

Automatic Withdrawals—Inherited IRA

Use this form to establish, change, or delete an ongoing automatic withdrawal plan for an Inherited IRA or Inherited Roth IRA account. This form provides an administrative service that allows you, as the beneficiary, to schedule reoccurring payments based on a schedule determined by you.

By selecting any of the options listed in this form, Fidelity does not represent that you will meet your RMD requirements. The options are designed to offer flexibility for taking withdrawals. The Inherited RMD option is to help certain beneficiaries meet RMD requirements, but Fidelity cannot guarantee the appropriateness of electing one of these options for your personal circumstances.

Do NOT use this form for Defined Contribution Retirement Plans (Keoghs); Traditional, Roth, Rollover, SEP, or SIMPLE IRAs; nonretirement accounts; or annuities. Go to [Fidelity.com/forms](https://www.fidelity.com/forms) to find the appropriate form. Not available to nonresident aliens due to tax-withholding requirements. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, make a copy of the relevant page.

Helpful to Know

- **Important to note:** It is your responsibility to ensure that your withdrawals comply with IRS rules and deadlines. This form may not present all options for calculating your RMD under IRS methods. The options for distribution will be based on several factors, including the date of death (before or after 1/1/2020), the age of the decedent, and your relationship to the deceased. You should consult a tax advisor prior to completing this form.
- You should also confirm that Fidelity has your most current address prior to submission so that we can withhold appropriate taxes. See the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at [Fidelity.com/W-4R](https://www.fidelity.com/W-4R) for additional information. To update your address, go to [Fidelity.com](https://www.fidelity.com).
- Inherited assets must be separated into your Inherited IRA account by 12/31 of the year after the date of death of the original account owner in order for Fidelity to calculate your required minimum distribution (RMD) using your date of birth.
- RMDs for inherited accounts are generally required under IRS regulations to begin by 12/31 of the year after the year of death. Exceptions to this beginning date apply only to spouses of the original owner, who may delay beginning to take RMDs until the year in which the original owner would have reached RMD "age. Additionally, and for deaths after 1/1/2020, certain non-spouse, trust, charity, estate, and other entity beneficiaries will be required to distribute the entire IRA balance no later than the end of a specific period of time, either 10 years (for a non-spouse individual) or 5 years (for a trust, estate, charity, or other entity).
- If the original Non-Roth IRA owner passed away after his or her required beginning date for taking RMDs, OR you are a Successor beneficiary on either an IRA or a Roth IRA, you may be responsible for taking any remaining year-of-death RMDs to comply with the original owner's RMD requirement. This requirement is separate from the Inherited IRA RMD requirements.
- Any RMD calculations will include the specified Fidelity Inherited IRA or Inherited Roth IRA only. If you have any other Inherited IRAs or Inherited Roth IRAs at either Fidelity or other institutions, you will be required to calculate your RMD for them separately.
- The IRS requires beneficiaries who inherited IRA assets from an original owner on or after January 1, 2020, and are eligible to take RMD withdrawals because they are disabled or chronically ill, to provide documentation from a certified health care practitioner to their IRA custodian no later than October 31st of the year following the year of the original owner's death to be eligible to establish an RMD withdrawal plan. A licensed health care practitioner is someone who meets the requirements defined in section 7702B(c)(4) of the IRS code.
- For mutual funds, note that:
 - Withdrawals could trigger redemption or transaction fees (see the applicable fund prospectus).
 - If a fund is closed to new investors, you will not be able to purchase new shares of the fund in the future if you draw your fund balance down to zero.
- If you want to withdraw the value of individual securities, ETFs, and certain non-eligible mutual funds (such as closed-end funds), you must sell them in advance and withdraw them as cash.
- Excess distributions cannot be returned to the Inherited IRA account. Please be sure to complete this form carefully to prevent an excess distribution.

Form continues on next page. ►►



1. Original Owner Information

Provide the original owner's information.

Name		
Social Security or Taxpayer ID Number	Original Owner's Date of Death	Original Owner's Date of Birth

Not required for Successor beneficiaries or a fixed amount plan.

2. Your Information

To set up automatic withdrawal plans for more than one Inherited IRA, complete a separate form for each account.

