

Fixed Income Reporting Instructions

Use this form to change how Fidelity calculates and reports certain accruals on your fixed income investments to match elections you have made, or intend to make, with the Internal Revenue Service ("IRS"). Type on screen or print out and fill in using CAPITAL letters and black ink. If you need more room for information or signatures, make a copy of the relevant page.

Helpful to Know

- **Unless otherwise instructed by you**, Fidelity is required by the IRS to calculate and report fixed income accruals by assuming that you:
 - Have elected to amortize bond premium on taxable debt instruments [Code Section 171 and Treasury Regulations Section 1.171-4].
 - Have not elected to recognize market discount as income currently [Code Section 1278(b)].
 - Have elected to accrue market discount using a constant yield method [Code Section 1276(b)(2)].
 - Have not elected to translate foreign currency income and expense using a spot rate convention [Treasury Regulations Section 1.988-2(b)(2)(iii)(B)].
- Use this form to change Fidelity's calculations and tax reporting to be consistent with elections you have made, or intend to make, with the IRS. If you are reporting your fixed income accruals consistently with the defaults above, no action is required.
- **Instructions must be received by December 31 of the tax year for which you are making an election with the IRS.** Instructions received after December 31 will apply to the following tax year, even though you may have additional time to make the relevant elections with the IRS under the Internal Revenue Code and relevant Treasury regulations.
- Provide a separate signed instruction form for each of your accounts with Fidelity.
- These instructions only change how Fidelity calculates and reports the relevant fixed income accruals; you must make the relevant tax elections directly with the IRS. Please consult with your tax advisor regarding the timing, method, and advisability of making these elections in light of your specific circumstances.
- This form is applicable to nonretirement accounts only.

1. Account Owner

This phone number may be used if we have questions, but will not be used to update your account information.

First Name	M.I.	Last Name	Fidelity Account Number
Daytime Phone	Extension		

2. Fixed Income Reporting Instructions

Check each applicable box and provide the required information on this form or in an attachment.

1. **No Amortization of Bond Premium on Taxable Debt Instruments** *Amortization of tax-exempt instruments is required by the IRS and is not eligible for this instruction.*
 - I have not elected with the IRS to amortize bond premium on taxable debt instruments. I instruct Fidelity not to take this election into account for reporting purposes with respect to the account identified above.
2. **Current Inclusion of Accrued Market Discount**
 - I have elected, or intend to elect, with the IRS to include accrued market discount in income currently. I instruct Fidelity to take this election into account for reporting purposes with respect to all debt instruments acquired in the account identified above for this tax year and all tax years hereafter.
3. **Accrual of Market Discount Based on a Ratable (Straight-Line) Method**
 - I have not elected with the IRS to compute accruals of market discount using a constant yield method. I instruct Fidelity not to take this election into account for reporting purposes with respect to the account identified above.
4. **Election to Use Spot Accrual Convention**
 - I have elected, or intend to elect, with the IRS to translate foreign currency income and expense using a spot rate convention. I instruct Fidelity to take this election into account for reporting purposes with respect to the account identified above.

Form continues on next page. ►►

3. Signature and Date *Form cannot be processed without signature and date.*

By signing below, you:

- Authorize and direct Fidelity to calculate accruals on your fixed income investments in accordance with the instructions you have provided on this form.
- Understand that those accruals will be reported to the IRS and will be reflected on your statements.
- Understand and agree that Fidelity will not verify the accuracy of the information you have provided.
- Understand and acknowledge that these instructions to Fidelity do not relieve you of your responsibility to timely make the corresponding elections with the IRS.
- Agree that Fidelity will not be liable for any loss or damage arising out of your instructions.
- Acknowledge that Fidelity does not provide tax or legal advice.
- Understand and agree that if you have questions about these elections or your individual tax situation, you will consult a tax advisor.
- Acknowledge that tax information contained herein is not intended or written to be used, and it cannot be used by you, for the purpose of avoiding penalties.

PRINT OWNER NAME	
OWNER SIGNATURE	DATE MM/DD/YYYY
SIGN X	X

Did you sign the form? Send the ENTIRE form and any attachments to Fidelity Investments.

Questions? Go to [Fidelity.com/fixedincome](https://www.fidelity.com/fixedincome) or call 800-343-3548.

Regular mail

Fidelity Investments
PO Box 770001
Cincinnati, OH 45277-0060

Overnight mail

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100 Crosby Parkway KC1K
Covington, KY 41015

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 676935.5.0 (08/20)