upload documents**
   Attach fax approved documents securely online directly to Fidelity.

8. **Access statements or confirmations**
   View your most recent quarterly statement or confirmation of transaction activity.

9. **Access tax forms**
   View, print or download your available tax forms for accounts with tax reporting. NOTE: Excludes Secondary owners, custodians of an UGMA/UTMA, Trustees with a SSN different than the Trust's EIN, or 529 Participants with beneficiary distributions.

Choose eDelivery: eDelivery is fast, secure, and convenient. Fidelity will notify you by email as soon as your latest documents are available for viewing on **i.fidelity.com**. View, print, and save a copy of the documents you need.





eDelivery Preferences

Fidelity Investments invites you to choose eDelivery for a fast, secure, and environmentally-friendly way of receiving account-related documents. We will notify you by email as soon as your documents are available to view. Note: Any updates will be applied to all of your accounts and positions. Your eDelivery preferences only apply to accounts for which you are listed as the primary account owner. [Custodial accounts (i.e. UGMA/UTMA) are not eligible for eDelivery]

What email would you like to use? JANE.DOE@ABC.COM

Which account-related documents would you like eDelivered?

- [x] All Documents
- [x] Monthly/Quarterly Statements
- [x] Year-End Statements
- [x] Trade & Account Maintenance Confirm
- [x] Tax Forms
- [x] Prospectuses, Offering Statements And Financial Reports
- [x] Proxy Voting Materials

Electronic Delivery Agreement

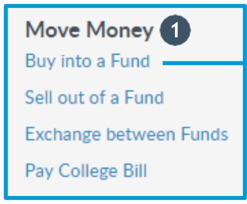
To receive certain documents electronically rather than by U.S. mail, confirm that the eDelivery option is selected on the eDelivery Settings page and agree to the following terms and conditions by checking the consent box and selecting the "Submit" button below.
You agree to stop receiving the paper mailing of the selected documents and agree to view them online at i.fidelity.com. Fidelity Investments Institutional Operations Company LLC (FIIOC) will no longer mail paper copies of the selected documents to you. Your election will also apply to any accounts, excluding custodial accounts, you establish subsequent to your election. You may request paper copies of statements and/or monetary confirmations at no charge by calling 877-208-0098.

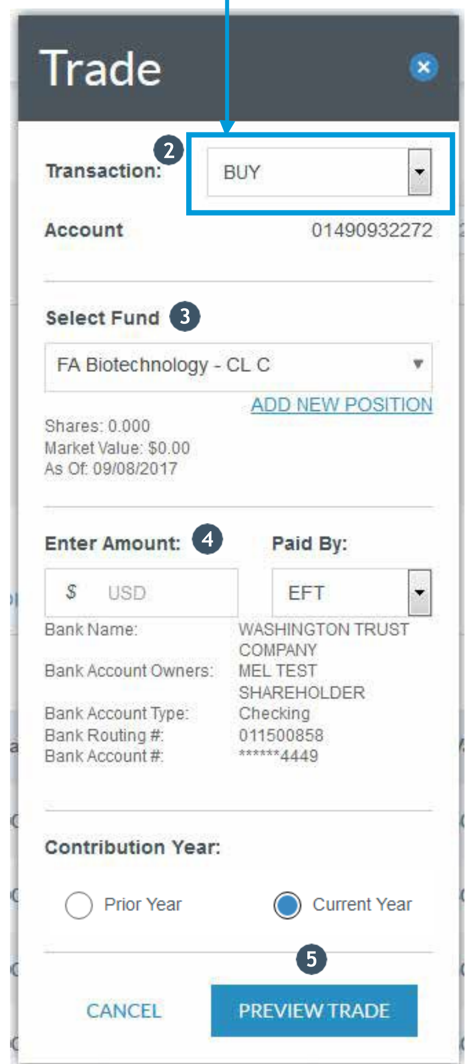
If electronic delivery of statements is elected, you also agree to receive electronically certain statements and notices, state and federal tax related information, legislative

- [x] have read and agree to the terms of electronic delivery as described above

SUBMIT

In addition, you have direct access to contribute, withdraw or move investments across your accounts as you are ready.





1. **Trade**
   Access the Trade functionality through Move Money or Account Options.

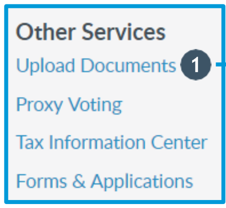
2. **Transaction Type**
   Choose BUY (purchase), SELL (redeem), or EXCHANGE (move between funds) from the drop-down menu.

