

# New Fidelity Account® — SIMPLE IRA

Use this application to open a SIMPLE IRA. Do NOT use this form for Traditional, Rollover, Roth, SEP or Inherited IRAs, or to open a SIMPLE IRA for a minor or a ward. Type on screen or print out and fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page.

## Important to Understand

By signing this application, you acknowledge that:

- Fidelity Brokerage Services LLC ("FBS") will perform brokerage and administrative services.
- National Financial Services LLC ("NFS") will maintain the assets in a brokerage account and provide administrative services.
- Fidelity Management Trust Company ("FMTC") will act as IRA Custodian.
- FBS, NFS, and FMTC are together herein referred to as "Fidelity."
- Uninvested money in your account is held in your Core Position ("Core Position") until you direct otherwise.

- Important documents related to your account include the Fidelity SIMPLE IRA Custodial Agreement ("Custodial Agreement"), the Fidelity Brokerage Retirement Customer Account Agreement and Disclosure Statement ("Customer Agreement"), and other relevant information delivered from time to time.

## Helpful to Know

Regarding this account:

- Fidelity's Savings Investment Match Plan for Employees (SIMPLE IRA) is for self-employed individuals and small businesses with 100 or fewer employees.
- For additional information or for help filling out this application, please call 800-544-5373 and select option 3 to speak with a small-business retirement specialist.

## 1. Account Owner

**SSN/TIN must be account owner's, not employer's.**

First Name	Middle Name	Last Name
Date of Birth MM DD YYYY		
Email		
Social Security or Taxpayer ID Number	Daytime Phone	Extension

**Residential Address (where you live)** This is your legal address used for tax reporting.

Street Address		
City	State	ZIP Code

**Mailing Address** May be a P.O. box, drop box, or c/o location

☐ Same as legal/residential address ► Default if no other information indicated below.

Mailing Address		
City	State	ZIP Code

Account Owner continues on next page. ►►

**Citizenship**

Indicate your citizenship status. ➤

☐ I am a U.S. citizen. ➤ Skip to next section.☐ I am a foreign citizen. Information in this box must be completed.☐ Permanent U.S. resident ☐ Non-permanent U.S. resident ☐ Nonresident of U.S.

Country of Citizenship	Country of Tax Residency <i>Only applicable to nonresidents of the U.S.</i>
City, State/Province, and Country of Birth	

☐ Passport ☐ Employment Authorization Document  
☐ DHS Permanent Resident Card ☐ Foreign National Identity Document

Check one and **attach a copy of a valid and unexpired government ID** showing number and photo. To claim non-U.S. tax status, also complete and submit an IRS Form W-8BEN.

**Employment**

Check one and provide information. Industry regulations require us to ask for this information.

Ask employer for this number (required to set up your account).

☐ Employed: ☐ Self-employed:

Occupation	Employer <i>Leave blank if self-employed.</i>		
Employer Taxpayer I.D. Number <i>NOT an SSN</i>	Employer Address		
City	State/Province	ZIP/Postal Code	Country

**Associations**

Fidelity is required by industry regulations to determine if you or someone in your household is associated with a financial services company or is a control person of a corporation.

If you are employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA), or a municipal securities dealer, you must provide the company's name and address below.

We have existing consent agreements with many firms. If your firm is not one of them, we will contact your firm's compliance office.

Company Name			
Company Address			
City	State/Province	ZIP/Postal Code	Country

If you are, or an immediate family/household member is, a director, corporate officer, or 10% shareholder of a publicly held company, or a control person of a publicly traded company under SEC Rule 144, you must provide the information below.

Company Name	Trading Symbol or CUSIP
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## 2. Financial Profile *Industry regulations require us to ask for this information.*

### Investment Objective

Check the objective that most closely reflects your approach for this account.

Lower Risk/Shorter Time Frame			Higher Risk/Longer Time Frame		
<input type="checkbox"/> <b>Short Term</b> Seek to pre-serve capital and can accept the lowest returns in exchange for price stability.	<input type="checkbox"/> <b>Conservative</b> Seek to minimize fluctuations in market values by taking an income-oriented approach with some potential for capital appreciation.	<input type="checkbox"/> <b>Balanced</b> Seek the potential for capital appreciation and some income and can withstand moderate fluctuations in market values.	<input type="checkbox"/> <b>Growth</b> Seek growth and can withstand significant fluctuations in market values.	<input type="checkbox"/> <b>Aggressive Growth</b> Seek aggressive growth and can tolerate wide fluctuations in market values, especially over the short term.	<input type="checkbox"/> <b>Most Aggressive</b> Seek very aggressive growth and can tolerate very wide fluctuations in market values, especially over the short term.

