



Fidelity Advisor
IRA Roth Conversion

Use this form to convert your existing Traditional, Rollover, SIMPLE, SEP, or SARSEP-IRA to a Fidelity Advisor Roth IRA. Complete a Fidelity Advisor IRA Application if you do not have an existing Fidelity Advisor Roth IRA. A separate Fidelity Advisor IRA Roth Conversion form should be used for each type of IRA you are converting or transferring. Refer to the Notice of Withholding for specific state tax withholding requirements.

Important to Note: The Tax Cuts and Jobs Act eliminated the ability to recharacterize any conversions made to a Roth IRA in 2018 or after. You should consult a tax professional prior to requesting a conversion, as any taxable amounts converted will be subject to federal income taxes in the year in which the conversion occurs.

Type on screen or fill in using CAPITAL letters and black ink.

1. Account Information All fields are required.

Account Owner First Name	M.I.	Account Owner Last Name
SSN	Date of Birth MM DD YYYY	

You must provide an email address and mobile phone number to be used to verify and/or authorize transactions.

Mobile Phone Number Used as your primary phone	Email Address*
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* See Electronic Delivery section for more details.

2. IRA Location

My IRA is currently invested in Fidelity Advisor Funds. (Complete sections 3, 5, and 7.)

OR

My IRA is currently held with another custodian or trustee. (Complete sections 4, 5, and 7.)

3. Fidelity Advisor IRA Conversion Authorization

Conversion Instructions:
 Assets will be converted in-kind from the account indicated.

Convert assets from my:

Existing Fidelity IRA Account Number

Check one.

All of the IRA referenced above to my Fidelity Advisor Roth IRA immediately.

OR

Part (\$ _____) of the IRA referenced above to my Fidelity Advisor Roth IRA immediately. Indicate the percent or dollar amount below.

Fund Number	Dollar Amount	OR	Percentage
	\$.		%
Fund Number	Dollar Amount	OR	Percentage
	\$.		%
Fund Number	Dollar Amount	OR	Percentage
	\$.		%
Fund Number	Dollar Amount	OR	Percentage
	\$.		%

continued on next page



4. Trustee-to-Trustee Conversion *continued*

Convert assets to my:

Invest proceeds in my Fidelity Advisor Roth IRA as follows:

Fund Name and Share Class	Account Number (if applicable)	Whole Percentage*
		%
		%
		%
		%

If I fail to designate whether all or part of my IRA is to be converted to my Fidelity Advisor Roth IRA, you are hereby authorized to convert all of such IRA to the applicable IRA. If I fail to designate whether the proceeds are to be converted immediately or at maturity, if applicable, you are hereby authorized to convert such proceeds at maturity in the case of a CD, and immediately in all other cases.

Class A, C, and M shares are offered through a prospectus only. It is your responsibility to read the prospectus(es) for the fund(s) in which you invest.

* If total does not equal 100%, the percentage of the first fund will be adjusted to the extent necessary to bring the total to 100%. If share class is not indicated, Class A shares will be purchased.

Conversion Authorization

To Current Trustee or Custodian:

Fidelity Management Trust Company (FMTCC) is the custodian of this IRA.

Liquidate All **OR** Part of the IRA referenced above and transfer the proceeds to my Fidelity Advisor Roth IRA immediately **OR** at maturity (for CDs only).

5. Federal and State Income Tax Withholding Elections

Federal Tax Withholding

Indicate whether or not you wish to have federal income taxes withheld. If no box is checked, Fidelity is required to withhold 10% from the gross distribution (excluding Roth IRAs). 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.

Check one. I elect NOT to have federal income taxes withheld from my IRA distribution(s).

OR

I want Fidelity to withhold federal income taxes at the rate of % (specify a whole number percentage between 1% and 100%)

State Tax Withholding

Indicate whether or not you wish to have state income taxes withheld. Some states require tax withholding regardless of your election below if federal income tax is withheld. Also, some states do not allow state tax withholding. Refer to the Notice of Withholding for specific information concerning your state.

