

# One-Time Withdrawal—ABLE Account

Use this form to take a one-time distribution from an ABLE account. Do NOT use this form to transfer assets to another beneficiary. Type on screen or print out and fill in using CAPITAL letters and black ink. If you need more room for information, make a copy of the relevant page.

## Helpful to Know

- It is your responsibility to ensure that your distributions comply with IRS requirements. Distributions not used for qualified disability expenses may be subject to federal income tax and a federal penalty tax, as well as may negatively impact the Designated Beneficiary/Eligible Individual's disability benefits. At the end of each tax year, Fidelity will send a 1099-QA to the IRS and to the Eligible Individual/Person with Signature Authority (PSA) reporting any distributions from the ABLE account. You may want to consult a qualified advisor regarding your specific situation.
- If you are taking distributions from more than one ABLE account, you must complete a separate form for each account.
- Be aware that the value of your account could change between the time you place your distribution request and the time it is processed.
- If there is a PSA established on this account, the PSA **must** sign this form. Otherwise, the Designated Beneficiary/Eligible Individual must sign in Section 4.

## 1. Account Information

This phone number will be used if we have questions, but will not update your Fidelity contact information.

Fidelity Account Number		Person with Signature Authority (PSA) Name <i>If applicable</i>	
Designated Beneficiary/Eligible Individual Name <i>Required</i>		Social Security or Taxpayer ID Number	
Daytime Phone	Extension		

## 2. Distribution Request

- Check one.
- ALL assets in this account. *Default if no other information indicated below.* ▶ Skip to Section 3.
  - ONLY the following amount distributed proportionally from ALL portfolio(s) in the account.

Dollar Amount

\$

- ONLY the following amount(s) from the following portfolio(s).

Portfolio	Dollar Amount	or <input type="checkbox"/> ALL
	\$	

Portfolio	Dollar Amount	or <input type="checkbox"/> ALL
	\$	

Portfolio	Dollar Amount	or <input type="checkbox"/> ALL
	\$	

Total of Dollar Amounts \$

Use this to indicate a portfolio we can draw from if one or more of the above portfolios does not contain the dollar amount you have requested on the day we process your distribution.

Reserve Portfolio

### Account Status if Balance Goes to Zero

- If your distribution brings your total balance to zero, check here to close your account.

Form continues on next page. ▶▶

### 3. Distribution Method

You must obtain a Medallion signature guarantee in Section 4 if requesting a bank wire, if sending a distribution over \$10,000 to an alternate address or payee, if the requested payment amount is over \$100,000, or if the address on the account has been changed within the past 10 days.

Check **ONLY** one and provide any required information.

#### Check Payment

- Check paid to the account holder/authorized signer and mailed to the address of record. ▶ *Default if no choice indicated or if you did indicate a choice but we are unable to process it. To confirm address, go to [Fidelity.com/address](http://Fidelity.com/address).*
- Check paid to the account holder/authorized signer and mailed to an alternate address, or to any alternate payee, if one is indicated below.

Alternate Payee			
Address			
City	State/Province	ZIP/Postal Code	Country

- Rollover check payable to the following company and plan:

Company/Plan Name		Account/Plan Number	
Address			
City	State/Province	ZIP/Postal Code	Country

#### Transfer

- Transfer to a Fidelity nonretirement account:

Fidelity Nonretirement Account Number	Fidelity Fund Name or Symbol <i>Mutual fund accounts ONLY</i>

#### Electronic Payment

- Electronic funds transfer (EFT) to a bank or credit union account using EFT instructions already in place on the account. **This form cannot be used to set up EFT. To add EFT to an account, go to [Fidelity.com/eft](http://Fidelity.com/eft) or complete the [Electronic Funds Transfer \(EFT\) Authorization form](#).**
  - A. EFT to your bank account. *The name(s) on the bank account and the Fidelity account is (are) the same.*
  - B. EFT to someone else. *The names on the bank account and the Fidelity account are different.*

**If EFT has not been established prior to the receipt of this request, a check will be mailed to the address of record.**

Provide bank information **ONLY** if there are multiple EFT instructions on the account identified in Section 1. ▶

Bank Account Number

Distribution Method continues on next page. ▶▶





**Bank Wire:**

Bank wire to a bank or credit union account in your name or someone else's. *The bank may charge a fee for wire transfers.*

All bank wire requests **MUST** have a Medallion signature guarantee. **A notary seal/stamp is NOT a Medallion signature guarantee.**

FULL address is required for international wires.

**Wire Recipient**

Bank Routing/ABA Number		Bank Name	
Account Number		Account Owner Name(s) <i>Required</i>	
Address of Wire Recipient			
City	State/Province	ZIP/Postal Code	Country
For Further Credit			
Additional Details (if applicable) <i>Instructions to be included with the wire transfer.</i>			

If the bank uses a correspondent bank, provide the information here. ►

Correspondent bank information may not be required for all wires.

