



Fidelity Advisor

# IRA One-Time and Periodic Distribution Request

Use this form to take a one-time distribution or establish a systematic withdrawal from your Fidelity Advisor IRA.

Read the following instructions carefully.

## Helpful to Know

- If you would like Fidelity to calculate your Minimum Required Distribution (MRD), complete the [Fidelity Advisor IRA MRD form](#).
- If you are a beneficiary eligible to receive a distribution from a decedent's IRA or if you wish to request a return of excess contribution, contact your Financial Advisor for the appropriate form and additional instructions.
- Review Section 8 to determine if a signature guarantee is necessary.

## A. Instructions

**Section 1** Account Information – **Must be completed in full.**

**Section 2** One-Time Distribution Information – **Must be completed in full.** Indicate entire account balance or the mutual fund(s) from which you are taking your distribution. Indicate the dollar or share amount for each fund. Your distribution(s) will be processed for the gross amount indicated.

**Section 3** Systematic Withdrawal Program – **Must be completed in full.** Aggregate redemptions from your Class C account are not subject to a CDSC charge provided that you do not exceed 12% of the fund account balance per rolling 12-month period. Indicate the mutual fund(s) from which you wish to take your systematic withdrawal. Indicate the dollar amount or percentage for each fund that you select. If the requested issuing date falls on a weekend or holiday, the issuing date will generally be the preceding business day.

**Section 4** Reason for Distribution – If this distribution is due to the death or divorce of the IRA owner, contact your Financial Advisor for the appropriate beneficiary distribution or transfer form, as applicable, and additional instructions. **You may want to consult your tax advisor regarding the tax implications associated with each distribution option. Review the Notes in Section B below.**

**Section 5** Distribution Instructions – **Must be completed in full.**

**Section 6** Bank Information – If you wish to receive distributions electronically via Bank Wire, fill out this section and attach a copy of a voided check or deposit slip. One-time distributions may be processed via Bank Wire or existing Fidelity Advisor Money Line.® The maximum redemption amount is \$100,000 if processed via Money Line.

**Section 7** Federal and State Income Tax Withholding Elections – **Read carefully.**

Federal and state income tax withholding rates are described in the [Fidelity Advisor IRA Notice of Withholding](#) ("Notice"). You may elect to withhold an amount other than that described in the Notice on this form.

Whether or not you elect to have federal and, if applicable, state tax withholding apply, you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties that may apply to your distribution. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient. Consult your tax advisor, state agency, or investment professional for more information.

**Section 8** Signature and Date – **Be sure to sign the form and have your signature guaranteed (if required).**

## B. Notes

**For distribution codes in Section 4: Depending on the chosen distribution type, you may need to file IRS Form 5329 and/or Form 8606. Consult your tax advisor for further assistance.**

**Note 1 – Minimum Required Distributions:** Except as provided below, under Internal Revenue Code, Section 401(a)(9) and 408(a)(6), you must begin receiving minimum required distributions from your Traditional, Rollover, SEP, and SIMPLE IRAs by April 1 following the calendar year in which you turn 72. Failure to take the required distribution could result in substantial penalties. Contact your tax advisor or local IRS office for details regarding MRDs.

- For anyone who reached age 70½ in 2019 or before, MRDs are required to begin on or before April 1 of the year after reaching age 70½, and must be taken annually by each December 31 thereafter.
- Following the passage of the SECURE Act in 2019, if you turned 70½ in 2020 or after, the age you are required to begin taking your MRD has increased to 72. MRDs must begin no later than on or before April 1 of the year after reaching age 72, and must be taken annually by each December 31 thereafter.