Account Owner Name	
Fidelity Inherited IRA/Inherited Roth IRA Account Number	
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY

Indicate the type of beneficiary you are.

- Spouse of original IRA owner
- Non-spouse individual inheritor of the original owner (i.e., sibling, grandchild, or friend)
- Minor child of the original IRA owner
- A trust other than a Look-Through Trust, estate, charity, or entity
- Look-Through Trust *For deaths occurring before 1/1/2020, if eligible to use a life expectancy calculation, provide the date of birth of the oldest beneficiary in Section 4a. Fidelity will calculate based on the information given. If not eligible, the default will be the Five-Year Rule.*
- Successor beneficiary or second-generation beneficiary

3. Request Type and Reason

Check one.

Type of Request

- ESTABLISH a new automatic withdrawal plan
- CHANGE an existing automatic withdrawal plan

Type of Plan to Be Changed *Examples: Inherited RMD, Fixed Dollar Amount, Five-Year Rule, Fixed Period*

- DELETE an existing automatic withdrawal plan ▶ Skip to Section 10.

Type of Plan to Be Deleted *Examples: Inherited RMD, Fixed Dollar Amount, Five-Year Rule, Fixed Period*

Form continues on next page. ▶▶





4. Select Your Automatic Withdrawal Plan Type

Specify your automatic withdrawal plan type below. Due to passage of the SECURE Act legislation, distribution rules for IRA inheritors have changed for beneficiaries of IRA owners that pass away in 2020 or after. You may wish to consult a tax advisor prior to completing this form.

- If the original account owner passed away in **2019 or before**, complete 4a ONLY and skip 4b.
- If the original account owner passed away in **2020 or after**, complete 4b ONLY and skip 4a.

4a. If the original account owner passed away in 2019 or before, choose your plan type in this section.

After completing 4a, skip to Section 5.

If choosing this option, specify the dollar amount of each distribution.

- Fixed Dollar Amount** As a reminder, by using this withdrawal plan type, you assume all responsibility for meeting IRS RMD rules for the account. ▶ Skip to Section 6.

Amount

\$

- Inherited RMD**

- Spouse or non-spouse individual inheritor of original IRA owner. (e.g., minor, sibling, grandchild, friend, other family member).
- Estate, charity, entity, or all trusts other than a Look-Through Trust. (This option is available only if the original owner was taking his or her RMDs on or before the time of death.)

Original Owner's Date of Birth MM DD YYYY

- Look-Through Trust. (You are required to ensure that the Look-Through Trust requirements are met.)

Oldest Beneficiary's Date of Birth MM DD YYYY

If choosing this option, Fidelity will determine the fifth year based on the date of death you entered in Section 1.

- Five-Year Rule** Available to a non-spouse, trust, charity, entity, or estate beneficiary where the original owner had NOT started his or her RMD.

Using the fifth year after the year of death, Fidelity will calculate the amount to distribute for the year, as adjusted for Section 5, and distribute it over the frequency you have chosen in Section 6. Withdraw all money by December 31 of the fifth year after the year of the original owner's death. (This option is always available for Inherited Roth IRAs.)

This option is available if you are a Successor beneficiary OR if you have determined your own distribution period.

- Fixed Period** If you choose this option rather than the Inherited RMD option, you may not meet the RMD requirements for your account. You are responsible for ensuring that RMD requirements are met. Using the time frame provided below, Fidelity will distribute the balance, as adjusted from Section 5, over the frequency you have chosen in Section 6.

Deplete your account in this many years:

Number of Years

Select Your Automatic Withdrawal Plan Type continues on next page. ▶▶





4b. If the original account owner passed away in 2020 or after, choose your plan type in this section.

Do not complete 4a above.

If choosing this option, specify the dollar amount of each distribution.

- Fixed Dollar Amount** As a reminder, by using this withdrawal plan type, you assume all responsibility for meeting IRS RMD rules for the account. ▶ Skip to Section 6.

Amount
\$

- Inherited RMD** You must meet one of the criteria in this section to establish an Inherited RMD plan type.
 - Spouse inheritor of original IRA owner.
 - Minor child of the original IRA owner.
 - A disabled or chronically ill beneficiary, or someone who is less than 10 years younger than the original IRA owner. Beneficiaries who qualify to take RMDs because they are disabled or chronically ill must include a certification from a licensed health care provider. See Helpful to Know for additional information.
 - Estate, charity, entity, or all trusts other than a Look-Through Trust. (This option is available only if the original owner was taking his or her RMDs on or before the time of death.)

