

Transfer/Rollover/Exchange Form Instructions

Reference the instructions below while completing the form. For additional assistance, please contact Fidelity Investments at 1-800-343-0860 or for the hearing impaired (TTY) 1-800-259-9743, Monday through Friday, 8 a.m. to midnight Eastern time (except for New York Stock Exchange holidays).

1. YOUR INFORMATION

Please provide your information in this section.

2. INVESTMENT PROVIDER YOU ARE MOVING MONEY FROM

Please review your most recent statement for this name and address, and include a copy of the statement with this form. Please contact your previous investment provider to see if additional paperwork is required.

3. ACCOUNT(S) OR CONTRACT(S) TO MOVE

Account or Contract Number: This number is available on your Previous Investment Provider account statement. If you are unable to locate this number on your statement, please contact the Investment Provider. If you do not provide an account or contract number, we will use your Social Security number or U.S. Tax Identification number to request the assets to be moved.

Type of Account or Contract: If you are unsure of the type of account or contract, please contact the Previous Investment Provider or refer to your statement. Select at least one.

The Account or Contract Number above is from: Please see the descriptions below that relate to each of the four transactions. If you choose "A Previous Employer," provide the name of that employer.

The Same Employer as my Employer Plan with Fidelity. Movement of assets from 403(b) to 403(b) will be requested as a vendor or contract exchange. Movement of money between the same plan types, excluding 403(b) plans (401(a) to 401(a), 401(k) to 401(k), 457(b) to 457(b)), will be requested as an in-plan transfer. Movement of money between different plan types will be requested as a Rollover.

A Previous Employer. For 403(b) and 401(a)/(k) plans, this is a Rollover transaction. For governmental 457(b) plans, this is a rollover unless Fidelity receives direction to process as a transfer.

A Rollover IRA. This is a Rollover transaction. After-tax value may not be rolled from an IRA.

A Traditional IRA or SEP IRA. This is a Rollover transaction. Roth IRAs and Coverdell IRAs cannot be accepted.

Liquidation Amount: Specify the amount of money you want moved to your Fidelity account. If you choose "Full Liquidation/100%," Fidelity will request your full balance. If you choose "Partial Liquidation," Fidelity will request the dollar amount or percentage you specify. If you do not specify an amount, Fidelity will move/liquidate 100%. If you are moving 457(b) assets, please be aware that governmental 457(b) assets must be moved into a governmental 457(b) plan, and nongovernmental 457(b) assets must be moved into a nongovernmental 457(b) plan. Transfers from nongovernmental 457(b) plan are not provided for on this form. Talk with your plan sponsor or call Fidelity to discuss transfers from nongovernmental 457(b) plans. Rollovers from 403(b) plans, 401(a)/401(k) plans, and IRAs to governmental 457(b) plans must be recordkept in separate rollover sources to limit the distributions that may be subject to a 10% early distribution penalty.

4. YOUR FIDELITY ACCOUNT INFORMATION

If you do not have a retirement account with Fidelity for the employer listed here, you must complete the enrollment process. For help with enrollment, please contact Fidelity at 1-800-343-0860.

Employer sponsoring your Fidelity retirement account: The employer name appears on your Fidelity account statement or in your enrollment paperwork.

Plan Type with this employer: This information is required to ensure that Fidelity credits your assets to the proper account. Please contact Fidelity at 1-800-343-0860 or for the hearing impaired (TTY) 1-800-259-9743 if you do not know your type of account.

Plan Number: Please provide the Plan Number if you have multiple retirement plan accounts with Fidelity. Please contact Fidelity at 1-800-343-0860 to obtain the Plan Number.



5. INVESTMENT INSTRUCTIONS

Would you like the assets invested in your current investment selection? If "Yes" is selected, your assets will be allocated to your current investment selection on file with Fidelity. If you do not select "Yes," please list the fund names, fund codes (if known) and percentages. **Please ensure that the percentages equal 100%**. Please list additional funds on a separate page and attach it to this form.

Fund Name: List the Fund Name(s) you want your assets credited to.

Fund Code: Provide the four-digit Fund Code(s) (if known).

Percentage: Please ensure that the percentages listed equal 100%.

Note: If the funds selected are unclear, unavailable, or less than 100%, the percentages allocated to those funds and/or any unallocated percentage will be defaulted to the investment option specified in the agreement currently in place with Fidelity for the Plan. If the percentages listed exceed 100%, the entire amount will be defaulted, as described above.