*continued on next page*

**DETACH THIS INSTRUCTION PAGE FROM THE FORM.**

## B. Notes *continued*

**Note 2 – If you are under 59½:** If you are under age 59½ and you are taking distributions for a qualified first-time home purchase (\$10,000 lifetime total), qualified higher education expenses, certain medical expenses or health insurance premiums, or birth of a child or adoption (\$5,000 maximum total), as defined in the Internal Revenue Code, Section 72(t), mark the appropriate IRA or Roth IRA box for “Early Distribution, no known exception.” If you are requesting a one-time Substantially Equal Periodic Payment (SEPP) using this form, your distribution(s) will be reported to the IRS on Form 1099-R as an Early Distribution, no known exception (Code 1 or J). In order for your SEPP distribution to be eligible for an IRS Code 2 designation, you must establish your SEPP as a Systematic Withdrawal Program (SWP) to run monthly, quarterly, semiannually, or annually. You must comply with IRS rules regarding these distributions, including restrictions on any additions to the account, any non-taxable transfers to other retirement plans, or rollovers of substantially equal periodic payments. If no modifications are made to the account, your distribution will be reported to the IRS as an Early Distribution, exception applies (Code 2). If any such modifications are made, your distribution will be reported to the IRS as an Early Distribution, no known exception (Code 1). Withdrawals made before age 59½ are generally subject to a 10% early withdrawal penalty. You may be required to file IRS Form 5329 if you are subject to the 10% early withdrawal penalty or in the event that you are eligible for an exception to the early withdrawal penalty.

**Note 3 – SIMPLE IRAs:** If you are under age 59½ and you are taking an early distribution with no exception from a SIMPLE IRA during the two-year period beginning on the first day on which contributions made by your employer are deposited in your SIMPLE IRA, you may be subject to a 25% penalty.

**Note 4 – Cash Distributions:** If you are intending to roll over your IRA distribution within 60 days, and you are under 59½ years of age and are not disabled, we are required to report the withdrawal to the IRS on Form 1099-R as an Early Distribution, no known exception (Code 1 or J). If you are over 59½, we will report the withdrawal as a Normal Distribution (Code 7 or T), or, if applicable, as a Roth IRA qualified distribution. See Note 6 below (Code Q). Consult your tax advisor for details.

**Note 5 – CDSC Charges:** Certain distributions from Fidelity Advisor IRAs qualify for a waiver of contingent deferred sales charge (CDSC). Refer to the prospectus for details.

Reason for Distribution	Forms Needed
Reached the applicable age to begin taking your minimum required distribution, which you have calculated.	<ul style="list-style-type: none"><li>• <a href="#">CDSC Waiver form</a> is required.</li></ul>
Disability	Proof of disability must be provided via the following: <ul style="list-style-type: none"><li>• An original authorized doctor's note on physician's letterhead that explains, verifies, and dates the disability, or</li><li>• A copy of an official insurance claim, stating the treatment that came from the disability, or</li><li>• A letter from the Social Security office stating the client is disabled.</li></ul>
Other Eligible Waivers	<ul style="list-style-type: none"><li>• <a href="#">CDSC Waiver form</a> is required.</li></ul>

**Note 6 – Roth IRAs:** A distribution from your Roth IRA is considered to be qualified if the 5-year aging period requirement is satisfied AND you are ONE of the following: age 59½ or older, or disabled as defined by the IRS. The 5-year aging period begins on January 1 of the first year for which you made an annual contribution to any Roth IRA you own, or, if earlier, January 1 of the year in which you first made a conversion contribution or Roth rollover contribution from an employer-sponsored plan to any Roth IRA you own.

If there is a rollover of assets from an employer-sponsored plan to a Roth IRA, the period that the rolled-over funds were in the employer-sponsored plan does not count towards the determination of the 5-year period in the Roth IRA. However, if an individual had established a Roth IRA in a prior year, the 5-year period for determining qualified distributions from the Roth IRA, which began with the first contribution or conversion to that Roth IRA, would also apply to any funds previously rolled over from the employer-sponsored plan.

