



Fidelity Advisor

IRA or Roth IRA Beneficiary Distribution Account Minimum Required Distribution

Use this form to request either a one-time or systematic Minimum Required Distribution(s) (MRD) from your Fidelity Advisor IRA Beneficiary Distribution Account (BDA) or Fidelity Advisor Roth IRA BDA.

Helpful to Know

- Fidelity Investments Institutional Operations Company LLC (FIIOC) cannot calculate MRDs if:
 - The beneficiary is an Entity, Trust (other than a Qualifying "Look-through" Trust), or a Successor Beneficiary.
 - Multiple beneficiaries were named by the original IRA account owner, but separate BDAs were not established for each by September 30 of the year following the year of the IRA account owner's death.
- This form may be used only if the following two requirements are met:
 - The beneficiary must either be a spouse, nonspouse individual, or Qualifying "Look-through" Trust of an Original IRA Owner.
 - The beneficiary must have established a beneficiary distribution account by September 30 of the year following the year the Original IRA Owner died.
- Passage of the SECURE Act, effective January 1, 2020, impacted how beneficiaries may take distributions from an IRA. If the original account owner passed away after January 1, 2020 beneficiaries may be limited when trying to extend distributions over their lifetime. Many beneficiaries will need to withdraw all assets within 10 years following the death of the original account holder. Exceptions to the 10 year distribution requirement may apply if the beneficiary is a surviving spouse, minor child of the account owner, disabled, chronically ill individual or less than 10 years younger than the decedent. If you inherited an IRA from an IRA account owner who passed away prior to January 1, 2020 no changes to your current distribution schedule are needed.
- Failure to meet the MRD requirements could result in substantial tax penalties.
- Return this form no later than December 15 to allow adequate time for processing.
- You must complete a separate form to request this MRD service for each Fidelity Advisor IRA BDA or Fidelity Advisor Roth IRA BDA you maintain.
- If you do not already have a BDA established, complete the Fidelity Advisor IRA BDA Account Application/Transfer form.
- The MRD rules are complex, and you should consult your tax advisor or local IRS office for details regarding your individual situation. If you elect to calculate your MRD each year, you must submit a Fidelity Advisor IRA Beneficiary Distribution Request form with the appropriate dollar amount specified.

Instructions

Section 1 Beneficiary Information – **Must be completed in full.**

Section 2 Decedent Information – **Must be completed in full.** The Decedent is the Original IRA Owner.

Instructions *continued*

Section 3 Beneficiary Relationship⁴ – Indicate the relationship of the beneficiary to the original IRA account owner. If you are eligible to have FIIOC assist with calculating your MRD, it is your responsibility to review the explanation below of the calculation method that will be used to ensure it is appropriate for your situation. For MRDs calculated by FIIOC, the guidance and life expectancy tables provided in the 2002 IRS Final Regulations, as amended, will be used subject to modification by future applicable legislation and regulation. The table below summarizes the person whose life expectancy will be used to calculate MRDs:

BENEFICIARY	ORIGINAL IRA OWNER DIED BEFORE RBD ¹	ORIGINAL IRA OWNER DIED ON OR AFTER RBD ^{1,*}
Original IRA Owner's Spouse	The life expectancy of spouse beneficiary, recalculated annually. MRDs must begin the later of the year the Original IRA Owner would have turned 73 or the year following the year in which the Original IRA owner died.	The longer of the following in the first calculation year: 1. life expectancy of spouse beneficiary; OR 2. life expectancy of Original IRA Owner using the age as of his or her birthday in the year of death. For each year after the initial calculation, the same life expectancy will be recalculated.
Nonspouse Individual	For IRA Owner's death which occurred on or before December 31, 2019. The life expectancy of nonspouse beneficiary reduced by one for each subsequent year. MRDs must begin by the year following the year in which Original IRA Owner died. For IRA Owner's death on or after January 1, 2020 Nonspouse beneficiaries who are not Eligible Designated Beneficiaries ³ generally need to withdraw all assets from the inherited IRA within 10 years following the death of the original account owner.	The longer of the following in the first calculation year: 1. nonspouse beneficiary's life expectancy; OR 2. life expectancy of Original IRA Owner using the age as of his or her birthday in the year of death. For each year after the initial calculation, the life expectancy will be reduced by one.
Qualifying Look-through Trusts²	<i>If the sole beneficiary of the trust is the Original IRA Owner's spouse, the life expectancy of the spousal beneficiary, recalculated annually.</i> IRA Owner's date of death is on or before December 31, 2019 <i>If the beneficiary of the trust is a nonspouse beneficiary or if there are multiple beneficiaries, the life expectancy of the oldest beneficiary reduced by one for each subsequent year.</i> IRA Owner's date of death is on or after January 1, 2020 All assets from the inherited IRA must be withdrawn within 10 years following the death of the original account holder.	