Original Owner's Date of Birth MM DD YYYY

If choosing this option, Fidelity will determine the tenth year based on the date of death you entered in Section 1.

- Ten-Year Rule** Available only to a beneficiary that is a natural person. Using the tenth year after the year of death, Fidelity will calculate the amount to distribute for the year, as adjusted for Section 5, and distribute it over the frequency you have chosen in Section 6. Withdraw all money by December 31 of the tenth year after the year of the original owner's death.

If choosing this option, Fidelity will determine the fifth year based on the date of death you entered in Section 1.

- Five-Year Rule** Available to a trust, charity, entity, or estate beneficiary where the original owner had NOT started his or her RMDs. Using the fifth year after the year of death, Fidelity will calculate the amount to distribute for the year, as adjusted for Section 5, and distribute it over the frequency you have chosen in Section 6. Withdraw all money by December 31 of the fifth year after the year of the original owner's death. (This option is always available for Inherited Roth IRAs.)

This option is available if you are a Successor beneficiary OR if you have determined your own distribution period.

- Fixed Period** If you choose this option rather than the Inherited RMD option, you may not meet the RMD requirements for your account. You are responsible for ensuring that RMD requirements are met. Using the time frame provided below, Fidelity will distribute the balance, as adjusted from Section 5, over the frequency you have chosen in Section 6.

Deplete your account in this many years:

Number of Years

5. Calculation Adjustments Complete ONLY if one or both of these circumstances apply.

If applicable, this section must be completed when using the Inherited RMD, Five-Year Rule, Ten-Year Rule, and Fixed Period option.

- Provide the 12/31 market value of any Inherited IRA assets that were in the process of being transferred to the above Inherited IRA last year, but were not included in last year's 12/31 market value as reported by Fidelity:

Amount
\$

- Reduce this year's automatic distribution amount by the amount of the following distribution(s) already made this year:

Amount
\$

Form continues on next page. ▶▶



6. Distribution Schedule

Distribution payments may be made earlier or later depending on market availability. Examples include payments that are scheduled for a day when the stock market is closed or for a day that doesn't exist in every month (29th–31st), or payments scheduled close to the beginning or end of the year.

Withdrawal Schedule

If this is an RMD plan and you begin withdrawals midyear, your entire RMD for the current year will be paid out evenly over the remaining number of scheduled payments for the year. For custom frequency options, log on to [Fidelity.com/updateaccountfeatures](https://www.fidelity.com/updateaccountfeatures) or call Fidelity. If no frequency is indicated, you will receive annual distributions on the 5th of every December.

Check **ONLY one** and provide start date.

Annually
 Quarterly
 Monthly

Start Date

7. Funding Your Distribution

You can choose to fund your distribution in one of two ways, as described below. If your distribution is from a Fidelity managed account, skip to Section 8.

Proportional Distributions

Distributions will be withdrawn from the Eligible Positions in the account identified in Section 2. Eligible Positions include your core position (for brokerage IRAs), all Fidelity mutual funds, and those non-Fidelity mutual funds available through Fidelity® FundsNetwork® where the mutual fund company has agreed to make the fund available for automatic distributions.

- Distribute proportionally from all Eligible Positions in the account. ▷ Default if no choice indicated.

Fixed Amount/Percentage Distributions

All funds listed must be held in the account listed in Section 2. Use the "Amount" column **ONLY** if you chose "Fixed Dollar Amount" option in Section 4. The combined total amount must equal the amount you indicated in Section 4.

Liquidate and distribute **ONLY** from these positions in the amount or percentage listed:

Core Position or Fund Name/Number		Amount	OR	Percentage
<input type="text"/>		\$ <input type="text"/>	OR	<input type="text" value="0%"/>
<input type="text"/>		\$ <input type="text"/>	OR	<input type="text" value="0%"/>
<input type="text"/>		\$ <input type="text"/>	OR	<input type="text" value="0%"/>
<input type="text"/>		\$ <input type="text"/>	OR	<input type="text" value="0%"/>
<input type="text"/>		\$ <input type="text"/>	OR	<input type="text" value="0%"/>
Total must add up to 100%.				<input type="text" value="0%"/>

NOT applicable to Fidelity managed accounts.

