



Account Number

IRA Periodic Distribution Request

Use this form to establish or change a periodic distribution plan for an IRA. This form can be used by an IRA owner or an Authorized agent/Advisor that has been granted asset movement authority (herein "you or your").

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 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

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

2. Distribution Request

Type of Request

- Check one.
- Fill out ONLY sections with changes. ▶
- ☐ Establish a new distribution plan
- ☐ Change an existing distribution plan

Plan Number

Authorized agent/Advisor: If you have multiple plans and are changing an existing plan, include the plan number.

Reason for Distribution

- 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.
- ☐ Disability Disabled as defined in IRC Section 72(m)(7) and current age is under 59½.

Note: Authorized agent/Advisor is not permitted to initiate a disability distribution on behalf of the IRA owner. The IRA owner's signature is required.

Periodic Distribution Instructions

Check one
A through G.

- ☐ A. Fixed amount per period:

Amount
\$
- ☐ B. Fixed period Deplete the entire balance over:

No. of Years

continued on next page



2. Distribution Request *continued*

If you select C, complete as applicable. ► ☐ **C.** Required minimum distribution (RMD) or Roth IRA Life Expectancy distribution. *As applicable. Not available for Inherited IRAs.*

☐ Recalculation due to a change in beneficiary

☐ Include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization amount:

Amount
\$

☐ RMD PLUS increase annual RMD amount by:

Amount
\$

☐ Defer first year RMD to the year following the year I turn age 73

Not applicable to Roth IRA Life Expectancy distributions. Date must be included below.

Complete if deferring your First Year RMD. ►

Calculate and distribute first year RMD on:

Date (Jan 1 - Apr 1 ONLY) MM DD YYYY

If you select D, you must choose Single or Another individual's life expectancy. ► ☐ **D.** Inherited IRA life expectancy distribution *Refer to instructions for more information and default provisions if choices in this section are left blank.*

☐ Single life expectancy of IRA owner

☐ Another individual's life expectancy:

Name	Date of Birth MM DD YYYY

Complete if applicable. ►

☐ Include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization amount:

Amount
\$

☐ **E.** Inherited IRA ten-year rule distribution *Provide the original IRA owner's date of death below — the tenth year will be determined based on the date you provide. Refer to instructions for more information.*

Original Owner's Date of Death MM DD YYYY

☐ **F.** Inherited IRA five-year rule distribution *Provide the original IRA owner's date of death below — the fifth year will be determined based on the date you provide. Refer to instructions for more information.*

Original Owner's Date of Death MM DD YYYY

☐ **G.** Substantially Equal Periodic Payments (SEPPs)

Calculation Method

Check one. ►

☐ Amortization Calculation Method with assumed rate of return of:

Assumed Rate of Return
%

The actual investment return may be more or less than the assumed rate of return. Refer to instructions for more information.

☐ RMD Calculation Method

Life Expectancy Option

Check one. ►

☐ Uniform Distribution Table *Not available if Amortization Calculation Method selected.*

☐ Single Life Expectancy of IRA owner

☐ Joint Life Expectancies of IRA owner and beneficiary

Complete if applicable. ► ☐ Include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization amount:

Amount
\$

2. Distribution Request *continued*

Frequency of Periodic Distribution Payments

Refer to instructions for default provisions if choices in this section are left blank.

- Check one. ☐ Annually
☐ Monthly ☐ Jan ☐ Feb ☐ Mar ☐ Apr ☐ May ☐ Jun
☐ In the selected months of: ☐ Jul ☐ Aug ☐ Sep ☐ Oct ☐ Nov ☐ Dec

Indicate the Day of the Month Each Withdrawal Will Occur.

Day DD

Provide the Month and Year of First Withdrawal (Effective Date).

Month/Year MM YYYY

Provide the Month and Year of Last Withdrawal (End Date). Optional.

Month/Year MM YYYY

NOT applicable if requesting fixed period distributions, Option B above.