### Financial Profile

Check one in each column. For more on tax brackets, go to Fidelity.com/taxtable. Industry regulations require us to ask for this information.	<b>Annual Income</b> From all sources	<b>Estimated Net Worth</b> Excluding your home	<b>Estimated Liquid Net Worth</b> Cash and assets easily converted to cash	<b>Federal Tax Bracket</b>
	<input type="checkbox"/> \$0–\$20,000	<input type="checkbox"/> \$0–\$30,000	<input type="checkbox"/> \$0–\$15,000	<input type="checkbox"/> 0%–15%
	<input type="checkbox"/> \$20,001–\$50,000	<input type="checkbox"/> \$30,001–\$50,000	<input type="checkbox"/> \$15,001–\$50,000	<input type="checkbox"/> 25%
	<input type="checkbox"/> \$50,001–\$100,000	<input type="checkbox"/> \$50,001–\$100,000	<input type="checkbox"/> \$50,001–\$100,000	<input type="checkbox"/> 28% or higher
	<input type="checkbox"/> \$100,001 or more	<input type="checkbox"/> \$100,001–\$500,000	<input type="checkbox"/> \$100,001–\$500,000	
		<input type="checkbox"/> \$500,001 or more	<input type="checkbox"/> \$500,001 or more	

## 3. Core Position

Uninvested money in your account is held in your Core Position until you direct otherwise. Note that other Core Position options may be available after you open your account. Understand that in certain circumstances, such as if Fidelity determines you reside outside the United States, the Core Position will operate differently. Please refer to the Customer Agreement for further details. For more information, contact Fidelity.

- Check **ONLY** one.
- ☐ FDIC-Insured Deposit Sweep Program (For more information, see the FDIC-Insured Deposit Sweep Program Disclosure.) **Default if no choice indicated.**
- ☐ Fidelity Government Money Market Fund (a money market mutual fund; not FDIC insured) **Default if the FDIC-Insured Deposit Sweep Program is not available.**

## 4. Contribution Allocation

If you want your contributions automatically invested in one or more mutual funds, provide information below.

Certain mutual funds are not available for this feature. To find out which mutual funds are available, go to Fidelity.com/simplefunds.

Fund Symbol	Fund Name/Company	% of Contributions Min. 10%.
		.0%
Fund Symbol	Fund Name/Company	% of Contributions Min. 10%.
		.0%
Fund Symbol	Fund Name/Company	% of Contributions Min. 10%.
		.0%
Fund Symbol	Fund Name/Company	% of Contributions Min. 10%.
		.0%
Fund Symbol	Fund Name/Company	% of Contributions Min. 10%.
		.0%

Total must add up to 100%.  %

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## 5. Account Features

### Electronic or Paper

If you provided an email address in Section 1 and unless you indicate otherwise below, all materials will be sent to you electronically. To confirm electronic delivery, respond to the Electronic Delivery Agreement and Consent, which we will email to you.

I choose to receive the following by U.S. mail:

- ☐ Account statements
- ☐ Other documents (including shareholder reports and regular prospectus mailings)
- ☐ Trade confirmations and related prospectuses
- ☐ Tax forms and related disclosures

## 6. Beneficiaries

You may want to review this document with a tax, financial, or legal advisor. Designating beneficiaries is optional. However, leaving this section blank will indicate that no beneficiary is named by you for this account and that upon your death, payment will be made according to the rules of succession as outlined in the Fidelity SIMPLE IRA Custodial Agreement. You can add or change beneficiaries any time at [Fidelity.com/beneficiary](https://Fidelity.com/beneficiary).

### Copy Beneficiaries from Another Fidelity IRA Account

Available ONLY if you want to copy the current beneficiary designation(s) from an existing Fidelity IRA that does NOT have customized beneficiaries.

- ☐ Designate the SAME beneficiaries and percentages on this account(s) as are currently designated for:

Fidelity IRA Account Number

▶ Skip to "Dates and Signatures."

### Primary Beneficiaries

For each beneficiary you list by name, check a beneficiary type and provide all information.

If you outlive a beneficiary and you want that beneficiary's share to go to each of his or her descendants by right of representation, check "per stirpes."