Check one. I elect NOT to have state income taxes withheld from my IRA distribution(s). (Not applicable in all states.)

OR

I elect to have state income taxes withheld from my IRA distribution(s) at the minimum withholding rate for my state of residence.

For states with no minimum, state income tax will not be withheld unless you have provided a dollar amount in the blank field below, provided your state allows income tax to be withheld.

Optional. I would like to withhold the following additional amount from each fund selected:

\$

If you are under age 59½, you will not be subject to a 10% early withdrawal penalty on any amount that is converted to a Roth IRA within the time prescribed and which subsequently satisfies the five-year aging requirement.

Note: A conversion from an IRA to a Roth IRA is a taxable event, to the extent that you have made any tax-deductible contributions and have accumulated any earnings in the IRA which you are converting. You are responsible for paying taxes on the taxable portion of your distribution in accordance with IRS guidelines for the year the distribution is taken.

6. Electronic Delivery

IMPORTANT: By signing this form, you are consenting to receive all account-related communications electronically. You agree that Fidelity may use your email and/or mobile number to message, call, or text you for this purpose. Message and data rates apply; frequency may vary. To manage your delivery preferences, log into accounts.fidelity.com and select the eDelivery settings in your Overview section.

To confirm your consent, please respond to the electronic message which Fidelity will email to you.

Note:

- Your delivery preferences are applied across all eligible Fidelity accounts owned by you based upon your most recent election. If you have already consented to electronic delivery, your election will not change.
- The email address provided should not be your Authorized agent/ Representative's email address.
- This email address will replace any existing email address already on our system.

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

By signing below, you certify to the following:

- Although Fidelity Management Trust Company (FMTc), Custodian of my IRA, is (and its successor custodian may be) a bank, I recognize that neither Fidelity Distributors Company LLC nor any mutual fund in which this IRA may be invested is a bank and that mutual fund shares are NOT (i) deposits or obligations of, or guaranteed by, any depository institution, or (ii) insured by the FDIC, the Federal Reserve Board, or any other agency, and ARE subject to investment risks, including possible loss of principal amount invested.
- I hereby understand and agree that, to the extent applicable, if I do not indicate a share class of a mutual fund in which my Fidelity Advisor Roth IRA may be invested, my Roth IRA will be invested in Class A shares of the mutual fund(s) I have selected. I have received and read the prospectus(es) for the fund(s) in which I am making my investment.
- If I am converting a Rollover IRA to a Fidelity Advisor Roth IRA, I understand that I will forfeit the right to reinvest my Rollover IRA in another employer-sponsored retirement plan in the future. If I am converting assets in a SIMPLE IRA to a Fidelity Advisor Roth IRA, I understand that I can only do so after completion of a two-year period that begins on the first day in which contributions are deposited into the SIMPLE IRA.
- I accept full responsibility for complying with all IRS rules on conversions. I hereby agree to indemnify the custodian (its agents, affiliates, successors, and employees) of my IRA and my Fidelity Advisor Roth IRA from any and all liability in the event I fail to meet any of the IRS requirements. I understand that I will be subject to income taxes on the amount converted from my IRA to a Fidelity Advisor Roth IRA to the extent that the converted amount is includable in my income (i.e., any tax-deductible contributions and any earnings).
- I certify that I have read the Notice of Withholding and understand the state income tax withholding options as they apply to my state of residence.
- If applicable, I hereby authorize Fidelity Investments Institutional Operations Company LLC (FIIOC), as agent for FMTc (or its successor(s)), the Custodian of my IRA, to accept my instructions in Section 3 to discontinue the Systematic Investment Program for my Fidelity Advisor IRA.

Account Owner or Authorized Signer Signature (required)	Date MM - DD - YYYY
SIGN	

▼ SIGNATURE GUARANTEE STAMP ▼

An important note regarding signature guarantees:

A signature guarantee may be executed by any "eligible guarantor." Eligible guarantors generally include, but are not limited to, Commercial Banks, Trust Companies, Savings Associations, and Credit Unions as defined by the Federal Deposit Insurance Act. Also included are member firms of a domestic stock exchange.

