

## **Fidelity Advisor**

# **IRA Transfer or Direct Rollover**

#### Use this form to:

- Authorize the Fidelity Advisor Traditional IRA, Rollover IRA, Roth IRA, SIMPLE IRA, SEP-IRA, or SARSEP-IRA Custodian (or its agent)
  to initiate a transfer of your existing IRA directly from another custodian and to invest the transferred assets in a Fidelity Advisor IRA.
- Make a direct rollover of your eligible retirement plan distribution to a Fidelity Advisor Traditional, Rollover, BDA, or Roth IRA.

#### Do NOT use this form to:

- Convert an IRA held at another institution to a Roth IRA (use the Fidelity Advisor IRA Roth Conversion form) or to transfer a Beneficiary Distribution Account (BDA) (use the Fidelity Advisor IRA Beneficiary Distribution Account Transfer form).
- Move assets from a Fidelity employer-sponsored plan to a Fidelity Advisor IRA. Contact a customer service representative at 877-208-0098 to learn more about initiating the movement of your assets.
- Request a 529-to-Roth IRA transfer.

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

## Helpful to Know

- A separate Fidelity Advisor IRA Transfer or Direct Rollover form must be submitted for multiple transfer or rollover requests.
- Include a copy of a recent account statement from the resigning trustee or custodian.
- Additional information, such as a signature guarantee, may be required to complete your transfer or rollover.
   Contact your resigning trustee or custodian to determine if any further information may be needed.
- Complete, sign, and return this form and a Fidelity Advisor IRA Application and/or IRA BDA Application (if applicable) to your Financial Representative, who will return it to Fidelity.

# 1. Account Information

First Na	First Name					M.I.		L	ast N	Vame	е							
Date of	Birth	MM D	D YYYY	,		SSN					S	hare	hold	ler P	hone			_
Date of	Birth	MM D	D YYY	,		SSN					S	hare	hold	der P	hone			

# 2. IRA Transfer or Eligible Rollover Distribution Instructions

Hallsi	<del>C</del> i O	i Eligible Kollovel Distributio			31	. 1 (	10		/113	<u> </u>							
Check one.	_ A	I am opening a new Fidelity Advisor Traditional IRA, Rot SEP/SARSEP-IRA and have attached the appropriate ap I understand that I must establish a Fidelity Advisor Rotl Roth 403(b) assets, if applicable.	plic	atic	n t	hat	con	tain	s the	e inv	estn	nen	t inst	truct	tions	s.	
	□в	<ul> <li>Invest proceeds in my existing Fidelity Advisor IRA, Roth (a separate IRA Transfer or Direct Rollover form should bas follows:</li> </ul>		-													
		Fund Name and Share Class	Ac	cour	nt Nu	ımbe	er							Who	ole centa	ige*	
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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.

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<sup>\*</sup> 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.

# 3. Trustee-to-Trustee Transfer

	<b>NOTE:</b> Only complete Section 3 if you want to have the IRA designate Advisor IRA. Do not complete this section if you want to have a direct r IRA; instead, complete Section 4.	
	IRA Туре	
Check one.	☐ Traditional IRA ☐ Roth IRA ☐ Rollover IRA ☐	SEP-IRA* ☐ SARSEP-IRA** ☐ SIMPLE IRA^
All information is required.	Approximate Amount to Be Transferred \$ .	Date Contributions Were First Made to SIMPLE IRA (if applicable) MM DD YYYY
	Current Location	
Attach a copy of the most recent statement	Transferor Trustee or Custodian Name	Account Number
for the IRA you are transferring.	Name of Individual or Department Responsible for Transfers	Transferor Trustee or Custodian Phone
	Transferor Trustee or Custodian Address	Suite
	City	State Zip/Postal Code
ransfer Authorization o Transferor Trustee or Cu Fidelity Investments Inst hrough the ACAT syster	itutional Operations Company LLC, (FIIOC) is the transfer ago	ent for this IRA. FIIOC cannot process transfers
A. Liquidate‡	OR B.	Accept this as your authority to transfer-in-kind*
All <b>OR</b> Partial:		All <b>OR</b> Part of the IRA referenced previously.
Dollar Amount \$	Fund Name/Share Class or Symbol/CUSIP, or "Cash"	Number of Shares  OR  Percentage  %
Dollar Amount		This option is available only if your IRA or SIMPLE IRA is currently invested in Fidelity Advisor Funds,® which clear through National Financial Services LLC or National Securities Clearing Corporation. Only investments that are permitted
Dollar Amount \$	Fund Name/Share Class or Symbol/CUSIP, or "Cash"	under the terms of the applicable Custodial Agreement may be transferred-in-kind. A transfer-in-kind authorizes your Advisor Fund shares to be re-registered from your current IRA custodian to your IRA with Fidelity Management Trust Company.
Traditional IRA, Roth IRA	pove and transfer the proceeds to my Fidelity Advisor A, Rollover IRA, SIMPLE IRA, or SEP/SARSEP-IRA at maturity (for CDs only).	
inimediately OK	CD Maturity Date MM DD YYYY	