If you do not meet the requirements for a qualified distribution, your distribution may be subject to income tax and a 10% early withdrawal penalty. A 10% early withdrawal penalty may also apply to a distribution (including a qualified distribution) if it consists of conversion monies that were held for less than 5 years from January 1 of the year in which the conversion contribution was made. Consult your tax advisor or Financial Advisor regarding the requirements for withdrawing tax-free and penalty-free distributions from Roth IRAs.

**NOTE:** If the 5-year aging period requirement is satisfied and you are taking a distribution that meets the requirements of the exception for qualified first-time home purchase (\$10,000 lifetime limit), the distribution will be coded as an early distribution from a Roth IRA (Code J). You must file Form 5329 to show that the distribution is qualified. You may also need to file Form 8606. Consult your tax advisor for further assistance.

**Note 7 – Distributions to Eligible Retirement Plans:** Roth assets from an employer-sponsored plan that are rolled into a Roth IRA cannot be rolled back to an employer-sponsored plan.

**Note 8 – Distributions to Eligible Health Savings Account (HSA)\*:** Eligible individuals may take a one-time distribution from an IRA to fund an HSA, subject to certain requirements. Your distribution will be coded based on age; see Note 1 or 2.

\* Note that some of the information may be subject to change based on additional IRS guidance regarding distributions to HSAs.

DETACH THIS INSTRUCTION PAGE FROM THE FORM.



Fidelity Advisor

# IRA One-Time and Periodic Distribution Request

Read the instruction page carefully. Use this form to take a one-time distribution or establish a systematic withdrawal from your Fidelity Advisor IRA.

Type on screen or fill in using CAPITAL letters and black ink.

## 1. Account Information

Account Owner Name <i>First, M.I., Last</i>		SSN <i>required</i>
Retirement Account Number	Date of Birth <i>MM DD YYYY</i>	Daytime Phone
Street Address		Apartment
City	State	Zip/Postal Code

Update the address on my IRA account based on the above information.

**Note:** If the distribution amount requested is greater than \$10,000, your signature must be guaranteed in Section 8.

## 2. One-Time Distribution Information

Check one.

**Entire account balance.** All funds in the account listed in Section 1 will be withdrawn.

**Partial withdrawal.** Withdrawals will be made in accordance with directions below.

*If you have an active Systematic Investment Program at the time of a full liquidation, that feature will become inactive when your distribution request is processed.*

*Your distribution(s) will be processed for the gross amount indicated.*

### DISTRIBUTION 1

Fund Number	Amount \$	OR	Number of Shares	OR	<input type="checkbox"/> All Shares
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### DISTRIBUTION 2

Fund Number	Amount \$	OR	Number of Shares	OR	<input type="checkbox"/> All Shares
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### DISTRIBUTION 3

Fund Number	Amount \$	OR	Number of Shares	OR	<input type="checkbox"/> All Shares
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### DISTRIBUTION 4

Fund Number	Amount \$	OR	Number of Shares	OR	<input type="checkbox"/> All Shares
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### 3. Systematic Withdrawal Program

I understand that if I select a distribution percentage below, the amount of my distribution will be calculated based on the individual fund position balance (not the entire IRA balance) at the close of business on the day the transaction is processed. I understand that if I select a dollar amount, that amount will be distributed until the fund position is depleted. The last payment from the fund may be less than the requested amount.

- Establish new Systematic Withdrawal Program. Beginning Date MM YYYY  
 Change existing Systematic Withdrawal Program.

Frequency: **Monthly**, Quarterly, Semiannually or Annually. Semiannual and annual selections not allowed for Class C. Program begins with the first available business cycle, based on date selected.

Transaction dates falling on nonbusiness days will occur the prior business day. Choose a day between the 4th and 28th of the month. If a selection is not made or is invalid, the transaction will occur on the 15th.

