

# Automatic Withdrawals—IRA

Use this form to establish, change, or delete an ongoing automatic withdrawal plan for a Brokerage or Mutual Fund Only Traditional, Roth, Rollover, SEP, or SIMPLE IRA account. Do NOT use this form for Fidelity Retirement Plans, Inherited IRAs, annuities, or required minimum distributions (RMDs). Go to [Fidelity.com/forms](http://Fidelity.com/forms) to find the appropriate form. Not available to nonresident aliens due to tax-withholding requirements. Type on screen or 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

- It is your responsibility to ensure that your withdrawals comply with IRS rules and deadlines. You may want to consult a tax advisor.
- If you want Fidelity to calculate your RMD amount, use the *Automatic Withdrawals—RMD/Life Expectancy* form.
- To set up automatic withdrawal plans for more than one IRA, complete a separate form for each account.
- For mutual funds, note that:
  - Withdrawals could trigger redemption or transaction fees (see the applicable fund prospectus).
  - If a fund is closed to new investors, you will not be able to purchase new shares of the fund in the future if you draw your fund balance down to zero.
- If you want to withdraw the value of individual securities, ETFs, and certain non-eligible mutual funds (such as closed-end funds), you must sell them in advance and withdraw them as cash.
- Because beneficiaries can affect certain calculations, be sure your beneficiary information is up to date.
- For Substantially Equal Periodic Payment (SEPP) plans, note that:
  - The SEPP plan must generally continue for at least the greater of five years or until you reach age 59½.
  - Only one IRA is allowed per SEPP plan. All SEPP distributions are reported to the IRS as early distributions.
  - Making a change to a SEPP plan may result in a tax penalty for you.

## 1. Account Owner

Name	Fidelity IRA Account Number
Social Security or Taxpayer ID Number	

## 2. Request Type and Reason

**RMD plans:** To establish, change, or delete an existing RMD plan, use the *Automatic Withdrawals—RMD/Life Expectancy* form. This form only allows you to change an RMD plan to another type of plan.

### Type of Request

- Check one.
- ESTABLISH a new automatic withdrawal plan
- CHANGE an existing automatic withdrawal plan

Type of Plan Examples: Fixed Dollar Amount, SEPP

- If selected, skip to Signature and Date section.  DELETE an existing automatic withdrawal plan ▶ Skip to Section 8.

Type of Plan Examples: Fixed Dollar Amount, SEPP

### Reason for Distribution

- Check one.
- Normal You are AT LEAST 59½ when your first distribution occurs.
- Early distribution You are younger than 59½ when your first distribution occurs and are not requesting substantially equal periodic payments (SEPPs). IRS early distribution penalty may apply.
- Substantially Equal Periodic Payments (SEPP) You are younger than 59½ when your first distribution occurs and will continue this distribution schedule for at least the greater of five years or until you reach age 59½.

Only one IRA is allowed per SEPP plan. All SEPP distributions are reported to the IRS as early distributions. ▶

Form continues on next page. ▶▶

### 3. Select Your Automatic Withdrawal Plan Type

You can specify a dollar amount or ask Fidelity to calculate your distribution amount using one of several methods. Choose only ONE option and provide any required information.

If choosing this option, specify the dollar amount of each distribution.

- Fixed Dollar Amount** Use if you already know your distribution amount.

Amount  
\$ \_\_\_\_\_

If you do not want Fidelity to calculate your SEPP distribution amount, provide an amount in the "Fixed Dollar Amount" option above. For more about calculation methods for planning purposes, call Fidelity to discuss.

- Substantially Equal Periodic Payments (SEPP) Plan**

**Calculation adjustments for amortization or life expectancy methods**

Provide the 12/31 market value of any IRA assets that were in the process of being recharacterized, transferred, or rolled over to the above IRA last year, but were not included in last year's 12/31 market value as reported by Fidelity:

Amount  
\$ \_\_\_\_\_

Be aware that anything but changing to a life expectancy method will generally trigger early withdrawal penalties.

IRS lets you change from amortization to life expectancy once without triggering early withdrawal penalties.

