

# IRA One-Time Distribution Request

Use this form to request a One-Time Distribution from an IRA. You can also request that the instruction be saved as a standing instruction for future use. This form can be used by an IRA owner or an Authorized agent/Advisor that has been granted Asset Movement Authorization (herein "you" or "your"). For some transactions, standing instructions must be on file prior to submitting this request.

Read the attached Customer Instructions and Terms and Conditions before completing this form. You should also confirm that Fidelity has your most current address prior to submission so that we can withhold appropriate taxes. See the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at [Fidelity.com/W-4R](https://www.fidelity.com/W-4R) for additional information. To update your address, contact your Authorized agent/Advisor. Do not complete this form for Self-Employed 401k, Profit Sharing, or Money Purchase Plan accounts. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page or a blank sheet. If using a blank sheet, include the account number, your signature, and the date.

Authorized agent/Advisor

Firm Name	G Number
	G

## 1. IRA Owner Information

First Name	Middle Name	Last Name
Social Security/Taxpayer ID Number		
X X X X X		

## 2. Distribution Request

Refer to instructions for further information. ▶	Future Process Date <i>Optional</i>	<p><b>Note:</b> By specifying a future process date, you are directing your Authorized agent/Advisor to schedule your one-time distribution on this specified date. Only cash distributions can have a future process date. If you do not specify a future process date, your Authorized agent/Advisor will execute your transaction request in accordance with standard procedures.</p>
	Date MM DD YYYY	
Reason for Distribution		
Do NOT use this distribution form for the purposes of purchasing an Alternative or Specialized Investment in your IRA.		
Check one.	<input type="checkbox"/> Normal Current age is 59½ or older. <input type="checkbox"/> Premature Current age is under 59½. <input type="checkbox"/> Death distribution Taking distributions from an Inherited IRA or Inherited Roth IRA.	
Skip to Section 3. ▶	<input type="checkbox"/> Return of Excess Contribution(s) Not applicable to SIMPLE IRAs. <input type="checkbox"/> Rollover From an IRA paid directly to an Employer-Sponsored Retirement Plan for the benefit of the participant. Do not use this form for an IRA trustee-to-trustee transfer. <input type="checkbox"/> Disability Disabled as defined in IRC Section 72(m)(7) and current age is under 59½.	
<p><b>Note:</b> Authorized agent/Advisor is not permitted to initiate Return of Excess Contribution(s), Rollover distributions, or Disability distributions on behalf of the IRA owner. The IRA owner's signature is required.</p>		

continued on next page

## 2. Distribution Request *continued*

### Distribution Instructions

Check A and/or B or C,  
then provide any  
required information.

**Do NOT complete this section if you are requesting a Return of Excess Contribution; go to Section 3.**

- ☐ **A. Partial Distribution in Cash**  
Transaction fees may apply and  
could reduce amount of request.

Amount
\$

- ☐ **B. Partial Distribution In-Kind**

Indicate the number of  
shares or check "All."  
Fractional shares can be  
requested for mutual  
funds only.

Investment Name	CUSIP or Symbol	Number of Shares/ALL	<input type="checkbox"/> ALL
Investment Name	CUSIP or Symbol	Number of Shares/ALL	<input type="checkbox"/> ALL
Investment Name	CUSIP or Symbol	Number of Shares/ALL	<input type="checkbox"/> ALL

Optional when selecting  
a partial distribution.  
Refer to instructions for  
further information.

- ☐ **Gross Up** Increase partial distribution amount provided above to include any taxes and transaction fees.
- ☐ **C. Full Distribution** Distribute entire IRA balance.

## 3. Return of Excess Contribution

Complete this section if Return of Excess Contribution(s) was chosen in Section 2. This section is generally only applicable to individuals required to file a U.S. tax return. Ensure account has sufficient funds for the total principal and earnings.

**IMPORTANT TO NOTE: The IRA owner's signature is required in Section 6 if requesting a Return of Excess Contribution.**

Date on which excess contribution was made to the Fidelity IRA, OR to the original IRA, if made at another firm.

Date MM DD YYYY
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For Tax Year YYYY
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Check one. Tell us when you are  
requesting the return of  
excess contribution.

- ☐ Before your tax filing deadline *Including extensions.*
- ☐ After your tax filing deadline *Including extensions.*

For contributions made outside Fidelity, provide the  
total contribution amount plus/minus the earning/loss  
in the Principal Amount field below.

Check one. **Required**

- ☐ You authorize Fidelity to calculate attributable earnings.

