

# Qualified Charitable Distribution—IRA One-Time Withdrawal

Use this form to make a one-time, tax-reportable Qualified Charitable Distribution ("QCD") from a Traditional, Rollover, Roth, inactive SEP, inactive SIMPLE, or Inherited IRA. Do NOT use this form for Fidelity Retirement Plan accounts, annuities, nonretirement accounts, or for any IRA-to-IRA transfer. Also, do NOT use this form to purchase an investment in your IRA. Go to [Fidelity.com/forms](http://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 check requests, make a copy of the relevant page, or you may attach an Excel spreadsheet with this form if cash is already available in your IRA. Please include the charity name, charity address (if applicable), and the amount for each charity.

## Helpful to Know

- It is your responsibility to ensure that your IRA distributions comply with IRS rules. All transactions made using this form are reported to the IRS as an IRA distribution. You may want to consult a tax advisor as such distribution generally results in taxable income to you.
- If you are making withdrawals from more than one IRA, you must complete a separate form for each account. Note: The maximum total distribution amount that can be requested via this form is \$100,000.
- 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.
- All sales initiated by this form are charged at rep-assisted processing commission levels. If you want online commissions, please place the trade online and then distribute from cash in Section 2.
- To allow adequate time for processing, return this form no later than November 30 or March 1, as applicable. Fidelity cannot assume responsibility for making your distribution by the April 1 IRS deadline for your initial required minimum distribution (RMD) or the December 31 deadline for subsequent year RMDs.

## Important to Know About QCDs

- You MUST be age 70½ or older on the date of the distribution.
- A QCD will count toward satisfying any RMDs. If you have an automatic withdrawal plan established and you would like to reduce any remaining payments by the distribution amount requested on this form, please complete Section 3. To allow time for processing updates to your automatic withdrawal plan, please submit this form at least 14 days in advance of your next payment date.
- QCDs are federally tax free and are limited to the amount that would otherwise be taxed as ordinary income. State tax rules may vary.
- The maximum annual exclusion per individual is \$100,000.
- As a QCD is not subject to tax withholding, tax withholding will not be applied to this request.
- The distribution must be made payable directly to the qualified charity by the custodian.
- The charity must qualify as a 501(c)(3) organization and be eligible to receive tax-deductible contributions.
- Certain charities do not qualify: sponsoring charities of donor-advised funds, private foundations, and supporting organizations.
- Any QCD from an Inherited IRA or Inherited Roth IRA will be reported as a death distribution on your 1099-R. A QCD from any type of non-inherited IRA will be reported as a normal distribution.
- Please consult a tax advisor to discuss this option and for state-specific guidance.
- Each check will be made payable to the qualified charity, and list your name as donor. **Note: You should follow up with the charity directly for a receipt of your donation.**

## 1. Account Owner

This phone number may be used if we have questions, but will not be used to update your account information.

Name		Fidelity IRA Account Number	
Social Security or Taxpayer ID Number		Daytime Phone	Extension

Form continues on next page. ►►

**2. Distribution Method** All checks will be made payable to the qualifying charity(ies). If you have multiple charities and cash is already available, you may also attach an Excel spreadsheet with this form. Please include the charity name, charity address (if applicable), and the amount for each charity.

If this form directs Fidelity to sell shares of any mutual funds, be aware that you cannot control the timing of when your positions are sold, nor can you cancel or suspend your order once we have received and accepted this form. If you want to better control the timing of your liquidating transaction, you should direct the sale of the positions online or through a Fidelity representative before submitting this form. If you withdraw all assets from your source account, that account will be closed.

You must obtain a Medallion signature guarantee in Section 4 if sending the check(s) directly to the qualified charity address(es) AND your TOTAL distribution amount is greater than \$10,000, or if the address on the account has been changed within the past 10 days.

**1** Indicate where you would like your check to be sent:

- Check one.  Send to YOUR address on file. Do NOT provide charity address with this option. Default if no option is chosen.  
 Send to the charity address provided below.

Qualified Charity Name		Total Check Amount	
		\$	
For Benefit Of/Attention	Qualified Charity Address Leave address fields blank if mailing check to your address.		
City	State/Province	ZIP/Postal Code	Country

Indicate the position(s) from which the above check should be distributed:

- Distribute entirely from the core cash and any Fidelity money market funds in your brokerage account.  
 Liquidate and distribute from these funds in the amount listed:

Fund Name/Number	Amount
	\$
Fund Name/Number	Amount
	\$

All funds listed must be held in the account listed in Section 1. If no selection is made, withdrawals will be made from the core position.

**2** Indicate where you would like your check to be sent:

- Check one.  Send to YOUR address on file. Do NOT provide charity address with this option. Default if no option is chosen.  
 Send to the charity address provided below.

