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*

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<th>Date</th>
<th>Description</th>
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<tbody>
<tr>
<td>December 31</td>
<td>Yearly RMD deadline</td>
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<tr>
<td>April 1</td>
<td>First RMD deadline</td>
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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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