- Calculate using the amortization method**

Assumed Rate of Return  
\_\_\_\_\_ %

- Use your life expectancy ("single life")
- Use the joint life expectancy of your designated beneficiary and you ("joint life")

- Calculate using the life expectancy method**

- Use your life expectancy ("single life")
- Use the joint life expectancy of your designated beneficiary and you ("joint life")

### 4. Distribution Schedule

Distribution payments may be made earlier or later depending on market availability. Examples include payments that are scheduled for a day when the stock market is closed or for a day that doesn't exist in every month (29th-31st), or payments scheduled close to the beginning or end of the year. For custom frequency options, log on to [Fidelity.com/updateaccountfeatures](http://Fidelity.com/updateaccountfeatures) or call Fidelity. If no frequency is indicated, you will receive annual distributions on the 5th of every December.

Check ONLY one and provide start date.

- Annually
- Quarterly
- Monthly

Payment begin date MM DD YYYY  
\_\_\_\_\_

**Optional**

Payment end date MM DD YYYY  
\_\_\_\_\_

Note: If a payment end date is provided, you will no longer receive automated distributions under this plan after the date provided.

### 5. Funding Your Distribution

You can choose to fund your distribution in one of two ways, as described below. If your distribution is from a Fidelity managed account, skip to Section 6.

**Proportional Distributions**

Distributions will be withdrawn from the Eligible Positions in the account identified in Section 1. Eligible Positions include your core position (for brokerage IRAs), all Fidelity mutual funds, and those non-Fidelity mutual funds available through Fidelity® FundsNetwork® where the mutual fund company has agreed to make the fund available for automatic distributions.

- Distribute proportionally from all Eligible Positions in the account.  
▷ Default if no choice indicated.

Funding Your Distribution continues on next page. ▶▶



**Fixed Amount/Percentage Distributions**

All funds listed must be held in the account listed in Section 1.

Use the "Amount" column ONLY if you chose "Fixed Dollar Amount" option in Section 3. The combined total amount must equal the amount indicated in Section 3.

Liquidate and distribute ONLY from these positions in the amount or percentage listed:

**For Fixed Dollar Amount plans only.**

Core Position or Fund Name/Number	Amount	OR	Percentage
	\$ _____		_____.0%
	\$ _____		_____.0%
	\$ _____		_____.0%
	\$ _____		_____.0%
	\$ _____		_____.0%
			<b>Total must add up to 100%.</b> _____

NOT applicable to Fidelity managed accounts.

**Secondary Withdrawal Instructions for Fixed Amount/Percentage Distributions:**

Will be used if there are insufficient funds in the above core position or fund name(s)/number(s); and will be distributed from any Eligible Positions with the lowest value to the highest value.

- Any core position, and then any non-core money market position(s)
- Any core position, then any non-core money market position(s), and then any other mutual fund position(s)  
 Default if no choice indicated.

**6. Distribution Method**

You must obtain a Medallion signature guarantee in Section 8 if establishing EFT instructions for a bank account that is not in your name, directing to a Fidelity account of which you are not the owner, or if the requested per-payment amount is over \$100,000.

Check one and provide any required information.

Directly deposited into a Fidelity nonretirement brokerage account. Deposits will be made to the core position. Requires a Medallion signature guarantee if going to an account of which you are not the owner.

Fidelity Nonretirement Account Number
_____

Directly deposited into a Fidelity nonretirement mutual fund account. The first three characters of the account number are 2 followed by two letters (example: 2AB-123456).

Fidelity Nonretirement Account Number	Fidelity Fund Name or Symbol If applicable
_____	_____

If you ONLY have one set of EFT instructions already established for the account referenced in Section 1, check the box and skip to Section 7. Otherwise, complete the entire section.

Electronic funds transfer (EFT) to a bank or credit union account. To add EFT to an account, go to Fidelity.com/eft or provide your bank information below.

**If EFT cannot be established for any reason, a check will be sent to your address of record.**

- A. EFT to your bank account.** You must be an owner on the Fidelity account and the bank account. Provide your account information below. **You must attach a voided check, deposit slip, or bank statement with the account number and all owner names preprinted on it.**
  - Checking     Savings
- B. 3rd Party EFT to someone else.** (Available for brokerage accounts only.) The names on the bank account and the Fidelity account are different. This option ONLY allows you to move money TO the outside account and may not be used to make transfers for commercial purposes. Provide the account information below. **A Medallion signature guarantee is required in Section 8.**

Provide bank information ONLY if establishing new EFT instructions OR if you have multiple EFT instructions available for the account referenced in Section 1.

Owner(s) Name(s) Exactly as on Bank Account	
_____	
Bank Routing/ABA Number	Bank Name
_____	_____
Checking or Savings Account Number	
_____	

Check mailed to the address of record  Default if no choice indicated or if we are unable to process your choice.