A notary public cannot provide a signature guarantee.

continued on next page





Did you sign the form, and attach any necessary documents? Send the form and any necessary documents to Fidelity.

UPLOAD THROUGH WEB

FAX

MAIL

Log into Accounts.*Fidelity.com*

888-321-7349

Fidelity Investments Institutional Operations Company LLC (FIIOC)

Instructions for Shareholders:

1. Under "Manage Accounts, Other Services," go to the "Upload Documents" link.
2. Follow instructions on the web portal and click "UPLOAD DOCUMENTS."

Instructions for Financial Representatives:

1. Under "Quick Links" on the landing page, go to the "Upload Documents" link.
2. Follow instructions on the web portal and click "UPLOAD DOCUMENTS."

Regular: P.O. Box 770002, Cincinnati, OH 45277-0082

Overnight: 100 Crosby Parkway, KC1G, Covington, KY 41015

IMPORTANT: *If an original signature guarantee or notary is required, this form must be mailed.*

Questions? For help completing this form, call our Retirement Specialists at 800-248-4253, any day the New York Stock Exchange is open.

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Fidelity Advisor

IRA Notice of Withholding

1. Federal Tax Withholding

For Fidelity Advisor Traditional, Rollover, SIMPLE, and SEP/SARSEP-IRAs:

IRS regulations require us to withhold federal income tax at the rate of 10% from your IRA distribution(s) unless you elect NOT to have withholding apply by indicating this on your distribution request. This election will remain in effect on periodic distributions taken from your IRA until revoked by you. You can revoke this election at any time by sending a written request to the following address:

Fidelity Investments
P.O. Box 770002
Cincinnati, OH 45277-0082

Withholding will apply to the gross amount of each distribution, even though you may have made nondeductible contributions.

If you elect to have withholding apply when you request a distribution, federal income tax will be withheld from your IRA distribution(s) (excluding Roth IRA distributions) at a rate of 10% (unless you have elected a different percentage withheld between 1% and 100%, in which case federal income tax will be withheld at the rate you have chosen). Withholding will also apply if you make no withholding election or do not provide a U.S. residential address.[†] Even if you choose to have federal income tax withheld, you are still responsible for the full payment of federal income tax, any state or local taxes, and any penalties that may apply to your distribution(s). Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld. Whether or not you elect to have withholding apply, you may be responsible for payment of estimated taxes. You may also incur penalties under the IRS estimated tax rules if your estimated tax payments are not sufficient.

If you are a nonresident alien, you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, with your distribution request to claim tax treaty benefits, if applicable. To obtain Form W-8BEN, consult your tax advisor or go to the IRS Web site at <http://www.irs.gov>.

Note: Similar tax withholding rules may apply to other types of retirement arrangements. Contact your investment professional, tax advisor, or benefits office, as appropriate, for more details.

For Fidelity Advisor Roth IRAs:

The IRS does not generally require us to withhold federal income tax from your Roth IRA distribution(s) unless you elect to have withholding apply on your distribution request. For Roth IRA distributions for which no withholding instructions are provided, no federal income tax will be withheld. The IRS does require withholding, at a rate of at least 10%, on distributions of earnings attributable to returns of excess contributions to Roth IRAs, unless you elect NOT to have withholding apply by indicating this on your Return of Excess request.

[†] If you do not provide a U.S. residential address, federal income tax will be withheld from your IRA distribution(s) despite any election to the contrary you may have made. This is an IRS requirement. A post office box does not qualify as a U.S. residential address.

2. State Tax Withholding

State tax requirements may change from time to time. Contact your tax or Financial Representative for more information.

If federal income tax is withheld, state income tax may also be withheld. Your state of residence will determine your state income tax withholding requirements, if any. For purposes of applying state income tax withholding to your IRA distributions, your state of residence is determined by the address of record on your Fidelity Advisor IRA. Refer to the matrix below.