**OR**

- ☐ You provide the attributable earnings amount. *Include information below.*

Principal Amount
\$

Distribute the following excess contribution amount and attributable earnings, as indicated below.

Principal Amount		Earnings Amount		Total Amount Principal + Earnings
\$	+	\$	=	\$

### Redeposit as Current Year Contribution *Optional*

Indicate any amount below you wish to redeposit as a current year contribution that does not exceed the allowable current year contribution limit. A payment method is required in the event the earnings exceeds the contribution limit, as those earnings must be distributed. If there is a loss, only the calculated amount will be redeposited.

Redeposit as current year contribution

Distribute remainder to you

The combined total  
of these boxes must  
equal the total amount  
in the Principal + Earnings  
box above.

Current Year Amount
\$

Distribution Amount
\$

## 4. Payment Method *Choose one.*

### Distribution to a Fidelity Nonretirement Account

Name	Account Number
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☐ Establish new Standing Instructions *Requires account owner signature.*

### Check Disbursement

Check A or B.  
**Authorized agent/  
Advisor:** If you have  
multiple standing  
instructions, enter the  
line number.

☐ **A. 1st Party Check** *Paid and mailed to name and address on record.  
Make additional selections below if applicable.*

☐ Use Standing Instructions on File

Line Number
-------------

☐ Establish new Standing  
Instructions (used for  
memo and/or check stub  
information). *Requires  
account owner signature.*

Optional. ►

☐ Additional Information  
*Not applicable when using standing instructions.*

Information provided in  
the Memo field will print  
on the check but will  
not appear visible in the  
window of the envelope.

Memo <i>maximum 30 characters</i>
Check Stub Information <i>maximum 100 characters</i>

☐ **B. 3rd Party Check** *Paid and/or mailed to an alternate name(s) and/or address.  
Make additional selections below if applicable.*

☐ Use Standing Instructions on File

Line Number
-------------

☐ Establish new Standing  
Instructions. *Requires account  
owner signature.*

Check one. ►  
**Authorized agent/  
Advisor:** If you have  
multiple standing  
instructions, enter the  
line number.

☐ Alternate Instructions  
*Not applicable when using standing instructions.*

Avoid any account  
number or SSN that  
compromises a customer's  
identity. If needed, use  
the Memo and Check  
Stub Information fields.

Payee		
Attention <i>maximum 32 characters total, including "Attn:"</i>	<b>OR</b>	Care of <i>maximum 32 characters total, including "C/O"</i>
Attn:		C/O
Address		
City	State/Province	Zip/Postal Code
Memo <i>maximum 30 characters</i>		
Check Stub Information <i>maximum 100 characters</i>		

Optional. Information  
provided in the Memo  
field will print on the  
check but will not appear  
visible in the window  
of the envelope.

Optional.

☐ Do not print address above on the check to the 3rd party. *To suppress the printing of the address  
on the check, you must provide the Payee's state of residence (escheatment state) and select  
overnight mail when initiating the check request.*

State
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*continued on next page*

## 4. Payment Method *continued*

### Overnight Mail *Optional*

Your distribution check will be sent via regular mail unless you provide overnight mail instructions below. An \$8 overnight mail fee may be charged and deducted from the transaction amount by Fidelity if you do not provide billing information below.

☐ Overnight Mail

Check one. ►

☐ Charge to: Brokerage Account Number

☐ Specify Overnight Carrier and Billing Account Number

Carrier Name	Carrier Account Number
Carrier Address <i>required for UPS only</i>	

### Electronic Funds Transfer (EFT)

Allow 2-3 business days after the date the distribution is processed for funds to reach your bank or credit union.

Check A or B.

☐ **A. 1st Party EFT** *The IRA owner is an owner on both the brokerage account and the bank account. Standing Instructions must be on file or established prior to using for a disbursement.*

Line Number

☐ Establish new Standing Instructions. 1st Party EFT requires account owner signature and proof of bank ownership: copy of a voided check, deposit slip, or bank statement.

☐ **B. 3rd Party EFT** *The bank account is owned by someone other than the IRA owner. This option can only be used for disbursements.*

☐ Use Standing Instructions on File

Line Number

☐ Establish new Standing Instructions. Requires account owner signature.

☐ Alternate Instructions  
*Not applicable when using standing instructions.*

☐ Checking ☐ Savings

Obtain the correct routing number from the bank. Different routing numbers may be used for EFT and Bank Wire transactions.