Funding for the Periodic Distribution Requested *Payments will be made by liquidating from the selection.*

- Check one. ☐ A. Core account ONLY *Default*
☐ B. Core account AND all your money market mutual funds and other mutual funds proportionately
☐ C. Money market mutual funds and/or other mutual funds in the proportions noted below:

Use whole number percentages only.

Fund Name	CUSIP or Fund Symbol	Percentage
<input type="text"/>	<input type="text"/>	<input type="text"/> .0%
Fund Name	CUSIP or Fund Symbol	Percentage
<input type="text"/>	<input type="text"/>	<input type="text"/> 0%
Fund Name	CUSIP or Fund Symbol	Percentage
<input type="text"/>	<input type="text"/>	<input type="text"/> 0%
TOTAL		0%
Must add up to 100%		

Contingent Funding Options *Optional selection. Will be used ONLY if main source has insufficient funds.*

- Check one. ☐ A. Any money market mutual fund position
☐ B. Any money market mutual fund and then other mutual fund positions

3. Payment Method *Choose one.*

Cash Distribution to a Fidelity Nonretirement Account

Name	Account Number
<input type="text"/>	<input type="text"/>

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.*

- ☐ Use Standing Instructions on File *To print Memo and/or Check Stub Information.*

Line Number

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

- ☐ Establish New Standing Instructions
Account owner signature required.

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>
<input type="text"/>
Check Stub Information <i>Maximum 100 characters</i>
<input type="text"/>

continued on next page

3. Payment Method *Choose one. continued*

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

Check one. ►

- ☐ Use Standing Instructions on File

Line Number

Authorized agent/Advisor:

If you have multiple standing instructions, enter the line number.

- ☐ Alternate Instructions (used only for this plan)
Account owner signature required.

OR

- ☐ Establish New Standing Instructions
Account owner signature required.

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

Payee		
Payee For the benefit of - FBO		
Care of	Attention	
C/O:	ATTN:	
Address		
City	State/Province	Zip/Postal Code

Optional. Used with Standing Instructions only. Information provided in the Memo field will print on the check but will not appear in the window of the envelope.

Memo Maximum 30 characters
Check Stub Information Maximum 100 characters

Electronic Funds Transfer (EFT)

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

Check one. ►

- ☐ Use Standing Instructions on File

Line Number

Authorized agent/Advisor:

If you have multiple standing instructions, enter the line number.

- ☐ Establish New Standing Instructions *Account owner signature required.*

Bank Standing Instructions *Complete this section if establishing new Standing Instructions for EFT.*

Bank Standing Instructions allow you to move money between your IRA and a bank account via EFT (processed via the Automated Clearing House, "ACH"). It may take 7–10 business days to establish EFT standing instructions and 2-3 business days after the date the distribution is processed for funds to reach the bank or brokerage account.

Check one. ►

- ☐ Checking ☐ Savings

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

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

4. 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). The default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 99% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. 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 "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	State
<p>Check one in each column. IRA owner's legal/residential address determines which state's tax rules apply.</p> <p><input type="checkbox"/> Do NOT withhold federal taxes</p> <p><input type="checkbox"/> Withhold federal taxes at the rate of:</p> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Percentage 0%</div> <p><i>Whole numbers, no dollar amounts or decimals. Note that if there is federal withholding, certain states require that there also be state withholding.</i></p>	<p><input type="checkbox"/> Do NOT withhold state taxes unless required by law</p> <p><input type="checkbox"/> Withhold state taxes at the minimum rate</p> <p><input type="checkbox"/> Withhold state taxes at the rate of:</p> <div style="border: 1px solid black; padding: 2px; display: inline-block;">Percentage 0%</div> <p><i>Whole numbers, no dollar amounts or decimals.</i></p> <p>For Connecticut residents:</p> <ul style="list-style-type: none">• 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.

5. 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 distributions due to disability, you meet the meaning of disabled, as indicated in IRC Section 72(m)(7).
- Certify under the penalties of perjury, that you are a U.S. citizen or other U.S. person (including a resident alien individual) and 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 and included your U.S. taxpayer identification number (or Social Security Number) in order to claim tax treaty benefits, if applicable.