#### DISTRIBUTION 1

Fund Number	Amount	<b>OR</b>	Percentage	Frequency	Day 4-28
	\$ .		%	<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> S <input type="checkbox"/> A	

#### DISTRIBUTION 2

Fund Number	Amount	<b>OR</b>	Percentage	Frequency	Day 4-28
	\$ .		%	<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> S <input type="checkbox"/> A	

#### DISTRIBUTION 3

Fund Number	Amount	<b>OR</b>	Percentage	Frequency	Day 4-28
	\$ .		%	<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> S <input type="checkbox"/> A	

### 4. Reason for Distribution

#### FOR NON-ROTH IRA ACCOUNTS

If directing your distribution to an HSA, as a qualified HSA funding distribution, check either "Normal Distribution (Code 7, T or Q)" or "Early Distribution, no known exception (Code 1 or J)" as appropriate.

For return of excess contribution (Code 8 or P) from Traditional, Rollover or Roth IRAs, complete the [Fidelity Advisor IRA Return of Excess Contribution form](#).

- A. Normal Distribution (Code 7)** – You are 59½ years of age or older. See Notes 1, 4, 5, and 8 in Section B on the instruction page.
- B. Early Distribution from a SIMPLE IRA in first 2 years, no known exception (Code S)** – You are under the age of 59½ and are not disabled or taking substantially equal periodic payments. See IRS Form 5329 and Notes 3, 4, and 5 in Section B on the instruction page.
- C. Early Distribution, no known exception (Code 1)** – You are under the age of 59½ and are not disabled or you are taking substantially equal periodic payments. See IRS Form 5329 and Notes 2, 5, and 8 in Section B on the instruction page.
- D. Disability and you are under the age of 59½ (Code 3)** – See Note 5 in Section B on the instruction page.
- E. Substantially Equal Periodic Payments (Code 2)** – You are under the age of 59½, and you will continue this distribution schedule for at least 5 years, or until you reach age 59½, whichever is later. See Notes 2 and 5 in Section B on the instruction page.
- F. Distribution from an IRA to an eligible Retirement Plan (Code G)** – This is a direct rollover option which requires that the distribution check be made payable to the trustee of an employer's plan. Include the trustee name within the Distribution Instructions, Section 5G, on the next page. See Notes 5 and 7 in Section B on the instruction page. A signature guarantee may be required for this option.

#### FOR ROTH IRA ACCOUNTS

- A. Distribution (Code T)** – You are 59½ years of age or older, or disabled. See Notes 1, 4, 5, 7, and 8 in Section B on the instruction page.
- B. Qualified Distribution (Code Q)** – You have met the 5-year aging period requirement AND you are one of the following: age 59½ or older, or disabled as defined by the IRS. See Notes 5 through 8 in Section B on the instruction page.
- C. Early Distribution, no known exception (Code J)** – You are under the age of 59½ and are not disabled or you are taking substantially equal periodic payments. See IRS Form 5329 and Notes 2 and 5 through 8 in Section B on the instruction page.

# 5. Distribution Instructions

Check one.  **A. Distribute by check to address of record indicated in Section 1.**

Overnight check proceeds. A \$20 fee will be assessed.  
(Overnight delivery is **only** available if box for new address in Section 1 is unchecked. If sending check to a new address, it will be sent via regular mail.)

**B. Distribute to nonretirement Fidelity Advisor account.**

Assets will be distributed in-kind from the account indicated in Section 2. If your distribution is to be deposited into an account other than an individual, joint, or trust account on which you are named, your signature must be guaranteed in Section 8.

Existing Account Number <i>if applicable</i>

**OR**  **New Account.**

A completed nonretirement account application must be attached.

**C. Electronic payment via Fidelity Advisor Money Line (feature already established on this IRA).**

Payment will be sent to your bank account via the Automated Clearing House (ACH) and should be received by your bank in 2–3 business days.

**D. Electronic payment via Fidelity Advisor Money Line (feature not already established on this IRA).**

**This feature is only available for systematic withdrawal(s) requested in Section 3.** Payment will be sent to your bank account via the ACH. Complete Section 6.

