



# Trading Authority—Workplace Investing Retirement Plans

Use this form to grant a third party limited trading authority, which includes the ability to buy and sell securities and call Fidelity for information regarding your account, or to provide updated information about a third party who already holds trading authority. Do NOT use this form for 529 College Savings Plan accounts or Fidelity Personal Investing Accounts, such as IRAs. 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.

## Helpful To Know

- Fill out a separate form for each authorized agent. For business accounts, you can only use this form to grant limited trading authority.
- Fill out a separate form for each employer relationship for which you would like to grant limited trading authority.
- You don't need to complete this form for an owner — the account owner already has trading authority.
- Some states limit who can have trading authority on estate, conservator, guardian, or other fiduciary accounts. You may want to consult a legal advisor.
- For any account listed on this form that is currently approved for BrokerageLink,<sup>SM</sup> you must submit a BrokerageLink Trading Authorization form.
- Only the account owner can grant trading authority.
- The Plan Sponsor of the retirement plan may be required to complete section 8 per plan rules.

## 1. Account Owner

Name	
Address on File	
Social Security Number	Date of Birth MM DD YYYY

## 2. Plan(s) Included

Employer Name

If there are multiple plans for the same plan type, then this election will be effective for all those plans unless otherwise stated.

- Plan type:**
- 403(b) Plan
  - 401(k) Plan
  - 401(a) Plan
  - 457(b) Plan
  - 457(f) Plan
  - 415(m) Plan

## 3. Existing Authorized Agents

Check no more than one.

- Keep any existing authorized agents in place *Default if no choice indicated.*
- Remove all existing authorized agents
- Remove only the following authorized agent:

Name

Form continues on next page. ►►





## 4. Add an Authorized Agent Cannot be a minor.

Complete this section to grant trading authority to any individual who is not the account owner. The account owner already has trading authority. Sections 4 and 6 must be completed by the authorized agent. If you want to add an Advisory Company and Investment Advisors, [▶ skip this section and complete Section 5.](#)

Authorized Agent is an individual such as a spouse.

First Name	M.I.	Last Name
Address		
Date of Birth MM DD YYYY	Social Security Number	

## 5. Add an Investment Advisory Company and Investment Advisors

Complete this section to grant trading authority to any Advisory Company and the indicated Investment Advisors. Sections 5 and 6 must be completed by the Investment Advisors. If you want to add an Authorized Agent, [▶ go back and complete Section 4, skipping this section.](#)

Investment Advisory Company Name	Daytime Phone	
Officer/Principal Name		
Street Address	Suite Number	
City	State	ZIP Code
Authorized Agent / Investment Advisor Name		
Authorized Agent / Investment Advisor Name		
Authorized Agent / Investment Advisor Name		

Form continues on next page. ▶▶





## 6. Authorized Agent Signature and Date Named authorized agent(s) must sign and date below.

By signing below, you:

- Acknowledge that you have received a copy of this form and the Trading Authority Agreement, and you state that you have read them, you understand them, and you accept all their terms and conditions.
- Agree to be bound by the current and future terms of all agreements, and by any applicable disclosures, between the account owner and Fidelity.
- State that you are familiar with and understand the investment objectives of the account owner and will use only trading strategies that are consistent with these objectives.
- Certify that all information you provided is correct to the best of your knowledge.
- Acknowledge that we may refuse to approve you as authorized agent, or may remove you as authorized agent from this or any other account, at any time and for any reason.
- Agree to act in compliance with all applicable laws and regulations.
- Acknowledge that entities and individuals who provide investment advice to others may be subject to regulation by federal and state regulators and agree to be responsible for determining whether and what type of registration is required.
- Authorize the named authorized agents or investment advisors to act on behalf of the named investment advisory company or organization.
- Agree to indemnify and hold harmless Fidelity Investments Institutional Operations Company from any claims, losses, or other adverse consequences that may result from implementing these instructions.
- Certify that the named investment advisory company or organization is an investment advisor pursuant to all applicable state and federal laws and regulations.

