

Fidelity IRA Personal Withdrawal Service for Minimum Required Distribution (MRD) Form

Customer Instructions, Terms and Conditions

Use this form to set up a Minimum Required Distribution (MRD) payment plan for your Fidelity IRA account(s). If you have an existing MRD with Fidelity, you may use this form to establish additional MRDs, or to make changes to your existing MRD(s). MRDs can be requested for Traditional IRAs, Rollover IRAs, SEP-IRAs and SIMPLE IRAs held under your Social Security number. Because of unique withholding requirements, MRD plans are not available to nonresident aliens.

You may use this form to set up a PWS plan for a Roth IRA. However, because MRDs are not required for Roth IRAs (certain distribution rules apply after your death), Fidelity will not perform any calculation.

Do not use this form for distributions from inherited IRA accounts. You must first transfer inherited IRA assets to an IRA Beneficiary Distribution Account or Roth IRA Beneficiary Distribution Account ("IRA-BDA"), as applicable, and then take the inheritor distributions from the IRA-BDA. Also, do not complete this form if you wish to request a transfer pursuant to a divorce of the IRA owner or if you are a spouse beneficiary and you wish to transfer the decedent's IRA to your own IRA. For Inherited IRA distributions, call a Fidelity Retirement Specialist at 1-800-544-4774 from 8 a.m. to 8 p.m. Eastern time or visit Fidelity.com/goto/inheritedira.

Important information regarding your MRD. Return this form no later than December 15 or March 15, as applicable, to allow adequate time for processing. Fidelity cannot assume responsibility for making your distribution by the April 1 IRS deadline for your initial MRD or the December 31 deadline for subsequent-year MRDs.

It is your responsibility to ensure that your distributions satisfy IRS requirements. Please consult a tax advisor to ensure that your payments will meet the requirements. Failure to satisfy your MRD requirements may result in an IRS penalty of up to 50% of the difference between the MRD amount you should have taken and the amount actually withdrawn. Fidelity cannot accept responsibility if we are unable to make your scheduled distribution based on the instructions you provide, due to insufficient funds in your account.

When you withdraw the entire balance from your IRA, a closeout fee may apply. Back-end loads, redemption fees or transaction fees may also apply to mutual fund distributions. Please refer to the IRA Schedule of Fees and the fund's prospectus for details.

Return the completed form to: Fidelity Investments, Attn: Retirement Distributions, P.O. Box 770001, Cincinnati, OH 45277-0035.

If you have additional questions, visit Fidelity.com/retirement or call a Fidelity Retirement Specialist at 1-800-544-4774 from 8 a.m. to 8 p.m. Eastern time.

When completing the form, please use a pen and print clearly.

1 CUSTOMER INFORMATION

First mark the appropriate box to establish a new MRD plan, or to change an existing MRD plan.

To establish a new MRD plan

Mark the appropriate checkbox and complete Sections 1 through 7.

If you are establishing a new plan for your Fidelity Portfolio Advisory Service® IRA account(s), do not complete Section 5 – Designating Accounts & Positions for Withdrawals.

To change an existing MRD plan

Mark the appropriate checkbox, complete Sections 1 and 7 and any additional relevant sections only.

If you are changing an existing MRD Plan that is one of multiple MRD plans for the Fidelity IRA indicated, make sure to indicate the specific plan you wish to change.

If you are changing an existing withdrawal plan for your Fidelity Portfolio Advisory Service® IRA account(s), do not complete Section 5 – Designating Accounts & Positions for Withdrawals.

Provide your name, one of your Fidelity IRA account numbers for identification purposes, your Social Security number, date of birth and a contact number.

IRS regulations specify that MRD calculations are generally based upon the [Uniform Lifetime Table](#) (uses your age to determine the number of years and amount of your distribution). For reference, this table is included in the IRA Minimum Required Distribution Guide. The calculation is also based on the assets in your Fidelity IRA account(s) as of last December 31 adjusted for outstanding rollovers and transfers.