**E. Electronic payment via Bank Wire (feature already established on this IRA).**

**Note that this feature is not available for periodic payments.** Payment will be wired to your bank account. Your bank may charge a fee for this transaction.

**F. Electronic payment via Bank Wire (feature not currently established on this IRA).**

**Note that this feature is not available for periodic payments.** Payment will be wired to your bank account. Your bank may charge a fee for this transaction. Complete Section 6. You must have your signature guaranteed in Section 8.

**G. Distribute by check to alternate address and/or payee.**

**Distribution from an IRA to an eligible Retirement Plan (Code G)** – This is a direct rollover option which requires that the distribution check be made payable to the trustee of an employer’s plan. The check will be mailed to your address of record for delivery by you to your employer. (A signature guarantee may be required for this option.)

Trustee of the Employer Plan (to whom the check should be made payable)

**OR**

**Make check payable to alternate payee.**

Unless an alternate address is provided and you have selected F in Section 4, the check will be mailed to your address for delivery by you to your employer. (A signature guarantee is required for a check made to a different payee. A signature guarantee is required if a check is mailed to an alternate address and the amount is greater than \$10,000.)

Payee/Trustee Name <i>First, M.I., Last</i>		FBO
Street Address		Apartment
City	State	Zip/Postal Code







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

- I authorize and request Fidelity Investments Institutional Operations Company LLC (FIIOC), as agent for Fidelity Management Trust Company (FMTC) (or their agents, affiliates, or successor custodians, as applicable) to make the above withdrawal(s). If I have indicated that I am taking a substantially equal periodic payment by using this form, I understand that the distribution(s) will be reported to the IRS on Form 1099-R as an Early Distribution, no known exception (Code 1 or J). If I am taking a substantially equal periodic payment on a systematic basis, I understand that the distributions will be reported to the IRS on Form 1099-R as an Early Distribution, exception applies (Code 2). I hereby certify that I will comply with IRS rules with regard to substantially equal periodic payments, including restrictions on any addition(s) to the account balance, any non-taxable transfer of a portion of the account balance to another retirement plan, or subsequent rollover of a substantially equal periodic payment. I understand that if I have made any of the aforementioned modifications, my distribution may be reported to the IRS under a different code. I further understand that I may be required to file IRS Form 5329 if I am indeed eligible for an exception to the early distribution penalty on this distribution.
- If I have indicated that I am taking a qualified Roth IRA distribution, I certify that I have met all IRS requirements for such a distribution. I certify that I have met the five-year aging period requirement and that I am age 59½ or older or disabled as defined by the IRS.
- I understand that non-Roth IRA distributions will be taxed as ordinary income and may also be subject to a 10% early withdrawal penalty if taken before age 59½. I understand that distributions from a Roth IRA which are attributable to either converted amounts or earnings may be taxed as ordinary income and are subject to a 10% early withdrawal penalty unless certain requirements are met. I understand that qualified distributions from a Roth IRA are not included in gross income.
- For SIMPLE IRAs, I understand that I may be subject to a 25% penalty on the amount distributed if I am under age 59½ and have not participated in the SIMPLE IRA plan for two years, beginning on the date money was first contributed by my employer on my behalf. If I have reached the age to begin taking minimum required distributions, I accept full responsibility for withdrawing from my Traditional, Rollover, SEP, or SIMPLE IRA(s) the minimum required distribution required by Section 401(a)(9) of the Internal Revenue Code. I agree to indemnify Fidelity Management Trust Company (FMTC) and its agent(s), successors, affiliates, and employees from any liability in the event that I fail to meet any IRS requirements regarding distributions.
- If I am a U.S. citizen or other U.S. person (including a resident alien individual), I hereby certify under penalties of perjury that the number shown in Section 1 on this form is my correct taxpayer identification number. If I am a nonresident alien, I have attached with this Fidelity Advisor IRA One-Time and Periodic Distribution Request form an IRS Form W-8BEN and included my U.S. taxpayer identification number in order to claim tax treaty benefits, if applicable.
- If I have requested that money may be electronically transferred, I hereby authorize and request FIIOC, as agent for Fidelity Management Trust Company (FMTC) (or its successor(s)), the Custodian of my IRA(s), upon receiving and accepting instruction from me (or, if applicable, the intermediary firm for my account) to make distributions or secure payments of amounts to be electronically transferred according to the above instructions. If I have indicated herein that such payments are to be debited from or credited to my bank account, I authorize the bank or credit union named on the voided check or deposit slip provided ("Bank") to accept any such debit or credit entries initiated by FMTC, or its agents, affiliates, or successors, as applicable, in such account and to debit or credit the same to such account, without responsibility for the correctness thereof or for the existence of any further authorization relating thereto.
- I certify that I have received and read the Fidelity Advisor IRA Notice of Withholding.
- I understand that all Internal Revenue Service requirements apply to contributions and/or distributions processed by any means. I hereby indemnify FMTC and its agents, affiliates, or successors, and employees from any and all liability that may arise from acting upon my (or, if applicable, my intermediary firm's) instructions if reasonable procedures designed to prevent unauthorized transactions are followed.
- If I have completed Section 6, I understand that the authorization may be terminated by me at any time by written notification to FMTC, or its agents, affiliates, or successors, as applicable, and to the bank. Any such notification shall be effective only with respect to requests received after receipt of such notification.