Bank Routing Number	Bank Name	
Bank Account Number	Owner(s) Name(s) Exactly as on Bank Account	

*continued on next page*

## 4. Payment Method *continued*

### Bank Wire

A wire fee of \$30 (\$15 if submitted using ICP) will be deducted from the core account. Refer to the instructions for more information.

Check one.  
**Authorized agent/  
Advisor:** If you have  
multiple standing  
instructions, enter the  
line number.

☐ Use Standing Instructions on File

Line Number

☐ Establish new Standing  
Instructions. *Requires account  
owner signature.*

☐ Alternate Instructions

*Not applicable when using standing instructions.*

Obtain the correct  
routing number from the  
bank. Different routing  
numbers may be used  
for Bank Wires and EFT  
transactions.

Bank Routing Number	Bank Name		
Bank Account Number	Payee Name(s) Exactly as on Bank Account 3rd party only		
Payee Address			
City	State/Province	Zip/Postal Code	Country

Use to provide an  
additional message to  
receiving bank.

Use for wiring through an  
intermediary bank.

Details	
Further Credit Account Number	Further Credit Name

REQUIRED if the  
bank account is  
OUTSIDE the U.S.

SWIFT Code	Destination Country
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*It is your responsibility to ensure that the bank account outside the U.S. can accept U.S. dollars.*

## 5. Tax Withholding Elections

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). For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. Federal and state tax withholding cannot total more than 100%. 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. **See the "Federal and State Tax Withholding — IRA Withdrawals" at the end of this form.**

If you are not a U.S. person (including a resident alien individual), do NOT complete this section. Instead, the nonresident alien tax rate of 30% will apply.

**Complete if you would like a rate of withholding that is different from this default withholding rate.** You should review the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at [Fidelity.com/W-4R](https://www.fidelity.com/W-4R) for additional information, which you can download for free. If you don't have access to a computer you may request a copy by calling Fidelity, or the IRS at 800-829-1040.

### 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
.0%

*Maximum 100%. Whole numbers, no  
dollar amounts or decimals. Note that  
if there is federal withholding, certain  
states require that there also be state  
withholding.*

### State

☐ Do NOT withhold state taxes unless required by law

☐ Withhold state taxes at the minimum rate

☐ Withhold state taxes at the rate of:

Percentage
.0%

*Maximum 100%. Whole numbers, no dollar amounts or decimals.*

For Connecticut residents:

- Connecticut requires withholding on distributions from retirement accounts. If you are exempt from state tax, you have the option to elect out of tax withholding.
- You confirm that your state tax withholding election is true, complete, and correct.

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

By signing this form, you:

*IRA owner only*

- Authorize and request Fidelity Brokerage Services LLC ("FBS") and National Financial Services LLC ("NFS," together with FBS, "Fidelity"), to make the above distribution from the IRA indicated above.
- Represent that, to the extent you have requested a distribution due to disability, you meet the meaning of disabled, as indicated in IRC Section 72(m)(7).
- Certify under the penalties of perjury, that if you are a U.S. citizen or other U.S. person (including a resident alien individual), the number shown in Section 1 of this form is your correct taxpayer identification number (or Social Security number), and if you are not a U.S. person (including a U.S. resident alien), you have previously submitted IRS Form W-8BEN.

- Have viewed, read, and understand the IRS Instructions for Form W-4R.
- Certify that the address associated with this account is current and up to date.

*Authorized agent/Advisor only*

- Represent that you are an authorized individual of the above-named Authorized agent/Advisor, and request that Fidelity make the above distribution from the IRA owner's IRA pursuant to the Asset Movement Authorization granted by the IRA owner.

*IRA owner and Authorized agent/Advisor*

- Have read, fully understand, and agree to comply with the Customer Instructions and Terms and Conditions, including the Notice of Withholding attached to this IRA One-Time Distribution Request.

- Indemnify Fidelity Management Trust Company and Fidelity, and their agent(s), successors, affiliates, and employees from any liability in the event that the IRA owner fails to meet the IRS requirements regarding a distribution from the IRA owner's Premiere Select Traditional IRA, Rollover IRA, Roth IRA, SEP IRA, Inherited IRA, Inherited Roth IRA, or Fidelity SIMPLE IRA as applicable.