Fidelity will calculate your MRD using all of your Fidelity IRA accounts (not including Roth IRAs or IRA-BDAs) held under your Social Security number. If you maintain IRAs at other institutions, you are required to calculate your MRD for your non-Fidelity IRA accounts separately.

Section 2 – Optional Elections

The boxes you select in this optional section will be used in your MRD calculation.

If you have any pending year-end rollovers or transfers, please check the appropriate box in Section 2, and write in the market value for last year's December 31 outstanding rollover, transfer, or, if applicable, recharacterized contribution. If you deferred your first-year MRD payment last year, also provide the December 31 market value of these items from two years ago.

- *The December 31 market value of each of your retirement accounts should be adjusted for any pending year-end transfers or rollovers. For example, if assets were withdrawn from an IRA or qualified employer-sponsored plan within the last 60 days of the prior calendar year, and a portion or all of those assets were rolled over to a Fidelity IRA this year, you must add the amount of the rollover to the balance of your Fidelity IRA as of December 31 of the prior year. This may also apply to year-end transfers not credited to your account until after December 31 unless the MRD attributable to the amount transferred was distributed from another IRA.*

Spousal Exception: Check the box to direct Fidelity to use the [Spousal Exception Joint Life Expectancy Table](#) to calculate your MRD if your current Fidelity beneficiary designation names a spouse who is more than ten years younger than you as sole primary beneficiary. This table is also included in the IRA Minimum Required Distribution Guide for reference purposes. If this box is not checked, your MRD calculation will be based on the Uniform Lifetime Table for the current year. If one of the accounts included in this plan is based upon the Uniform Lifetime Table, then all the accounts will be calculated using this table regardless of whether some of the accounts are eligible to use the Spousal Exception, or whether you check the Spousal Exception box in Section 2. This may result in your MRD amount being more than required, to the extent that one, but not all, of your IRAs satisfy the Spousal Exception. At the beginning of each subsequent year, Fidelity will make a determination if the spousal exception applies based on your beneficiary designations at the beginning of the year, and, if applicable, use the Spousal Exception Joint Life Expectancy Table for that year's MRD calculation. Under IRS Rules, use of the Spousal Exception Joint Life Expectancy Table is limited to marriages recognized under federal law.

Important: Keep your Beneficiary Information current to ensure proper calculations are performed. Fidelity will not automatically update your MRD withdrawal plan until January of the year following the year in which you make the beneficiary change. Because of this, it may be necessary for you to take an additional withdrawal to satisfy your MRD amount in the year of the beneficiary change to avoid a possible penalty tax. Please consult your tax advisor to determine how a beneficiary change may affect your individual situation. **You can review your current beneficiary designation by logging on to Fidelity.com and looking under Your Profile/Beneficiaries, by checking Form 5498 that is mailed to you each February, or by calling a Fidelity Retirement Specialist at 1-800-544-4774 between 8 a.m. and 8 p.m. Eastern time.** For your convenience, we have enclosed a Beneficiary Form within the IRA Minimum Required Distribution Guide should you need to make any changes.

A **Revised Account Profile** will be sent to you upon establishment of this PWS plan and in January of each year thereafter confirming the MRD amount to be distributed under the plan for that year. If the Spousal Exception is applied, the Account Profile will state the name and date of birth of your spouse beneficiary.

Notes about Payments:

- If you are establishing your Personal Withdrawal Service plan mid-year, your entire MRD distribution for the current year will be paid out evenly over the remaining number of scheduled payments in the year.
- If you would like your distribution amount adjusted for distributions already taken within the applicable distribution year, you must notify Fidelity in writing of the date(s) and the distribution amount(s) already taken.

Federal Tax Withholding

You may elect not to have federal withholding apply (provided you have supplied Fidelity with a U.S. address), or you may elect to increase the rate of withholding. If left blank, IRS regulations require Fidelity to withhold federal income tax at a rate of 10% from your total IRA distribution (excluding Roth IRA distributions). This applies even if you have made nondeductible contributions to your IRA and may result in excess taxes taken from your distribution.

State Tax Withholding

If federal income tax withholding is applied to your distribution, state income tax may also apply. The state income tax withholding requirements your distribution will be subject to (if any) are determined by the legal address of record on your Fidelity IRA.

