



Use this form to aggregate your eligible Fidelity managed accounts within Fidelity® Wealth Services or Fidelity® Strategic Disciplines for purposes of calculating your advisory fees. If you need more room for information, make a copy of the relevant page.

- On this form, “You,” “you,” and “your” refers to the primary account owner identified in Section 1.
- Gross advisory fees are assessed as a percentage of account value, and the percentage is reduced as assets within your eligible accounts are increased to certain defined levels.
- Fidelity managed accounts offer you the ability to aggregate eligible accounts for purposes of achieving a reduced percentage fee.
- For more details on fees, refer to the Fidelity® Wealth Services Program Fundamentals or Fidelity® Strategic Disciplines Program Fundamentals mailed with your Investment Proposal or found in the “Find a Form” option located in the *Customer Service* tab on *Fidelity.com*.
- Refer to Section 3 for a description of the Fidelity Managed Account Aggregation Policy and a definition of accounts eligible for aggregation.
- This Account Aggregation Form must be signed and received by Fidelity before the last business day of the quarter for clients to receive reduced advisory fees for that quarter.
- Although Fidelity® Strategic Disciplines accounts cannot be aggregated with Fidelity® Wealth Services accounts, certain Fidelity® Strategic Disciplines accounts can be aggregated with other Fidelity® Strategic Disciplines accounts depending on account strategy. Refer to Section 3 for additional information.

Primary Account Owner Name	
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List the eligible Fidelity managed accounts you are requesting to aggregate. Only accounts that meet the requirements of the Fidelity Managed Account Aggregation Policy in Section 3 of this form are eligible for aggregation.

Account Number	Account Type e.g., IRA, Individual, Joint, Trust
Relationship of account holder to above-referenced Primary Account Holder e.g., self, spouse, child	
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Form continues on next page. ►►

3. Fidelity Managed Account Aggregation Policy

Fidelity will automatically aggregate, for fee-calculation purposes, certain account registrations that share the same tax reporting identification number (such as IRA, Roth IRA, SEP IRA, individual, joint, and certain trust account registrations). To aggregate other accounts not eligible for automatic aggregation, including those with immediate family members (e.g., your spouse, an ancestor, descendant, or sibling [or their spouse])—completion of this account aggregation form is required.

Accounts eligible to be aggregated for the purposes of fee calculation must meet the following criteria:

1. The account holder(s) of each account to be aggregated must be an “immediate family member” of the primary account owner, which is defined as follows:

- Spouse (you must be legally married)
- Ancestor or spouse of an ancestor (e.g., father, grandfather)
- Descendant or a spouse of a descendant (e.g., daughter, granddaughter)
- Brother or sister or a spouse of a brother or sister

Additional notes regarding immediate family members:

- Extended family members, such as aunts, uncles, mother-in-law, father-in-law, cousins, domestic partners, and so on, are **not** eligible for bundling with the primary account owner.
- There is no requirement for immediate family members to reside at the same address to be eligible for a reduced fee.
- For taxable trust, custodial, and fiduciary accounts, the beneficiaries of the trust, custodial, and fiduciary accounts (before the terminating event) must also be immediate family members of the primary account owner.

AND

2. Only certain account registrations are eligible for fee aggregation and Fidelity managed account programs have different aggregation rules. Details are provided below for clarity.

Account registration eligibility:

- Each aggregated account must be (a) a taxable account, (b) an IRA, or (c) a SEP IRA. In addition, a Defined Contribution Retirement Plan account may be aggregated, but only if the plan is not subject to Title I of the Employee Retirement Income Security Act of 1974 (ERISA).
- A Defined Contribution Retirement Plan that includes only owners (or spouses of owners) of the business sponsoring the plan as plan participants would not be subject to ERISA; therefore, Fidelity managed accounts under that plan may be aggregated with other managed accounts if the other requirements listed above are met.
- Corporate, foundations and other charitable organizations, family limited partnerships, family LLCs, sole proprietorships, non-prototype retirement accounts, and Defined Contribution Retirement Plan accounts subject to ERISA are not eligible to be aggregated with any other account types for fee calculation purposes. This means that these account types can only be aggregate with other accounts that share the same tax ID number.
- Contact your Service Associate or a member of the Client Management Team at 800-544-3455, ext. 11111, for a complete list of eligible and ineligible account registrations.

