

2. Request Type

Check only one. Establish a new automatic withdrawal plan

If you check this box, provide ONLY the information that is changing. Change an existing automatic withdrawal plan:

Account Number	Type of Plan General, MRD, etc.

Delete an existing automatic withdrawal plan:

Account Number	Type of Plan General, MRD, etc.

▷ Skip to Section 8.

3. Calculating Your Distribution Amounts

Accounts you identify in this section will be used ONLY to calculate distribution amounts. Distributions will be withdrawn from the account(s) you identify in Section 5.

Account(s) Included in Calculation

Indicate which account(s) Fidelity should use to calculate your distributions. Fidelity will use the prior year's 12/31 market value for these accounts. If there are adjustments to those amounts indicate in "Calculation Adjustments" section.

All Roth or non-Roth (as indicated in Section 1) Fidelity IRAs under your Social Security Number

Do not mix Roth and non-Roth accounts. ONLY the following Fidelity IRA(s):

Account Number	Account Number	Account Number

Complete ONLY if one or both of these adjustment circumstances apply.

Calculation adjustments

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 IRAs last year, but were not included in last year's 12/31 market value as reported by Fidelity:

Amount
\$

Reduce this year's automatic distribution amount by the amount of the following distributions already made this year:

Amount	Distribution Year YYYY	Amount	Distribution Year YYYY
\$		\$	

Additional Distribution Amount

Optional. Skip to Section 4 if you do not want to take out more than your MRD or life expectancy amount.

Provide amount and check one option.

Additional amount per year
\$

Add for this year only ▷ Default if no choice indicated.

Add for this year and future years

4. Distribution Schedule

We may sometimes make distribution payments earlier or later than the date(s) you request in this section. 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.

Ongoing MRDs or Life Expectancy Distributions

If you begin withdrawals mid-year, your entire MRD or life expectancy distribution for the current year will be paid out evenly over the remaining number of scheduled payments for the year. If no frequency is indicated, we will process annual distributions every December 5th. For custom frequency options, go to fidelity.com/updateaccountfeatures or call Fidelity.

Check ONLY one and provide start date.

<input type="checkbox"/> Annually	Start Date MM DD YYYY
<input type="checkbox"/> Quarterly	
<input type="checkbox"/> Monthly	

Form continues on next page. ▶▶



First-Year MRD

Optional. Not applicable to Roth IRA Life Expectancy distributions. For the year in which you turn 70½ you may defer your first MRD until April 1 of the following year. If you are choosing this option for your MRD plan, please make sure the start date above in Ongoing MRDs is a date after the date you indicate in this section. You may want to consult a tax advisor.

Check no more than one and provide date.

- If you turned 70½ THIS year, defer THIS year's MRD until this date:
Date must be on or before April 1 of next year.

Date of Deferred First MRD MM DD YYYY

- If you turned 70½ LAST year, defer LAST year's MRD until this date:
Date must be on or before April 1 of this year.

Date of Deferred First MRD MM DD YYYY

5. Funding Your Distributions

Distributions will be withdrawn from the account(s) and, if applicable, the Eligible Positions, you identify below. 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. You can specify that the distributions come from any or all of the accounts identified in Section 3. If your distributions are ONLY from one Fidelity Portfolio Advisory Services (PAS) IRA, skip to Section 6.

Check one distribution option, either a proportional option or the fixed-percentage option.

Proportional Distributions

- Distribute proportionally from all Eligible Positions across ALL the accounts in Section 3 ▶ Default if no choice indicated.
- Distribute proportionally ONLY from all Eligible Positions from the following Fidelity IRA accounts:

IRA Account Number	IRA Account Number	IRA Account Number

Fixed-Percentage Distributions

For any PAS accounts, list account number only, not fund names or percentages (PAS accounts are kept in proportion as indicated in each PAS account).

- Liquidate and distribute ONLY from these funds within the indicated IRAs and in the percentage listed:

IRA Account Number	Core Position or Fund Name/Number	Percentage
		.0%
		.0%
		.0%
		.0%
		.0%
Total must add up to 100%		.0%

NOT available for PAS accounts.

Secondary withdrawal instructions for fixed-percentage distributions:

For fixed-percentage distributions ONLY. Will be used if there are insufficient funds in the above account(s).

- Any money market or core position
- Any money market, bond fund, equity fund, or core position ▶ Default if no choice indicated.

Form continues on next page. ▶▶



8. Signature and Date *Account owner must sign 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) or Portfolio Advisory Services through National Financial Services, LLC withdraw your minimum required distributions (MRD) or life expectancy payments for the IRA account(s) indicated in Section 5, as indicated on this form.
- Acknowledge that non-Roth IRA withdrawals will be taxed as ordinary income, and may be subject to a 10% early withdrawal penalty if taken before age 59½.

- Acknowledge that withdrawals 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 Minimum Required Distribution (MRD) 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.
- Certify under penalties of perjury that you are a U.S. citizen or other U.S. person (including a resident alien individual) and

that tax identification number shown on this form is your correct tax identification number.

Customers requesting EFTs

- Authorize and request Fidelity to make EFT distributions from the Fidelity IRA(s) listed in this form by initiating debit entries to the account indicated on this form.
- Authorize and request the bank named in Section 6 to accept debit entries initiated by Fidelity in such account and to debit the same account without responsibility for the appropriateness or for the existence of any further authorization.

A Medallion Signature Guarantee is required if requesting a monthly amount greater than \$10,000. You can get one from most banks, credit unions, and other financial institutions. A notary seal/stamp is NOT a signature guarantee.

	Print Owner Name
	Date MM DD YYYY
DATE	▶
	Owner Signature
SIGN	▶

▼ 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/mrd or call 1-800-544-6666.

Use postage-paid envelope, drop off at a Fidelity Investor Center OR deliver to:

Regular mail

Fidelity Investments
PO Box 770001
Cincinnati, OH 45277-0002

Overnight mail

Fidelity Investments
100 Crosby Parkway KC1K
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. 589821.2.0 (10/2011)

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.

Withholding Options

State of residence	State tax withholding options
AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, WY	<ul style="list-style-type: none"> • No state tax withholding is available (even if your state has income tax).
AR, IA, KS, MA, ME, OK, VT	<ul style="list-style-type: none"> • 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. • If you do NOT choose federal withholding, state withholding is voluntary. • 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.
CA, NC, OR	<ul style="list-style-type: none"> • If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. • If you do NOT choose federal withholding, state withholding is voluntary. • 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.
DE	<ul style="list-style-type: none"> • If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. • If you do NOT choose federal withholding, state withholding will occur unless you request otherwise. • 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.
All other states and DC	<ul style="list-style-type: none"> • State tax withholding is voluntary and you can choose the rate you want (any whole number between 1% and 99%).

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.