Print Authorized Agent or Officer/Principal Name	
Authorized Agent or Officer/Principal Signature	Date MM-DD-YYYY
<b>SIGN</b> ▶	▶

Print Authorized Agent or Officer/Principal Name	
Authorized Agent or Officer/Principal Signature	Date MM-DD-YYYY
<b>SIGN</b> ▶	▶

Print Authorized Agent or Officer/Principal Name	
Authorized Agent or Officer/Principal Signature	Date MM-DD-YYYY
<b>SIGN</b> ▶	▶

Form continues on next page. ▶▶



## 7. Account Owner Signature and Date The account owner must sign and date.

By signing below, you:

- Acknowledge that you have received a copy of the Trading Authority Agreement, and you state that you have read it, you understand it, and you accept all the terms and conditions of the agreement, *including the predispute arbitration clause*, and the terms and conditions described in this form.
- Authorize Fidelity to act on all instructions given on this form.
- Designate the individual(s) identified in this form as your authorized agent(s), granting the individual(s) the ability to place all orders consistent with the level of trading authority indicated.
- Acknowledge that we may remove any authorized agent from this, or any account, at any time and for any reason.
- State, if signing as a guardian or conservator, that you have the power to enter into the sales, redemptions, and other transactions of mutual fund shares, and that you agree to execute any documents that we may require.
- Certify that all information you provided is correct to the best of your knowledge.

Print Participant Name	
Participant Signature	Date MM-DD-YYYY
<b>SIGN</b> ▶	▶

## 8. Plan Sponsor/Employer Signature and Date

*Required ONLY if your plan requires Employer Approval.*

By signing below, you:

- State that you are the Plan Sponsor or Employer responsible for the Plan for which trading authority is being requested on this form.
- Consent to the appointment of the authorized agent identified in this form, understanding that:
  - The authorized agent will be granted only limited trading authority, as described in the Trading Authority Agreement, and will be authorized only to place orders that are permitted by the Plan.
  - The authorized agent is not authorized to designate a beneficiary or establish a new Plan.
  - Fidelity Management Trust Company acts only as custodian or trustee for this Plan, and has no discretionary fiduciary authority or responsibility; the account owner, therefore, is solely responsible for determining the suitability of, and for accepting all consequences of, all investments and actions taken on the account.

Print Sponsor/Employer Name	
Sponsor/Employer Signature	Date MM-DD-YYYY
<b>SIGN</b> ▶	▶

**Did you print and sign the form, and attach any necessary documents?**  
Did ALL required individuals sign? Send the ENTIRE form and any necessary documents to Fidelity.

**Questions?** Go to [Mysavingsatwork.com](http://Mysavingsatwork.com) or call 1-800-343-0860 (TTY, 1-800-259-9743), business days (except NYSE holidays) from 8 a.m. to midnight Eastern time.

*Unless otherwise directed, deliver to:*

**Regular mail**  
Fidelity Investments  
P.O. Box 770002  
Cincinnati, OH 45277-0090

**Overnight mail**  
Fidelity Investments  
100 Crosby Parkway KC1E  
Covington, KY 41015

*On this form, "Fidelity" means Fidelity Investments Institutional Operational Services Company, Inc., and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 654237.1.0 (06/13)*



# Trading Authority—Workplace Investing Retirement Plans

## Customer Agreement

### Purpose of Account

This document describes the terms and conditions associated with granting trading authority. Please review this document and keep it for your records. Do not return it to Fidelity.

#### Who's Who in This Agreement

In this document, "Fidelity," "us," and "we" includes Fidelity Brokerage Services LLC ("FBS"), Fidelity Investments Operational Services Company, Inc., Fidelity Management Trust Company, as the context may require. "Account owner" refers to the registered owner of the account. "Authorized agent" is the individual identified as such in a Trading Authority form.