Product and service eligibility:

- Fidelity Wealth Services® offers multi-asset class portfolio management through Portfolio Advisory Services accounts that cannot be aggregated with Fidelity® Strategic Disciplines separately managed account (SMA) balances in order to arrive at the reduced fee rates applicable to higher account balances.
- Fidelity® Strategic Disciplines gives you direct ownership of individual securities through an SMA, which provides additional opportunities for personalization and may offer tax-sensitive investment management. However, not all SMA account balances are eligible to be aggregated to reduce the advisory fee. You may aggregate multiple fixed income investment strategies together, and you may aggregate multiple equity SMAs together, but you cannot aggregate bond SMAs with equity SMAs.
- Fidelity® Strategic Disciplines bond SMAs that are eligible for fee bundling include: the Breckinridge Intermediate Municipal Strategy, the Fidelity® Intermediate Municipal Strategy, and the Fidelity® Core Bond Strategy, but they cannot be aggregated with other Fidelity® Wealth Services or other Fidelity® Strategic Discipline account balances in order to arrive at the reduced fee rates applicable to higher account balances. However, such accounts can be aggregated with other bond strategy accounts for a reduced fee.
- Fidelity® Strategic Disciplines equity SMAs eligible for fee bundling include: the Fidelity® Equity-Income Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® International Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, and the Fidelity® Tax-Managed U.S. Equity Index Strategy. Their account balances can be aggregated together, but cannot be aggregated with other Fidelity® Wealth Services or other Fidelity® Strategic Disciplines account balances in order to arrive at the reduced fee rates applicable to different levels of account balances.
- Fidelity Go® and Fidelity Managed FidFoliosSM account balances cannot be aggregated with Fidelity® Wealth Services or Fidelity® Strategic Disciplines account balances for a fee discount.

Form continues on next page. ►►

4. Authorization and Signatures

By signing below, you:

- Certify that the Fidelity managed accounts listed herein meet the account requirements of the Fidelity Managed Account Aggregation Policy described in Section 3.

Defined Contribution Retirement Plans, if applicable:

- Agree to inform Fidelity® Wealth Services or Fidelity® Strategic Disciplines if your retirement plan becomes subject to Title 1 of

ERISA, and you understand that such account will no longer be aggregated with your other eligible Fidelity managed accounts for purposes of receiving fee discounts.

Trust/Custodial/Fiduciary Accounts, if applicable:

- As trustee, custodian, or fiduciary, you understand that you are responsible for

complying with your legal responsibilities and fiduciary obligations, and on behalf of the trust or custodial account, you agree to indemnify and hold Fidelity Brokerage Services LLC and its affiliates ("Fidelity") harmless from and against any loss, claim, expense, or other liability for any instructions given to Fidelity in connection with this account aggregation request.

You are responsible for verifying the accuracy of all fee calculations (as evidenced by invoices). Fees that are reported by you as having been inaccurately calculated, generally will not be recalculated unless you notify us of the potential calculation error within six months of receipt of the fee invoice.

PRINT PRIMARY ACCOUNT OWNER NAME	
PRIMARY ACCOUNT OWNER SIGNATURE	TODAY'S DATE MM-DD-YYYY
<div>SIGN</div> <div>X</div>	<div>X</div>

Complete and sign.

Be sure to complete all sections.

Questions? Contact a Service Associate or a member of the Client Management Team at 800-544-3455.

Submit

1. Scan or take a digital photo of the ENTIRE form.
2. Visit [Fidelity.com/upload](https://www.fidelity.com/upload) to submit your files or photos.

Fidelity Go®, Fidelity Managed FidFolios™, Fidelity® Wealth Services, and Fidelity® Strategic Disciplines are advisory services offered by Fidelity Personal and Workplace Advisors LLC (FPWA), a registered investment adviser, for a fee. Fidelity® Strategic Disciplines includes the Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® International Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Tax-Managed U.S. Equity Index Strategy, the Fidelity® Intermediate Municipal Strategy, and the Fidelity® Core Bond Strategy. Portfolio Advisory Services accounts are discretionary investment management accounts offered through Fidelity® Wealth Services. Brokerage services provided by Fidelity Brokerage Services LLC (FBS), and custodial and related services provided by National Financial Services LLC (NFS), each a member NYSE and SIPC. FPWA, FBS, and NFS are Fidelity Investments companies.

Fidelity Brokerage Services LLC, Member NYSE and SIPC, 900 Salem Street, Smithfield, RI 02917

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