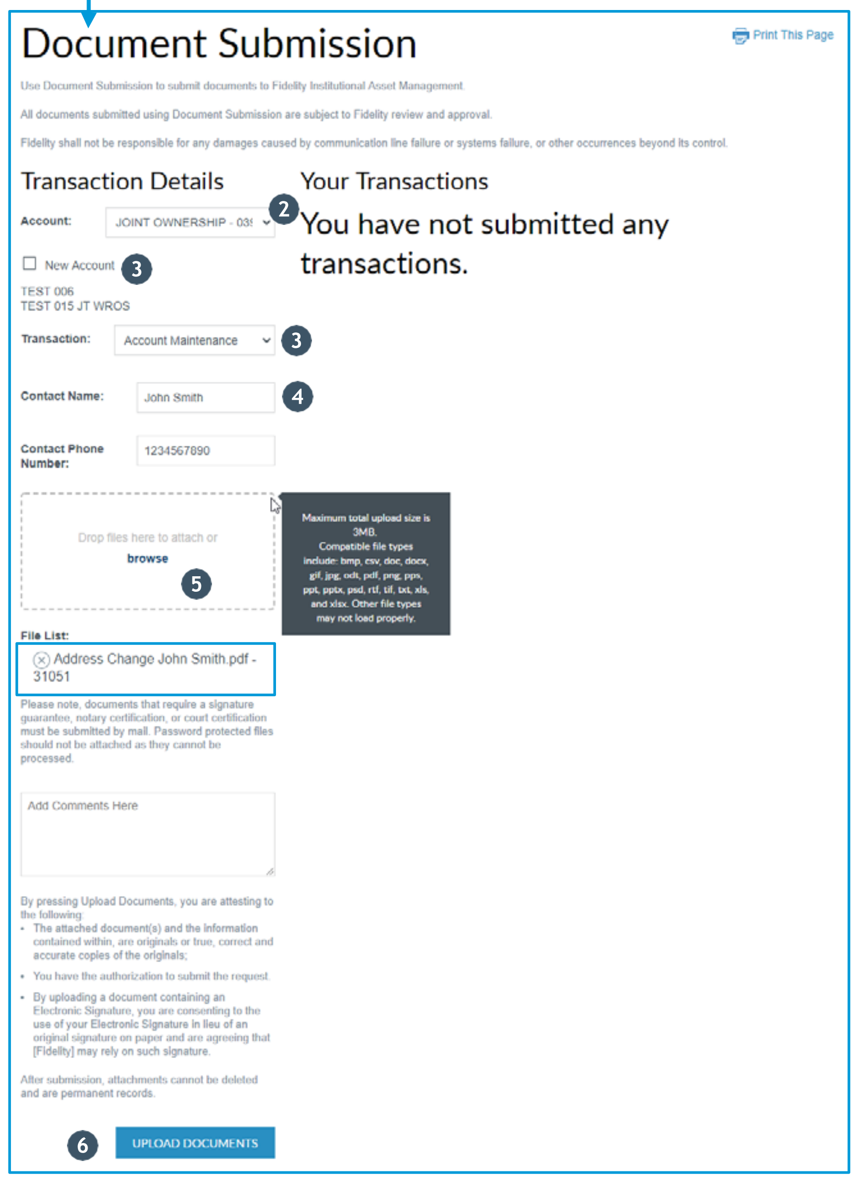
3. **Select a fund**
   Select one of your existing funds from the drop down or add a new fund position to your account by choosing ADD NEW POSITION.

4. **Select payment method and amount**
   Enter the amount of your transaction and use the drop down to select a payment option.

5. **Preview your trade**
   Select PREVIEW TRADE to review and submit your trade. Choose CANCEL to make changes.

All forms and documents currently accepted by fax can also be submitted electronically online, excluding any documents requiring a signature guarantee or original certification.





1 Document Submission

Access the document upload feature through Other Services.

2 Account

Choose your specific account that aligns to the requested update.

3 Select the transaction type

Select the applicable transaction type from the drop down including Account Maintenance, Financial Transaction, Other, or add a new account to your portfolio by choosing New Account.

4 Enter your contact information

Include your name and phone number for any questions that may arise.

5 Attach a document

Select BROWSE to attach a file(s) to the list and add a brief comment to support your request.

6 Upload your documents

Select UPLOAD DOCUMENTS to submit your file(s). A confirmation number will generate upon a successful submission.

If you have questions during the process, please call a Fidelity representative at **877-208-0098**, Monday through Friday, between 8:30 a.m. and 7:00 p.m. Eastern time.

FIDELITY INSTITUTIONAL®

ORIGINAL INSIGHT / TAILORED ACCESS / DIVERSE INVESTMENT CAPABILITIES

i.fidelity.com

937319.1.0 FIDELITY INVESTMENTS INSTITUTIONAL OPERATIONS COMPANY LLC, 500 SALEM STREET, SMITHFIELD, RI 02917 1.869975.114
0720