Section 4 MRD Options – You must select either Ongoing MRD Payments and/or a One-Time MRD Payment, as applicable, and complete in full.

Section 5 Distribution Instructions – Must be completed in full.

Section 6 Bank Information – If you wish to receive distribution proceeds electronically, fill out this section and attach a copy of a voided check. Systematic distributions are processed via Fidelity Advisor Money Line.® At the time of establishment of this feature, one-time distributions may only be processed via Bank Wire.

Section 7 Federal and State Income Tax Withholding Elections – Read carefully.

Federal and state income tax withholding rates are described in the Fidelity Advisor IRA Notice of Withholding ("Notice"). You may elect to withhold an amount other than that described in the Notice on this form.

Whether or not you elect to have federal and, if applicable, state tax withholding apply, you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties which may apply to your distribution. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient. Consult your tax advisor, state agency, or investment professional for more information.

Section 8 Electronic Delivery – Read carefully.

Section 9 Signature and Date – Be sure to sign the form and have your signature guaranteed (if required).

CUSTOMER

Return this completed form to either your Financial Advisor or to the address on the last page of the form.

FINANCIAL REPRESENTATIVE

Return this completed form to the address on the last page of the form.

* Does not apply to Roth IRA BDAs. For Roth IRA BDAs, the Original IRA Owner is always treated as dying before RBD.

1. RBD stands for Required Beginning Date. It is April 1 of the year following the calendar year in which the Original IRA Owner reached the age to begin taking their MRD.
2. Trustee(s) of Qualified "Look-through" Trusts must certify to FIIOC that the trust is eligible for qualified "Look-through" status by October 31 of the year following the Original IRA Owner's death.
3. "Eligible Designated Beneficiary" means a surviving spouse, minor child of the Original IRA Owner, a disabled or chronically ill beneficiary, and beneficiaries who are less than 10 years younger than the Original IRA Owner.
4. For information as to how these options may impact your specific situation you should consult with your Financial Representative or tax professional.



Fidelity Advisor

IRA or Roth IRA Beneficiary Distribution Account Minimum Required Distribution

Use this form to request either a one-time or systematic Minimum Required Distribution(s) (MRD) from your Fidelity Advisor IRA Beneficiary Distribution Account (BDA) or Fidelity Advisor Roth IRA BDA.

Read the instructions page carefully for eligibility, restrictions, and instructions for completing this form. Return this form no later than December 15 to allow adequate time for processing.

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

1. Beneficiary Information

Beneficiary First Name		M.I.	Beneficiary Last Name OR Name of Trust, Estate or Non-Trust Fiduciary	
SSN or TIN <i>required</i>	Retirement Account Number		Date of Birth or Trust MM DD YYYY [†]	
Custodian/Legal Guardian, Executor, Trustee or Non-Trust Fiduciary First Name (if applicable)		M.I.	Custodian/Legal Guardian, Executor, Trustee or Non-Trust Fiduciary Last Name (if applicable)	
Mobile Phone Number <i>Used as your primary phone</i>		Email Address*		

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

* See Electronic Delivery section for more details.

† Must be at least 18 years old.

Street Address		Apartment	
City	State	Zip/Postal Code	

☐ Update the address on my IRA account based on the above information.

Note: If the distribution amount requested is greater than \$10,000, your signature must be guaranteed in Section 9.

2. Decedent Information

Decedent Name <i>First, M.I., Last</i>		
SSN <i>required</i>	Decedent Date of Death MM DD YYYY	Decedent Date of Birth MM DD YYYY

3. Beneficiary Relationship

If you are eligible to have FIDOC help calculate your MRDs, the beneficiary relationship you indicate in this section will determine the calculation method used. Refer to the instructions page and ensure that your selection is appropriate.

