Fidelity Advisor

IRA Beneficiary Designation

Use this form to add, delete, or change the designated beneficiary(ies) and/or beneficiary share percentages, or any other information for any beneficiary(ies) for the Fidelity Advisor IRA (Traditional, Rollover, Roth, SIMPLE, SEP, SARSEP) or any successor beneficiary(ies) for the Fidelity Advisor IRA Beneficiary Distribution Account (BDA) (including a Roth IRA BDA) specified in Section 1. You must list all beneficiaries you intend to designate for this IRA or IRA BDA as well as all the requested information for each beneficiary.

The information you provide on this form will replace, in its entirety, any previous designations you may have made for the IRA or IRA BDA you specify herein and will remain in effect until a new designation is received and accepted by the IRA Custodian in accordance with the terms of the applicable Fidelity Advisor IRA Custodial Agreement, Fidelity Advisor Roth IRA Custodial Agreement, or Fidelity Advisor SIMPLE IRA Custodial Agreement. Retain a copy of this information for your records.

Read the following instructions carefully.

Instructions

Section 1 Account Information—**Must be completed in full.**

Section 2 Electronic Delivery—**Read carefully.**

Section 3 Accounts Included—List all accounts to apply the beneficiary information.

Section 4 Beneficiary Designation—**Must be completed in full. Note:** If your IRA or IRA BDA account contains community property and you do not designate your spouse as primary beneficiary for at least 50% of your account, you may want to contact your attorney for further information on the designation.

If a beneficiary is a trust, indicate the name and date of the trust (unless it is a trust under will), the name of the trustee(s), and the trust's tax identification number, if available. Attach a separate sheet with this information if necessary. If you wish to designate multiple trusts as beneficiaries, include the names and dates of the trusts, the names of all the trustees, and all appropriate tax identification numbers. If your beneficiary is an entity (other than a trust), include the name, address, and the tax identification number of the entity. Attach a separate sheet with this information if necessary.

Primary Beneficiaries. You must designate your primary beneficiary(ies) before you can designate any contingent beneficiary(ies). You must list all primary beneficiaries for the account listed in Section 1 if you are adding, deleting, or changing any primary beneficiary information.

If more than one primary beneficiary is named and no percentages are indicated, payment shall be made in equal shares to your primary beneficiary(ies) who survive you. Unless otherwise specified, if a percentage is indicated and a primary beneficiary(ies) does (do) not survive you, the percentage of that beneficiary's(ies') designated shares shall be divided equally among the surviving primary beneficiary(ies). Total of primary beneficiary's(ies') share percentages should equal 100%.

Contingent Beneficiaries. You must list all contingent beneficiaries for the account specified if you are adding, deleting, or changing any contingent beneficiary information.

Payment to contingent beneficiary(ies) shall be made according to the rules of succession described under the applicable Custodial Agreement. Total of contingent beneficiary's(ies') share percentages should equal 100%.

Section 5 Signature and Date—**Sign the form and retain a copy for your records.**

DETACH THIS INSTRUCTION PAGE FROM THE FORM.

Print Reset

Fidelity Advisor

IRA Beneficiary Designation

Read the instructions page carefully.

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

Helpful to Know

- You must complete the Primary Beneficiaries section.
- If you leave the Contingent Beneficiaries section blank on this form, any previously designated Contingent Beneficiary(ies) will be deleted.
- Beneficiary updates can also be made online at *accounts.fidelity.com* (AFC).

1. Account Information

You must provide a unique email address and mobile phone number for each account owner to be used to verify and/or authorize transactions.

Account Owner First Name	M.I.	Account Owner Last Name	SSN or TIN

Mobile Phone Number *Used as your primary phone*	Email Address*

** See Electronic Delivery section for more details.*

2. 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.

3. Accounts Included

List all IRA accounts you want these instructions to apply to. To indicate different beneficiaries for different accounts, complete a separate form for each.

Account Number	Account Number
Account Number	Account Number
Account Number	Account Number

4. Beneficiary Designation

I hereby designate the following person(s) or entities to receive the balance of my above-referenced IRA or IRA BDA upon my death. If no primary beneficiary is living at the time of my death, I hereby specify that the balance be distributed to my contingent beneficiary(ies) listed below.

Primary Beneficiaries

All fields are required.

To designate additional beneficiaries for the account(s) specified in Section 3, attach instructions with the necessary beneficiary information.

1.

Beneficiary or Trustee First Name	M.I.	Beneficiary or Trustee Last Name	Date of Birth or Trust *MM DD YYYY*	Relationship
				Spouse ☐ Other ☐
Name of Trust or Entity *(if applicable)*			**SSN or TIN**	**% of Benefit***
				%

2.

Beneficiary or Trustee First Name	M.I.	Beneficiary or Trustee Last Name	Date of Birth or Trust *MM DD YYYY*	Relationship
				Spouse ☐ Other ☐
Name of Trust or Entity *(if applicable)*			**SSN or TIN**	**% of Benefit***
				%

3.

Beneficiary or Trustee First Name	M.I.	Beneficiary or Trustee Last Name	Date of Birth or Trust *MM DD YYYY*	Relationship
				Spouse ☐ Other ☐
Name of Trust or Entity *(if applicable)*			**SSN or TIN**	**% of Benefit***
				%

Primary beneficiary percentages must total 100%.