**Either the IRA owner or the Authorized agent/Advisor identified above that has been granted Asset Movement Authorization must print name, sign, and date. If new standing instructions are being added, the IRA owner must sign and date.**

Print IRA Owner Name First, M.I., Last		<b>OR</b>		Print Authorized agent/Advisor Name First, M.I., Last	
IRA Owner Signature		Date MM - DD - YYYY		Authorized agent/Advisor Signature	
Date MM - DD - YYYY				Date MM - DD - YYYY	
<b>SIGN</b>	X		X	<b>SIGN</b>	X

## 7. Advisor Attestation *for Third-Party Requests*

**Authorized agent/Advisor Attestation for Third-Party Disbursement Requests (this attestation must be completed for any third-party check, EFT, or wire request)**

Disbursements to third parties present significant potential fraud risk to advisors, their clients, and custodians. To help reduce this risk, Fidelity requests that the designated Authorized agent/Advisor provide the following representations for any instruction provided herein. Receipt of these representations does not preclude Fidelity from confirming instructions with clients prior to acting upon the instructions.

By signing below, Authorized agent/Advisor ("We") make the following representations regarding this instruction ("Instruction") We direct to Fidelity on behalf of clients ("Clients"):

- We have verbally confirmed this Instruction with Clients.
- This representation is a supplement to our Investment Advisor Representation and Indemnification Letter or Intermediary Acknowledgment Letter as applicable. We are financially responsible for losses resulting from any Instruction We forward to Fidelity on Clients' behalf. We agree to indemnify and hold harmless Fidelity and its officers, directors, employees, agents, control persons, and affiliates from and against all claims, losses, damages, liabilities, and expenses (including reasonable attorneys' fees) in the event that any Client or other party alleges that the Instruction We gave to Fidelity was unauthorized or exceeded the scope of our authority.

Sign here if your firm requires a secondary Authorized agent/Advisor to approve wire transactions.

Print Designated Principal (or Designee) Name First, M.I., Last		Title	
Designated Principal (or Designee) Signature		Date MM - DD - YYYY	
<b>SIGN</b>	X		X
Print Additional Signer Name (if appropriate) First, M.I., Last		Title	
Additional Signer Signature (if appropriate)		Date MM - DD - YYYY	
<b>SIGN</b>	X		X

Fidelity Brokerage Services LLC, Member NYSE, SIPC

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# IRA One-Time Distribution Request

## Customer Instructions and Terms and Conditions

### Instructions, Terms, and Conditions for the IRA Owner

Read these Instructions, Terms, and Conditions carefully before completing and signing the attached form. The IRA owner is responsible for complying with IRS rules governing IRA distributions, including required minimum distributions and substantially equal periodic payments. If an IRA owner fails to meet any IRS requirements regulating IRA distributions, the IRA owner may be subject to tax penalties. If the IRA owner has any questions regarding the IRA owner's specific situation, consult with either a tax advisor or the IRA owner's Authorized agent/Advisor.

### Instructions, Terms, and Conditions for Authorized agents/Advisors

If the Authorized agent/Advisor is signing this form on behalf of the IRA owner, the signor represents he or she is an authorized individual of the above-named Authorized agent/Advisor and that he or she is acting pursuant to the Asset Movement Authorization granted by the IRA owner as defined in the Retirement Account Client Agreement or the Asset Movement Authorization form.

Read these Instructions, Terms and Conditions carefully before completing and signing the attached form. The IRA owner is responsible for complying with IRS rules governing IRA distributions, including required minimum distributions and substantially equal periodic payments. If the Authorized agent/Advisor fails to meet any IRS requirements in regard to requesting an IRA distribution, the IRA owner may be subject to tax penalties.

### Form Instructions

The attached form should be used by the IRA owner or an Authorized agent/Advisor that has been granted Asset Movement Authorization (herein, "you" or "your") to request a one-time distribution from a Premiere Select Traditional IRA, Rollover IRA, Roth IRA, SEP IRA, Inherited IRA, or Inherited Roth IRA, or Fidelity SIMPLE IRA ("IRA") held through Fidelity Brokerage Services LLC ("FBS") and National Financial Services LLC ("NFS," together with FBS, "Fidelity").

If you wish to request a distribution from more than one IRA, you must complete a separate IRA One-Time Distribution Request for each IRA.

Distributions made in cash will be paid from the balance of your core account investment vehicle ("core account"). It is your responsibility to ensure there are sufficient funds available in the core account to process the distribution. If there are insufficient funds available in the core account, the distribution will not be processed.

Upon depletion of all assets in your account, a \$125 liquidation/termination fee, as described in your Retirement Account Client Agreement, will be collected from the final distribution amount.

### Completing the Form

Write the IRA account number in the boxes in the upper right-hand corner of the form.

### 1. IRA Owner Information

Complete this section as appropriate.