If you have a Roth IRA, paying state taxes is voluntary except in the following states, where you may not elect to pay state tax: AK, FL, HI, MS, NH, NV, PR, SD, TN, TX, WA and WY. Please review the state tax information provided below. If a minimum state tax applies, Fidelity will withhold taxes at the greater of the minimum state tax or the amount you specify.

Residents of AR, IA, KS, MA, ME, OK, and VT	If federal income tax is withheld, state income tax of at least your state's minimum requirements must be also withheld at the time of your distribution. If you elect out of federal income tax withholding, state income tax will not be withheld unless you indicate otherwise. If you are setting up or changing a Periodic Withdrawal Service for a Roth IRA, we will not set up the plan for state tax withholding unless it is specifically requested. Roth IRA: State taxation is voluntary.
Residents of CA, DE, NC and OR	If federal income tax is withheld, state income tax of at least your state's minimum requirements must also be withheld at the time of your distribution unless you indicate you do not want to withhold state tax. If you elect out of federal income tax withholding, state income tax will not be withheld unless you indicate otherwise. If you do not elect federal tax withholding, you may elect to have state tax withheld. For DE residents, state tax will be withheld unless you elect otherwise. For residents of DE, state income tax of at least your state's minimum requirements must be withheld regardless of whether or not federal income tax is withheld unless you elect not to have state income tax withheld. Roth IRA: State taxation is voluntary.
Residents of AK, FL, HI, MS, NH, NV, PR, SD, TN, TX, WA and WY	You may not elect state tax withholding (for regular and Roth IRAs). State income tax withholding is not available on your IRA distributions. Please consult your tax advisor, state agency, or investment representative for more information.
Residents of all other states and the District of Columbia	You may elect voluntary state income tax withholding. You must provide a percentage to be applied for state tax withholding. Roth IRA: State taxation is voluntary.

Whether or not you elect to have federal or state taxes withheld from your distribution, you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties which may apply. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient. Your election will remain in effect on periodic distributions taken under this systematic withdrawal plan from your Fidelity IRA account(s) until revoked by you. You can revoke this election for future distributions at any time by phone or written request.

4 FREQUENCY OF DISTRIBUTIONS

Please write in the day of the month on which you want withdrawals to be made from your account, and write in the specific date – day, month, and year – of your first distribution payment. Then select whether you wish to have equal monthly payments throughout the year, or specify the months when you want to receive distributions by checking the appropriate boxes. Periodic withdrawal payments will not be permitted more often than once per month.

Section 4 – Optional Elections

Deferral of First-Year MRD – When you turn 70½, you have the option of deferring your first MRD until the following year between January 1 and April 1.

- **If you turned 70½ this year and you wish to defer your first-year MRD** until next year (between January 1 and April 1), check the box and fill in the date you wish to have your first MRD distribution made in the space at the bottom of Section 4 – Frequency of Distributions. Subsequent years' payments would then be made according to the instructions you provided in the first part of Section 4.
- **If you turned 70½ last year and need to take your first MRD amount by April 1 of this year**, check the applicable box and indicate the date you wish to have your first-year MRD distribution made in the space at the bottom of Section 4.

If you elect to defer your first-year MRD, your second-year payments will begin on the date of the first-year MRD payment, and your entire MRD distribution for that year will be paid out evenly over the remaining number of monthly payments you have scheduled for the year. After that time, payments will be made as you specified in this section.

Note: Withdrawals from any IRA that are scheduled to be paid out in December may result in your payment being processed prior to the date selected to help ensure that your withdrawal is processed prior to year-end.

5 DESIGNATING ACCOUNTS & POSITIONS FOR WITHDRAWALS

INSTRUCTIONS

Note: When specifying from which accounts to fund your withdrawal, be aware that only those accounts that are included in the Calculation specified in Section 2 can be included in the funding of withdrawals in this section.

Option A: Proportional Withdrawals

For proportional withdrawals, liquidations will be taken from all eligible mutual fund positions including money markets, based on the amount calculated in Section 2. Eligible mutual funds include all Fidelity funds that are available to Retail customers and also funds available through Fidelity FundsNetwork® where the mutual fund company has agreed to make the fund available for distributions through a systematic withdrawal plan.

