

The Fidelity Customer Protection Guarantee

We value your business and the trust you have placed in Fidelity. We take security very seriously and use a variety of measures to protect your personal information and accounts. As part of our ongoing commitment to our customers, we're proud to offer our *Customer Protection Guarantee*: **We will reimburse your Fidelity account for any losses due to unauthorized activity.**

Our *Customer Protection Guarantee* is designed to provide you with peace of mind when doing business with Fidelity. It covers all assets in Fidelity Brokerage, Mutual Fund or Individual Retirement Accounts (IRAs), and individual workplace retirement plan accounts under a 401(k), profit sharing, 403(b) or 457 plan for which Fidelity is the record-keeper.

If you detect any errors or discrepancies or suspect unauthorized activity in your account, please contact us promptly at 1-800-FIDELITY. To ensure that you are able to contact us in a timely manner, you must frequently check your account information and transaction history online and promptly review correspondence, account statements and trade confirmations received from Fidelity. We will investigate any unauthorized activity that you report to us, and we will ask you to cooperate with us in the investigation and to take corrective measures to protect your account from further fraudulent activity.

Fidelity will reimburse your Fidelity account if we conclude that there was unauthorized activity resulting in a loss and that the activity occurred through no fault of your own. We will also need to ensure that the activity was not initiated by you (the account owner) or by someone you allowed to access your account.

Your Role in Protecting Your Accounts

While Fidelity can help ensure the security of your accounts, you play a vital role in preventing and reporting unauthorized account activity. Here are some important steps that you must take:

- Frequently check your account and actively monitor your transaction history including promptly reviewing correspondence, notices and account statements, or confirmations from Fidelity.
- Take precautions to safeguard your account information, including your PIN (personal identification number) and customer identification number.
- Secure Your Computer with routine maintenance, including the use of anti-virus software and personal firewalls.
- Minimize Your Risks Online by using good online habits.
- Protect yourself from identity theft by safely managing your personal information.

Please see below for other important details and conditions.

The guarantee covers all assets in brokerage accounts carried with Fidelity Brokerage Services LLC; all Mutual Funds sold by Fidelity Distributors Corporation that are purchased from Fidelity directly and not through an intermediary; all Fidelity Individual Retirement Accounts (IRAs) and individual workplace retirement plan accounts under a 401(k), profit

sharing, 403(b) or 457 plan for which Fidelity is the record-keeper.

Fidelity Advisor Funds and other related products sold through financial intermediaries may be covered by non-Fidelity guarantees or policies. Our guarantee therefore does not cover these products, including, but not limited to, Fidelity Advisor Fund accounts, Fidelity Destiny Plans and Fidelity Advisor 529 Plans. Also, certain regulatory constraints require that we exclude annuity and life insurance products.

The guarantee does not cover situations in which you authorize account activity, including: (1) the activities of any person to whom you have given, or with whom you have shared, your customer ID, PIN or account number, and (2) the activities of any person, including an investment advisor or professional (its employees and agents), to whom you have granted authority of any type over your account (such as power of attorney, trading or money movement authorization or an investment management relationship). The guarantee also does not cover unauthorized activities in your workplace retirement account by an employer or plan sponsor representative who is authorized to access your account, but who is acting outside the scope of his or her authority. It also does not cover unauthorized activities resulting from a breach of security in an employer or plan sponsor's systems.

Unauthorized credit and check card transactions occurring on Fidelity-offered cards must be reported immediately to the bank who issued you the card. The guarantee does not cover unauthorized credit and check card transactions and any claim for reimbursement for loss due to unauthorized credit and check card transactions is governed by your agreement with the issuing card company and by applicable law.

Unauthorized check writing transactions occurring with Fidelity-offered check writing features must be reported promptly to Fidelity. Fidelity will assist you in the claims process. However, the guarantee does not cover unauthorized check writing transactions and any claim for reimbursement for loss due to unauthorized check writing transactions is governed by your agreement with United Missouri Bank, N.A. and by applicable law.

The guarantee does not cover any tax consequences, your legal fees and expenses, or any consequential, lost opportunity or non-monetary damages. The guarantee will not apply in any situation in which you do not report unauthorized activity promptly to Fidelity.

You must work with us in our investigation, and we may ask that you take additional steps including, but not limited to, filing a police report, completing a notarized affidavit regarding the unauthorized transactions, cooperating and answering questions from Fidelity and law enforcement authorities, and, if necessary, allowing access to the computer or other access device that is suspected of being compromised.

Fidelity will determine the type and amount of reimbursement, including whether to replace the securities in your account that were taken, and may seek restitution for reimbursements made under this guarantee from the person(s) or entity that committed the unauthorized activity. We may not provide reimbursement if you are reimbursed, or eligible for reimbursement or other coverage, by others for the unauthorized transactions; for example, by your insurance company.

Fidelity may ask that you assign to it certain rights you may have regarding your loss and to sign a release form as a condition of reimbursement. You may not assign your rights under the guarantee to any other individual or party.

The guarantee is governed by the law of the Commonwealth of Massachusetts. You may have additional legal rights under applicable federal and state law. Laws and regulations in some jurisdictions may prohibit application of the guarantee to certain financial products.



Smart move.®

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Clearing, custody or other brokerage services may be provided by National Financial Services LLC or Fidelity Brokerage Services LLC, Members NYSE, [SIPC](#).
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