Secondary Withdrawal Instructions for Fixed Amount/Percentage Distributions:

Will be used if there are insufficient funds in the above core position or fund name(s)/number(s); and will be distributed from any Eligible Positions with the lowest value to the highest value.

- Any core position, and then any non-core money market position(s)
 Any core position, then any non-core money market position(s), and then any other mutual fund position(s)
▷ Default if no choice indicated.

Form continues on next page. ▶▶



8. Distribution Method

You must obtain a Medallion signature guarantee in Section 10 if establishing EFT instructions for a bank account that is not in your name, if directing to a Fidelity account of which you are not the owner, if the requested per-payment amount is over \$100,000, or if the address on the account has been changed within the past 10 days.

Check one and provide any required information.

- Directly deposited into a Fidelity nonretirement brokerage account. Deposits will be made to the core position. Requires a Medallion signature guarantee if going to an account of which you are not the owner.

Fidelity Nonretirement Account Number

- Directly deposited into a Fidelity nonretirement mutual fund account. The first three characters of the account number are 2 followed by two letters (example: 2AB-123456).

Fidelity Nonretirement Account Number	Fidelity Fund Name or Symbol <i>If applicable.</i>

If you **ONLY** have one set of EFT instructions already established for the account referenced in Section 2, check the box and skip to Section 9. Otherwise, complete the entire section.

- Electronic funds transfer (EFT) to a bank or credit union account. To add EFT to an account, go to Fidelity.com/eft or provide your bank information below.

If EFT cannot be established for any reason, a check will be sent to your address of record.

- A. EFT to your bank account.** You must be an owner on the Fidelity account and the bank account. Provide your account information below. **You must attach a voided check, deposit slip, or bank statement with the account number and all owner names preprinted on it.**

Checking Savings

- B. 3rd Party EFT to someone else.** (Available for brokerage accounts only.) The names on the bank account and the Fidelity account are different. This option **ONLY** allows you to move money TO the outside account and may not be used to make transfers for commercial purposes. Provide the account information below. **A Medallion signature guarantee is required in Section 10.**

Provide bank information **ONLY** if establishing new EFT instructions **OR** if you have multiple EFT instructions available for the account referenced in Section 2.

Owner(s) Name(s) Exactly as on Bank Account	
Bank Routing/ABA Number	Bank Name
Checking or Savings Account Number	

- Check mailed to the address of record ▶ Default if no choice indicated or if we are unable to process your choice.

9. Tax Withholding

Distributions from your non-Roth IRA are subject to federal and, where applicable, state income tax withholding unless you elect not to have withholding apply below (if you are a U.S. citizen or other U.S. person, including a resident alien individual). The default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 99% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. Federal and state tax withholding combined cannot total more than 99%. If you made nondeductible contributions to your IRA, this may result in excess withholding from your distributions. If you elect not to have withholding apply to your distributions or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Withholding instructions provided will remain effective for all automatic withdrawals until you either revoke them or give us new instructions. **See "Federal and State Tax Withholding — IRA Withdrawals" at the end of this form.**

Complete if you would like a rate of withholding that is different from this default withholding rate. You should review the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at Fidelity.com/W-4R for additional information, which you can download for free. If you don't have access to a computer, you may request a copy by calling Fidelity, or the IRS at 800-829-1040.

Federal

- Do NOT withhold federal taxes
- Withhold federal taxes at the rate of:

Percentage	Maximum 99%. Whole numbers; no dollar amounts or decimals. Note that if there is federal tax withholding, certain states require that there also be state tax withholding.

Check one in each column. IRA owner's legal/residential address determines which state's tax rules apply.

State

- Do NOT withhold state taxes unless required by law
- Withhold state taxes at the applicable rate
- Withhold state taxes at the rate of:

Percentage	Maximum 99%. Whole numbers; no dollar amounts or decimals.

