

One-Time Withdrawal—Nonretirement

Use this form to make a one-time withdrawal from your nonretirement Brokerage or Mutual Fund Only account. Do NOT use this form for retirement accounts, annuities, 529 college savings plan accounts, or ABLÉ accounts. Go to Fidelity.com/forms to find the appropriate form. 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

- If you are making withdrawals from more than one account, you must complete a separate form for each account.
- If this transaction is an international wire subject to Part B of the Electronic Funds Transfer Act, the transaction cannot be completed until you consent to the prepayment disclosure provided to you by telephone. Provide your contact information in Section 1.
- To transfer from this account to another Fidelity account, go to Fidelity.com/forms to download the *Transfer Between Existing Fidelity Brokerage Accounts* form.
- If this form directs Fidelity to sell shares of any security, be aware that the timing of the transaction depends on when we receive this form, which is outside of your control. To better control the timing of the transaction, you should direct the sale of securities online or through a Fidelity representative. **Note:** Certain securities (such as options, certain fixed income securities, and thinly traded securities) may not be eligible to sell via this form, which may result in Fidelity not being able to process this withdrawal as requested.
- 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.
- Any fees charged or expenses incurred in connection with your instructions will be assessed at the “rep-assisted” rates. Fees and expenses may be lower if you instead place your trades online. Please refer to the *Schedule of Fees* for more information.

1. Account Owner

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

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

2. Withdrawal Request

If this form directs Fidelity to sell shares of any securities (including mutual funds), be aware that:

- The timing of the transaction (i.e., when your trade is processed) depends on when we receive this form, which is outside of your control.
- If you want to better control the timing of the transaction, you should direct the sale of securities online or through a Fidelity representative.
- If you withdraw all assets from your source account, that account will be closed.
- Once we receive this form in good order, you cannot cancel your distribution request.

Cash Withdrawals from a Brokerage Account

For any withdrawal that involves the sale of mutual fund shares (other than money market funds) or other securities, skip to “All Other Types of Withdrawals.”

ALL core cash and Fidelity money market funds in your brokerage account skip to Section 3.

ONLY the following amount of cash in your brokerage account:

If the amount you indicate is greater than your core account balance, your request will be denied.

Dollar Amount
\$

skip to Section 3.

Withdrawal Request continues on next page. >>



All Other Types of Withdrawals

Trades may take up to five business days to process once determined to be in good order. Certain securities may not be eligible to sell via this form. Examples of ineligible securities include options, certain fixed income securities, and thinly traded securities. To avoid any possible delays, consider liquidating the positions either online or through a Fidelity representative prior to submitting this form.

In the event that transactions cannot be processed within five business days of determining your request to be in good order, Fidelity will notify you and you may have to resubmit your request on the unsold positions within your account.

- ENTIRE VALUE of your account in cash (all eligible securities will be sold)
- ONLY the following eligible securities and amounts (securities indicated will be sold):

Security Name or Symbol			
<input type="checkbox"/> ALL shares	<input type="checkbox"/> ONLY this many shares:	Number of Shares	<input type="checkbox"/> ONLY this dollar amount: <i>Mutual Funds only.</i>
		\$	\$
Security Name or Symbol			
<input type="checkbox"/> ALL shares	<input type="checkbox"/> ONLY this many shares:	Number of Shares	<input type="checkbox"/> ONLY this dollar amount: <i>Mutual Funds only.</i>
		\$	\$

3. Withdrawal Method

You must obtain a Medallion signature guarantee in Section 4 if establishing standing bank wire instructions or requesting a one-time bank wire with no standing instructions on file (previous one-time wire distributions do not indicate instructions have been added to your account); if sending a check to a payee other than the account owner or to an alternate address; 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 one. 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](https://www.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. (Available for brokerage accounts only.) *The names on the bank account and the Fidelity account are different.*

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

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

Bank Account Number

- Check 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 the address, go to [Fidelity.com/address](https://www.fidelity.com/address).**
- Check paid to a payee other than the account owner or mailed to an alternate address:

Payee Name		
For Benefit of/Attention	Address	
City	State/Province	ZIP/Postal Code

Withdrawal Method continues on next page. ►►



3. Withdrawal Method, continued

If you ALREADY have standing bank wire instructions established for the account referenced in Section 1, check the box and skip to Section 4. Otherwise, provide all requested bank information. Note: Previous one-time distributions do not indicate instructions have been added to your account. Unless these instructions were already established prior to this request, ALL bank wire requests MUST have a Medallion signature guarantee. A notary seal/stamp is NOT a Medallion signature guarantee.

- Bank wire to a bank or credit union account in your name or someone else's (cash only): To add standing bank wire instructions to your account, you must check the box below and provide your bank information, or go to Fidelity.com/movemoney.
Ask the bank for its wire routing number. The bank may charge for receipt of the wire. Additionally, if your transaction is an international wire subject to Part B of the Electronic Funds Transfer Act (a "Remittance Transfer"), the completion of this form is an indication of interest in this transaction. The transaction cannot be completed until you consent to prepayment disclosure provided to you by telephone. The transaction may be routed through a different intermediary bank.
- Establish the bank wire instructions listed below as standing instructions for the account referenced in Section 1. ALL businesses and entities must also complete Section 5 if checking this box.