Qualified Charity Name		Total Check Amount	
		\$	
For Benefit Of/Attention	Qualified Charity Address Leave address fields blank if mailing check to your address.		
City	State/Province	ZIP/Postal Code	Country

Indicate the position(s) from which the above check should be distributed:

- Distribute entirely from the core cash and any Fidelity money market funds in your brokerage account.  
 Liquidate and distribute from these funds in the amount listed:

Fund Name/Number	Amount
	\$
Fund Name/Number	Amount
	\$

All funds listed must be held in the account listed in Section 1. If no selection is made, withdrawals will be made from the core position.

Distribution Method continues on next page. ►►





**3** Indicate where you would like your check to be sent:

- Check one.  Send to YOUR address on file. Do NOT provide charity address with this option. Default if no option is chosen.  
 Send to the charity address provided below.

Qualified Charity Name			Total Check Amount
			\$
For Benefit Of/Attention	Qualified Charity Address <i>Leave address fields blank if mailing check to your address.</i>		
City	State/Province	ZIP/Postal Code	Country

Indicate the position(s) from which the above check should be distributed:

- Distribute entirely from the core cash and any Fidelity money market funds in your brokerage account.  
 Liquidate and distribute from these funds in the amount listed:

*All funds listed must be held in the account listed in Section 1. If no selection is made, withdrawals will be made from the core position.*

Fund Name/Number	Amount
	\$

  

Fund Name/Number	Amount
	\$

**4** Indicate where you would like your check to be sent:

- Check one.  Send to YOUR address on file. Do NOT provide charity address with this option. Default if no option is chosen.  
 Send to the charity address provided below.

Qualified Charity Name			Total Check Amount
			\$
For Benefit Of/Attention	Qualified Charity Address <i>Leave address fields blank if mailing check to your address.</i>		
City	State/Province	ZIP/Postal Code	Country

Indicate the position(s) from which the above check should be distributed:

- Distribute entirely from the core cash and any Fidelity money market funds in your brokerage account.  
 Liquidate and distribute from these funds in the amount listed:

*All funds listed must be held in the account listed in Section 1. If no selection is made, withdrawals will be made from the core position.*

Fund Name/Number	Amount
	\$

  

Fund Name/Number	Amount
	\$

Form continues on next page. ►►



### 3. Automatic Withdrawal Plan Adjustment

If you are enrolled in an automatic withdrawal plan and would like the plan to be reduced by the distribution amount on this form for this year only, please check the box below. To allow time for processing updates to your automatic withdrawal plan, please submit this form at least 14 days in advance of your next payment date.

- Reduce your current automatic withdrawal plan by the total requested withdrawal amount on this form
  - ▷ This option only applies to an automatic withdrawal plan in which Fidelity is calculating the RMD for you.

### 4. 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 withdraw the amount(s) indicated in Section 2 of this form.
- Acknowledge that non-Roth IRA distributions will generally be taxed as ordinary income.
- Acknowledge that distributions from a Roth IRA that are attributable to earnings may be taxed as ordinary income unless certain conditions are met.
- Acknowledge that Fidelity is not responsible for changes in the value of assets that may occur during the distribution process.
- Acknowledge that the withdrawal requested satisfies the requirements under Internal Revenue Code Section 408(d)(8) and that no tax withholding will be applied.
- Indemnify Fidelity from any liability in the event that you fail to meet any IRS requirement.
- Confirm that you are a U.S. person or have a U.S. tax-filing requirement.

**A Medallion signature guarantee is required:**

- to send a check to an alternate address and your total distribution amount is greater than \$10,000.
- if the address on the account has been changed within the past 10 days.

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.**

	<b>PRINT OWNER NAME</b>	
	<b>OWNER SIGNATURE</b>	X
<b>SIGN</b>		
	<b>DATE MM/DD/YYYY</b>	
<b>DATE</b>		X

▼ MEDALLION SIGNATURE GUARANTEE ▼

<p><b>Did you sign the form?</b> Send the ENTIRE form to Fidelity Investments.</p> <p><b>Questions?</b> Go to <a href="http://Fidelity.com/qcd">Fidelity.com/qcd</a> or call 800-343-3548.</p>	<p>Use the postage-paid envelope, drop off at a Fidelity Investor Center, OR deliver to:</p> <p><b>Regular mail</b>                  Attn: Retirement Distributions                  Fidelity Investments                  PO Box 770001                  Cincinnati, OH 45277-0035</p>	<p><b>Overnight mail</b>                  Attn: Retirement Distributions                  Fidelity Investments                  100 Crosby Parkway KC1B                  Covington, KY 41015</p>
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On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 754304.9.0 (12/18)