Form continues on next page. ▶▶

10. Signature and Date

By signing below, you:

- Authorize and request the custodian for the Fidelity IRA, Fidelity Management Trust Company and its agents, affiliates, employees, or successor custodians (Fidelity), to make the withdrawals based on the withdrawal plan type indicated in either Section 4(a) (for deaths occurring prior to 1/1/2020), or 4(b) (for deaths occurring on or after 1/1/2020), from the Inherited IRA or Inherited Roth IRA account indicated in Section 2.
- Acknowledge that Inherited IRA or Inherited Roth IRA distributions (to the extent assets have not been in the Roth IRA for the Five-Year aging period) will generally be taxed as ordinary income.
- Accept full responsibility for withdrawing the RMD from your Inherited IRA or Inherited Roth IRA, in accordance with applicable IRS regulations.
- Indemnify and hold Fidelity harmless from any liability (including taxes, penalties and interest, and tax preparer or filing fees) in the event that the automatic withdrawal plan selected fails to distribute the minimum amount required in accordance with the applicable IRS regulations.
- Have viewed, read, and understand the IRS Instructions for Form W-4R.
- Certify that the address associated with this account is current and up to date.

Custodial account holders for the minor of the original IRA owner (death after 1/1/2020):

- Custodian agrees that he or she is ultimately responsible for withdrawing the minimum required distributions on behalf of the minor until the account is transferred to the minor upon reaching the age when the account must

be transferred. The time frame in which the account must be depleted for a minor reaching the age of majority is within 10 years unless the beneficiary is disabled or chronically ill.

Trustee or Executor (death after 1/2/2020):

- Trustee or Executor understands that he or she is responsible for determining the applicable distribution option(s) available to the Trust or Estate.
- Trustee or Executor understands that a Life Expectancy plan will be based on a Fixed Period and will not be recalculated annually.

Customers requesting Fixed Amount, Fixed Period, Five-Year Rule, or Ten-Year Rule plans:

- Understand that you may not meet RMD rules and that you accept full responsibility for withdrawing the RMD in accordance with applicable IRS regulations appropriate to your situation.

Customers requesting EFT:

- Authorize and request Fidelity to make EFT distributions from the Fidelity IRA(s) listed in this form by initiating debit entries to the account indicated in this form.
- Authorize us, upon receiving instructions from you or as otherwise authorized by you, to make payments from you and to you or to your designee, by credit or debit entries to the designated account at the financial institution named in this form or the financial institution specified in your existing instructions (the "Bank"). You authorize the Bank to process such entries and to credit or debit the designated account at that Bank for such entries.

You ratify such instructions and agree that neither we nor any mutual fund will be liable for any loss, liability, cost, or expense for acting upon all such instructions believed to be genuine if we employ reasonable procedures to prevent unauthorized transactions. You agree that this authorization may only be revoked by written notice to us in such time and manner as to afford us and the Bank a reasonable opportunity to act upon it.

- Warrant and represent that (i) the third party's account identified in Section 8 is owned by a natural person, (ii) that person has authorized his/her account to be credited in accordance with your instructions, and (iii) the account has been established for personal, family, or household use, and not for commercial purposes.
- Understand that Fidelity may purge unused EFT instructions from your account(s) on a periodic basis without notice to you.
- Understand that Fidelity may terminate the EFT instructions from your account(s) at any time in its sole discretion.

For Connecticut Residents:

- Acknowledge that, as a resident of CT, your distributions from retirement accounts are subject to the highest marginal tax rate. If you are exempt from state tax, you have the option to elect out of state tax withholding. Otherwise, penalties may apply. The penalty for reporting false information is a fine of not more than \$5,000, imprisonment for not more than five years, or both.
- Confirm that your state tax withholding election is true, complete, and correct.

A Medallion signature guarantee is required:

- to establish EFT instructions for a bank account that is not in your name.
- to request a per-payment amount greater than \$100,000.
- if the withdrawals are going to a Fidelity account with no common owner.

If the form is completed at a Fidelity Investor Center, the Medallion signature guarantee is not required. You can get a Medallion signature guarantee from most banks, credit unions, and other financial institutions. A notary seal/stamp is NOT a Medallion signature guarantee.

PRINT OWNER NAME	
SIGN	OWNER SIGNATURE
	X
DATE	DATE MM/DD/YYYY
	X

▼ MEDALLION SIGNATURE GUARANTEE ▼

Did you sign the form? Send the ENTIRE form and any attachments to Fidelity Investments. You will receive a Revised Account Profile confirming your distribution instructions.