As an alternative to listing each of your children by name, you can check "Non-Spouse" and insert "All my children" in the "Name" box.

- ☐ Spouse
- ☐ Non-Spouse
- ☐ Trust
- ☐ Other Entity

Name If naming spouse as a beneficiary, do so here.			
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage	%

☐ Per stirpes

- ☐ Non-Spouse
- ☐ Trust
- ☐ Other Entity

Name			
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage	%

☐ Per stirpes

- ☐ Non-Spouse
- ☐ Trust
- ☐ Other Entity

Name			
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage	%

☐ Per stirpes

- ☐ Non-Spouse
- ☐ Trust
- ☐ Other Entity

Name			
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage	%

☐ Per stirpes

Total must add up to 100%.  %

Beneficiaries continues on next page. ▶▶

### Contingent Beneficiaries

Contingent beneficiaries receive assets only if no primary beneficiary survives you.

Do NOT list any primary beneficiaries here.

- ☐ Spouse  
☐ Non-Spouse  
☐ Trust  
☐ Other Entity

Name <small>If naming spouse as a beneficiary, do so here.</small>		
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage %

☐ Per stirpes

- ☐ Non-Spouse  
☐ Trust  
☐ Other Entity

Name		
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage %

☐ Per stirpes

- ☐ Non-Spouse  
☐ Trust  
☐ Other Entity

Name		
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage %

☐ Per stirpes

- ☐ Non-Spouse  
☐ Trust  
☐ Other Entity

Name		
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage %

☐ Per stirpes

Total must add up to 100%.

%
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### 7. Signature and Date Account owner (or custodian) and all authorized individuals must sign and date.

Please be sure to read all the language included on the following pages, as well as sign, date, and return all pages of this application (1–7) to Fidelity.

To help the government fight money laundering and the funding of terrorism, federal law requires Fidelity to obtain your name, date of birth, address, and a government-issued ID number before opening your account, and to verify the information. In certain circumstances, Fidelity may obtain and verify comparable information for any person authorized to make transactions in an account or beneficial owners of certain entities. Further documentation is required for certain entities, such as trusts, estates, corporations, partnerships, and other organizations. Your account may be restricted or closed if Fidelity cannot obtain and verify this information. Fidelity will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if your account is restricted or closed.

You acknowledge that this account is governed by a predispute arbitration clause, which appears on the last page of the Fidelity Brokerage Retirement Customer Account Agreement, and that you have read the predispute arbitration clause.

By signing below, you acknowledge that you have read, understand, and agree to be bound by the provisions of this application, including the Terms and Conditions for this account on the next page.

PRINT OWNER NAME	
SIGN	OWNER SIGNATURE
	X
DATE	TODAY'S DATE MM/DD/YYYY
	X

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Form continues on next page. ►►