### Terms and Conditions — Account Owner

#### Fidelity's Commitments to You

Under this agreement, we have certain rights and responsibilities. When we accept your Trading Authority form, we are agreeing to accept orders on your account from your designated third party — the authorized agent — according to the terms described in this agreement.

Note that we assume no responsibility for reviewing or monitoring any investment decision or activity of the authorized agent, nor do we provide any tax, legal, or investment advice or recommendations.

#### Your Commitments to Fidelity

By signing in the appropriate place on the Trading Authority form, you, the account owner:

- Acknowledge that you have received and read this agreement, and that you understand and agree to its terms
- Authorize us to accept instructions from your authorized agent consistent with the level of trading authority you are granting
- Accept full responsibility for determining whether any investment or strategy is appropriate for you, based on your investment objectives and financial resources
- Accept full responsibility for understanding the risks associated with granting trading authority, and assume sole liability for the financial, tax, and other consequences of all actions and instructions of the authorized agent

#### Limited Trading Authority

Limited trading authority allows your authorized agent to inquire into your account and to place orders in your account without direct instructions from you. This may include orders to buy, sell, exchange, convert, or otherwise acquire or dispose of securities, such as mutual funds, annuities, and other investments.

Limited trading authority does not allow your authorized agent to remove money or assets from your account.

#### Multiple Authorized Agents

If you have appointed two or more authorized agents, we will consider each of them to have the power to act alone (severally) and without the consent of any other authorized agent, with respect to each power granted above.

Should we receive conflicting or inconsistent instructions from your authorized agents, we may restrict your account(s) from further activity.

Such a restriction may remain in place until we receive adequate instructions on how to proceed. These instructions may be provided to Fidelity over the phone or written request.

### Terms and Conditions — Authorized Agent

#### Your Commitments to Fidelity

By signing in the appropriate place on the Trading Authority form, you, the authorized agent:

- Acknowledge that you have received and read this agreement, and that you understand and agree to its terms
- Agree to be solely responsible to the account owner for all investment decisions, trading strategies, and instructions placed on the account
- Agree to act on the account only as specifically authorized by the account owner and in compliance with all applicable laws, regulations, and Fidelity policies
- Agree that we may reject or remove you as authorized agent from this or any other account, at any time and for any reason we see fit
- Agree to notify us by calling immediately upon the death or disability of the account owner

### Terms and Conditions — All Parties

#### Duration of Agent's Authorization

Once granted to an authorized agent, trading authority will remain in effect until any of the following occurs:

- We receive written notice signed by the owner withdrawing trading authority
- We receive a phone call or written notice of resignation from the authorized agent
- We receive notification via phone call of the death or incapacity of the account owner or the authorized agent
- We decide, at any time and for any reason, to remove the authorized agent

#### Indemnification

The account owner and the authorized agent agree that we are not responsible for any losses you incur (meaning claims, damages, actions, demands, investment losses, or other losses, as well as any costs, charges, attorneys' fees, or other fees and expenses) as a result of any actions, or failures to act, on the part of the authorized agent.

#### Terms Concerning This Agreement

This agreement and its enforcement are governed by the laws of the Commonwealth of Massachusetts, except with respect to its conflicts-of-law provisions.

This agreement is in addition to any other agreements between the parties and Fidelity and does not restrict any rights that may be created, either now or in the future, by these agreements or by any law.

We may amend or terminate this agreement at any time. Outside of changes originating in these ways, no provision of this agreement can be amended or waived except in writing by an authorized representative of Fidelity.

Fidelity may transfer its interests in this account or agreement to any of its successors and assigns, whether by merger, consolidation, or otherwise. You may not transfer your interests in your account or agreement (including de facto transferral by giving a non-owner access to the account using a username and password) except with the prior written approval of Fidelity, or through inheritance, corporate dissolution, or similar circumstance, as allowed by law, in which case any rights and obligations in existence at the time will accrue to, and be binding on, your heirs, executors, administrators, successors, or assigns.