### Authorization of Fidelity and Investment Professional

- If I have completed Section 6, I hereby authorize FIIOC to accept instructions from either me or a representative of my intermediary firm for transactions that result in funds being electronically transferred between my Fidelity account and my bank account.

Print Shareholder Name <i>First, M.I., Last</i>	
Shareholder Signature	Date <i>MM - DD - YYYY</i>
<b>SIGN</b> 	



### An important note regarding Signature Guarantees:

Your signature must be guaranteed:

- If you are establishing the Bank Wire feature and requesting your one-time distribution be transferred electronically to your bank;
- If your address of record has changed within 15 days of this request and you are requesting a distribution greater than \$10,000;
- If your distribution is greater than \$10,000 and you wish to have it mailed to an address other than the one on record;
- If you are requesting to have a distribution payable to someone other than yourself;
- If your distribution is to be deposited into an account other than an individual, joint, or a trust account on which you are named; or
- For a distribution check amount of more than \$100,000.

**If distributions in excess of \$15,000 a year are received by someone other than your spouse (including a joint tenant on your bank account) a federal gift tax may be imposed. Consult your tax advisor.**

You should verify with the institution that they are an acceptable (eligible) guarantor prior to signing. A signature guarantee may be executed by any "eligible guarantor." Eligible guarantors include Commercial Banks, Trust Companies, Savings Associations and Credit Unions as defined by the Federal Deposit Insurance Act. Also included are member firms of a domestic stock exchange.

**A Notary Public cannot provide a Signature Guarantee.**

**We cannot accept a notarization instead of a Signature Guarantee.**





**Did you print and sign the form, and attach any necessary documents?** Send the form and any necessary documents to Fidelity.

**Questions?** For help completing this form, call 800-522-7297 (Financial Advisors) or 877-208-0098 (Shareholders), or visit [i.fidelity.com](http://i.fidelity.com).

