Print Reset

Fidelity INVESTMENTS

Account Number

Premiere Select®

IRA One-Time Distribution Request

Use this form to request a One-Time Distribution from a Premiere Select® Traditional, Rollover, Roth, SEP, Inherited IRA, Inherited Roth, or Fidelity SIMPLE IRA ("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* for additional information. To update your address, contact your Authorized agent/Advisor. Do not complete this form for Self-Employed 401(k), Roth Self-Employed 401(k), Profit Sharing, or Money Purchase Plan accounts. If you need more room for information or signatures, make 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	Firm G Number
GeoWealth Management LLC	G 22209354

1. IRA Owner Information

First Name	Middle Name	Last Name

Social Security/Taxpayer ID Number: X X X X X

2. Distribution Request

Future Process Date *Optional*

Refer to instructions for further information. ▶ Date *MM DD YYYY*

Note: *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.*

Reason for Distribution

Do NOT use this distribution form for the purposes of purchasing an Alternative or Specialized Investment in your IRA. To request a qualified charitable distribution ("QCD"), complete the *Qualified Charitable Distribution—IRA One-Time Withdrawal* form.

Check one.

- ☐ Normal *Current age is 59½ or older.*
- ☐ Premature *Current age is under 59½.*
- ☐ Death distribution *Taking distributions from an Inherited IRA or Inherited Roth IRA.*
- *Skip to Section 3.* ▶ ☐ Return of Excess Contribution(s) *Not applicable to SIMPLE IRAs.*
- ☐ 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.*

Note: Authorized agent/Advisor is not permitted to initiate a Return of Excess Contribution(s) or Rollover distribution(s) on behalf of the IRA owner. The IRA owner's signature is required.

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.

Dollar 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	
			☐ ALL
			☐ ALL
			☐ 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 *IRA owner's signature is required if requesting a 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. Note: If your IRA is linked to a Fidelity Crypto® IRA ("Crypto IRA"), any earnings or loss on the excess contribution, if applicable, will be calculated across both accounts. The return of excess will occur through the brokerage IRA. You are responsible for ensuring the appropriate amount of cash to return is available in the brokerage IRA. In some instances, this may require a liquidating trade in the Crypto IRA and a transfer of proceeds to the brokerage IRA.

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

Required.
For multiple dates, add first contribution date.

Date *MM DD YYYY*	For Tax Year *YYYY*	Principal Dollar Amount

☐ **Other Financial Institutions:** *This contribution was made at another financial institution and you have provided the principal amount and earnings/loss in the corresponding boxes below.*

Check one.
☐ **Before** your tax filing deadline *Including extensions.* **OR** ☐ **After** your tax filing deadline *Including extensions. Skip to Section 4 if checking this option.*

Required.
Check A or B.
Ensure sufficient funds are available.

☐ A. You authorize Fidelity to calculate attributable earnings on the principal amount listed above.

OR

☐ B. You provide the attributable earnings or loss amount. *Include information below.*

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

Principal Dollar Amount		Earnings/Loss Dollar Amount		*Distribute to you* **Total Amount** Principal +/- Earnings/Loss
	+/–		=	0.00

If you calculate no attributable earnings, enter $0 in the Earnings/Loss Amount box. If you calculate a loss, enter a minus sign ("–") in the Earnings/Loss Amount box to indicate a negative amount.

Redeposit as Current Year Contribution *Optional*

Indicate the amount below that you wish to redeposit as a current year contribution that does not exceed IRS allowable contribution limits.

If **Option 3A** was selected: provide the total amount you wish to have redeposited as a current year contribution. If there are any losses, only the calculated amount will be redeposited. Excess earnings will be distributed to you (*payment method required*).

If **Option 3B** was selected: the combined total in the boxes below must equal the Total Amount box in Option 3B. For any amount distributed to you, a payment method is required.

Redeposit as current year contribution

Current Year Dollar Amount

Distribute remainder to you

Distribution Dollar Amount

4. Payment Method *Choose one.*

Distribution to a Fidelity Account

Name	Account Number

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

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.

EFT Type

Check A or B.

