Getting Ready for RMDs

Required minimum distributions are yearly withdrawals from your retirement account that begin the year you turn 70½. Here are a few steps to help you prepare.

- [ ] Find out your deadline for taking RMDs by watching ***Fidelity.com/RMDvideo***
- [ ] See your estimated RMD and track your distributions each year at ***Fidelity.com/RMD***
- [ ] Set up electronic funds transfer (EFT) so that you can easily withdraw your money when you're ready by visiting ***Fidelity.com/addbank***
- [ ] Research strategies for timing your distributions and planning for taxes by reading Fidelity *Learning Center* and *Viewpoints* articles
- [ ] Set up automatic withdrawals on a monthly, quarterly, annual, or custom schedule. We will automatically calculate and withdraw your RMDs on your own schedule at ***Fidelity.com/autoRMD***
- [ ] Annually assess your retirement income strategy; call us if you need help 800-343-3548
- [ ] Review and update your beneficiaries at ***Fidelity.com/beneficiary***

Important Deadlines*

DEC 31

December 31
Yearly RMD deadline

APR 1

April 1
First RMD deadline

Looking for more information?

- See what rules apply to your account and take your RMD by visiting ***Fidelity.com/RMD***
- Learn more about RMDs for Traditional IRAs at ***Fidelity.com/learnRMD***
- Get more information on how a Fidelity Cash Management Account can help get your money faster by visiting ***Fidelity.com/FCMA***

* If December 31 falls on a weekend, the deadline is the last business day of the year. You may delay taking your first RMD (and only your first) until April 1, 2018. However, if April 1 falls on a weekend, your RMD deadline will be the last business day before April 1. Please talk to your tax advisor for more information about delaying.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

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