**Regular mail**

Fidelity Investments Institutional  
Operations Company LLC (FIIOC)  
P.O. Box 770002  
Cincinnati, OH 45277-0082

**Overnight mail**

Fidelity Investments Institutional  
Operations Company LLC (FIIOC)  
100 Crosby Parkway, KC1G  
Covington, KY 41015

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Fidelity Investments Institutional Operations Company LLC  
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Fidelity Advisor

# IRA Notice of Withholding

## 1. Federal Tax Withholding

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### **For Fidelity Advisor Traditional, Rollover, SIMPLE, and SEP/SARSEP-IRAs:**

IRS regulations require us to withhold federal income tax at the rate of 10% from your IRA distribution(s) unless you elect NOT to have withholding apply by indicating this on your distribution request. This election will remain in effect on periodic distributions taken from your IRA until revoked by you. You can revoke this election at any time by sending a written request to the following address:

**Fidelity Investments  
P.O. Box 770002  
Cincinnati, OH 45277-0082**

Withholding will apply to the gross amount of each distribution, even though you may have made nondeductible contributions.

If you elect to have withholding apply when you request a distribution, federal income tax will be withheld from your IRA distribution(s) (excluding Roth IRA distributions) at a rate of at least ten percent (10%) (unless you have elected to have more than 10% withheld, in which case federal income tax will be withheld at the higher rate you have chosen). Withholding will also apply if you make no withholding election or do not provide a U.S. residential address.<sup>†</sup> Even if you choose to have federal income tax withheld, you are still responsible for the full payment of federal income tax, any state or local taxes, and any penalties that may apply to your distribution(s). Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld. Whether or not you elect to have withholding apply, you may be responsible for payment of estimated taxes. You may also incur penalties under the IRS estimated tax rules if your estimated tax payments are not sufficient.

If you are a nonresident alien, you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, with your distribution request to claim tax treaty benefits, if applicable. To obtain Form W-8BEN, consult your tax advisor or go to the IRS Web site at <http://www.irs.gov>.

**Note:** Similar tax withholding rules may apply to other types of retirement arrangements. Contact your investment professional, tax advisor, or benefits office, as appropriate, for more details.

### **For Fidelity Advisor Roth IRAs:**

The IRS does not generally require us to withhold federal income tax from your Roth IRA distribution(s) unless you elect to have withholding apply on your distribution request. For Roth IRA distributions for which no withholding instructions are provided, no federal income tax will be withheld. The IRS does require withholding, at a rate of at least 10%, on distributions of earnings attributable to returns of excess contributions to Roth IRAs, unless you elect NOT to have withholding apply by indicating this on your Return of Excess request.

<sup>†</sup> If you do not provide a U.S. residential address, federal income tax will be withheld from your IRA distribution(s) despite any election to the contrary you may have made. This is an IRS requirement. A post office box does not qualify as a U.S. residential address.

## 2. State Tax Withholding

**State tax requirements may change from time to time. Contact your tax or Financial Representative for more information.**

If federal income tax is withheld, state income tax may also be withheld. Your state of residence will determine your state income tax withholding requirements, if any. For purposes of applying state income tax withholding to your IRA distributions, your state of residence is determined by the address of record on your Fidelity Advisor IRA. Refer to the matrix below.