6. EMPLOYER PLAN ACCEPTANCE

Employer Authorized Signature: An authorized signature from the employer that sponsors your Fidelity retirement account **may be required**. To verify if this section needs to be signed, contact your Human Resources office or Fidelity at 1-800-343-0860 or for the hearing impaired (TTY) 1-800-259-9743.

7. YOUR SIGNATURE

Your Signature: Please read the legal information provided in this section and then sign the form. We are unable to process your request without your signature.

	Transfer/Rollover/Exc	change Form Checklist:	
Here is a c	hecklist to ensure that your request is in good order.		
Please rem	ember to:		
	Include your most recent account statement from t	he Previous Investment Provider	
	Indicate the amount or percentage of money you a	re moving to Fidelity	
	Obtain the Employer Authorized Signature (contactis required)	t your Human Resources office or Fidelity to verify if this	
	Sign in Section 7 of the form		
	Return this form in the enclosed postage-paid envelope OR		
	Return to:	If you are sending this using an overnight delivery service, please send to this address:	
	Fidelity Investments P.O. Box 770002 Cincinnati, OH 45277-0090	Fidelity Investments 100 Crosby Parkway, Mailzone KC1E Covington, KY 41015	
Please cor	ntact your previous investment provider to see if	additional paperwork is required.	

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Transfer/Rollover/Exchange Form

Instructions: Use this form to move assets to your Fidelity employer-sponsored retirement account from a previous investment provider. You may also use this form to consolidate multiple employer-sponsored retirement accounts currently at Fidelity. If you do not have a retirement account with Fidelity, you must also complete an Account Application/Enrollment Form or when available enroll online at www.mysavingsatwork.com. If your current employer does not offer a retirement plan record kept by Fidelity, your employer needs to establish a retirement plan prior to your vendor or contract exchange, or rollover to a Fidelity account. An incomplete form may delay the processing of your request. Use a separate form for each investment provider.

Unless otherwise instructed by your employer, please return this vendor or contract exchange/rollover form in the postage-paid envelope provided **OR**

Return to:

investment provider.

Fidelity Investments P.O. Box 770002

Cincinnati, OH 45277-0090

If you are sending this using an overnight delivery service, please send to this address:

Fidelity Investments

100 Crosby Parkway, Mailzone KC1E

Covington, KY 41015

Questions? Call Fidelity Investments at 1-800-343-0860 or for the hearing impaired (TTY) 1-800-259-9743, Monday through Friday, 8 a.m. to midnight Eastern time (except for New York Stock Exchange holidays), for assistance with completing this form.

1.	YOUR INFORMATION	
Please use a black pen and print clearly in CAPITAL LE	TTERS.	
Social Security #:	Date of Birth:	
First Name:		
Last Name:		
Mailing Address:		
City:		State:
Zip:		
Daytime Phone:	Evening Phone:	
E-mail:		
2. INVESTMENT PROV	IDER YOU ARE MOVING MONEY	FROM
Name of investment provider you are moving (e.g., VALIC, TIAA-CREF, Vanguard, ING, Lincoln):	g money from	
Please include a copy of your most recent accour	it statement from your investment provide	r.
Provider Street Address:		
City:		State:
Zip:		
Provider Phone:	Ext:	
Please contact your previous investment provider to se	e if additional nanerwork is required. Use a sens	grate form for each



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3. ACCOUNT(S) OR CONTRACT(S) TO MOVE

Please provide information about the account(s)/contract(s) you wish to move to Fidelity. If no account or contract numbers are provided, we will use your Social Security or U.S. Tax ID number to request the assets to be moved. Please make additional copies of this page and the next page if you have more than two accounts/contracts to move.