<sup>&</sup>lt;sup>‡</sup> If you fail to designate all or partial above, the trustee or custodian is instructed to liquidate and transfer all of such IRA to the applicable IRA, **excluding Fidelity Advisor Funds**, which will transfer in kind. If I fail to designate whether the proceeds are to be transferred immediately or at maturity, if applicable, you are hereby authorized to transfer such proceeds at maturity in the case of a CD, and immediately in all other cases.

# 4. Retirement Plan Rollover Information All information is required.

	Your current Plan Trustee, Custodian, o Call them for requirements prior to con	r Employer may also require you to conpleting this form.	omplete	their dist	ribution re	equest form.
	Employer-Sponsored Plan Asset Type*	Approximate Amount to Be Rolled	Over to	a Fidelity A	Advisor IR/	4
Check one.	☐ 401(k) ☐ Include Roth 401(k) assets	Non-Roth Assets	Rot	h Assets		
	403(b) Include Roth 403(b) assets					
	<ul> <li>☐ Governmental 457(b) Plan</li> <li>☐ Profit Sharing Plan</li> <li>☐ Money Purchase Plan</li> <li>☐ Defined Benefit Plan</li> </ul>	Approximate Amount to Be Rolled Over				
	Current Location					
Attach a copy of your most recent retirement plan statement for the plan you are rolling over.	Plan Name  Transferor Trustee, Custodian, or Employer Name			t Number	e, Custodian,	, or Employer Phone
	Transferor Trustee, Custodian, or Employer Address		, , , , , , , , , , , , , , , , , , ,			
	City		State	Zip/Postal (	Code	
	Attention					
	* Nonspouse beneficiaries who inherit assets in  Direct Rollover Authorization	n employer-sponsored plans may roll over t	hese ass	ets to an IR	:A BDA.	
	To Transferor Trustee, Custodian, or Er Accept this as your authority to directly raditional, Rollover, or Roth IRA.	roll over my eligible retirement plan d	istributi	on to my	Fidelity A	dvisor
	Approximate Amount to Be Rolled Ov  All OR Part  Dollar Amount  .	ei to a ridelity Advisor IKA				

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

- 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 IRA may be invested, my 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 reached age 73, I attest that none of the amounts to be transferred and/or rolled over will include any required minimum distributions for the current year pursuant to Section 401(a)(9) of the Internal Revenue Code. I understand that if I have elected a partial transfer of my IRA assets, I will forfeit the right to recharacterize any IRA contributions made prior to the transfer. I hereby agree to indemnify the custodian (its agents, affiliates, successors, and employees) of my IRA from any and all liability in the event I fail to meet any of the IRS requirements.
- If applicable, I attest that none of the amount to be rolled over will include certain substantially equal periodic payments

- pursuant to Section 72(t) of the IRC or any hardship distributions from a 401(k). I certify that the distribution(s) from an employer-sponsored retirement plan that is hereby being rolled over to my Fidelity Advisor Traditional, Rollover, BDA, and/or Roth IRA qualifies for rollover treatment, and irrevocably elect to treat such contribution(s) as a rollover contribution(s).
- I understand it is my responsibility to track the five-year aging period for my Roth IRA as required by the IRS.
- I understand that, if I elect to include my Roth 401(k) or 403(b) assets from my employer-sponsored plan in my eligible rollover distribution, that these assets will only be rolled over to a Roth IRA. Any non-Roth assets in my employer-sponsored plan will be rolled over to a Traditional, Rollover, or IRA BDA (if applicable).
- Note: Your mutual fund shares that are the subject of this transfer will be redeemed at the net asset value next determined after your transfer request is reviewed and determined to be in good order. If your transfer request is processed electronically via the NSCC system, your mutual fund shares will be redeemed at the net asset value determined after all conditions are satisfied in accordance with the procedures established pursuant to the applicable electronic system.
- Contributions to an employer plan and any earnings on contributions may be eligible to be rolled over. Among the types of distributions that are not eligible to be rolled over are after-tax contributions to certain plans, minimum required

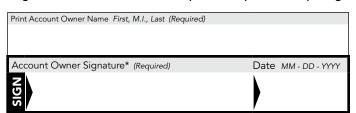
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distributions, hardship distributions, and certain substantially equal periodic payments. Request a copy of the Special Tax Notice regarding plan distributions from your employer.