- 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.
- Understand that if you change your legal address, you must update your periodic plan to elect applicable withholding according to the new state tax requirements.

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 distributions from the IRA owner's IRA pursuant to the asset movement authorization granted by the IRA owner.

IRA Owner and Authorized agent/Advisor

- Certify that you have carefully read, fully understand, and agree to comply with, the Customer Instructions and Terms and Conditions, including the Notice of Withholding attached to this IRA Periodic Distribution Request form.

- Certify that the information supplied on this form is complete and accurate.
- Acknowledge, if requesting distribution via EFT, that Fidelity cannot verify the account registration at the receiving institution.
- 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.

continued on next page

5. Signature and Date *continued*

Either the IRA Owner or an Authorized agent/Advisor that has been granted asset movement authority must print name, sign, and date within the appropriate box below. If establishing new standing instructions, the IRA Owner must sign below.

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

6. Advisor Attestation Third-Party Transactions

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

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

IRA Periodic Distribution Request

Customer Instructions and Terms and Conditions

Instructions and Terms and Conditions for the IRA Owner

Read these Instructions and 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 RMDs 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 and Terms and Conditions for Authorized agent/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.

Read these Instructions and Terms and Conditions carefully before completing and signing the attached request. The IRA owner is responsible for complying with IRS rules governing IRA distributions, including RMDs and substantially equal periodic payments. The IRA owner may be subject to tax penalties if applicable IRS requirements are not met.

Form Instructions

The attached form should be used by the IRA owner or an Authorized agent/Advisor that has been granted asset movement authority (herein, "you" or "your") to request periodic distributions from a Premiere Select Traditional IRA, Rollover IRA, Roth IRA, SEP IRA, Inherited IRA, 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"), to change an existing periodic distribution plan.

If you wish to request periodic distributions from more than one IRA, you must complete a separate IRA Periodic Distribution Request for each IRA.

Upon depletion of all assets in your IRA, a \$125 termination fee, as described in your Retirement Account Client Agreement, will be collected from the final distribution amount. If your periodic distribution plan results in an account balance that is less than the termination fee, Fidelity may instead process a full distribution of your entire account balance and collect the termination fee at that time. Note that this could result in a payment amount that is less than the amount requested due to the payment of the termination fee. In addition, your IRA may be closed.

Completing the Form

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

1. IRA Owner

Provide all information requested.

2. Distribution Request

Type of Request

If establishing or changing a periodic distribution plan, check the appropriate box. If you are changing an existing periodic distribution plan that is one of multiple periodic distribution plans for the IRA indicated on the form, indicate the periodic distribution plan number provided by your Authorized agent/Advisor.

Reason for Distribution

Indicate the reason for your distribution to ensure appropriate tax reporting, choosing only one. Note that if you are under age 59½ and are taking distributions for a qualified first-time home purchase (\$10,000 lifetime total), qualified higher education expenses, certain medical expenses or health insurance premiums, 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 a tax advisor regarding the tax implications associated with each Reason for Distribution choice.

Important: SEPP distributions will be reported to the IRS as "premature distributions – no known exception applies." If the IRA owner qualifies for an exception to the tax on premature distributions, you should file IRS Form 5329 with your tax return. Consult with your tax advisor for more information.

If the IRA owner wishes to request disability distributions, refer to Section 72(m) (7) of the IRC for more information. **Note:** Authorized agent/Advisor is not permitted to initiate disability distributions 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, 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.

Periodic Distribution Instructions

Complete this section, choosing one of the five options listed.