State of Residency	State Income Tax Withholding Options																		
AK, AZ, FL, HI, NH, NV, SD, TN, TX, WA, WY	<p><b>STATE INCOME TAX WITHHOLDING NOT ALLOWED</b> State tax withholding may not be elected. State tax withholding is not available on your IRA distribution even if your state has state income tax. Do not complete the State Tax Withholding section.</p>																		
AL, CO, GA, ID, IL,* IN,* KY, LA, MD,* MO, MS, MT, ND, NE, NJ,* NM, NY,* OH, PA,* RI, SC, UT, VA, WV, WI	<p><b>VOLUNTARY STATE INCOME TAX WITHHOLDING</b> State income tax will be withheld only if you instruct us to do so. If state withholding is elected, it will be calculated based on your state's applicable minimum withholding requirement, if any. You may optionally elect a specific dollar amount in addition to your state's minimum requirement.</p> <p>* These states do not have a minimum withholding requirement, therefore a dollar amount must be indicated if you would like state income tax withheld.</p>																		
AR, CA, CT, DE, IA, KS, MA, ME, MI, MN, NC, OK, OR, VT	<p><b>MANDATORY STATE INCOME TAX WITHHOLDING</b> If state withholding applies, it will be calculated based on your state's applicable minimum withholding requirement as specified below. You may optionally elect a specific dollar amount in addition to your state's minimum requirement.</p> <p><b>IF FEDERAL INCOME TAX IS WITHHELD</b> State income tax may be automatically withheld from your distribution(s) whenever federal income tax is withheld. CA, DE, and NC residents may elect not to have state tax withheld, even when federal tax is withheld, by indicating that you do not want it withheld. State income tax will be withheld according to the rates below, plus any additional dollar amount you may choose to indicate.</p> <p><b>MINIMUM RATES FOR MANDATORY STATES:</b></p> <table border="1"> <tbody> <tr> <td>Arkansas</td> <td>3.00% of the gross distribution</td> </tr> <tr> <td>California</td> <td>10.00% of the Federal Income Tax withheld</td> </tr> <tr> <td>Connecticut</td> <td>6.99% of the gross distribution</td> </tr> <tr> <td>Delaware, Iowa, Kansas, Maine, Massachusetts, Oklahoma</td> <td>5.00% of the gross distribution</td> </tr> <tr> <td>Michigan</td> <td>4.25% of the gross distribution</td> </tr> <tr> <td>Minnesota</td> <td>State wage table applies</td> </tr> <tr> <td>North Carolina</td> <td>4.00% of the gross distribution</td> </tr> <tr> <td>Oregon</td> <td>8.00% of the gross distribution</td> </tr> <tr> <td>Vermont</td> <td>30.00% of the Federal Income Tax withheld</td> </tr> </tbody> </table> <p><b>IF FEDERAL INCOME TAX IS NOT WITHHELD</b> AR, DE, IA, KS, MA, ME, MN, NC, OK, OR – State income tax may be elected in the State Tax Withholding section, even if you elect not to have federal income tax withheld.</p> <p>CA, VT – If you do not elect to have federal income tax withheld, the minimum state income tax withholding rate becomes zero. Therefore, you should indicate either that you do not want state income tax withheld or write the dollar amount of the state income tax you want voluntarily withheld.</p> <p>CT, MI – State tax withholding of at least your state's minimum requirements is generally required regardless of whether or not federal income tax is withheld. State income tax will be withheld according to the rates above, plus any additional dollar amount you may choose to indicate. Tax withholding is not required if you meet certain requirements governing pension and retirement benefits. Reference the CT or MI W4-P Form for additional information about calculating the amount to withhold from your distribution. Contact your tax or Financial Representative for additional information concerning your state tax withholding requirements.</p> <p><b>OTHER</b> DC – If you are taking a distribution of your entire account balance and are not requesting a direct rollover to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, even if federal income tax is not withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the appropriate distribution form. If your entire distribution amount has already been taxed (e.g., only after-tax or non-deductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options.</p> <p>If you wish to take a distribution of both taxable and non-taxable amounts, you must complete a separate distribution request form for each and complete the tax withholding sections of the forms. Contact your tax or Financial Representative for additional information concerning DC state tax withholding requirements. You should contact your tax professional before making an election regarding state withholding. Fidelity is not responsible for changes in state law that may impact the accuracy of this information.</p> <p><b>Rates are subject to change without notice.</b></p>	Arkansas	3.00% of the gross distribution	California	10.00% of the Federal Income Tax withheld	Connecticut	6.99% of the gross distribution	Delaware, Iowa, Kansas, Maine, Massachusetts, Oklahoma	5.00% of the gross distribution	Michigan	4.25% of the gross distribution	Minnesota	State wage table applies	North Carolina	4.00% of the gross distribution	Oregon	8.00% of the gross distribution	Vermont	30.00% of the Federal Income Tax withheld
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