- ☐ A. Spousal Beneficiary
☐ B. Nonspousal Beneficiary (must be an individual)

Date of Birth	MM	DD	YYYY

- ☐ C. Qualified "Look-through" Trust for:
☐ Spouse as sole trust beneficiary **OR** ☐ Nonspouse or multiple beneficiaries

Indicate below the name and date of birth of the trust beneficiary. If there is more than one beneficiary of the Qualified "Look-through" Trust, you must provide the name and date of birth of the oldest beneficiary.

Trust Beneficiary oldest if more than one	Date of Birth	MM	DD	YYYY

Adjustments to MRD Calculation

In order to calculate your MRD for this calendar year, your prior year-end balance may need to be adjusted. Provide the following information (as applicable).

The amount of any transfer from another custodian to this Fidelity Advisor IRA BDA or Fidelity Advisor Roth IRA BDA account that was in transit as of December 31 of the previous calendar year:

Amount
\$

4. MRD Options

Select a one-time MRD payment, ongoing MRD payments, or both. If selecting both, Fidelity will process the one-time MRD upon receipt, and the ongoing MRD will begin the following year.

Option 1. One-Time MRD Payment

- ☐ Distribute my one-time MRD payment, which I have calculated:

Amount
\$

With this option, Fidelity will not automatically calculate your MRD in subsequent years. Subsequent MRD payments will require the submission of a new Fidelity Advisor IRA Minimum Required Distribution form.

- ☐ Calculate my MRD for the:

- ☐ Current year ☐ Prior year

Check one. Send me a one-time payment according to the distribution instructions in this section.

One-Time MRD Distribution Method Option

- ☐ Pro-Rata Method – Distributions are taken proportionately from each fund in your account.

Check one. ► **OR**

- ☐ Distribution Allocation by Percentage – Enter the mutual fund number(s) from which you would like your distributions to be taken below. If you wish to distribute from more than three fund positions, attach a separate sheet with additional fund numbers and the percentage for withdrawal.

If no method is selected, Fidelity will default to the Pro-Rata Method for your MRD distribution.

Fund 1		Fund 2		Fund 3	
Fund Number	MRD Percentage	Fund Number	MRD Percentage	Fund Number	MRD Percentage
	%		%		%

continued on next page

4. MRD Options *continued*

Frequency: Monthly,
Quarterly, Semiannually
or Annually.

Transaction dates falling
on nonbusiness days will
occur the prior business
day. Choose a day
between the 4th and
28th of the month. If a
selection is not made or is
invalid, the transaction will
occur on the 15th.

Note: If the draft day
you select falls on the
first business day of the
new year, the transaction
will occur on the next
available trade date.

Option 2. Ongoing MRD Payments

- ☐ I elect to have Fidelity calculate my MRD for this year and each subsequent year. The ongoing MRD payment distribution method is pro-rata and distributions are taken proportionately from each fund in your account. Your payments will be made according to the distribution instructions you select below. If frequency or first payment is not indicated, payments will be made annually, in December.

Start Date MM DD YYYY	Frequency
<input type="text"/>	<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> S <input type="checkbox"/> A

5. Distribution Instructions

- ☐ A. Distribute by check to address of record indicated in Section 1.

- ☐ B. Distribute to nonretirement Fidelity Advisor account.

If your distribution is to be deposited into an account other than an individual, joint, or a trust account on which you are named, your signature must be guaranteed in Section 9.

Fund Number
<input type="text"/>

Existing Account Number if applicable
<input type="text"/>

OR

New Account

- ☐ A completed nonretirement account application must be attached.

- ☐ C. Electronic payment via Fidelity Advisor Money Line (feature already established on this IRA).

Payment will be sent to your bank account via the Automated Clearing House (ACH) and should be received by your bank in 2–3 business days.

- ☐ D. Electronic payment via Fidelity Advisor Money Line (feature not already established on this IRA).

Note that this feature is not available for one-time payments. Payment will be sent to your bank account via the ACH. Complete Section 6.

- ☐ E. Electronic payment via Bank Wire (feature already established on this IRA).