3A. FIRST ACCOUNT (if more than one account, please co	omplete section 3B in addition to section 3A).
1. Account/Contract #:	
and Type: (select one) 403(b) Include Roth 403(b) 457(b) governmental IF	
2. Please check the box that most accurately reflects how we process this transaction. Please read Sect	the transaction that you are requesting. Note that your selection will dictate ion 4 of the instructions for more details.
The Same Employer as my Employer Plan with Fide	lity.
A Previous Employer. For 403(b) and 401(a)/(k) plan	ns.
Previous Employer Name:	
A Rollover IRA.	
A Traditional IRA or SEP IRA.	
3. Liquidation Amount Full Liquidation/100% (select one)	Partial Liquidation % OR \$ Unless otherwise specified, I request the current investment provider to liquidate 100% of my account.
3B. SECOND ACCOUNT (if applicable).	
1. Account/Contract #:	
and Type: (select one) 403(b) Include Roth 403(b) 457(b) governmental IF	
2. Please check the box that most accurately reflects how we process this transaction. Please read Sect	the transaction that you are requesting. Note that your selection will dictate ion 4 of the instructions for more details.
The Same Employer as my Employer Plan with Fide	lity.
A Previous Employer. For 403(b) and 401(a)/(k) plan	ns.
Previous Employer Name:	
A Rollover IRA.	
A Traditional IRA or SEP IRA.	
3. Liquidation Amount Full Liquidation/100% (select one)	Partial Liquidation % OR \$ Unless otherwise specified, I request the current investment provider to liquidate 100% of my account.

4. YOUR FIDELITY ACCOUNT INFORMATION

If you do not have a retirement account through Fidelity for the emnumber or type, please contact Fidelity at 1-800-343-0860.	ployer listed b	elow, or you do not kno	ow the plan
Employer sponsoring your Fidelity retirement account: (This name appears on your Fidelity statement, or in your enrollment paperwork)	k.)		
City & State of Employer:	Are you st	till employed with this E	imployer?: Yes No
4A. Fidelity Account Information for 3A.			
Plan Type: 403(b) 401(a)/(k) 457(b) governmental			
and Plan Number (if known)			
4B. Fidelity Account Information for 3B.			
Plan Type: 403(b) 401(a)/(k) 457(b) governmental			
and Plan Number (if known)			
If there is a discrepancy between plan type and plan number, the plan type selection	ected will be used	l.	
5. INVESTMENT	INSTRUCT	IONS	
Would you like the assets invested in your current investmen	nt selection?	Yes If no, specify	below:
Fund Name(s):		Fund Code:	Percentage:
	OR		%
			Total = 100%
If no investment options are selected, if your investment instructions are contribution will be defaulted to the investment option specified in the an invalid fund, the investment percentage for that fund will be defaulted.	agreement curre	ently in place with Fideli	
6. EMPLOYER PLA	N ACCEPT	ANCE	
An authorized signature from the employer that sponsors your Fideneeds to be signed, contact your Human Resources office or Fidelity at			red . To verify if this section
Employer Authorized Signature:		Date:	
Employer Authorized Printed Name:			

7. YOUR SIGNATURE

By signing this form:

- I hereby direct the investment provider identified on this form in Section 2 to liquidate the designated amount of the account(s) listed on this form, and to release the proceeds to my account under my employer's plan, except to the extent my current employer or any of my former employers prohibit such release. In the event of such prohibition, I hereby direct said investment provider to retain the portion of my account(s) that cannot be released in a separate account or contract and to release the remainder.
- I hereby agree to the terms and conditions stated in this Form, including the instruction, and certify that I am requesting a vendor or contract exchange, in-plan transfer, or rollover, of my retirement plan assets in accordance with applicable IRS and plan rules.
- I certify under the penalties of perjury that my Social Security or U.S. Tax Identification number on this form is correct.
- I certify that the information provided on this form is true, accurate, and complete to the best of my knowledge.
- I acknowledge that I have read the prospectus(es) for any mutual fund in which I invest and agree to the terms.
- I hereby agree that if my assets will be sent to Fidelity in installments, the first installment may be invested according to my instructions on this form. All subsequent installment payments as well as any residual balances not received within 30 days will be invested according to the investment elections currently in place with Fidelity for the Plan at the time my assets are received by Fidelity.

For 403(b)-to-403(b) vendor or contract exchanges

- I understand that any balances I am exchanging from a 403(b)(1) annuity into a 403(b)(7) custodial account may be subject to more restrictive withdrawal provisions.
- I understand that if I exchange a contribution source that is not allowed by the Plan, the value associated with the unacceptable source will be returned to the investment provider named in Section 2.
- I direct Fidelity to treat all monies as pretax contributions made subsequent to 12/31/88 unless my prior investment provider provides Fidelity with account balances as of 12/31/88 and post-1988 salary reduction contributions.
- I direct Fidelity to treat the entire balances as subject to minimum distribution requirements unless my prior investment provides Fidelity with account balances as of 12/31/86.
- I direct Fidelity to allocate the entire balance to the most restrictive source in the current employer's plan unless my prior investment provider provides Fidelity with the sources of the exchanged amount under the previous plan.

Your Signature: Date:
