

Frequency of Earnings Automatic Withdrawal Plan Payments

- Daily (D) must be selected for Mutual Fund Only accounts. Check one.
- Daily (D) Payments will be made every business day. You cannot request checks sent by mail with this option.
 - Weekly (W) Payments will be made every Friday.
 - Monthly (M) Payments will be made on the last Friday of each month.
 - Semimonthly (S) Payments will be made on the second and last Fridays of each month.
 - Quarterly (Q) Payments will be made on the last Friday of March, June, September, and December.
 - Weekly-PLUS (F) Payments will be made every Friday AND on the first business day following the 1st, 15th, and 22nd of each month.

If you check this box, be sure to enter at least one day and select at least one month option below.

- Customized Schedule (X):
 - Every month
 - In the selected months of:

<input type="checkbox"/> Jan	<input type="checkbox"/> Feb	<input type="checkbox"/> Mar	<input type="checkbox"/> Apr	<input type="checkbox"/> May	<input type="checkbox"/> Jun
<input type="checkbox"/> Jul	<input type="checkbox"/> Aug	<input type="checkbox"/> Sep	<input type="checkbox"/> Oct	<input type="checkbox"/> Nov	<input type="checkbox"/> Dec

Day DD	Day DD	Day DD

3. Distribution Method

You must obtain a Medallion signature guarantee in Section 5 if establishing electronic funds transfer instructions for a bank account that is not in your name, or if directing to a Fidelity account of which you are not the owner.

Check one and provide any required information.

- Directly deposited into a Fidelity nonretirement brokerage account. Deposits will be made to the core position. (Available for brokerage accounts only.) 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 Only account. Account begins with a 2, followed by two letters (example: 2AB-123456). (Available for brokerage accounts only.)

Fidelity Nonretirement Account Number	Fidelity Fund Name or Symbol Mutual fund accounts ONLY.

If you ONLY have one set of EFT instructions already established for the account referenced in Section 1, check the box and skip to Section 4. 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 5.**

Provide bank information ONLY if establishing new EFT instructions OR if you have multiple EFT instructions available for the account referenced in Section 1.

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

If you choose Daily in Section 2, you cannot select this option.

- Check mailed to the address of record. (Available for brokerage accounts only.) ▶ Default if no choice indicated or if we are unable to process your choice.

Form continues on next page. ▶▶



4. Tax Withholding

Automatic withdrawals 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). If you do not elect out of withholding, federal income tax will be withheld at the rate of 10% from your total IRA distribution amount, unless you indicate a higher percentage below (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 "State Tax Withholding—IRA Withdrawals" at the end of this form.**

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

Federal*

Do NOT withhold federal taxes

Withhold federal taxes at the rate of:

Percentage	%

Minimum 10%; maximum 99%. Whole numbers; no dollar amounts. Note that if there is federal tax withholding, certain states require that there also be state tax withholding. *For Mutual Fund Only Accounts, you can only elect no withholding or 10%.

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. †For Mutual Fund Only Accounts, only the minimum state tax withholding applies where required.

5. 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 your earnings for the IRA account indicated in Section 1 of this form.
- Acknowledge that non-Roth IRA withdrawals will be taxed as ordinary income, and may be subject to a 10% early withdrawal penalty if taken before age 59½.
- Acknowledge that withdrawals made from any SIMPLE IRA prior to age 59½ and within the first two years of participating in an employer's SIMPLE IRA plan may be subject to a 25% early withdrawal penalty.
- Acknowledge that withdrawals made from any earnings plans are not calculated or intended to satisfy any RMD requirement and that you accept full responsibility for withdrawing any RMD from your Traditional, Rollover, SEP, SIMPLE, Inherited IRA, or Inherited Roth IRA, in accordance with applicable IRS rules beginning at age 70½ or as required. RMDs for inherited accounts can be required to begin as early as the year after the death of the original owner.

- Indemnify Fidelity from any liability in the event that you fail to meet the IRS requirements.
- Certify under penalties of perjury that you are a U.S. citizen or other U.S. person (including a resident alien individual) and that the tax identification number shown on this form is your correct tax identification number.
- Understand that Fidelity may terminate this feature from your account at any time.

Customers requesting EFT:

- Authorize and request Fidelity to make EFT distributions from the Fidelity IRA listed in this form by initiating debit entries to such Fidelity IRA.
- 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 3 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 on a periodic basis without notice to you.
- Understand that Fidelity may terminate the EFT instructions from your account at any time in its sole discretion.

A Medallion signature guarantee is required:

- to establish EFT instructions for a bank account that is not in your name.
- 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 ▼

Form continues on next page. ►►





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/autowithd](https://www.fidelity.com/autowithd) or call 800-343-3548.

Use the postage-paid envelope, drop off at a Fidelity Investor Center, OR deliver to:

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. 610237.9.0 (02/19)



State Tax Withholding—IRA Withdrawals

Helpful to Know

- 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 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 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.

Withholding Options

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).
AR, 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.
CA, DE, 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: State tax withholding rules can change, and the rules cited above may not reflect the current ruling of your state. Consult with your tax advisor or state taxing authority to obtain the most up-to-date information pertaining to your state.

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.

Fidelity Brokerage Services LLC, Member NYSE, SIPC; National Financial Services LLC, Member NYSE, SIPC 652041.6.0 (02/19)