State of Residency

State Income Tax Withholding Options

AK, FL, HI, NH, NV,
SD, TN, TX, WA, WY

STATE INCOME TAX WITHHOLDING NOT ALLOWED

State tax withholding may not be elected. State tax withholding is not available on your IRA distribution even if your state has state income tax. Do not complete the State Tax Withholding section.

AL, AZ, CO, CT, GA, ID,
IL,* IN,* KY, LA, MD,*
MO, MS, MT, ND, NE,
NJ,* NM, NY,* OH, PA,*
RI, SC, UT, VA, WV, WI

VOLUNTARY STATE INCOME TAX WITHHOLDING

State income tax will be withheld only if you instruct us to do so. If state withholding is elected, it will be calculated based on your state's applicable minimum withholding requirement, if any. You may optionally elect a specific dollar amount in addition to your state's minimum requirement.

* These states do not have a minimum withholding requirement, therefore a dollar amount must be indicated if you would like state income tax withheld.

AR, CA, DE, IA, KS, MA,
ME, MI, MN, NC, OK,
OR, VT

MANDATORY STATE INCOME TAX WITHHOLDING

If state withholding applies, it will be calculated based on your state's applicable minimum withholding requirement as specified below. You may optionally elect a specific dollar amount in addition to your state's minimum requirement.

IF FEDERAL INCOME TAX IS WITHHELD

State income tax may be automatically withheld from your distribution(s) whenever federal income tax is withheld. AR, CA, DE, IA, MI, MN, NC, OK, and OR residents may elect not to have state tax withheld, even when federal tax is withheld, by indicating that you do not want it withheld. State income tax will be withheld according to the rates below, plus any additional dollar amount you may choose to indicate.

MINIMUM RATES FOR MANDATORY STATES:

Arkansas	3.00% of the gross distribution
California	10.00% of the Federal Income Tax withheld
Delaware, Kansas, Maine, Massachusetts	5.00% of the gross distribution
Iowa	3.80% of the gross distribution
Michigan	4.25% of the gross distribution
Minnesota	6.25% of the gross distribution
North Carolina	4.00% of the gross distribution
Oklahoma	4.50% of the gross distribution
Oregon	8.00% of the gross distribution
Vermont	30.00% of the Federal Income Tax withheld

IF FEDERAL INCOME TAX IS NOT WITHHELD

AR, DE, IA, KS, MA, ME, NC, OR – State income tax may be elected in the State Tax Withholding section, even if you elect not to have federal income tax withheld.

CA, VT – If you do not elect to have federal income tax withheld, the minimum state income tax withholding rate becomes zero. Therefore, you should indicate either that you do not want state income tax withheld or write the dollar amount of the state income tax you want voluntarily withheld.

CT, MI, MN, OK – State tax withholding of at least your state's minimum requirements is generally required regardless of whether or not federal income tax is withheld. State income tax will be withheld according to the rates above, plus any additional dollar amount you may choose to indicate. Tax withholding is not required if you meet certain requirements governing pension and retirement benefits. Reference the CT or MI W4-P Form for additional information about calculating the amount to withhold from your distribution. Contact your tax or Financial Representative for additional information concerning your state tax withholding requirements.

OTHER

DC (only applicable if taking a full distribution of entire account balance)

DC – If you are taking a distribution of your entire account balance and are not requesting a direct rollover to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, even if federal income tax is not withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the appropriate distribution form. If your entire distribution amount has already been taxed (e.g., only after-tax or non-deductible 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 non-taxable amounts, you must complete a separate distribution request form for each and complete the tax withholding sections of the forms. Contact your tax or Financial Representative for additional information concerning DC state tax withholding requirements.

You should contact your tax professional before making an election regarding state withholding. Fidelity is not responsible for changes in state law that may impact the accuracy of this information.

Rates are subject to change without notice.

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Additional Federal Tax Withholding Information Sheet (W-4R)

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.

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

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 possessions.

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-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

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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 \$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" on line 2.

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" on line 2.

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