### 2. Distribution Request

#### Future Process Date *Optional*

You may specify a future process date for this distribution request (available for distributions in cash ONLY). For partial distributions, the future process date can be up to six months from the date the request is submitted, EXCEPT for Return of Excess (ROE) contributions, which are limited to seven business days from the date the request is submitted. All full distributions are limited to seven business days from the date the request is submitted. Additionally, the future process date cannot cross years.

### Reason for Distribution

Indicate the reason for your distribution to ensure appropriate tax reporting, choosing only one. Note that if you are under 59½ and are taking a distribution for a qualified first-time home purchase (\$10,000 lifetime total), qualified higher education expenses, certain medical expenses or health insurance premiums, qualified birth or adoption distribution (\$5,000 limit), or substantially equal periodic payments, as defined in Internal Revenue Code ("IRC") section 72(t), select the box for "Premature." You may wish to consult with your tax advisor regarding the tax implications associated with each Reason for Distribution choice.

If you are requesting a qualified Roth IRA distribution, the account must meet the IRS requirement of the 5-taxable-year period. This period begins on (a) the first day of the IRA owner's taxable year for which the first regular contribution is made to any Roth IRA owned by the IRA owner, or (b) if earlier, the first day of the taxable year in which the first conversion contribution is made to any Roth IRA owned by the IRA owner.

If the IRA owner wishes to request a direct Rollover to an Employer-Sponsored Retirement Plan, the IRA owner must sign this form and the distribution must be paid directly to the qualified plan for the benefit of the participant. Provide the plan information (participant name, participant account number, and plan name) in the third-party payment method instruction. Sufficient details must be provided to allow the Employer-Sponsored Retirement Plan to apply the funds to the appropriate participant account. **Note:** Authorized agent/Advisor is not permitted to initiate a Direct Rollover to an Employer-Sponsored Retirement Plan on behalf of the IRA owner. The IRA owner must sign this form.

If the IRA owner wishes to request a disability distribution, refer to Section 72(m)(7) of the Internal Revenue Code (IRC) for more information. **Note:** Authorized agent/Advisor is not permitted to initiate a disability distribution on behalf of the IRA owner. The IRA owner must sign this form.

If you have inherited IRA assets from a decedent and wish to take death distributions, you must first establish and transfer the assets to an Inherited IRA or Inherited Roth IRA as applicable, and then take the death distributions from the Inherited IRA or Inherited Roth IRA. If you are a spouse beneficiary and wish to transfer the decedent's IRA to your IRA, do not complete this form. Contact your Authorized agent/Advisor for additional instructions. If you are a spouse beneficiary who has transferred inherited IRA assets to your own IRA and are required to take the decedent's year of death Required Minimum Distribution ("RMD"), you may take the RMD directly from your IRA after the transfer has been processed.

### Distribution Instructions

For a distribution other than a Return of Excess Contribution, choose one of the three options listed (for a Return of Excess Contribution, refer to the Return of Excess Contribution section below):

**A. Partial Distribution in Cash.** The distribution will be paid from the balance in the core account. Provide a specific gross dollar amount to be distributed and select one payment method in the Payment Method section. If you want to gross up the distribution amount to include any federal and state tax withholding and any overnight mail or wire fees (as applicable), check the Gross Up box.

**B. Partial Distribution In-Kind.\*** Provide the investment name(s), a share/unit amount(s) to be re-registered into a nonretirement brokerage account and provide the account number in the Payment Method section. If more space for investment information is needed, list the information requested on the form, along with the IRA owner's name, account number, and Tax Identification/Social Security number on a separate sheet of paper, sign and date it and attach it to the form. If you are requesting a partial distribution in-kind of shares only, the value of the distribution will be grossed up to include any federal

and state tax withholding. Tax withholding for distributions in-kind will be withheld from the core account. If you are requesting a partial distribution of cash and shares, and would like to gross up the amount to include any federal or state tax withholding, check the Gross Up box.

### C. Full Distribution.\* (Distribution of the entire IRA Balance)

- For a full distribution that is to be made in cash from the core account, select one payment method in the Payment Method section.
- For a full distribution to be made in-kind, provide the IRA owner's Fidelity nonretirement brokerage account number in the Payment Method section.

\* **Note:** Certain securities may only be issued in specified denominations.

### 3. Return of Excess Contribution

Do NOT use this form to correct an excess contribution to a SIMPLE IRA. Contact your Authorized agent/Advisor for information on how to request a return of excess contribution to a SIMPLE IRA.

**Note:** The Authorized agent/Advisor is not permitted to initiate a Return of Excess Contribution on behalf of an IRA owner. The IRA owner must sign this form to request a return of excess contribution.