- Fixed amount per period.** Specify the dollar amount to be distributed each period.
- Fixed period.** Indicate the number of years over which you wish to deplete your IRA. The amount of each payment will be calculated by dividing the total IRA balance by the remaining number of payments. For Premiere Select Traditional IRAs, Rollover IRAs, Roth IRAs, SEP IRAs, and Fidelity SIMPLE IRAs, each payment will be calculated based on the total balance of your IRA up to four business days before the distribution is scheduled. For Inherited IRAs and Inherited Roth IRAs, each payment will be calculated based on your prior year end total balance.
- Required minimum distribution (RMD) or Roth IRA life expectancy distribution.** (Not available to Inherited IRAs) RMDs can be requested for Premiere Select Traditional IRAs, Rollover IRAs, SEP IRAs and Fidelity SIMPLE IRAs. There is no requirement to take RMDs from Roth IRAs; however, you can request periodic distributions to be calculated based on the applicable life expectancy factor ("Life Expectancy Distributions"). Your RMD/Life Expectancy Distribution, including a first-year RMD that is being deferred to April 1 of this year or next year (if applicable), will be calculated using either the Uniform Distribution Table or the Joint Life Expectancy Table (for spousal exceptions only – see below), as applicable.

RMD Spousal Exception or Roth Joint Life Expectancy

Calculation ("spousal exception") Your payments will be calculated based on the spousal exception if your sole designated beneficiary for the entire distribution calendar year is your spouse who is more than 10 years younger than you. If the spousal exception applies, your distribution will be calculated based on your and your spouse's joint life expectancies. **Important:** If the beneficiary designation on file with Fidelity indicates that you do not qualify for the spousal exception, your distribution will be calculated using the Uniform Distribution Table. If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the RMD/Life Expectancy calculation, provide the amount.

RMD Plus – Optional You may request an annual amount to be distributed to you in addition to your annual RMD/Life Expectancy payment amount. The amount you specify will be divided by the total number of remaining payments for the year and distributed in accordance with your instructions.

Note the following with respect to choices offered in the Periodic Distribution Instructions section:

- RMD/Life Expectancy calculations will only include your IRA indicated on the form. If you maintain other IRAs, including those at other institutions, you are required to calculate your RMD for each IRA separately.
- If you are establishing your periodic distribution plan mid-year, your entire RMD/Life Expectancy distribution for the current year will be paid out evenly over the remaining number of scheduled payments in the year.
- If you would like your distribution amount adjusted for distributions already taken within the applicable distribution year, you must notify Fidelity in writing of the date(s) and the distribution amount(s) already taken.
- If you maintain an RMD plan and if you change your beneficiary designation at any time during the year by submitting a properly completed IRA Beneficiary Designation form, you must inform Fidelity of the change, including the impact of such change to the requested RMD calculations by submitting another properly completed IRA Periodic Distribution Request form and your RMD amount may increase or decrease. If you fail to instruct Fidelity as to the impact of any beneficiary change, subsequent distributions in your payout plan may not satisfy your RMD requirements. Consult with your tax advisor to determine how a beneficiary change may affect your RMD amount.

D. Inherited IRA life expectancy distribution. IMPORTANT:

Distributions from inherited IRAs are subject to complex IRS rules. You should discuss these rules with your Authorized agent/ Advisor and/or tax advisor to understand how they may apply to your specific situation. If you are establishing a periodic distribution plan to satisfy an RMD, consult with your tax advisor to ensure that the plan you establish is applicable to your specific situation and satisfies your RMD requirements.

Life expectancy distributions from an Inherited IRA are not an RMD calculation service. Generally, life expectancy distributions may be taken to satisfy your RMD if you are an eligible designated beneficiary, which is a beneficiary who is the surviving spouse or minor child of the original owner or who is disabled, chronically ill, or not more than 10 years younger than the original owner. If you are not an eligible designated beneficiary and you are a natural person, you are generally required to take distributions within 10 years following the death of the original IRA owner (see section D below). If you are establishing a periodic distribution plan to satisfy an RMD, consult with a tax advisor to ensure that the plan you establish, including the life expectancy information you provide, is applicable to your specific situation and satisfies your RMD requirements. If you do not indicate the life expectancy to be used to calculate the distribution, your distribution will be calculated based on your single life expectancy. If you choose to have your payments based on another individual's life expectancy, you must provide that individual's date of birth. Additional paperwork may be required; check with your Authorized agent/Advisor.