Note that this feature is not available for periodic payments. Payment will be wired to your bank account. Your bank may charge a fee for this transaction.

- ☐ F. Electronic payment via Bank Wire (feature not currently established on this IRA).

Note that this feature is not available for periodic payments. Payment will be wired to your bank account. Your bank may charge a fee for this transaction. Complete Section 6. You must have your signature guaranteed in Section 9.

- ☐ G. Distribute by check to alternate address and/or payee.

(A signature guarantee is required for a check made to a different payee. A signature guarantee is required if a check is mailed to an alternate address and the amount is greater than \$10,000.)

- ☐ Make check payable to alternate payee.

Payee Name First, M.I., Last		FBO	
<input type="text"/>		<input type="text"/>	
Street Address		Apartment	
<input type="text"/>		<input type="text"/>	
City	State	Zip/Postal Code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

6. Bank Information/Fidelity Advisor Money Line®

Fidelity Advisor Money Line allows you and/or your Financial Representative* to electronically transfer money between the bank/credit union account listed below and the account listed in Section 1, systematically or on demand.

Fidelity Advisor Money Line is restricted for distributions for 10 calendar days after activation.

Provide bank information to establish the Bank Wire feature on the account referenced in Section 1.

Some transaction limits may apply. See your Financial Representative for details.

Provide a preprinted voided check along with this form (preferred).

OR

Enter your bank information in the fields to the right.

Provide bank information to establish Fidelity Advisor Money Line and/or the Bank Wire feature on the account referenced in Section 1. Systematic distributions are processed via Fidelity Advisor Money Line. At the time of establishment of this feature, one-time distributions may only be processed via Bank Wire (if electronic payment option F is requested in Section 5).

At least one of the names on the bank/credit union account indicated below must match the account registration in Section 1.

Bank Name		
Bank Account Owner First Name	M.I.	Bank Account Owner Last Name
Bank Account Owner First Name	M.I.	Bank Account Owner Last Name
ABA Routing Number	Bank Account Number	

If no box is checked we will default to checking.

Bank Account Type: ☐ Checking ☐ Savings

* You must complete the FA IRA Phone/Electronic Distribution Option form in order to allow your Financial Representative to request distributions electronically or by phone.

7. 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 IRA BDAs). 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 BDA distribution(s).**

OR

☐ **I want Fidelity to withhold federal income taxes at the rate of**
Specify a whole number percentage between 1% and 100%.

Percentage

continued on next page

5

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.**

OR

☐ I elect to have state income taxes withheld from my IRA BDA 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 box below, provided your state allows income tax to be withheld.

Dollar Amount \$.00

Note: If you elected the One-Time Pro-Rata Method for your distribution option, the additional amount indicated will be split equally across all fund positions. An additional withholding amount may not be applied for certain states if you also choose the Ongoing Pro-Rata Method for distributions.

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.

- 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.

- I authorize and request Fidelity Investments Institutional Operations Company LLC (FIIOC) as agent for Fidelity Management Trust Company (FMTC) (or their agents, affiliates, or successor custodians, as applicable) to make the above withdrawals pursuant to my instructions. I certify that all the information provided on this form is correct and that if MRD calculations have been requested, I have met all the requirements for calculating Minimum Required Distributions in the manner described by FIIOC on this form. I accept full responsibility for withdrawing from my IRA BDA or Roth IRA BDA the minimum required distribution required by Sections 401(a)(9) and 408(a)(6) of the Internal Revenue Code. I agree to indemnify FMTC, its agent(s), successors, affiliates, and employees from any liability in the event that I fail to meet the IRS requirements.

of amounts to be electronically transferred according to the above instructions. If I have indicated herein that such payments are to be debited from or credited to my bank account, I authorize the bank or credit union named on the voided check or deposit slip provided ("Bank") to accept any such debit or credit entries initiated by FIOOC or FMTC, or its agents, affiliates, or successors, as applicable, in such account and to debit or credit the same to such account, without responsibility for the correctness thereof or for the existence of any further authorization relating hereto. I hereby ratify any instructions given pursuant to this authorization and agree that neither the fund nor FIOOC nor FMTC (its agents, affiliates, or successors) will be liable for any loss, cost, or expense for establishing those privileges or acting upon such instructions. I understand that this authorization may only be revoked by providing written notice of revocation to FIOOC or FMTC, or its agents, affiliates, or successors, as applicable, and to the Bank in such time and manner as to afford FIOOC, FMTC, and the Bank a reasonable opportunity to act upon it. Any such notification shall be effective only with respect to requests received after receipt of such notification.