Provide the date on which the excess contribution was made, the tax year for which the excess contribution was made, and whether you are requesting the return of excess contribution before or after the IRA owner's tax filing deadline, including extensions for the year in which the excess contribution was made.

Choose whether you authorize Fidelity to calculate attributable earnings on the excess contribution, or you will provide the attributable earnings amount. If you authorize Fidelity to calculate attributable earnings, you must specify only the principal amount of the excess contribution. If you are providing the attributable earnings amount, you must specify the principal amount, the earnings amount and the total of these two amounts.

#### Redeposit as Current Year Contribution – Optional

If you wish to redeposit all or a portion of the excess contribution as a current year contribution,\* you must specify the amount of the redeposit and the remainder to be distributed to you.\*\* **Note:** The amount of the redeposit cannot exceed the IRA owner's current year allowable IRA contribution limit.

\* Any amount to be distributed and then re-deposited as a current year contribution will be reported on an IRS Form 1099-R (for the distribution) and IRS Form 5498 (for the contribution).

\*\* Payment will be made in accordance with the payment method selected in the Payment Method section and will be reported, less any wire or overnight mail fee, if applicable, on IRS Form 1099-R.

#### Note:

- You may be able to correct contributions to a Roth IRA by recharacterizing the Roth IRA contribution (and its earnings) to another IRA for the same tax year. Contact a tax advisor for more information on how to correct an excess Roth IRA contribution via recharacterization.
- If the IRA owner's employer makes a nondeductible contribution to the IRA owner's SEP IRA, the excess amount is first treated as a regular annual IRA contribution and then to the extent the amount exceeds the IRA Owner's annual IRA contribution limit, an excess occurs and can be corrected by requesting a return of excess contribution in this section of the form.
- A return of excess contribution (distribution) is not required if you are correcting the excess contribution by using the carry-over method of re-applying the excess contribution to subsequent tax years until the excess is depleted. Do not complete this form if you choose this option. Consult a tax advisor or your Authorized agent/Advisor for more information.
- The amount of an excess contribution that is not distributed to you or applied to a subsequent year contribution by the tax filing deadline, including extensions, for the year in which the contribution was made, is subject to a 6% IRS penalty for each year that it remains in an IRA for the benefit of the IRA owner.
- Any applicable earnings distributed to IRA owner should be included as income in the year the contribution was made.

- A return of excess contribution that is processed after your tax filing deadline will be processed as either a premature or normal distribution, as applicable, based on your age.
- If you elect to have federal and/or state income taxes withheld from the distribution, withholding will only apply (i) to the earnings that are specified if the distribution is processed prior to the IRA owner's tax filing deadline, including extensions, for the year in which the excess contribution was made, or (ii) to the entire amount of the distribution if the distribution is processed after the IRA owner's tax filing deadline, including extensions.

### 4. Payment Method

If no payment method is selected, the payment will be made by check to the mailing address of record. Skip this section if you are electing 100% tax withholding.

#### Distribution to a Fidelity Nonretirement Account

If you want cash or securities distributed in-kind to a Fidelity non-retirement account, provide the nonretirement name and account number. An application must be completed to establish a new Fidelity nonretirement brokerage account. **Note:** Authorized agent/Advisor may not request a distribution to a 3rd Party Fidelity nonretirement account without standing instructions.

#### Check Disbursement

**A. 1st Party Check.** Check will be paid and mailed to the name and address of record. This is the default payment method if no payment method is selected.

If you have previously provided standing instructions, check this box. If you have multiple sets of standing instructions, provide the line number of the specific set of instructions, as it pertains to this situation. The line number can be obtained from your Authorized agent/Advisor.

**B. 3rd Party Check.** If you want a check paid to a payee other than the IRA owner and/or mailed to an address other than the mailing address of record, check this box and provide complete alternate payee and/or alternate address instructions.

If you have previously provided standing instructions, check this box. If you have multiple sets of standing instructions, provide the line number of the specific set of instructions, as it pertains to this situation. The line number can be obtained from your Authorized agent/Advisor.

**Note:** Authorized agent/Advisor may not request a distribution to an alternate payee and/or address without standing instructions. The IRA owner's signature is required.

#### Additional Fields for Check Disbursements

The Memo field can be used to provide information that will print on the check but will not appear visible in the window of the envelope.

The Check Stub Information field can be used to provide information that will only print on the check stub.