Form continues on next page. >>



## 7. Tax Withholding

Distributions from your non-Roth IRA are subject to federal and, where applicable, state income tax withholding unless you elect not to have withholding apply below (if you are a U.S. citizen or other U.S. person, including a resident alien individual). If you do not elect out of withholding, federal income tax will be withheld at the rate of 10% from your total IRA distribution amount, unless you indicate a higher percentage below (federal and state tax withholding combined cannot total more than 99%). If you made nondeductible contributions to your IRA, this may result in excess withholding from your distributions. If you elect not to have withholding apply to your distributions or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Withholding instructions provided will remain effective for all automatic withdrawals until you either revoke them or give us new instructions. **See "State Tax Withholding — IRA Withdrawals" at the end of this form.**

### Federal

Check one in each column. IRA owner's legal/residential address determines which state's tax rules apply.

Do NOT withhold federal taxes

Withhold federal taxes at the rate of:

Percentage	%

Minimum 10%; maximum 99%. Whole numbers; no dollar amounts. Note that if there is federal tax withholding, certain states require that there also be state tax withholding.

### State

Do NOT withhold state taxes unless required by law

Withhold state taxes at the applicable rate

Withhold state taxes at the rate of:

Percentage	%

Maximum 99%. Whole numbers; no dollar amounts.

## 8. Signature and Date

By signing below, you:

- Authorize and request the custodian for the Fidelity IRA, Fidelity Management Trust Company and its agents, affiliates, employees, or successor custodians (Fidelity), to make the withdrawals indicated in this form from the IRA account indicated in Section 1.
- Acknowledge that non-Roth IRA distributions will generally be taxed as ordinary income, and may be subject to a 10% early withdrawal penalty if taken before age 59½.
- Acknowledge that distributions made from any SIMPLE IRA prior to age 59½ and within the first two years of participating in an employer's SIMPLE IRA plan may be subject to a 25% early withdrawal penalty.
- Accept full responsibility for withdrawing the RMD from your Traditional, Rollover, SEP, or SIMPLE IRA, in accordance with applicable IRS rules.
- Indemnify Fidelity from any liability in the event that you fail to meet the IRS requirements.

### Customers requesting SEPP:

- Accept full responsibility for SEPP plan set up and withdrawing from your Traditional, Rollover, SEP, or SIMPLE IRA, in accordance with applicable IRS rules.
- Acknowledge that Fidelity will report all SEPP distributions to the IRS as "early distribution — no known exception applies."
- Acknowledge that any changes to or transactions in addition to those made through your SEPP automatic withdrawal plan could disqualify your SEPP plan and may be subject to early withdrawal penalty if you are under age 59½ or made within five years.

### Customers requesting EFT:

- Authorize and request Fidelity to make EFT distributions from the Fidelity IRA listed in this form by initiating debit entries to such Fidelity IRA.
- Authorize us, upon receiving instructions from you or as otherwise authorized by you, to make payments from you and to you or to your designee, by credit or debit entries to the designated account at the financial institution named in this form or the financial institution specified in your existing instructions (the "Bank"). You authorize the Bank to process such entries and to credit or debit the designated account at that Bank for such entries. You ratify such instructions and agree that neither we nor any mutual fund will be liable for any loss, liability, cost, or expense for acting upon all

such instructions believed to be genuine if we employ reasonable procedures to prevent unauthorized transactions. You agree that this authorization may only be revoked by written notice to us in such time and manner as to afford us and the Bank a reasonable opportunity to act upon it.

- Warrant and represent that (i) the third party's account identified in Section 6 is owned by a natural person, (ii) that person has authorized his/her account to be credited in accordance with your instructions, and (iii) the account has been established for personal, family, or household use, and not for commercial purposes.
- Understand that Fidelity may purge unused EFT instructions from your account(s) on a periodic basis without notice to you.
- Understand that Fidelity may terminate the EFT instructions from your account(s) at any time in its sole discretion.

### For Connecticut Residents:

- Acknowledge that, as a resident of CT, your distributions from retirement accounts are subject to the highest marginal tax rate. If you are exempt from state tax, you have the option to elect out of state tax withholding. Otherwise, penalties may apply. The penalty for reporting false information is a fine of not more than \$5,000, imprisonment for not more than five years, or both.
- Confirm that your state tax withholding election is true, complete, and correct.