Select Option A-1 if you would like your withdrawals taken proportionately from all your Fidelity IRAs.

Select Option A-2 if you would like to specify one or more accounts from which to take your withdrawals proportionately. Enter one or more Account numbers in the space provided.

Note for Portfolio Advisory Services (PAS)SM account holders – If any of your IRAs are in accounts managed by PAS:

- For each withdrawal, PAS will make every effort to maintain the appropriate asset allocation of your PAS account.
- In order to use proportional withdrawals for PAS accounts, you must also include at least one other non-PAS account in the proportional calculation.

Example of Proportional Calculation: If you have two IRA accounts at Fidelity and you select Option A-1, withdrawals from both of these accounts will be proportioned based on the value of the eligible fund positions including the core fund held by each account.

Option B: Fixed Percent Designations

Choose this option if you wish to make withdrawals by liquidating the specified fixed percent from your Fidelity IRA account number(s) and mutual fund position(s) provided in this section. Provide the fund name and percentage for each position indicated. The PWS plan will sell the amount requested from the funds specified and then, if necessary, attempt to fund the remaining distribution amount from the core fund. If the plan includes a PAS account, the process will attempt to fund any remaining distribution amount from the PAS account request.

Secondary Withdrawal Instructions

If there are insufficient funds in the positions designated in your primary withdrawal instructions, choose A or B to indicate how the distribution should then occur. If you do not specify your Secondary Withdrawal instructions, Fidelity will automatically assume Option B.

The PWS plan will execute the secondary instructions in the following order, based on type of account(s) specified for the plan: mutual fund accounts first, then brokerage accounts, then accounts managed by Portfolio Advisory Services (PAS).SM The plan will attempt to fund up to the remaining distribution amount from the core fund. If the plan includes PAS account(s), the process will attempt to fund any remaining distribution amount from the PAS account without regard to the PAS account's core fund balance. Accounts not managed by Portfolio Advisory Services are subject to the rules specified in Option B.

Checkbox A-1: Any money market fund position.* You are instructing us to attempt to make the distribution by making funds available through the liquidation of money market fund positions in the same IRA(s), beginning with the money market fund position with the lowest balance. If two eligible positions have identical balances, we will liquidate the fund with the lowest CUSIP.**

Checkbox A-2: Any money market, bond, or equity fund position. You are instructing us to attempt to make the distribution by making funds available through the liquidation of money market fund positions in the same IRA(s), beginning with the money market fund position with the lowest balance. If sufficient funds are not available from money market positions, you are instructing us to attempt to make the distribution by making funds available through the liquidation of bond or equity fund positions in the same IRA, beginning with the bond or equity fund positions with the lowest balance. If two eligible positions have identical balances, we will liquidate the fund with the lowest CUSIP.**

**Note: Choosing this option may result in the full distribution not being made.*

***CUSIP numbers (along with symbols) are assigned by the Committee on Uniform Securities Identification Procedures to all securities, and are used for identification when recording buy and sell orders.*

Note: Certain Fidelity mutual funds have been closed to new investors. If one of these funds is subject to your withdrawal instructions, be aware that your position could be fully liquidated, and this may prohibit you from future investments in the fund.

6 PAYMENT METHOD

Choose one of the four options for receiving your withdrawal payments and complete any additional information requested for that option. If no option is selected, a check will be sent to your address of record.

- A. Direct deposit into your nonretirement Fidelity Brokerage or Fidelity Funds account.** (If you do not have a Fidelity non-retirement account, one can be established today at Fidelity.com, or call us at 1-800-544-4774 to obtain an application.) Please mark the checkbox if you are establishing a new account and complete the application enclosed. The usual account minimum requirement is waived if your account is funded through a PWS plan. Distributions to a Fidelity Brokerage account are invested into your core cash account. If you have a Fidelity Mutual Fund account, please specify the fund you wish to invest your distribution into on the line provided.
- B. By check to your address of record.**
- C. By check to an alternate address** (a signature guarantee is required for this option, see Section 7).
- D. Deposited electronically into your bank or credit union account using Electronic Funds Transfer (EFT).** Allow at least 10 days for EFT to become active. Once established, allow 2–3 days for funds to reach your bank or credit union. The recipient institution must be a member of the Automated Clearing House.

