

# Earnings Automatic Withdrawal Plan—IRA

Use this form to establish, change, or delete an earnings automatic withdrawal plan for a Traditional, Roth, Rollover, SEP, SIMPLE, Inherited, or Inherited Roth IRA. Use one form for each IRA. Do NOT use this form for Fidelity Retirement Plan accounts, workplace savings accounts, annuities, or any Fidelity managed account. Not available to nonresident aliens due to special 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

- You should 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).
- By setting up an earnings automatic withdrawal plan, you may elect to have any earnings (such as dividends and capital gains) on certain mutual funds and eligible securities distributed to you.
- This plan is not intended to satisfy any required minimum distributions (RMDs). It is your responsibility to ensure that your withdrawals comply with IRS rules and deadlines for RMDs, if applicable to you. You may want to consult a tax advisor. Go to [Fidelity.com/rmd](https://www.fidelity.com/rmd) to learn more about RMDs.
- The earnings automatic withdrawal plan will only apply to earnings from eligible securities where the reinvestment instructions are set to cash, rather than reinvest.
- 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 are younger than 59½, early withdrawal penalties may apply.
- Certain corporate actions, such as a return of capital or a tender offer, may result in your account receiving unexpected earnings up to and including entire positions. The earnings automatic withdrawal plan does not distinguish between these unusual corporate actions and more routine earnings your account receives. If your account receives corporate action payments, your withdrawal for the subsequent period would include the amounts received.
- Note:** For Mutual Fund Only accounts (accounts that begin with a 2, followed by two letters):
  - The only scheduling option allowed in Section 2 is Daily.
  - The only distribution method allowed in Section 3 is electronic funds transfer to an outside bank account in your name only.
  - Federal tax withholding can either be set at no withholding or 10% in Section 4.
  - State tax withholding is applied only where required (see the *State Tax Withholding-IRA Withdrawals* document at the end of this form).

## 1. Account Owner

Name	Fidelity Account Number
Social Security or Taxpayer ID Number	

## 2. Distribution Request

### Type of Request

- Check one.
- ESTABLISH a new earnings automatic withdrawal plan
  - CHANGE an existing earnings automatic withdrawal plan ▷ *Fill out ONLY sections with changes.*
  - DELETE an existing earnings automatic withdrawal plan ▷ *Skip to Section 5.*

### Reason for Distribution

- Check one.
- Normal *You are AT LEAST 59½ when your first distribution occurs.*
  - Early *You are younger than 59½ when your first distribution occurs and are not requesting substantially equal periodic payments (SEPPs). IRS early distribution penalty may apply.*
  - Death *Taking distributions from an Inherited IRA or Inherited Roth IRA.*

Distribution Request continues on next page. ▶▶

**Earnings Automatic Withdrawal Plan Instructions** Distributions will be made from the core account. If you want to change the reinvestment instructions for each position individually, visit [Fidelity.com/dividends](https://www.fidelity.com/dividends).

- Check one.  Change existing dividends and capital gains instructions to pay ALL mutual funds' dividends and capital gains and ALL eligible securities' dividends, interest, and capital gains in cash
- Use existing dividends and capital gains instructions. Note: You cannot use reinvestment with an earnings automatic withdrawal plan. *► Default if no choice indicated.*

**Frequency of Earnings Automatic Withdrawal Plan Payments**

- Daily (D) must be selected for Mutual Fund Only accounts.  Daily (D) Payments will be made every business day. You cannot request checks sent by mail with this option.
- Check one.  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:
- Jan  Feb  Mar  Apr  May  Jun
- Jul  Aug  Sep  Oct  Nov  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](https://www.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.**

Distribution Method continues on next page. ►►



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.**

## 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). 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. 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.**

**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](http://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.

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	%
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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. \*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	%
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Maximum 99%. Whole numbers; no dollar amounts or decimals. †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. 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.
- 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.
- 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.

Signature and Date continues on next page. ▶▶



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

**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. 610237.11.0 (11/22)



# 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 with your investment professional 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

### 2026 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 [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%
16,100	10%	32,200	10%	24,150	10%
28,500	12%	57,000	12%	41,850	12%
66,500	22%	133,000	22%	91,600	22%
121,800	24%	243,600	24%	129,850	24%
217,875	32%	435,750	32%	225,900	32%
272,325	35%	544,650	35%	280,350	35%
656,700*	37%	800,900	37%	664,750	37%

\*If married filing separately, use \$400,450 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 2026, 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.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate (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. (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.

**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 \$70,000 without the payment. Step 1: Because your total income without the payment, \$70,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$90,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Because these two rates are the same, enter "22."

**Example 2.** You expect your total income to be \$60,000 without the payment. Step 1: Because your total income without the payment, \$60,000, is greater than \$28,500 but less than \$66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$80,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. The two rates differ. \$6,500 of the \$20,000 payment is in the lower bracket (\$66,500 less your total income of \$60,000 without the payment), and \$13,500 is in the higher bracket (\$20,000 less the \$6,500 that is in the lower bracket). Multiply \$6,500 by 12% to get \$780. Multiply \$13,500 by 22% to get \$2,970. The sum of these two amounts is \$3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the \$20,000 payment (\$3,750 divided by \$20,000). Enter "19."

## State Tax Withholding Information

Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the list below. Your state of residence is determined by your legal address of record provided for your IRA. The information provided is general in nature and should not be considered legal or tax advice. Please contact your investment representative, tax advisor, or state-taxing authority for assistance.

Note: If you are using the checkwriting feature on your IRA, state tax withholding may be required even if you have the option to opt out when using other payment methods. This is a limitation of the checkwriting feature.

If your legal state of residence is:	Your withholding requirements are:
IA <sup>1</sup> , MA <sup>2</sup> , ME, VT	If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution. If you elect out of federal income tax withholding, state income tax will not be withheld, unless you indicate otherwise.
CA, DE <sup>3</sup> , KS <sup>3</sup> , NC, OK, OR	If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution, unless you elect not to have state income taxes withheld.
AR <sup>3</sup> , MI	State income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Tax withholding is not required if you meet certain state requirements governing retirement benefits. Reference the <i>AR4P</i> or the <i>MI W-4P</i> forms for additional information about calculating the amount to withhold from your distributions.
CT	You are not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in a percentage. CT has specific withholding rules for lump sum distributions that are currently suspended until 2027. Reference the <i>CT W-4P</i> form for details.
MN, MS <sup>4</sup>	State income tax applies, regardless of whether or not federal income tax withholding is applied to your distribution, unless you elect not to have state income taxes withheld.
DC	If you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, the District of Columbia requires 10.75% to be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld.
NE <sup>3</sup>	See the <i>All Other States</i> section.
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	State income tax withholding is not available on your IRA distributions.
All Other States	You are not subject to mandatory state income tax withholding, however, you may elect voluntary state income tax withholding as a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld. For more information, contact a tax advisor or your state-taxing authority.

<sup>1</sup> If your distribution is considered qualified retirement income, you may elect not to have state income tax withheld.

<sup>2</sup> If your payment is over \$1,107,750 (subject to adjustment) an additional 4% of state income tax will be applied to the distribution amount over this threshold.

<sup>3</sup> In some cases, state tax may be required to be withheld, even if normally you may choose no withholding. If distributions are made outside the U.S. or a U.S. possession, if a TIN is missing on the account, or the IRS notifies us that the TIN is incorrect, state tax withholding is required.

<sup>4</sup> Withholding is required for premature and removal of excess distributions.

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.