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

☐ **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 by also checking the "Establish New Standing Instructions" box below.* ***One-time*** *1st Party EFTs are not permissible.*

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

EFT Instructions

Check A or B.

☐ **A.** Use Standing Instructions on File

Line Number

☐ **B**. Alternate Instructions *Provide bank information below.* ***One-time alternate instructions are ONLY available for Option B. 3rd Party EFT. If requesting 1st Party EFT above, instructions must already be on file or you must ALSO check the box to establish as Standing Instructions below.***

☐ Establish New Standing Instructions *Check this box if providing Alternate Instructions to remain on file. Account owner signature REQUIRED. 1st Party EFT ALSO requires proof of bank ownership: copy of a voided check, deposit slip, or bank statement.*

☐ 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

☐ Alternate Instructions *Not applicable if using standing instructions already on file.*

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

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

Bank Information *Required*

Routing Number	Bank Name

Confirm ALL wire instructions with the receiving institution. Missing or incorrect information may prevent processing, and some fields may or may not be required depending on your specific wire request.

Beneficiary Payee

Bank Account Number *Final destination*			Beneficiary Payee Name(s) Exactly as on Bank Account	
Street/Building #	Street Name		Suite/Rm/Apt #	PO/Post Box
City/Town	State/Province	Zip/Postal Code	Country	

For beneficiaries with an expanded and/or non-U.S. address

Department		Sub Department	Floor
Town Location Name *e.g., Borough, Township, Village*		District Name *e.g., Region, Zone, Sector*	

Further Credit Information *Complete if final receiving bank uses an intermediary bank that is listed above*

SWIFT Code is REQUIRED if the bank is outside the U.S.

Further Credit Account Number/SWIFT Code			Further Credit Name	
Street/Building #	Street Name		Suite/Rm/Apt #	PO/Post Box
City/Town	State/Province	Zip/Postal Code	Country	

For account(s) with an expanded address and/or that are outside the U.S.

Department		Sub Department	Floor
Town Location Name *e.g., Borough, Township, Village*		District Name *e.g., Region, Zone, Sector*	

It is your responsibility to ensure that the bank account outside the U.S. can accept U.S. dollars.

Additional Information *As applicable*

Use this field to provide any additional information not requested above but that may be required specific to these instructions/for processing, e.g., to list a Purpose of Payment; an Ultimate Creditor, etc.

Details *Provide an additional message to the receiving bank*
Additional Information

continued on next page

4. Payment Method *continued*

Check Disbursement

Check A or B.

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

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

☐ 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 already on file.*

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

Memo *maximum 30 characters; any memo will remain on file if establishing standing instructions*

Check Stub Information *maximum 100 characters*

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

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.*

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

Payee

Attention *maximum 32 characters total, including "Attn:"* Attn:

OR

Care of *maximum 32 characters total, including "C/O"* C/O

Address

City | State/Province | Zip/Postal Code

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

Memo *maximum 30 characters; any memo will remain on file if establishing standing instructions*

Check Stub Information *maximum 100 characters*

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

Overnight Mail *Optional*

Your distribution check will be sent via regular mail unless you provide overnight mail instructions below. An 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 *required for UPS only*

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.**

Do NOT complete this section if you are not a U.S. person (including a resident alien individual). Instead, the nonresident alien tax withholding rate of 30% will apply. If you believe you are entitled to a reduced tax treaty benefit based on your country of residence, provide the *IRS Form W-8BEN* with the Special Rates and Conditions section completed to indicate that this distribution is eligible for a reduced tax rate with this form. Please note that this could delay the funds leaving your account by up to 3 business days. If your tax treaty claim is invalid, the distribution will be processed with 30% withholding.

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* for additional information, which you can download for free. If you don't have access to a computer you may request a copy by contacting your Authorized agent/Advisor, or the IRS at 800-829-1040.

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

Federal

☐ Do NOT withhold federal taxes

☐ Withhold federal taxes at the rate of:

Percentage

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

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

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.
- 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.
- Acknowledge that, if a QCD is being requested on this form, the withdrawal requested satisfies the requirements to be treated as a QCD under Internal Revenue Code Section 408(d)(8), and that federal and/or state tax will not be withheld.
- 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.
- Indemnify Fidelity from any liability in the event that you fail to meet any IRS requirement.