Attach a voided check to supply your bank information.

Fidelity does not charge for using EFT services. The maximum amount that may be sent via EFT is \$100,000 per distribution. Include a voided check and complete the requested information to establish EFT or to confirm existing EFT instructions. If you are unsure of any of the information, please verify with your bank or credit union.

Note: If you select Option A or D and the transaction cannot be completed using this Payment Method, the system will default to sending a check to the address of record.

7 REQUIRED SIGNATURES

Read the authorization and sign as indicated. A signature guarantee is required if your:

- Withdrawal exceeds \$100,000 per payment, or
- Current address of record has been on file less than 15 days, or
- Check is being sent to an address other than your address of record.

A signature guarantee is designed to protect you and Fidelity from fraud. You should be able to obtain a signature guarantee from a bank, broker, broker/dealer, credit union (if authorized under state law), securities exchange or association, clearing agency or savings association.

A notary public cannot provide a signature guarantee, and a notarization cannot be accepted in lieu of a signature guarantee.

Fidelity IRA Personal Withdrawal Service for Minimum Required Distribution (MRD) Form

Please read the attached Customer Instructions, Terms and Conditions before completing this form.

Additional information is available at Fidelity.com/retirement or by calling a Fidelity Retirement Specialist at 1-800-544-4774 between 8 a.m. and 8 p.m. Eastern time. Return the completed form to: Fidelity Investments, Attn.: Retirement Distributions, P.O. Box 770001, Cincinnati, OH 45277-0035.

Please use a pen and print clearly.

1 CUSTOMER INFORMATION

- Check this box to **establish** a new Minimum Required Distribution (MRD) plan. Check this box to **change** an existing Minimum Required Distribution (MRD) plan.

First Name: _____ Middle Initial: _____

Last Name: _____

Date of Birth: _____ / _____ / _____

Social Security Number: _____ - _____ - _____

Contact Tel. No.: (_____) _____ - _____

Fidelity Account Number: _____ - _____

(Specify any one of your Fidelity IRA account numbers to assist us in processing your request.)

IRA Type (check one):

- Regular IRA (Includes Traditional, Rollover, SEP, and SIMPLE IRAs)
 Roth IRA

This form may be used to establish or change PWS plans for either regular IRA accounts or Roth IRA accounts, but not both.

- Check here if this is a Minimum Required Distribution (MRD) plan request for a Fidelity Portfolio Advisory Service® (PAS) Retirement account.

2 CALCULATING YOUR WITHDRAWAL AMOUNT

Fidelity will calculate your MRD withdrawal amount using your Fidelity Funds IRA, Brokerage IRA and PAS IRA accounts (not Roth IRAs or IRA-BDAs) held under your Social Security number.

OPTIONAL ELECTIONS — Check all that apply

Check the box for any situation that applies to you and that you want used in your MRD calculation:

- I recharacterized, transferred or rolled over IRA assets to Fidelity last year that were pending and not included in last year's December 31 market value in the amount of \$ _____.
- I deferred my first MRD payment last year, and had recharacterized, transferred or rolled over IRA assets to Fidelity two years previously that were pending and not included in last year's December 31 market value in the amount of \$ _____.
- For all IRAs under this plan, I have a spouse beneficiary who is more than 10 years younger than I am, and she or he has been my sole primary beneficiary for the entire calendar year. Use the Spousal Exception Joint Life Expectancy Table to calculate my withdrawal unless your records indicate otherwise. If one of the accounts included in this plan is based upon the Uniform Lifetime Table, then all the accounts are calculated using that table regardless of whether some of the accounts are eligible to use the Spousal Exception Joint Life Expectancy Table, or whether you check this box.