If you are a spouse beneficiary, the annual payment amount will be calculated based on your single life expectancy based on your age in each distribution calendar year. If you are a non-spouse beneficiary the annual payment will be calculated based on your current single life expectancy, which will be reduced by one year for each remaining calendar year distribution.

Distributions will be paid in equal installments in accordance with the payment frequency selected in the Frequency of Periodic Distribution Payments section.

If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the Life Expectancy calculation, provide the amount.

- E. Inherited IRA ten-year rule distribution.** (Available only to a beneficiary that is a natural person.) This option is available for beneficiaries who wish to take distributions in accordance with the IRS Ten-Year Rule for taking RMDs. If choosing this option, the tenth year will be determined based on the date of death that

you provide, and your distributions will be calculated to distribute in the frequency you request, so that all money is withdrawn by December 31 of the tenth year following the original IRA owner's date of death.

- F. Inherited IRA five-year rule distribution.** (Available to trust, charity, entity, or estate beneficiaries where the original IRA owner had NOT started his or her RMDs). This option is available for taking distributions in accordance with the IRS Five-Year Rule for taking RMDs. If choosing this option, the fifth year will be determined based on the date of death that you provide, and the distributions will be calculated to distribute in the frequency you request, so that all money is withdrawn by December 31 of the fifth year following the original IRA owner's date of death.

- G. Substantially Equal Periodic Payments (SEPPs).** Any changes to the account balance after the SEPP plan is initiated will be deemed a modification and may result in IRS penalties. Once you begin taking payments, you cannot stop payments or change the calculation method until the later of five years or when you turn age 59½, with the exception that you can make a one-time change from the amortization calculation method to the RMD calculation method; otherwise IRS penalties may be incurred.

Calculation Method

You must be under age 59½. Select the calculation method that you wish Fidelity to use to calculate your payments.

Amortization Calculation Method Fidelity will calculate your SEPP distributions by amortizing the prior December 31 balance of your IRA over the remainder of the life expectancy period that applies to the life expectancy election you make using the assumed rate of return you specify. IRS guidelines provide that the interest rate used be not more than the greater of (i) 5% or (ii) 120% of the federal midterm rate for either of the two months immediately preceding the month distributions begin. Once the amount is calculated, the payment will remain constant.

RMD Calculation Method Fidelity will calculate your annual SEPP amount by dividing the prior December 31 balance of your IRA by the applicable factor from the IRS-approved life expectancy table that applies to the life expectancy election you make. For SEPP plans established to distribute more than one payment per year, each payment is calculated by dividing the annual amount by the number of payments to be made in the year.

Life Expectancy Option

Whether you choose the amortization calculation method or the RMD calculation method, you must specify the life expectancy to be used for the applicable calculation. If you do not select a life expectancy option on the form, or if you choose the joint life expectancy option and Fidelity does not have your beneficiary designation on file, or if Fidelity does not maintain a date of birth for your primary beneficiary, payments will be calculated based on your single life expectancy.

Important: The Uniform Distribution Table option is not available for SEPP distributions that are calculated based on the amortization method.

If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the SEPP calculation, provide the amount.

Notes

- If you are requesting a change to an existing calculated SEPP plan, by completing and submitting this form, you are instructing Fidelity to calculate and distribute any remaining payments from your SEPP plan based on the information provided on this form, and the new calculation for each payment will take effect no later than 5 business days from the date that Fidelity receives and accepts the form in good order.
- Any changes, other than a one-time calculation method change, to an existing calculated SEPP plan will result in the deletion of the current plan, and the establishment of a fixed amount periodic distribution plan.
- Payments will not be adjusted for any amounts distributed to you that are not part of the SEPP plan.

- If you change your beneficiary designation at any time during the year by submitting a properly completed IRA Beneficiary Designation form, you must inform Fidelity of the change, including the impact of such change on the requested SEPP calculations, by submitting another properly completed IRA Periodic Distribution Request form, and your payments may increase or decrease with payments beginning on January 1 of the year following the year of the beneficiary designation change.

Important: Changes to a beneficiary after the SEPP plan is initiated may cause a modification to the SEPP and may result in IRS penalties. Consult your tax advisor about your individual situation.

