FACTS	What does National Financial Services LLC do with your personal information?
WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and risk tolerance ■ assets and income ■ account balances and transaction history When you are *no longer* our customer, we continue to share your information as described in this notice.
HOW?	All financial companies need to share customer personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons National Financial Services LLC, Fidelity Management Trust Company, Fidelity Institutional Wealth Adviser LLC, Fidelity Diversifying Solutions LLC, and the Fidelity Funds (hereinafter referred to as "National Financial") choose to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES NATIONAL FINANCIAL SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

QUESTIONS?	Your broker-dealer has an agreement with National Financial Services LLC to provide clearing and other related services for your account. Please contact your broker-dealer if you require additional information.

WHO WE ARE	
Who is providing this notice?	National Financial Services LLC, Fidelity Management Trust Company, Fidelity Institutional Wealth Adviser LLC, Fidelity Diversifying Solutions LLC, and the Fidelity Funds, which include funds advised by Strategic Advisers LLC and Fidelity Diversifying Solutions LLC.

WHAT WE DO	
How does National Financial protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does National Financial collect my personal information?	We collect your personal information, for example, when you: ■ open an account or direct us to buy/sell your securities ■ provide account information or give us your contact information ■ make a wire transfer We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: ■ sharing for affiliates' everyday business purposes — information about your creditworthiness ■ affiliates from using certain information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ Our affiliates include companies with the Fidelity name (excluding the Fidelity Funds).
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ National Financial does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ National Financial doesn't jointly market.

OTHER IMPORTANT INFORMATION

National Financial Services LLC, in connection with providing clearing and other related services for your account, is required to provide notice of its practices pertaining to the privacy of customer information.

The Fidelity Funds, Fidelity Management Trust Company, Fidelity Institutional Wealth Adviser LLC, and Fidelity Diversifying Solutions LLC have similar obligations to customers who buy Fidelity Funds through their broker-dealer, have a retirement account through their broker-dealer, or whose broker-dealer offers managed account services through a Fidelity platform.

The Fidelity Funds have entered into a number of arrangements with Fidelity Investments companies to provide for investment management, distribution, and servicing of the Fidelity Funds. The Fidelity Funds do not share personal information about you with other entities for any reason, except for everyday business purposes in order to service your account.

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