3 TAX WITHHOLDING ELECTION

Federal Tax Withholding

Check one of the following to indicate whether you wish to have federal income taxes withheld. If no box is checked, Fidelity is required to withhold 10% from the gross distribution. This required 10% withholding does not apply to Roth IRAs.

- I elect NOT to have federal taxes withheld.
- I want Fidelity to withhold federal taxes at the rate of _____ % (specify a whole number percentage between 10 and 99).

State Tax Withholding

Check one of the following to indicate whether you wish to have state income taxes withheld. State tax withholding may apply even if you do not check a box below and some states do not allow state tax withholding. Also, if your state has a minimum tax rate, we will withhold taxes at the greater of the minimum or the amount you specify below. Refer to the instructions for specific information concerning your state.

- I elect NOT to have state taxes withheld.
- I elect to have state taxes withheld at the rate of _____ % (specify a whole number percentage).

4 FREQUENCY OF DISTRIBUTIONS

I would like my withdrawals made on the _____ day of the month,
on the frequency indicated below, starting _____ / _____ / _____

Frequency: Monthly OR Other, on the following months:

Jan Feb Mar Apr May Jun
Jul Aug Sep Oct Nov Dec

OPTIONAL ELECTIONS — Complete the following if you turned 70½. (This election does not apply to Roth IRAs.)

A. I turned 70½ this year:

Deferral of First-Year MRD — When you turn 70½, you have the option of deferring your first MRD until the following calendar year between January 1 and April 1. To elect this option, check below:

- I would like to defer my first MRD until *next year*. I need to take my first MRD amount by April 1 on the date specified below.

_____ (Jan 1 – Apr 1 only)

B. I turned 70½ last year and:

- I need to take my first MRD amount by April 1 of *this year*, on the date specified below. Calculate and distribute my first-year MRD as a lump-sum amount on (month/day).

_____ (Jan 1 – Apr 1 only)

For those deferring their first-year MRD, the second-year payments would commence on the date of the first-year MRD payment, and your entire MRD distribution for the second year will be paid out evenly over the remaining number of scheduled payments in the second year. Payments would then be made as requested in subsequent years.

5 DESIGNATING ACCOUNTS & POSITIONS FOR WITHDRAWALS

Please complete either Option A or Option B. If this section is left blank, Fidelity will automatically assume Option A-1 – proportional withdrawals liquidated from all your Fidelity IRAs. Refer to the instructions for further information on funding your withdrawals.

Note: When specifying from which accounts to fund your withdrawal, be aware that only those accounts that are included in the calculation specified in Section 2 can be included in the funding of withdrawals in this section. If this request for MRDs only includes distributions from a Portfolio Advisory Services account, you do not need to complete this section.

Option A: Proportional Withdrawals* (choose A-1 or A-2)

For proportional withdrawals, liquidations will be taken from all eligible mutual fund positions including money markets. Your Periodic Withdrawals will not be taken from non-fund positions.

- A-1.** Please make withdrawals proportionally from all my Fidelity IRAs.
- A-2.** Please make withdrawals proportionally from my following Fidelity IRAs only:

*If any of your IRAs are in accounts managed by Portfolio Advisory Services (PAS),SM for each withdrawal request, PAS will make every effort to maintain the appropriate asset allocation of your PAS account. Also, proportional withdrawals are only allowed for PAS accounts when there are also non-PAS accounts included.

Option B: Fixed Percent Designations

- Please make withdrawals by liquidating the specified fixed percent from my Fidelity IRA account number(s) and mutual fund position(s) listed below.

Note: For accounts managed by Portfolio Advisory Services (PAS),SM do not indicate the mutual fund position below. For each withdrawal request, PAS will make every effort to maintain the appropriate asset allocation of your PAS account.

Account Number	Mutual Fund Name	Fixed Percent
—	_____	_____%
—	_____	_____%
—	_____	_____%
—	_____	_____%
—	_____	_____%
—	_____	_____%

Note: Fidelity Cash Reserves is the mutual fund name of the Fidelity IRA core account.

Secondary Withdrawal Instructions:

(For Fixed Percent Designations you must elect one of the following.)