**Correspondent (Intermediary)**

Correspondent Bank Routing/ABA Number	Correspondent Bank Name
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Indicate if the recipient bank is outside the United States. ►

Account is OUTSIDE the United States:

SWIFT Code	Name of Country
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**4. Signature and Date** *Person with Signature Authority (PSA) must sign and date. If there is not a PSA, the Designated Beneficiary/Eligible Individual must sign.*

By signing below, you:

- Authorize and request Fidelity to distribute the amount indicated on this form.
- Accept that Fidelity is not responsible for changes in the value of assets that may occur during the distribution process.
- Certify that all information provided in this form is true, accurate, and complete.
- Acknowledge that distributions not used for qualified disability expenses may be subject to federal income tax and a federal penalty tax, as well as may negatively impact the Designated Beneficiary/Eligible Individual's disability benefits. You may want to consult a qualified advisor regarding your specific situation.
- Indemnify the Plan and Fidelity, its agents, successors, affiliates, and employees from any liability in the event that you fail to meet the IRS requirements.
- Indemnify the Plan and Fidelity, its agents, successors, affiliates, and employees from any liability related to this distribution.
- Acknowledge that you have read and agree to the Important Information about Electronic Funds Transfer ("EFT") document, if you have elected to use EFT.
- Acknowledge that you have read, understand, and agree to the terms and conditions set forth in the separate ABLE Plan Disclosure Document, Participation Agreement, and Customer Agreement as in effect and as may be amended from time to time.

*Customers requesting EFT:*

- Authorize and request Fidelity to make EFT distributions from the account listed in this form by initiating debit entries to the account indicated on this form.
- Authorize and request the bank named in Section 3 of this form, or the bank specified in your existing instructions, to accept debit

Signature and Date continues on next page. ►►



4. Signature and Date, continued

**A Medallion signature guarantee is required if:**

- Requesting a bank wire
- The transaction is over \$100,000
- The address on the account has been changed within the past 10 days
- Sending a distribution of \$10,000 or more to an alternate payee or address

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 DESIGNATED BENEFICIARY/PERSON WITH SIGNATURE AUTHORITY (PSA) NAME	
DESIGNATED BENEFICIARY/PSA SIGNATURE	
SIGN	X
DATE MM/DD/YYYY	
DATE	X

▼ MEDALLION SIGNATURE GUARANTEE ▼

**Did you sign the form?** Send the ENTIRE form to Fidelity Investments.

**Questions?** Go to [Fidelity.com/ABLE](https://www.fidelity.com/ABLE) or call 844-458-2253.

**Regular mail**

Fidelity Investments  
PO Box 770001  
Cincinnati, OH 45277-0035

**Overnight mail**

Fidelity Investments  
100 Crosby Parkway KC1K  
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. 779050.4.0 (05/20)



# Let's Talk about Protecting Your Money

A wire transfer is an easy, convenient way to send money to people you know. If you provide your information or send money to a scammer, though, there is often little we can do to help get your money back. Here are some examples of common scams, things to ask yourself before sending any funds, and what to do next if faced with one of these scams. Remember, in **EVERY** scenario, the first step is to **STOP** communicating with the person immediately!

## Romance Scam

**What is it?** A romance scam is a fraudulent scheme in which a fraudster pretends romantic interest in a target, establishes a relationship, and then attempts to get money or personal sensitive information from the target under false pretenses.

**What to do next if you suspect you're a victim:**

- Talk to someone you trust about your new relationship.
- Do a reverse image search of the person's picture to see if it's associated with another name or if the details don't match.

## Grandparent Scam

**What is it?** A scammer calls or emails you, posing as either a relative in distress or someone claiming to represent the relative (such as a lawyer or law enforcement agent). The caller explains that the "relative" is in trouble and needs them to wire funds "immediately" for bail money, lawyer's fees, hospital bills, or another fictitious expense.

**What to do next if you suspect you're a victim:**

- Call the relative (or their parent) directly, at their known phone number.
- If told you have to act quickly, resist that urge.
- **Verify, verify, verify!**

## Sweepstakes/Inheritance Scam

**What is it?** You receive a notice stating that you've won a "big prize" or have received an unexpected inheritance. You're told that in order to claim the "prize" or "inheritance," you need to send funds to cover "processing fees" or "taxes." Once the money is sent, you never see your prize or inheritance.

**What to do next if you suspect you're a victim:**

- Independently verify the information by consulting reputable resources. Do not rely on resources the scammer gives you, since they are probably involved in the scam as well.
- **Remember, you cannot win a sweepstakes you never entered!**

## Investment Scam

**What is it?** An investment scam involves the illegal or purported sale of a financial instrument. The typical investment scam is characterized by offers of low or no-risk investments, guaranteed returns, etc.

**What to do next if you suspect you're a victim:**

- Don't trust a person or company just because they have a website; a convincing website can be set up quickly.
- Be cautious when responding to special investment offers, especially through unsolicited email.
- Check with other resources regarding this person or company, and inquire about all the terms and conditions.



**Watch for red flags** Here are some examples of red flags that should make you think twice before sending money.

- A person or company solicits business from you rather than your finding them on your own.
- The requestor asks you to send the wire to a name different from their own.
- After just a few contacts, they profess strong feelings for you and ask to chat with you.
- They threaten legal action if the funds are not sent "right away."
- The wiring instructions seem unusual, they change, or you're asked to go to a different financial institution.
- You are coached on how to respond to questions your financial institution might ask you regarding the transaction.
- If you met on a dating site, they will try and move you away from the site and communicate via chat or email instead.
- Messages may be full of typing errors, poorly written, or vague, and may escalate quickly if you show resistance.
- The messages or calls become more desperate and/or persistent, and if you do send money, they ask you to send more.

**Remember, if it seems too good to be true, it probably is!**

Your security is our top priority. We're here to help. If you have any concerns or want to know more about how to help protect yourself, talk to a Fidelity representative or visit Fidelity's Security Center online at [Fidelity.com/security/overview](https://www.fidelity.com/security/overview). 928234.1.0 (05/20)