Wire Recipient

Bank Routing/ABA Number		Bank Name	
Account Number		Account Owner Name(s) Required	
Address of Wire Recipient FULL address is required for international wires.			
City	State/Province	ZIP/Postal Code	Country
For Further Credit			
Additional Details (if applicable) Instructions to be included with the wire transfer.			

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 Form cannot be processed without signature(s) and date(s). ONLY if establishing standing bank wire instructions in Section 3, ALL businesses and entities must also review Section 5.

In the section below, "Fidelity," "us," and "we" refer to Fidelity Brokerage Services LLC and National Financial Services LLC and their affiliates, and their employees, agents, representatives, shareholders, successors, and assigns as the context may require; "you" and "account owner" refer to the owner indicated on the account form; and for any account with more than one owner (such as a joint or trust account), "you" and "account owner" or "account owners" refer to all owners, collectively and individually.

By signing below, you:

- Authorize and request Fidelity to withdraw the amount indicated in this form.
- Acknowledge that Fidelity is not responsible for changes in the value of assets that may occur during the withdrawal process.
- Accept all terms and conditions described in this form.
- Certify that all information you provided is true, accurate, and complete.
- Agree, if you are a trustee or a custodian, that you are responsible for complying with your legal and fiduciary obligations.
- Understand that Fidelity reserves the right, but not the obligation, to confirm your instructions with you prior to acting on the instructions or indication of interest, as the case may be.
- Authorize Fidelity, in accordance with your instructions, to wire the specified amount payable to the account named above. Additionally, if your transaction is a Remittance Transfer, the completion of this form is an indication of interest in this transaction. The transaction contemplated herein cannot be completed until you consent to the prepayment disclosure provided to you by telephone.
- Agree to indemnify and hold us harmless from any and all losses, costs, claims, or financial obligations that may arise from any act or omission of you with respect to your account and from any and all losses, costs, claims, or financial obligations that may arise from acting upon the instructions provided herein.

Signature and Date continues on next page. >>>



Customers requesting EFT:

- Authorize and request Fidelity to make EFT withdrawals from the account listed in this form by initiating debit entries to the account indicated on this form.
- Authorize and request the specified bank to accept such entries from Fidelity upon the submission of this form.

Customers establishing standing bank wire:

- Authorize us, upon receiving instructions from you or as otherwise authorized by you, to make payments from you by credit entries to the account at the financial institution indicated in the form (Bank). You authorize the Bank to process such entries and to credit the 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.

Customers requesting trade processing:

- Authorize Fidelity to process trades on your behalf.
- Acknowledge that you are delegating to Fidelity the discretion to determine the price and time at which certain securities should be sold pursuant to your instructions contained in this form.

- Acknowledge that trades may take up to five business days to process once the request is received and determined to be in good order, and that your authorization shall remain in effect during the entire period.
- Acknowledge that certain securities cannot be sold through this form and may require you to call a representative or go online to process the trades.

For Business Accounts, if you are the sole officer, you:

- State that you are authorized to enter into these transactions on behalf of the organization.
- State that you are the sole officer of, and the sole individual authorized to act on behalf of, the registered owner.

One authorized signature is required unless you have a Mutual Fund Account (the account number begins with a 2 followed by two letters) in which case all owners must sign.

A Medallion signature guarantee is required:

- if establishing standing bank wire instructions.
- if requesting a one-time bank wire with no standing instructions on file (previous one-time wire distributions do not indicate instructions have been added to your account).
- if the check is being sent to an alternate address or payee.
- if the address on the account has been changed within the past 10 days.
- if the transaction is greater than \$100,000.

If the form is completed at a Fidelity Investor Center with all signers present, 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 ▼

PRINT ADDITIONAL OWNER/AUTHORIZED INDIVIDUAL NAME	
SIGN	ADDITIONAL OWNER/AUTHORIZED INDIVIDUAL SIGNATURE
	X
DATE	DATE MM/DD/YYYY
	X

▼ MEDALLION SIGNATURE GUARANTEE ▼

Form continues on next page. ►►





5. Business/Entity Account Certification ONLY if establishing standing bank wire instructions in Section 3, ALL businesses and entities must review this section.

If a business or entity has only one officer and is requesting to establish standing bank wire instructions, that officer must sign in Section 4. If there is more than one officer, an authorized individual other than those signing in Section 4 must also sign below in this Section 5.

By signing below, you:

- State that the individual(s) signing above is (are) authorized to enter into these transactions on behalf of the organization.
- State that, if you are the same individual signing above, that you are the sole officer of, and the sole individual authorized to act on behalf of, the registered owner.

A Medallion signature guarantee is required.

If the form is completed at a Fidelity Investor Center with all signers present, 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 AUTHORIZED INDIVIDUAL NAME	
PRINT AUTHORIZED INDIVIDUAL TITLE	
SIGN	AUTHORIZED INDIVIDUAL SIGNATURE
	X
DATE	DATE MM/DD/YYYY
	X

▼ MEDALLION SIGNATURE GUARANTEE ▼

<p>Did you sign the form? Send the ENTIRE form to Fidelity Investments.</p> <p>Questions? Go to Fidelity.com/movemoney or call 800-343-3548.</p>	<p>Regular mail Fidelity Investments PO Box 770001 Cincinnati, OH 45277-0035</p>	<p>Overnight mail Fidelity Investments 100 Crosby Parkway KC1K 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. 462946.11.0 (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)