By using these communications, you represent that you are an authorized representative of the organization for which you are copying, distributing, posting or otherwise using the Fidelity prepared communications attached here (the “Material”) and accept these terms and conditions on behalf of the organization. References herein to “you” shall be deemed to refer to both you and the organization, including your organization’s agents, employees or contractors, who shall all be bound by these terms.

The Material is intended for use by your organization in print, including a brochure, newsletter, or electronic, including email form. In all cases, you are responsible for ensuring the Material appears exactly as it was sent to you, with the exceptions of those fields which are variable (names/plan type); you shall not alter or modify the Material in any manner whatsoever. You will not make the Material available to any unauthorized third party without the prior written consent of Fidelity. You will only use the Material in accordance with these instructions and with any additional instructions provided by Fidelity.

You acknowledge that the Material is the property of Fidelity and/or its licensors and that except as expressly provided herein, you will receive no rights to any property, intellectual or tangible, associated with the Material or its contents. You will indemnify, defend and hold Fidelity and its affiliates harmless from any and all claims, liability, damages and/or costs arising from your use or misuse of the Material or from your breach of any part of this agreement, including any unauthorized modification of the Material.

This permission expires upon the earlier of: 1) one (1) year from today’s date, or 2) on a date as specified by Fidelity. Please plan to remove the Material from distribution upon the expiration date or receipt of an updated version of the Materials by Fidelity.

Use of this piece represents acknowledgment and agreement of the terms set forth.