Frequency of Periodic Distribution Payments

Periodic distributions will not be permitted more often than once per month.

Your periodic distribution plan will be activated in accordance with your instructions after this form is received in good order by the Custodian. Keep in mind mail and processing time when providing the **Month and Year of First Withdrawal**.

The **Month and Year of First Withdrawal** cannot be greater than one year from the date of receipt of this distribution request by the Custodian. If a **Month and Year of First Withdrawal** is not provided, payment(s) will begin on the next scheduled pay date.

If no payment frequency is provided, payment(s) will be made annually in December.

The **Day of Month Each Withdrawal Will Occur** must be the same day for each payment period. If no **Day of Month Each Withdrawal Will Occur** is provided, payment(s) will be made on the 5th day of the month(s).

You may specify an end date for taking periodic distributions by providing the **Month and Year of Last Withdrawal**. An end date is NOT applicable if you are requesting fixed period distributions (option B in the Periodic Distribution Instructions section).

Periodic distribution payments scheduled to be paid out in December may result in your distribution being processed prior to the date selected to help ensure that your distribution is processed prior to year end.

Periodic distribution payments scheduled to be paid out in early January may be delayed if year-end balance recalculations are required in computing the payment amount.

Funding for the Periodic Distribution Requested

Your periodic distribution payments will be made based on the funding instructions you provide in this section of the form. If you do not select either option A, B, or C, then payments will be made by liquidating/withdrawing assets from your core account investment vehicle ("core account") only (option A). If more space for investment information is needed, list the information requested along with your name, account number and U.S. taxpayer identification number (or Social Security number) on a separate sheet of paper, sign and date it and attach it to the form.

Periodic distributions can be made from your core account, money market mutual funds and certain other mutual fund positions only (check the prospectus to see if systematic withdrawals or periodic distributions are permitted); any other securities/positions in your IRA cannot be used to directly fund your periodic distribution plan.

Fidelity will place liquidating trades for the requested dollar amount of the scheduled distribution. Trades will be placed up to four business days prior to the scheduled date of distribution to allow for trade settlement. Back-end loads, redemption fees or transaction fees may result in insufficient funds to process the requested distribution.

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

Contingent Funding Options

You may select a contingent funding option to be used if there are insufficient funds available in your core account, and/or one or more of the money market mutual funds and/or other mutual funds selected in the Funding for the Periodic Distribution Requested section. If you do not select either Contingent Funding Option on the form, then your contingent funding option will be to distribute from your core account only.

A. Any money market mutual fund position. By checking this box, if there are insufficient funds in your core account, you are instructing the Custodian to make the distribution by liquidating assets from your other money market mutual fund positions in the same IRA, beginning with the money market mutual fund position with the lowest balance.

B. Any money market and then other mutual fund positions. By checking this box, if there are insufficient funds in your core account, you are instructing the Custodian to make the distribution by liquidating assets from your other money market mutual fund positions in the same IRA, beginning with the money market mutual fund position with the lowest balance. If there are insufficient funds in your other money market mutual fund positions, you are instructing the Custodian to make the distribution by liquidating assets from your other mutual fund positions in the same IRA, beginning with the mutual fund position with the lowest balance. If two eligible positions have identical balances, the liquidation will be made from the fund with the lowest CUSIP number.

Important Note: Distributions made in cash will be paid from the balance of your core account. It is your responsibility to ensure there are sufficient funds available in the core account to process the periodic distributions. If there are insufficient funds available in the core account to process the periodic distribution amount in accordance with the Funding Options and/or Contingent Funding Options you choose, Fidelity will generally attempt to process your requested distribution each day for the next 3 business days. Generally, if there are insufficient funds available in the core account by the expiration of that 3-business-day period, the distribution for that period will not be processed unless the distribution is scheduled to pay in December, in which case a distribution of the balance in the core account may be processed. Moreover, if the use of a Contingent Funding Option requires the liquidation of all shares of a position(s) to satisfy the requested periodic distribution amount, your IRA may have insufficient funds to process the request due to market fluctuation.