Note: Does not apply to accounts managed by Portfolio Advisory Services (PAS).SM

- A. Any money market position **OR** B. Any money market, bond fund or equity fund position

Note: If you do not specify your Secondary Withdrawal Instructions, Fidelity will automatically assume Option B.

6 PAYMENT METHOD – CHOOSE ONE

A. **Directly deposited** to my Fidelity nonretirement account:

Account Number _____ New Account (application enclosed)

Distributions to a Fidelity Brokerage account are invested into your core account. If you have a Fidelity Mutual Fund account, please specify the fund you wish to invest your distribution in: _____

B. **By check** to be sent to my address of record.

C. **By check** to be sent to me at an alternate address (signature guarantee required – see below).

Street Address _____ City _____ State _____ Zip Code _____

D. **Deposited electronically** into my bank or credit union account using EFT.

Account Type: Checking Savings (non-passbook)

Please provide bank information and attach a voided check.

Your Bank's Name _____

Bank Routing Number: _____ Bank Account Number: _____

Name(s) on Bank Account _____

7 REQUIRED SIGNATURES

I authorize and request the custodian for the Fidelity IRA, Fidelity Management Trust Company and its agents, affiliates, employees or successor custodians ("Fidelity"), or Portfolio Advisory Services through National Financial Services LLC, to make the above withdrawals. If I am over age 70½, I accept full responsibility for withdrawing from my Traditional, Rollover, SEP-, or SIMPLE-IRA the minimum required distribution required by Section 401(a)(9) and 408 (a)(6) of the Internal Revenue Code and applicable regulation. I indemnify the Custodian for the Fidelity IRA, its agents, successors, affiliates, and employees from any liability in the event that I fail to meet the IRS requirements. I acknowledge that I received, read and understand the Fidelity IRA Minimum Required Distribution Form Instructions attached to this form. If I elect the EFT feature, I hereby authorize and request Fidelity to make distributions from or contributions to the Fidelity IRA listed above by initiating debit or credit entries to the account indicated above. I authorize and request the bank named above ("BANK") to accept any such debit and credit entries initiated by Fidelity in such account and to debit and credit the same account without responsibility for the appropriateness thereof or for the existence of any further authorization relating hereto. I hereby ratify any telephone instructions given pursuant to this authorization and agree Fidelity will not be liable for any losses resulting from unauthorized transactions if it follows reasonable procedures designed to verify the identity of the caller. I further consent to the tape recording of all instructions given by telephone. I hereby certify under penalties of perjury that I am a U.S. citizen or other U.S. person (including a resident alien individual) and that the Social Security number shown in the Customer Information section of this form is my correct tax identification number.

If I indicated above that my spouse beneficiary who is more than 10 years younger than I has been my sole beneficiary for the entire calendar year, I hereby certify that statement is correct as to the accounts covered by this MRD Plan, and I am aware that he or she must be the sole beneficiary on the accounts covered by this MRD Plan for the entire calendar year to be eligible to have that year's MRD calculation based upon the Spousal Exception Joint Life Expectancy Table.

SIGNATURE OF OWNER

DATE

SIGNATURE GUARANTEE STAMP

DATE

X

Signature Guarantee Information

A signature guarantee is required if your withdrawal exceeds \$100,000, your current record address has been on file less than 15 days, or a check is being sent to an address other than your address of record. A signature guarantee is designed to protect you and Fidelity from fraud. You should be able to obtain a signature guarantee from a bank, broker, broker/dealer, credit union (if authorized under state law), securities exchange or association, clearing agency, or savings association. A notary public cannot provide a signature guarantee, and a notarization cannot be accepted in lieu of a signature guarantee.



Smart move.®

Fidelity Distributors Corporation
Fidelity Brokerage Services LLC, Member NYSE, SIPC

Fidelity Portfolio Advisory Service® is a service of Strategic Advisers, Inc., a registered investment adviser and a Fidelity Investments company. Brokerage services provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC, a Fidelity Investments company. Custody and other services provided by National Financial Services LLC, Member NYSE, SIPC, an affiliate of Strategic Advisers, Inc., and a Fidelity Investments company.

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