**Overnight Mail – Optional.** If you wish to have the check mailed via overnight delivery, provide the carrier name and billing number and, for UPS only, carrier address. If you do not provide this information, an overnight mail fee of \$8 will be deducted from the balance of the core account for the IRA. If there are insufficient funds in the core account, the overnight mail fee will be deducted from the distribution amount indicated in the Distribution Instructions section or the Return of Excess Contribution section, as applicable, and will affect the IRA owner's reported distribution amount. (For example, if there is a distribution request of \$1,000 and there are insufficient funds in the core account of the IRA, both the distribution amount mailed and the distribution amount reported on IRS Form 1099-R will be \$992.) If you are taking this distribution to satisfy an RMD, and there are insufficient funds in the core account to cover the fee, request an amount that will satisfy both the RMD amount and the overnight mail fee amount.

#### Electronic Funds Transfer (EFT)

In order to send the distribution via EFT the recipient bank must be a member of the Automated Clearing House.

**A. 1st Party EFT.** If you would like the distribution to be deposited directly to a bank account of which the IRA owner is an owner, check this box. The IRA owner must already have standing EFT instructions on the account. If the account is not currently set up for standing EFT, select the option to establish new instructions. Once EFT is established, allow 2–3 days after the date the distribution is processed for funds to reach the



bank. Proof of bank ownership (copy of a voided check, a deposit slip (savings accounts), or bank account statement) is required for 1st party EFT requests.

If you have multiple sets of standing instructions, provide the line number of the specific set of instructions, as it pertains to this situation. The line number can be obtained from your Authorized agent/Advisor.

**B. 3rd Party EFT.** If you would like the distribution to be deposited to a third-party bank account, check this box. If the IRA owner does not have third-party payee instructions on the account, provide the Bank Information. If there are standing instructions, check the box. If you want to establish new instructions, check the box. If there are multiple sets of standing instructions, provide the line number of the specific set of instructions, as it pertains to this situation. The line number can be obtained from your Authorized agent/Advisor. **Note:** Authorized agent/Advisor may not request a 3rd Party EFT distribution without standing instructions.

#### **Bank Wire**

To request a distribution to be paid by Bank Wire, complete this section. **Note:** Authorized agent/Advisor is not permitted to initiate a 3rd Party Bank Wire distribution without standing instructions.

If you have previously provided standing instructions, check this box. If you would like to establish new standing instructions, check this box. If there are multiple sets of standing instructions, provide the line number of the standing instructions to be used for this request. The line number can be obtained from your Authorized agent/Advisor.

If not using standing instructions, check the Alternate Instructions box and provide the bank information. In order to send a distribution via Bank Wire, the recipient institution must be a member of the Federal Reserve System.

There will be a wire processing fee of \$30 (\$15 if your Authorized agent/Advisor submits the request using the Integrated Cashiering Platform ("ICP"), Fidelity's transaction entry tool) will be deducted from the balance of your core account for the IRA. If there are insufficient funds in the core account, the wire fee will be deducted from the distribution amount indicated on this form and will affect the IRA owner's reported distribution amount. If this distribution is being taken to satisfy an RMD, and there are insufficient funds in the core account to cover the fee, request an amount that will satisfy both the RMD amount and the wire fee amount. The receiving bank may also charge a fee for the receipt of the Bank Wire.

#### **5. Notice of Withholding**

Read carefully before completing the Tax Withholding Elections section of the form.

An IRA distribution (other than Roth IRA distributions and Direct Rollovers) is subject to federal (and, in some cases, state) income tax withholding unless you elect not to have withholding apply. Withholding will apply to the gross amount of each distribution, even if the IRA owner has made nondeductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% federal income tax withholding on the distribution proceeds even if you have elected not to have tax withheld (an IRS requirement as applicable). A Post Office Box does not qualify as a residential address.

If you elect to have withholding apply (by indicating so on the distribution request form, by making no choice, or by not providing a U.S. residential address), federal income tax will be withheld from the IRA owner's distribution(s) (excluding Roth IRA distributions and Direct Rollovers) at a rate of at least ten percent (10%). Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions.

The IRA distribution may also be subject to state income tax withholding. See the "Federal and State Tax Withholding — IRA Withdrawals" at the end of this form for the IRA owner's state's withholding rules. The IRA owner's state of residence will determine his or her state income tax withholding requirements, if any. If you elect to withhold at the state minimum rate, and your state does not provide a minimum amount or percentage for withholding, state income taxes will not be withheld from your distribution. The IRA owner's state of residence is determined by his or her legal address of record provided for the IRA.

