

# Beneficiaries – Defined Contribution Retirement Plan

Use this form to add or change the beneficiaries of your Fidelity Self-Employed 401(k), Self-Employed Roth 401(k), Profit Sharing, or Money Purchase Plan account(s). Do NOT use for any other type of account. 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

- You may want to review this document with a tax, financial, or legal advisor.
- This form cancels any existing beneficiary information. Be sure this form includes ALL beneficiaries you want on the account(s).
- You can change beneficiaries any time at [Fidelity.com/beneficiary](http://Fidelity.com/beneficiary). To add or change beneficiaries on other types of accounts, go to [Fidelity.com/forms](http://Fidelity.com/forms).
- If you are married, and you designate anyone other than your spouse as beneficiary, you must provide a notarized signature of your spouse in Section 5.

## 1. Account Owner

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

Name	
Primary Phone	

Married  Not Married

## 2. Accounts Included

To indicate different beneficiaries for different accounts, make copies of this form.

List all accounts you want this form to apply to.

Retirement Plan Account Number	Retirement Plan Account Number	Retirement Plan Account Number

## 3. Beneficiaries

### Primary Beneficiaries

For each beneficiary you list, check a beneficiary type and provide all information, including the full first and last name as evidenced by a government-issued, unexpired document (e.g., driver's license, passport, permanent resident card).

If you outlive a beneficiary and you want that beneficiary's share to go to his or her descendants, check "Per stirpes."

<input type="checkbox"/> Spouse	Name <i>If naming spouse as a beneficiary, do so here.</i>		
<input type="checkbox"/> Non-Spouse			
<input type="checkbox"/> Trust	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage <input type="checkbox"/> Per stirpes
<input type="checkbox"/> Other Entity			
<input type="checkbox"/> Non-Spouse	Name		
<input type="checkbox"/> Trust			
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage <input type="checkbox"/> Per stirpes
<input type="checkbox"/> Non-Spouse	Name		
<input type="checkbox"/> Trust			
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage <input type="checkbox"/> Per stirpes
<input type="checkbox"/> Non-Spouse	Name		
<input type="checkbox"/> Trust			
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage <input type="checkbox"/> Per stirpes

Total must add up to 100%.

Beneficiaries continues on next page. >>



**Contingent Beneficiaries**

Contingent beneficiaries receive assets only if no primary beneficiary survives you. Do NOT list any primary beneficiaries here.

If you outlive a beneficiary and you want that beneficiary's share to go to his or her descendants, check "Per stirpes."

<input type="checkbox"/> Spouse	Name <i>If naming spouse as a beneficiary, do so here.</i>		
<input type="checkbox"/> Non-Spouse			
<input type="checkbox"/> Trust	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage <input type="checkbox"/> Per stirpes
<input type="checkbox"/> Other Entity			
<input type="checkbox"/> Non-Spouse	Name		
<input type="checkbox"/> Trust			
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage <input type="checkbox"/> Per stirpes
<input type="checkbox"/> Non-Spouse	Name		
<input type="checkbox"/> Trust			
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage <input type="checkbox"/> Per stirpes
<input type="checkbox"/> Non-Spouse	Name		
<input type="checkbox"/> Trust			
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth/Trust MM DD YYYY	Share Percentage <input type="checkbox"/> Per stirpes

Total must add up to 100%.

**4. Signature and Date** *Account owner or authorized individual must sign and date.*

By signing below, you:

- Affirm that the beneficiary information provided on this form replaces any prior beneficiary information that may be on record for the indicated account(s).
- Acknowledge that, if you check "per stirpes," that any share otherwise payable to a beneficiary shall instead be paid to that beneficiary's surviving descendants by right of representation if the original beneficiary does not survive the account owner.
- Acknowledge that "per stirpes" creates a category of beneficiaries (for example, the children of a beneficiary), and therefore may end up including individuals not yet born or adopted.
- Acknowledge that listing beneficiaries by name does NOT create a category of beneficiaries, and that if you later want to include other beneficiaries, you will need to submit a new beneficiary form.
- Agree that Fidelity has no obligation to locate or notify any beneficiary or to independently verify any information submitted by any person claiming an interest in your account.
- Acknowledge that if you do not provide percentages, the account will be divided equally among primary or contingent beneficiaries, as applicable.
- Acknowledge that if you do not properly name a beneficiary, or no beneficiary survives you, your beneficiary will be your spouse or, if you are not married, your estate in accordance with the rules of succession in the Plan Document.
- Acknowledge that, if you are married and you designate anyone other than your spouse as beneficiary, your designation cannot be accepted without your spouse's notarized signature in Section 5.
- Agree that if your beneficiary allocation totals at least 99%, but less than 100% (e.g., 3 named beneficiaries are each assigned a 33% interest in the account), Fidelity will assign the unallocated remainder to the first named beneficiary.
- Agree that when your assets are distributed to your beneficiaries, fractional shares that cannot be distributed in accordance with your instructions will instead be given to the beneficiary receiving the largest percentage of the account's assets or, if each beneficiary is receiving an equal percentage, to the last paid beneficiary.
- Acknowledge that Fidelity has no responsibility for the application of assets distributed to beneficiaries.

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

Form continues on next page. ►►





## 5. Spouse's Consent Notarized signature required if spouse is not the only primary beneficiary.

By signing below, you:

- agree to the designation of the beneficiary(ies) on this form
- understand that you are allowing those beneficiary(ies) to receive assets that would otherwise be paid to you

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

**Notice to CA Residents:** A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

**Certificate of Acknowledgement of Notary Public** *Must be a U.S. Notary. Foreign notary or consular seals may NOT be substituted.*

State of \_\_\_\_\_, in the County of \_\_\_\_\_, subscribed and sworn to before me by the above-named individual who is personally known to me or who has produced \_\_\_\_\_ as identification, that the foregoing statements were true and accurate and made of his/her own free act and deed, on \_\_\_\_/\_\_\_\_/\_\_\_\_.

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

NOTARY SEAL / STAMP

My commission expires \_\_\_\_/\_\_\_\_/\_\_\_\_.

**Important Note:** If your state law permits, notaries may attach the appropriate notarizing declaration in lieu of this notarization.

**For faster processing, complete, sign, and submit using the digital uploading process:**

1. Complete the form, sign, and gather any necessary documents.
2. Scan or take a digital photo of the ENTIRE form and any required documents.
3. Scan the QR code **OR** go to [Fidelity.com/upload-DCRP-Bene](https://Fidelity.com/upload-DCRP-Bene) to submit your files or photos.



If you are unable to utilize the digital uploading process and require mailing instructions, please visit [Fidelity.com/customer-service/ mailing-address](https://Fidelity.com/customer-service/ mailing-address).

*On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 585575.8.0 (06/25)*