Questions? Go to Fidelity.com/pws or call 800-343-3548.

Regular mail

Fidelity Investments
Attn: Retirement Distributions
PO Box 770001
Cincinnati, OH 45277-0035

Overnight mail

Fidelity Investments
Attn: Retirement Distributions
100 Crosby Parkway KC1B
Covington, KY 41015

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 435837.24.0 (12/23)

Federal and State Tax Withholding—IRA Withdrawals

Helpful to Know

- Federal and state tax withholding rules can change, and the information cited below may not reflect the current withholding from a federal or state perspective. Consult your tax advisor, the IRS, and/or your state taxing authority to obtain the most up-to-date information pertaining to your situation.
- The IRS requires Fidelity to provide you with the Marginal Rate Tables and the Tax Withholding Instructions from the *IRS Form W-4R*.
- Each state sets its own withholding rates and requirements on taxable distributions. We apply these rates unless you direct us not to (where permitted) or you request a higher rate.
- Your account's legal/residential address determines which state's tax rules apply. You should confirm that the address on your account is current prior to submitting your request.
- You are responsible for paying your federal, state, and local income taxes and any penalties, including penalties for insufficient withholding.
- Withholding taxes for Roth IRA distributions is optional.
- The federal and/or state tax withholding rate, if indicated, must be provided as a whole number from 1% to 100% for any one-time withdrawals, or from 1% to 99% for any automatic withdrawals.

Federal Tax Withholding Information

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. (Note: This is an excerpt from the *IRS Form W-4R*. For the complete copy, please go to [Fidelity.com/W-4R](https://www.fidelity.com/W-4R) or [IRS.gov/pub/irs-pdf/fw4r.pdf](https://www.irs.gov/pub/irs-pdf/fw4r.pdf).)

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 on Federal Tax Withholding

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 territories.

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

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.

State Tax Withholding Information

State of residence	State tax withholding options
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	<ul style="list-style-type: none"> No state tax withholding is available (even if your state has income tax).
IA, KS, MA, ME, OK, VT	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate or an amount greater as specified by you. If you do NOT choose federal withholding, state withholding is voluntary. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
AR, CA, DE, MN, NC, OR	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding is voluntary. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
CT, MI	<ul style="list-style-type: none"> CT and MI generally require state income tax of at least your state's minimum requirements regardless of whether or not federal income tax is withheld. Tax withholding is not required if you meet certain state requirements governing pension and retirement benefits. Please reference the CT or MI W-4P Form for additional information about calculating the amount to withhold from your distribution. If you are subject to state tax withholding, you must elect state tax withholding of at least your state's minimum by completing the Tax Withholding section. Contact your tax advisor or investment representative for additional information about your state's requirements.
DC <i>Only applicable if taking a full distribution of entire account balance.</i>	<ul style="list-style-type: none"> If you are taking distribution of your entire account balance and not directly rolling that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the Tax Withholding section. If your entire distribution amount has already been taxed (for instance only after-tax or nondeductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options. If you wish to take a distribution of both taxable and nontaxable amounts, you must complete a separate distribution request form for each and complete the Tax Withholding section of the forms, as appropriate.
MS	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding will occur unless you request otherwise. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
OH	<ul style="list-style-type: none"> State tax withholding is voluntary. If you choose state withholding, you can choose a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
SC	<ul style="list-style-type: none"> SC requires state withholding if you have not provided a Tax ID or if you have been notified of a name/ Tax ID mismatch and have not resolved the issue. Otherwise, state tax withholding is voluntary and you can choose the rate you want.
All other states (and DC if not taking a full distribution)	<ul style="list-style-type: none"> State tax withholding is voluntary and you can choose the rate you want.

Important: Federal and/or state tax withholding rules can change, and the information cited above may not reflect the current legislation and/or ruling of your state. Consult with your tax advisor, the IRS, or your state taxing authority to obtain the most up-to-date information pertaining to your situation.

This tax information is for informational purposes only, and should not be considered legal or tax advice. Always consult a tax or legal professional before making financial decisions.

We do not provide tax or legal advice and we will not be liable for any decisions you make based on this or other general tax information we provide.

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