Whether or not you elect to have federal and, if applicable, state income tax withheld, the IRA owner is still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties that may apply to this distribution(s). Whether or not you elect to have withholding apply (by indicating so on the distribution form), the IRA owner may be responsible for payment of estimated taxes. The IRA owner may incur penalties under the IRS and applicable state tax rules if the IRA owner's estimated tax payments are not sufficient.

If the IRA owner is not a U.S. person (including a U.S. resident alien), you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, prior to submitting the distribution request form. To obtain Form W-8BEN, consult a tax advisor or go to the IRS website at [IRS.gov](https://www.irs.gov).

#### **6. Signature and Date**

Before signing the distribution form, carefully read the **IRA One-Time Distribution Request form and Customer Instructions and Terms and Conditions**. The distribution form is part of a legal agreement between you and Fidelity, and by signing the Signature and Date section you are agreeing to be bound by the terms and conditions contained in the Premiere Select IRA Custodial Agreement and Disclosure Statement, or Premiere Select Roth IRA Custodial Agreement and Disclosure Statement, or Fidelity SIMPLE IRA Custodial Agreement and Disclosure Statement, as applicable.

##### **Authorized agent/Advisor Signature (when applicable)**

By signing the distribution form, Authorized agent/Advisor is authorizing Fidelity, as agent for Fidelity Management Trust Company ("FMT"), to distribute funds out of the IRA pursuant to the Asset Movement Authorization granted by the IRA owner. Authorized agent/Advisor acknowledges this distribution may have tax implications to the IRA owner, including the assessment of tax penalties. Once this distribution is complete, the requested transaction and any associated tax reporting cannot be cancelled. Consult with a tax advisor if Authorized agent/Advisor has any questions about this distribution and the tax implications it may have to the IRA owner.

# Federal and State Tax Withholding—IRA Withdrawals

## Helpful to Know

- Federal and state tax withholding rules can change, and the information cited below may not reflect the current withholding from a federal or state perspective. Consult your tax advisor, the IRS, and/or your state taxing authority to obtain the most up-to-date information pertaining to your situation.
- The IRS requires Fidelity to provide you with the Marginal Rate Tables and the Tax Withholding Instructions from the *IRS Form W-4R*.
- 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 should confirm that the address on your account is current prior to submitting your request.
- 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 federal and/or 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.

## Federal Tax Withholding Information

### 2024 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See the *General Instructions* section for more information on how to use this table. (Note: This is an excerpt from the *IRS Form W-4R*. For the complete copy, please go to [Fidelity.com/W-4R](https://www.fidelity.com/W-4R) or [IRS.gov/pub/irs-pdf/fw4r.pdf](https://www.irs.gov/pub/irs-pdf/fw4r.pdf).)

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
14,600	10%	29,200	10%	21,900	10%
26,200	12%	52,400	12%	38,450	12%
61,750	22%	123,500	22%	85,000	22%
115,125	24%	230,250	24%	122,400	24%
206,550	32%	413,100	32%	213,850	32%
258,325	35%	516,650	35%	265,600	35%
623,950*	37%	760,400	37%	631,250	37%

\*If married filing separately, use \$380,200 instead for this 37% rate.

## General Instructions on Federal Tax Withholding

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2024, your current withholding election (or your default rate) remains in effect unless you submit a new withholding election.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-”. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions for IRS Form W-4R

### Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for "Social security number."

### Line 2

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (including "-0-") if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter "-0-".

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

**Examples.** Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$62,000 without the payment. Step 1: Because your total income without the payment, \$62,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$82,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Because these two rates are the same, enter "22" on line 2.

**Example 2.** You expect your total income to be \$43,700 without the payment. Step 1: Because your total income without the payment, \$43,700, is greater than \$26,200 but less than \$61,750, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$63,700, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. The two rates differ. \$18,050 of the \$20,000 payment is in the lower bracket (\$61,750 less your total income of \$43,700 without the payment), and \$1,950 is in the higher bracket (\$20,000 less the \$18,050 that is in the lower bracket). Multiply \$18,050 by 12% to get \$2,166. Multiply \$1,950 by 22% to get \$429. The sum of these two amounts is \$2,595. This is the estimated tax on your payment. This amount corresponds to 13% of the \$20,000 payment (\$2,595 divided by \$20,000). Enter "13" on line 2.

## State Tax Withholding Information

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>
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>
AR, CA, DE, MN, 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: Federal and/or state tax withholding rules can change, and the information cited above may not reflect the current legislation and/or ruling of your state. Consult with your tax advisor, the IRS, or your state taxing authority to obtain the most up-to-date information pertaining to your situation.

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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