Signature and Date continues on next page. ►►



**A Medallion signature guarantee is required:**

- to establish EFT instructions for a bank account of which you are not an owner.
- if the withdrawals are going to a Fidelity account with no common owner.
- to request a per-payment amount greater than \$100,000.

If the form is completed at a Fidelity Investor Center, the Medallion signature guarantee is not required. You can get a Medallion signature guarantee from most banks, credit unions, and other financial institutions. **A notary seal/stamp is NOT a Medallion signature guarantee.**

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

▼ MEDALLION SIGNATURE GUARANTEE ▼

**Did you sign the form?** Send the ENTIRE form and any attachments to Fidelity Investments. You will receive a Revised Account Profile confirming your distribution instructions.

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

**Regular mail**  
 Attn: Retirement Distributions  
 Fidelity Investments  
 PO Box 770001  
 Cincinnati, OH 45277-0035

**Overnight mail**  
 Attn: Retirement Distributions  
 Fidelity Investments  
 100 Crosby Parkway KC1B  
 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. 589820.10.0 (10/19)



# State Tax Withholding—IRA Withdrawals

## Helpful to Know

- Each state sets its own withholding rates and requirements on taxable distributions. We apply these rates unless you direct us not to (where permitted) or you request a higher rate.
- Your account's legal/residential address determines which state's tax rules apply.
- You are responsible for paying your federal, state, and local income taxes and any penalties, including penalties for insufficient withholding.
- Withholding taxes for Roth IRA distributions is optional.
- The state tax withholding rate, if indicated, must be provided as a whole number from 1% to 100% for any one-time withdrawals, or from 1% to 99% for any automatic withdrawals.

## Withholding Options

State of residence	State tax withholding options
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	<ul style="list-style-type: none"> <li>• No state tax withholding is available (even if your state has income tax).</li> </ul>
AR, IA, KS, MA, ME, OK, VT	<ul style="list-style-type: none"> <li>• If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate or an amount greater as specified by you.</li> <li>• If you do NOT choose federal withholding, state withholding is voluntary.</li> <li>• If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.</li> </ul>
CA, DE, NC, OR	<ul style="list-style-type: none"> <li>• If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise.</li> <li>• If you do NOT choose federal withholding, state withholding is voluntary.</li> <li>• If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.</li> </ul>
CT, MI	<ul style="list-style-type: none"> <li>• CT and MI generally require state income tax of at least your state's minimum requirements regardless of whether or not federal income tax is withheld.</li> <li>• Tax withholding is not required if you meet certain state requirements governing pension and retirement benefits. Please reference the CT or MI W-4P Form for additional information about calculating the amount to withhold from your distribution.</li> <li>• If you are subject to state tax withholding, you must elect state tax withholding of at least your state's minimum by completing the Tax Withholding section.</li> <li>• Contact your tax advisor or investment representative for additional information about your state's requirements.</li> </ul>
DC <i>Only applicable if taking a full distribution of entire account balance.</i>	<ul style="list-style-type: none"> <li>• If you are taking distribution of your entire account balance and not directly rolling that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the Tax Withholding section.</li> <li>• If your entire distribution amount has already been taxed (for instance only after-tax or nondeductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options.</li> <li>• If you wish to take a distribution of both taxable and nontaxable amounts, you must complete a separate distribution request form for each and complete the Tax Withholding section of the forms, as appropriate.</li> </ul>
MS	<ul style="list-style-type: none"> <li>• If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise.</li> <li>• If you do NOT choose federal withholding, state withholding will occur unless you request otherwise.</li> <li>• If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.</li> </ul>
OH	<ul style="list-style-type: none"> <li>• State tax withholding is voluntary. If you choose state withholding, you can choose a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.</li> </ul>
SC	<ul style="list-style-type: none"> <li>• SC requires state withholding if you have not provided a Tax ID or if you have been notified of a name/Tax ID mismatch and have not resolved the issue. Otherwise, state tax withholding is voluntary and you can choose the rate you want.</li> </ul>
All other states (and DC if not taking a full distribution)	<ul style="list-style-type: none"> <li>• State tax withholding is voluntary and you can choose the rate you want.</li> </ul>

Important: State tax withholding rules can change, and the rules cited above may not reflect the current ruling of your state. Consult with your tax advisor or state taxing authority to obtain the most up-to-date information pertaining to your state.

This tax information is for informational purposes only, and should not be considered legal or tax advice. Always consult a tax or legal professional before making financial decisions.

We do not provide tax or legal advice and we will not be liable for any decisions you make based on this or other general tax information we provide.

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