

## Spire Fixed Cash Offer

### Terms and Conditions

This offer is valid for new or existing Fidelity customers who open a new, eligible Fidelity account on or after 04/08/2021 in the **Fidelity Spire® app** or through [www.Fidelity.com/spire](https://www.Fidelity.com/spire) and meet the funding requirement.

In order to receive the \$100 bonus, users must complete the following two steps:

1. **Open a new, eligible Fidelity account on or after 04/08/2021 within the Fidelity Spire® app or through [www.Fidelity.com/spire](https://www.Fidelity.com/spire).**
  - **Accounts opened with a designated Fidelity representative or through any surface outside of the Fidelity Spire® app or the above link, will not be registered or eligible for this offer.**
  - Eligible accounts include The Fidelity Account®, Fidelity® Cash Management account, Fidelity Roth IRA, or a Fidelity traditional IRA.
  - No other accounts are eligible for this offer.
  - For individuals who open a Roth or traditional IRA account, in order to be eligible to contribute to the IRA (traditional or Roth), individuals need to have earned income at least equal to any IRA contribution made for 2021. As with any IRA, if an individual has no earned income, they are not eligible to make contributions to the Roth or traditional IRA and as a result, would not be eligible for this incentive.
2. Establish a monthly Fidelity Automatic Account Builder (FAAB) plan, an automated deposit feature, on your newly established account for at least \$25.
  - The minimum monthly deposit is \$25 and your first deposit must settle within 45 days of account opening ("the qualification period").
  - Funding must come from an external, non-Fidelity source.
  - The automatic monthly deposit must remain in effect for at least 6 months (or 6 monthly deposits of at least \$25) or Fidelity may charge the account the cost of the bonus award.

The bonus will be paid directly to the eligible account.

This offer is nontransferable, limited to \$100 per individual in 2021, and may not be combined with other offers.

The promotion is not available for the following account types/products: Rollover IRAs; mutual fund only accounts; business accounts (including those opened by union officials); trust accounts; fiduciary accounts (including custodial accounts, estate accounts, and inherited accounts); college investment trust accounts; 529 college savings plan accounts; annuities; Fidelity managed accounts offered by Fidelity Personal and Workplace Advisors LLC; Fidelity Clearing and Custody Solutions (FCCS) clients; clients of registered investment advisors working with Fidelity Investments, and Stock Plan Services accounts.

This offer is not valid for non-U.S. residents; persons employed by FINRA or a securities organization in a regulatory capacity; employees of Fidelity, its affiliates, and members of their immediate families and households, or the media who cover financial services. Additionally, Fidelity reserves the right to retract the offer if it's determined managed accounts were incented in violation of the policy or offer rules.

Certain states and local jurisdictions have laws that limit or restrict public employees from accepting items of value from vendors such as Fidelity that provide services to public institutions. Some public entities such as governments, state universities, health care organizations, etc., also have internal policies that may contain similar restrictions. If you are a public official or employee, you should determine if one of these laws or internal policies applies to you.

By accepting this incentive, we assume that you are in compliance with your jurisdiction's laws and institution's internal policies.

Cumulative cash bonus awards credited to taxable accounts totaling \$600 or more within a calendar year will appear on your consolidated 1099. You are encouraged to consult with your tax advisor about appropriate tax reporting and treatment relating to this bonus award and the deposit of the bonus award in your account. Any taxes resulting from the bonus award are your responsibility.

Fidelity reserves the right to modify these terms and conditions or terminate this offer at any time. Other terms and conditions, or eligibility criteria, may apply.

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Investing involves risk, including risk of loss.

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