TOTAL 0 %

Contingent Beneficiaries

All fields are required.

All fields are required.

To designate additional contingent beneficiaries for the account(s) specified in Section 3, attach instructions with the necessary beneficiary information.

1.

Beneficiary or Trustee First Name	M.I.	Beneficiary or Trustee Last Name	Date of Birth or Trust *MM DD YYYY*	Relationship
				Spouse ☐ Other ☐
Name of Trust or Entity *(if applicable)*			**SSN or TIN**	**% of Benefit***
				%

2.

Beneficiary or Trustee First Name	M.I.	Beneficiary or Trustee Last Name	Date of Birth or Trust *MM DD YYYY*	Relationship
				Spouse ☐ Other ☐
Name of Trust or Entity *(if applicable)*			**SSN or TIN**	**% of Benefit***
				%

3.

Beneficiary or Trustee First Name	M.I.	Beneficiary or Trustee Last Name	Date of Birth or Trust *MM DD YYYY*	Relationship
				Spouse ☐ Other ☐
Name of Trust or Entity *(if applicable)*			**SSN or TIN**	**% of Benefit***
				%

Contingent beneficiary percentages must total 100%.

TOTAL 0 %

* In accordance with the provisions in the applicable Fidelity Advisor IRA, Fidelity Advisor Roth IRA, or Fidelity Advisor SIMPLE IRA Custodial Agreement, if the total percentage designated for either primary or contingent beneficiaries is less than 100% and the account(s) listed in Section 2 is a Fidelity Advisor IRA, then the remaining undesignated amount will be paid to your surviving spouse or, if none, to your estate. If the account(s) listed in Section 2 is a Fidelity Advisor IRA BDA, such undesignated portions will go to your estate.

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

By signing below, you certify to the following:

For Fidelity Advisor IRAs

- I understand that if I do not designate a beneficiary for my Fidelity Advisor Traditional IRA, SIMPLE IRA, Rollover IRA, Roth IRA, SEP-IRA, or SARSEP-IRA, my surviving spouse will be my beneficiary, unless I have no surviving spouse, in which event the above IRA will go to my estate upon my death. I am aware that the beneficiary designations in Section 4 will remain in effect until a new beneficiary designation is received and accepted by or on behalf of Fidelity Management Trust Company (FMTC) (or its successor(s)) as my IRA Custodian in accordance with the terms of the Fidelity Advisor IRA Custodial Agreement, Fidelity Advisor SIMPLE IRA Custodial Agreement, or Fidelity Advisor Roth IRA Custodial Agreement, as applicable. The last executed beneficiary designation received and accepted by FMTC in accordance with the terms of the Fidelity Advisor IRA Custodial Agreement, Fidelity Advisor Roth IRA Custodial Agreement, or Fidelity Advisor SIMPLE IRA Custodial Agreement, as applicable, will be in effect.
- By signing below, I hereby consent to the beneficiary(ies) I have designated on this form for my IRA referenced in Section 3 and direct my IRA Custodian, or its successor(s), to distribute my IRA assets as provided hereunder in the event of my death.
- I acknowledge that if I do not provide percentages, the account will be divided equally among primary or contingent beneficiaries, as applicable.
- I agree that if the beneficiary allocation totals at least 99%, but less than 100% (e.g., 3 named beneficiaries are each assigned a 33% interest in the account), Fidelity will assign the unallocated remainder to the first named beneficiary.
- I agree that Fidelity has no obligation to locate or notify any beneficiary or to independently verify any information submitted by any person claiming an interest in my account.

For Fidelity Advisor IRA Beneficiary Distribution Accounts

- I understand that if I do not designate a successor beneficiary(ies) for my Fidelity Advisor IRA or Fidelity Advisor Roth IRA Beneficiary Distribution Account, this Beneficiary Distribution Account will go to my estate upon my death. I am aware that the beneficiary designations in Section 4 will remain in effect until a new beneficiary designation is received and accepted by or on behalf of Fidelity Management Trust Company (FMTC) (or its successor(s)) as my IRA Custodian in accordance with the terms of the Fidelity Advisor IRA Custodial Agreement or Fidelity Advisor Roth IRA Custodial Agreement, as applicable.
- I understand that the designation of a beneficiary on this Fidelity Advisor IRA BDA will generally have no impact on the required distributions from the original IRA as required under Section 408(a)(6) and 401(a)(9) of the Internal Revenue Code and applicable regulations.
- By signing below, I hereby consent to the beneficiary(ies) I have designated on this form for my IRA Beneficiary Distribution Account referenced in Section 3 and direct my IRA Custodian, or its successor(s), to distribute my assets as provided hereunder in the event of my death.

Print Shareholder or Authorized Signer Name *First, M.I., Last*

Shareholder or Authorized Signer Signature* Date *MM - DD - YYYY*

SIGN

* Electronically signed documents may only be submitted by your intermediary firm, which has executed a signed Electronic Signature Use and Indemnification Agreement with FIIOC, and no notary or signature guarantee is required.

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

UPLOAD THROUGH WEB

Log into *Accounts.Fidelity.com*

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."

FAX

888-321-7349

MAIL

Fidelity Investments Institutional Operations Company LLC (FIIOC)

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 800-522-7297 (Financial Representatives) or 877-208-0098 (Shareholders), or visit *accounts.fidelity.com*.

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