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 *Full First, Middle, Last Name*		OR	Print Authorized agent/Advisor Name *Full First, Middle, Last Name*	
IRA Owner Signature	Date *MM - DD - YYYY*		Authorized agent/Advisor Signature	Date *MM - DD - YYYY*
SIGN X			SIGN 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. A second signer is ONLY required if your firm requires a secondary Authorized agent/Advisor to approve wire transactions.

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.

Print Designated Principal (or Designee) Name *Full First, Middle, Last Name*	Title
Designated Principal (or Designee) Signature	Date *MM - DD - YYYY*
SIGN X	

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

Print Additional Signer Name *(If appropriate) Full First, Middle, Last Name*	Title
Additional Signer Signature *(If appropriate)*	Date *MM - DD - YYYY*
SIGN X	

Fidelity Brokerage Services LLC, Member NYSE, SIPC. Brokerage services in support of securities trading are provided by Fidelity Brokerage Services LLC ("FBS"), and related custody services are provided by National Financial Services LLC ("NFS"), each a registered broker-dealer and member NYSE and SIPC. Fidelity Crypto® accounts and custody and trading of crypto in such accounts are provided exclusively by Fidelity Digital Assets, National Association, a national trust bank. Fidelity Crypto and Fidelity Digital Assets, National Association are registered service marks of FMR LLC. Neither FBS nor NFS offer crypto as a direct investment nor provide trading or custody services for such assets.

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Premiere Select® 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 *Premiere Select® IRA One-Time Distribution Request* form 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 due to disability, as defined in Section 72(m)(7) of the Internal Revenue Code ("IRC"), 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 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 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 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 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.

If this contribution was made at another financial institution, check the applicable box and provide the principal amount and earnings/loss in the corresponding boxes.

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.

If the IRA is linked to a Fidelity Crypto IRA, any earnings or loss on the excess contribution, if applicable, will be calculated across both accounts. The return of excess will occur through the brokerage IRA. You are responsible for ensuring the appropriate amount of cash to return is available in the brokerage IRA. In some instances, this may require a liquidating trade in the Crypto IRA and a transfer of proceeds to the brokerage IRA.

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 Account

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

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, or, if the account is not currently set up for standing EFT, new instructions must be provided AND added as Standing Instructions, as providing new instructions for a **one-time** 1st Party EFT is not permissible on this form.

Under "EFT Instructions," if instructions are already on file, check Option A. Use Standing Instructions on File. If there are multiple sets of standing instructions on file, also provide the line number of the specific bank to use as it pertains to this distribution. The line number can be obtained from your Authorized agent/Advisor.

If the instructions are not already on file, select Option B. Alternate Instructions PLUS the check box to "Establish New Standing 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.

B. 3rd Party EFT. If you would like the distribution to be deposited to a third-party bank account, check Option B. 3rd Party EFT.

Under "EFT Instructions," if instructions are already on file, check Option A. Use Standing Instructions on File. If there are multiple sets of standing instructions on file, also provide the line number of the specific bank to use as it pertains to this distribution. The line number can be obtained from your Authorized agent/Advisor.

If the instructions are not already on file, select Option B. Alternate Instructions and provide the bank information. If you would also like to add the new instructions as standing instructions, check the box to "Establish New Standing Instructions." **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. **Confirm ALL wire instructions with the receiving institution. Missing or incorrect information may prevent processing, and some fields may or may not be required depending on your specific wire request.**

Note: Authorized agent/Advisor is not permitted to initiate a 3rd Party Bank Wire distribution without standing instructions.

Check the appropriate box to use standing instructions that are already established or provide alternate instructions, which can also be set up as standing instructions if that option is selected. 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. 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.

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. Note: Any information provided as a memo for a standing instruction will remain on file and will be included on any check disbursement using these instructions.

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 may 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 may 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 the distribution amount minus any applicable fee amount.) 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.