## 8. Terms and Conditions for this account

### By signing above, you:

- Adopt the Fidelity SIMPLE IRA and appoint FMTC (or its successor) as Custodian, and FBS and NFS to perform administrative services pursuant to the terms of the Fidelity SIMPLE IRA Custodial Agreement.
- Acknowledge that you received the Customer Agreement and Fidelity SIMPLE IRA Custodial Agreement and Disclosure Statement, that you have read and understand both the Customer Agreement and the Fidelity SIMPLE IRA Custodial Agreement, and that you agree to all terms and conditions on this application and in the above agreements, as these agreements may be amended from time to time.
- Acknowledge that acceptance of your application will be indicated by a Letter of Acceptance signed by, or on behalf of, Fidelity, and delivered upon the Custodian's receipt of the initial contribution.
- Acknowledge that FMTC's acceptance of its appointment as Custodian is effective upon proper completion and signature of the application, and contingent upon timely delivery of this application, as signed and properly completed, to the Custodian, notwithstanding what is stated in Article 8, Section 26, of the Fidelity SIMPLE IRA Custodial Agreement.
- Understand Fidelity may charge an annual maintenance fee and/or liquidation fee and this fee may be separately billed or collected by liquidating sufficient securities from your account. Fidelity may change the fee schedule from time to time, as provided in the Fidelity SIMPLE IRA Custodial Agreement.
- Agree to indemnify the Custodian (its agents, affiliates, successors, and employees) from any and all liability in the event that you fail to meet any IRS requirements concerning your SIMPLE IRA.
- Acknowledge that payment to beneficiaries will be made according to the rules of succession described in the applicable Fidelity SIMPLE IRA Custodial Agreement.
- Agree that upon transfer of assets due to any life event (divorce, death, etc.), and unless otherwise instructed, all residual income paid to the account and any fractional shares will be systematically allocated to the Transferee (New Asset Holder) receiving the largest share proportion of the account assets. If the account is transferred evenly, or at different intervals, the income and/or fractional shares will be systematically allocated to the last transferee paid.
- Indemnify the Custodian (its agents, affiliates, successors, and employees) from all liability in the event that you fail to meet any IRS requirements concerning your SIMPLE IRA.
- Understand that Fidelity will provide certain information about your SIMPLE IRA to your employer.
- Understand that this Fidelity SIMPLE IRA can only be established in conjunction with the Fidelity SIMPLE IRA Plan.
- Affirm that you have received and read the Schedule of Fees, that you understand this schedule may change from time to time, and that you agree to be responsible for those fees and charges that apply to your account.
- Affirm that you are at least 18 years old and of full legal age to enter into the agreements associated with this application in your state of residence.
- Represent and warrant that, if you have not completed the section titled Associations, you are not associated with or employed by a stock exchange or a broker-dealer and that you are not a control person or associate of a public company under SEC Rule 144 (such as a director, 10% shareholder, or a policy-making officer), or an immediate family or household member of such a person.
- Acknowledge that you agree to the use of the Core Position to hold any assets of your account pending investment or other instructions and that you have received and read the prospectus or other applicable documents for the Core Position.
- Affirm that you have received the FDIC-Insured Deposit Sweep Program Disclosure and that you have read and understand this disclosure document. You acknowledge that if no choice is indicated, the default Core Position will be the core account indicated in the Core Position section, the FDIC-Insured Deposit Sweep Program, if available.
- **Understand that your Core Position may be a money market fund, and that an investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency, and that although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.**
- Acknowledge that you have received the description of the Core Account in the Customer Agreement, including Fidelity's right to change the options available as core positions, and consent to having free credit balances held or invested in the Core Position indicated above.
- Consent to have only one copy of Fidelity mutual fund shareholder documents, such as prospectuses and shareholder reports ("Documents"), delivered to you and any other investors sharing your address. Your Documents will be householded indefinitely; however, you may revoke this consent at any time by contacting Fidelity at 800-343-3548 and you will begin receiving multiple copies within 30 days. As Documents for other investments become available in the future, these Documents may also be householded in accordance with this authorization or any notice or agreement you received or entered into with Fidelity or its service providers.
- Understand that, upon an issuer's request in accordance with applicable rules and regulations, Fidelity will supply your name to issuers of any securities held in your account so you might receive any important information regarding them, unless you notify Fidelity.
- Understand that it is your responsibility to read the prospectus for any security purchased for your account or into which your holdings are exchanged.
- Acknowledge that Fidelity will not be liable for any loss, cost, or expense arising out of your instructions, provided that it institutes reasonable procedures to prevent unauthorized transactions.
- Acknowledge that you will receive a monthly account statement from Fidelity, unless there are no transactions in a particular month. In any case, you will receive a statement quarterly.

### *If requesting Contribution Allocation:*

- Authorize Fidelity to invest all contributions as indicated in the Contribution Allocation section, understanding that Fidelity will not be liable for any loss, expense, or cost arising out of your instructions.
- Acknowledge that this authorization may be revoked only by providing written notice of revocation to Fidelity, in such time and manner as affords Fidelity reasonable opportunity to act on it.

### *If you are not a U.S. person:*

- State that you are submitting IRS Form W-8 BEN with this application to certify your foreign status and, if applicable, to claim tax treaty benefits.

Form continues on next page. ►►



**Did you sign the application and attach a check or any necessary documents?** Please return pages 1–7 and any attachments to Fidelity Investments. You will receive a “New Account Profile” confirming that your account(s) is opened.

**Questions?** Go to [Fidelity.com/openaccount](https://Fidelity.com/openaccount) or call 800-544-5373.

*Use a postage-paid envelope, and drop the application off at a Fidelity Investor Center OR deliver it to:*

**Regular mail**

Fidelity Investments  
P.O. Box 770001  
Cincinnati, OH 45277-0002

**Overnight mail**

Fidelity Investments  
100 Crosby Parkway KC1K  
Covington, KY 41015

*Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 592526.9.0 (10/15)*