- I understand that Internal Revenue Service requirements apply to distributions processed by the instructions provided on this form. I hereby indemnify FMTC and its agents, affiliates, successors, and employees from any and all liability that may arise from acting upon my (or, if applicable, the intermediary firm's) instructions.

- I hereby certify under penalties of perjury that I am a U.S. citizen or other U.S. person (including a resident alien individual) and that my Social Security number in Section 1 is correct. If I am a nonresident alien, I have attached with this form an IRS Form W-8BEN and included my U.S. taxpayer identification number in order to claim tax treaty benefits, if applicable.

Authorization of Fidelity and Investment Professional

- If I completed Section 6, I hereby authorize FIIOC to accept instructions from both me or a representative of the intermediary firm for transactions which result in funds being electronically transferred between my Fidelity account and my bank account.

continued on next page



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

Print Beneficiary or Authorized Signer Name <i>First, M.I., Last</i>	
Beneficiary or Authorized Signer Signature	Date <i>MM - DD - YYYY</i>
SIGN ▶	▶

▼ SIGNATURE GUARANTEE STAMP ▼

An important note regarding Signature Guarantees:

Your signature must be guaranteed:

- If you are establishing the Bank Wire feature and requesting your one-time distribution be transferred electronically to your bank;
- If your address of record has changed within 7 days of this request and you are requesting a distribution greater than \$10,000 per fund;
- If your distribution is greater than \$10,000 per fund and you wish to have it mailed to an address other than the one on record;
- If you are requesting to have distribution payable to someone other than yourself;
- If your distribution is to be deposited into an account other than an individual, joint, or trust account on which you are named; or
- For a distribution check amount of more than \$100,000 per fund.

If distributions in excess of \$15,000 a year are received by someone other than your spouse (including a joint tenant on your bank account), a federal gift tax may be imposed. Consult your tax advisor.

You should verify with the institution that they are an acceptable (eligible) guarantor prior to signing. A signature guarantee may be executed by any "eligible guarantor." Eligible guarantors include 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.

We cannot accept a notarization instead of a Signature Guarantee.

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 our Retirement Specialists at 800-248-4253 any day the New York Stock Exchange is open.

The trademarks and service marks appearing herein are the property of FMR LLC.

Fidelity Investments Institutional Operations Company LLC
918915.4.0 1.762447.122
0423



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, AZ, FL, HI, NH, NV, SD, TN, TX, WA, WY	<p>STATE INCOME TAX WITHHOLDING NOT ALLOWED</p> <p>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</p> <p>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</p> <p>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</p> <p>State income tax may be automatically withheld from your distribution(s) whenever federal income tax is withheld. CA, CT, 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.</p> <p>MINIMUM RATES FOR MANDATORY STATES:</p> <table> <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</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>6.25% of the gross distribution</td></tr> <tr> <td>North Carolina</td><td>4.00% of the gross distribution</td></tr> <tr> <td>Oklahoma</td><td>4.75% 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> </table> <p>IF FEDERAL INCOME TAX IS NOT WITHHELD</p> <p>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.</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, 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.</p> <p>OTHER</p> <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.</p> <p>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	5.00% 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	4.75% of the gross distribution	Oregon	8.00% of the gross distribution	Vermont	30.00% of the Federal Income Tax withheld
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	5.00% 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	4.75% of the gross distribution																				
Oregon	8.00% of the gross distribution																				
Vermont	30.00% of the Federal Income Tax withheld																				

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

The trademarks and service marks appearing herein are the property of FMR LLC.
 Fidelity Investments Institutional Operations Company LLC
 920396.6.0 1.704656.130
 0424

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

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.

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

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

continued on next page

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.

The trademarks and service marks appearing herein are the property of FMR LLC.

Fidelity Investments Institutional Operations Company LLC
1059790.3.0 1.9907582.102
0424