3. Payment Method

If no payment method is selected, your cash distributions will be made by check and sent to your mailing address of record (the second option described below).

Cash Distribution to a Fidelity Nonretirement Account

If you want cash distributed to a new or existing Fidelity nonretirement account, provide the name and account number of the nonretirement account. An application must be completed to establish a new Fidelity nonretirement brokerage account. If the Fidelity nonretirement account is restricted or purged at the time of the distribution, the payment method will default to check to the address of record.

Check

A. 1st Party Check. If you want a check paid and mailed to the name and address of record on this account, check this box. If you have previously provided 1st Party Check standing instructions (i.e., reflecting a memo or check stub information) and want to use this standing instruction, check the 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. If you want to add a memo or check stub information that is different from what you have on file, check the box for New Standing Instructions. The IRA owner's signature is required.

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 the box for Alternate Instructions and provide complete instructions. If you want memo and/or check stub information to be included, standing instructions will be set up for the payee. The IRA owner's signature is required. If you have previously provided 3rd Party Check standing instructions and want to use this standing instruction, 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.

Electronic Funds Transfer (EFT)

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. 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 this box. This option can only be used for disbursements.

If you would like to use standing instructions already on file, check the 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. If you would like to use different instructions, check the box for New Standing Instructions and include all information required. The IRA account owner's signature is required as well as a copy of a voided check, a deposit slip, or bank account statement for 1st Party or 3rd Party with a common owner(s) on the brokerage and bank account.

Note: It may take 7–10 business days to establish EFT standing instructions. Once EFT is established, allow 2-3 days after the date the distribution is processed for funds to reach the bank. If the first payment date occurs before the standing instruction is established, your first payment will be sent as a check to the address of record.

4. Notice of Withholding

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

Your IRA distributions (other than Roth IRA distributions) are 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 you have made non-deductible 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 or Personal Mail Box does not qualify as a residential address.

If you elect to have withholding apply (by indicating so on your periodic distribution request, by making no choice, or by not providing a U.S. residential address), federal income tax will be withheld from your IRA distributions (excluding Roth IRA distributions) at a rate of at least ten percent (10%). Federal income tax will not be withheld 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. Your state of residence will determine your 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 distributions. Your state of residence is determined by your legal address of record provided for your IRA. **Note:** If you change your legal address to a new state, please update your periodic plan to elect applicable withholding according to the new state tax requirements.

Whether or not you elect to have federal, and if applicable, state income tax withheld, you are still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties which may apply to your distributions. Whether or not you elect to have withholding apply (by indicating so on your periodic distribution request), you may be responsible for payment of estimated taxes. You may incur penalties under the IRS and applicable state tax rules if your estimated tax payments are not sufficient.

Periodic distributions are not available to non-U.S. persons (including U.S. resident aliens). You may submit an IRA One-Time Distribution Request form if you wish to take a distribution from this account.

5. Signature and Date

Before signing the distribution form, carefully read the **IRA Periodic 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 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.

Detach the completed distribution request form and return it to your Authorized agent/Advisor. Keep a copy of this form with the Customer Instructions and Terms and Conditions in your files.

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 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"> No state tax withholding is available (even if your state has income tax).
IA, KS, MA, ME, OK, VT	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate or an amount greater as specified by you. If you do NOT choose federal withholding, state withholding is voluntary. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
AR, CA, DE, MN, NC, OR	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding is voluntary. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
CT, MI	<ul style="list-style-type: none"> 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. 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. 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. Contact your tax advisor or investment representative for additional information about your state's requirements.
DC <i>Only applicable if taking a full distribution of entire account balance.</i>	<ul style="list-style-type: none"> 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. 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. 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.
MS	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding will occur unless you request otherwise. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
OH	<ul style="list-style-type: none"> 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.
SC	<ul style="list-style-type: none"> 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.
All other states (and DC if not taking a full distribution)	<ul style="list-style-type: none"> State tax withholding is voluntary and you can choose the rate you want.

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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