



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 at least ten percent (10%) (unless you have elected to have more than 10% withheld, in which case federal income tax will be withheld at the higher 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, AZ, FL, HI, NH, NV, SD, TN, TX, WA, WY	<p>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.</p>																		
AL, CO, GA, ID, IL,* IN,* KY, LA, MD,* MO, MS, MT, ND, NE, NJ,* NM, NY,* OH, PA,* RI, SC, UT, VA, WV, WI	<p>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.</p> <p>* These states do not have a minimum withholding requirement, therefore a dollar amount must be indicated if you would like state income tax withheld.</p>																		
AR, CA, CT, DE, IA, KS, MA, ME, MI, MN, NC, OK, OR, VT	<p>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.</p> <p>IF FEDERAL INCOME TAX IS WITHHELD State income tax may be automatically withheld from your distribution(s) whenever federal income tax is withheld. CA, DE, and NC 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.</p> <p>MINIMUM RATES FOR MANDATORY STATES:</p> <table border="1"> <tbody> <tr> <td>Arkansas</td> <td>3.00% of the gross distribution</td> </tr> <tr> <td>California</td> <td>10.00% of the Federal Income Tax withheld</td> </tr> <tr> <td>Connecticut</td> <td>6.99% of the gross distribution</td> </tr> <tr> <td>Delaware, Iowa, Kansas, Maine, Massachusetts, Oklahoma</td> <td>5.00% of the gross distribution</td> </tr> <tr> <td>Michigan</td> <td>4.25% of the gross distribution</td> </tr> <tr> <td>Minnesota</td> <td>State wage table applies</td> </tr> <tr> <td>North Carolina</td> <td>4.00% of the gross distribution</td> </tr> <tr> <td>Oregon</td> <td>8.00% of the gross distribution</td> </tr> <tr> <td>Vermont</td> <td>30.00% of the Federal Income Tax withheld</td> </tr> </tbody> </table> <p>IF FEDERAL INCOME TAX IS NOT WITHHELD AR, DE, IA, KS, MA, ME, MN, NC, OK, OR – State income tax may be elected in the State Tax Withholding section, even if you elect not to have federal income tax withheld.</p> <p>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.</p> <p>CT, MI – 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.</p> <p>OTHER 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.</p> <p>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.</p> <p>Rates are subject to change without notice.</p>	Arkansas	3.00% of the gross distribution	California	10.00% of the Federal Income Tax withheld	Connecticut	6.99% of the gross distribution	Delaware, Iowa, Kansas, Maine, Massachusetts, Oklahoma	5.00% of the gross distribution	Michigan	4.25% of the gross distribution	Minnesota	State wage table applies	North Carolina	4.00% of the gross distribution	Oregon	8.00% of the gross distribution	Vermont	30.00% of the Federal Income Tax withheld
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DC (only applicable if taking a full distribution of entire account balance)	<p>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.</p> <p>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.</p> <p>Rates are subject to change without notice.</p>																		

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Fidelity Investments Institutional Operations Company LLC
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