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 do not make an election for withholding, either 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 and/or state income tax will not be withheld from distributions from a Roth IRA, unless you elect to have such tax withheld. Federal and/or state income tax cannot and will not be withheld for distributions that are indicated as a QCD. 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 resident alien individual), the nonresident alien tax withholding rate of 30% will apply. If you believe you are entitled to a reduced tax treaty benefit based on your country of residence, provide the *IRS Form W-8BEN* with the Special Rates and Conditions section completed to indicate this distribution is eligible for a reduced tax rate with this form. Please note this could delay the funds leaving the account by up to 3 business days. If your tax treaty claim is invalid, the distribution will be processed with 30% withholding.

6. Signature and Date

Before signing the distribution form, carefully read **the *Premiere Select® IRA One-Time Distribution Request* form 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 ("FMTC"), 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 with your investment professional 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

2026 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 *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%**
16,100	**10%**	32,200	**10%**	24,150	**10%**
28,500	**12%**	57,000	**12%**	41,850	**12%**
66,500	**22%**	133,000	**22%**	91,600	**22%**
121,800	**24%**	243,600	**24%**	129,850	**24%**
217,875	**32%**	435,750	**32%**	225,900	**32%**
272,325	**35%**	544,650	**35%**	280,350	**35%**
656,700*	**37%**	800,900	**37%**	664,750	**37%**

*If married filing separately, use $400,450 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 2026, 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.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate (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. *(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.

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 $70,000 without the payment. Step 1: Because your total income without the payment, $70,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, $90,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. Because these two rates are the same, enter "22."

Example 2. You expect your total income to be $60,000 without the payment. Step 1: Because your total income without the payment, $60,000, is greater than $28,500 but less than $66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, $80,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. The two rates differ. $6,500 of the $20,000 payment is in the lower bracket ($66,500 less your total income of $60,000 without the payment), and $13,500 is in the higher bracket ($20,000 less the $6,500 that is in the lower bracket). Multiply $6,500 by 12% to get $780. Multiply $13,500 by 22% to get $2,970. The sum of these two amounts is $3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the $20,000 payment ($3,750 divided by $20,000). Enter "19."

State Tax Withholding Information

Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the list below. Your state of residence is determined by your legal address of record provided for your IRA. The information provided is general in nature and should not be considered legal or tax advice. Please contact your investment representative, tax advisor, or state-taxing authority for assistance.

Note: If you are using the checkwriting feature on your IRA, state tax withholding may be required even if you have the option to opt out when using other payment methods. This is a limitation of the checkwriting feature.

If your legal state of residence is:	**Your withholding requirements are:**
IA[1], MA[2], ME, VT	If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding 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.
CA, DE[3], KS[3], NC, OK, OR	If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution, unless you elect not to have state income taxes withheld.
AR[3], MI	State income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Tax withholding is not required if you meet certain state requirements governing retirement benefits. Reference the *AR4P* or the *MI W-4P* forms for additional information about calculating the amount to withhold from your distributions.
CT	You are not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in a percentage. CT has specific withholding rules for lump sum distributions that are currently suspended until 2027. Reference the *CT W-4P* form for details.
MN, MS[4]	State income tax applies, regardless of whether or not federal income tax withholding is applied to your distribution, unless you elect not to have state income taxes withheld.
DC	If you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, the District of Columbia requires 10.75% to be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld.
NE[3]	See the *All Other States* section.
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	State income tax withholding is not available on your IRA distributions.
All Other States	You are not subject to mandatory state income tax withholding, however, you may elect voluntary state income tax withholding as a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld. For more information, contact a tax advisor or your state-taxing authority.

[1] If your distribution is considered qualified retirement income, you may elect not to have state income tax withheld.

[2] If your payment is over $1,107,750 (subject to adjustment) an additional 4% of state income tax will be applied to the distribution amount over this threshold.

[3] In some cases, state tax may be required to be withheld, even if normally you may choose no withholding. If distributions are made outside the U.S. or a U.S. possession, if a TIN is missing on the account, or the IRS notifies us that the TIN is incorrect, state tax withholding is required.

[4] Withholding is required for premature and removal of excess distributions.

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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