### To Transferor Trustee or Custodian:

- By completing Section 3, I hereby authorize my current custodian to liquidate or transfer in kind the assets as selected in the account specified.
- I affirm that I am aware of any tax or financial implications that may arise in connection with this transfer or with the sale or liquidation of any assets prior to transfer, including penalties, fees, financial losses, or losses of product features or benefits.
- If I fail to designate whether all or part of my IRA is to be liquidated and transferred to my Fidelity Advisor Traditional IRA, Roth IRA, Rollover IRA, SIMPLE IRA, or SEP/ SARSEP-IRA, you are hereby authorized to liquidate and transfer all of such IRA to the applicable IRA, excluding Fidelity Advisor Funds that will transfer in kind. If I fail to designate whether the proceeds are to be transferred immediately or at maturity, if applicable, you are hereby authorized to transfer such proceeds at maturity in the case of a CD, and immediately in all other cases.
- If I fail to designate whether all or part of my eligible retirement plan distribution is to be rolled over to my Fidelity Advisor Traditional, Rollover, BDA, and/or Roth IRA, Fidelity is hereby authorized and instructed to directly roll over all of such distributions to the applicable IRA(s).

Your current Trustee or Custodian may require you to provide additional information and may also require your signature to be guaranteed. Contact them for requirements prior to completing this form.



\* 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.

### 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.

SIGNATURE GUARANTEE STAMP

continued on next page

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

## This Letter of Acceptance will be completed by the transfer agent on behalf of the new IRA or SIMPLE IRA Custodian.

Instructions for delivery to a Fidelity Advisor Traditional IRA, Roth IRA, Rollover IRA, IRA BDA, SEP/SARSEP, or SIMPLE IRA: Fidelity Management Trust Company (FMTC) and/or any successor custodian appointed pursuant to the terms of the Fidelity Advisor Traditional IRA, Roth IRA, or SIMPLE IRA Custodial Agreement, as applicable, will accept the transfer or direct rollover described herein.

Transfer all or part of the designated IRA on a trustee-to-trustee basis as instructed in Section 3. If such proceeds are to be transferred via check, make the check payable to Fidelity Management Trust Company. Indicate "Transfer" and include the following information on the check:

If this is a direct rollover, liquidate all or part of the designated account as instructed in Section 4 and make the check payable to Fidelity Management Trust Company. Indicate "Direct Rollover" and include the following information on the check:

	Account Number	FBO
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### Mail to:

Fidelity Investments P.O. Box 770002 Cincinnati, OH 45277-0086

### Wiring instructions (preferred method):

Bank Name: Deutsche Bank Trust Company Americas

**ABA:** 021001033

Account Name: Fidelity DART Depository

Account Number: 00159759

FBO: Account Number / Correspondence Number (See letter

of acceptance attached with this form)

Fidelity Authorized Signature

Brian Field Head of OSG Client Services Date MM DD YYYY

UPLOAD THROUGH WEB		FAX	MAIL			
Log into Accounts.Fidelity.co	m	888-321-7349	Fidelity Investments Institutional Operations Company LLC (FIIOC)			
Instructions for Shareholders:	Instructions for Financial Representatives:		Regular: P.O Box 770002,			
1. Under "Manage Accounts,	1. Under "Quick Links" on the		Cincinnati, OH 45277-0085			
Other Services," go to the "Upload Documents" link.	landing page, go to the "Upload Documents" link.		Overnight: 100 Crosby Parkway, KC1G			
Follow instructions on the web portal and click "UPLOAD DOCUMENTS."	Follow instructions on the web portal and click "UPLOAD DOCUMENTS."		Covington, KY 41015			
<u>IMPORTANT:</u> If an original s required, this form must be	ignature guarantee or notary is 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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Fidelity Investments Institutional Operations Company LLC 916847.5.0 1.862108.115