

# One-Time Withdrawal—IRA

Use this form to make a one-time, tax-reportable distribution from a Traditional, Rollover, Roth, SEP, SIMPLE, or Inherited IRA. Do NOT use this form for Fidelity Retirement Plan accounts, annuities, nonretirement accounts, or for any IRA-to-IRA transfer. Also, do NOT use this form to purchase an investment in your IRA. Go to [Fidelity.com/forms](http://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

- It is your responsibility to ensure that your IRA distributions comply with IRS rules. All transactions made using this form are reported to the IRS as an IRA distribution. You may want to consult a tax advisor as such distribution generally results in taxable income to you.
- Nonresident aliens must provide IRS form W-8BEN and a U.S. or foreign tax identification number.
- If you are making withdrawals from more than one IRA, you must complete a separate form for each account.
- 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.
- If you are rolling over these assets to an employer plan, you may be responsible for obtaining your Plan Administrator’s consent.

## 1. Account Owner

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

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

## 2. Request Reason

Check **ONLY** one. If directing your distribution to an HSA as a qualified HSA funding distribution, check either “Normal” or “Early distribution,” as appropriate.

- Normal You are AT LEAST 59½ at the time of distribution.
- Early distribution You are younger than 59½ at the time of distribution. An IRS early distribution penalty may apply. Note: A distribution from a Roth IRA will be reported as an early distribution.
- Death of original IRA owner For inherited accounts only.
- Direct rollover to a workplace retirement plan, such as a 401(k):

Plan Name
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## 3. Distribution Amount

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 Distributions from a Brokerage IRA

For any distribution that involves the sale of mutual fund shares (other than money market funds) or other securities, **▷ Skip to “All Other Types of Distributions.”**

- ALL core cash and Fidelity money market funds in your brokerage account **▷ Skip to Section 4.**
- ONLY the following amount of cash in your brokerage account:
 

Dollar Amount
\$

**▷ Skip to Section 4.**

Distribution Amount continues on next page. **▶▶**

### All Other Types of Distributions

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)
- ENTIRE VALUE of your account as shares (in kind) ▶ You must choose to distribute into a Fidelity account in Section 4.
- ONLY the following eligible securities and amounts:

<input type="checkbox"/> Sell and distribute as cash	Security Name or Symbol		
<input type="checkbox"/> Distribute as shares (in kind)	<input type="checkbox"/> ALL shares	<input type="checkbox"/> ONLY this many shares:	<input type="checkbox"/> ONLY this dollar amount: <small>Fidelity Mutual Fund accounts only.</small>
		Number of Shares	Dollar Amount \$

<input type="checkbox"/> Sell and distribute as cash	Security Name or Symbol		
<input type="checkbox"/> Distribute as shares (in kind)	<input type="checkbox"/> ALL shares	<input type="checkbox"/> ONLY this many shares:	<input type="checkbox"/> ONLY this dollar amount: <small>Fidelity Mutual Fund accounts only.</small>
		Number of Shares	Dollar Amount \$

### 4. Distribution Method

You must obtain a Medallion signature guarantee in Section 6 if requesting a bank wire, if sending a check to a payee other than the IRA owner or alternate address, if the requested payment amount or direct rollover to a workplace retirement plan is over \$100,000, or if the address on the account has been changed within the past 10 days.

Check one and provide all required information.

- Direct rollover to a workplace retirement plan, check paid to a payee other than the IRA owner, or check mailed to an alternate address:

Workplace Retirement Plan or Other Payee Name			
Workplace Retirement Plan Account Number	For Benefit Of/Attention		
Address			
City	State/Province	ZIP/Postal Code	Country

- Electronic funds transfer (EFT) to a bank or credit union account using EFT instructions already in place on the account (cash only). **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 names on the bank account and the IRA are the same.
- B. EFT to someone else. (Available for brokerage accounts only.) The names on the bank account and the IRA 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
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- Distribute into a Fidelity nonretirement, investment-only retirement, Fidelity Retirement Plan account, or your own Fidelity HSA: *Requires Medallion signature guarantee if going to an account of which you are not an owner.*

Fidelity Nonretirement or HSA Account Number	Fidelity Fund Name or Symbol <small>Mutual fund accounts ONLY</small>
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- Check mailed to the address of record ▶ Default if no choice indicated or if we are unable to process your choice.

Distribution Method continues on next page. ▶▶



- Bank wire to a bank or credit union account in your name or someone else's (cash only): Ask the bank for its wire routing number. 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) Required	
Address of Wire Recipient			
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.

Indicate if the recipient bank is outside the United States. ►

**Correspondent (Intermediary)**

Correspondent Bank Routing/ABA Number	Correspondent Bank Name
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- Account is OUTSIDE the United States:

SWIFT Code	Name of Country
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## 5. Tax Withholding

Distributions 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). 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. 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. See "State Tax Withholding—IRA Withdrawals" at the end of this form.

Do NOT complete this section if you are a nonresident alien. Instead, the nonresident alien tax-withholding rate of 30% will apply.

**Federal**

- Do NOT withhold federal taxes.  
 Withhold federal taxes at the rate of:

Percentage  %  
 Minimum 10%. Whole numbers; no dollar amounts. Note that if there is federal tax withholding, certain states require that there also be state tax withholding.

**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  %  
 Whole numbers; no dollar amounts.

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

Form continues on next page. ►►



## 6. Signature and Date Account owner must sign 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 the amount indicated in Section 3 of this form.
- Acknowledge that non-Roth IRA distributions will generally be taxed as ordinary income, and may be subject to a 10% early withdrawal penalty if taken before age 59½.
- Acknowledge that distributions from a Roth IRA that are attributable to earnings may be taxed as ordinary income and may be subject to a 10% early withdrawal penalty unless certain conditions are met.
- Acknowledge that Fidelity is not responsible for changes in the value of assets that may occur during the distribution process.
- Acknowledge that distributions 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% penalty.
- Acknowledge that if taking Substantially Equal Periodic Payments, it is your responsibility to comply with the IRS rules, and that Fidelity reports such distributions as "Early Withdrawal—no known exception" in accordance with IRS requirements.
- Indemnify Fidelity from any liability in the event that you fail to meet any IRS requirement.

- Confirm, if you are not a U.S. person, that you have attached or have on file with Fidelity IRS Form W-8BEN that includes your U.S. or foreign tax identification number.

**Customers requesting EFT:**

- Authorize and request Fidelity to make EFT distributions from the Fidelity IRA listed in this form by initiating debit entries to the account indicated in this form.
- Authorize and request the bank named in Section 4 to accept debit entries initiated by Fidelity in such account and to debit the same account without responsibility for the appropriateness or for the existence of any further authorization.

**Customers transferring assets to an HSA:**

- Acknowledge that qualified HSA funding distributions are not subject to the 10% early withdrawal penalty when transferred directly to an HSA.

**Customers transferring to a Fidelity Profit Sharing or Self-Employed 401(k) Retirement Plan account:**

- Acknowledge that you have obtained Plan Administrator consent to roll over the amount listed on this form into your Fidelity Retirement Plan account.

**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 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 send a check to an alternate address or payee.
- to send a direct rollover to a workplace retirement plan AND the amount is greater than \$100,000.
- to request a bank wire.
- if the address on the account has been changed within the past 10 days.
- if the withdrawal is going to a Fidelity account with no common owner.
- if the transaction is greater than \$100,000.

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 ▼

<p><b>Did you sign the form?</b> Send the ENTIRE form to Fidelity Investments.</p> <p><b>Questions?</b> Go to <a href="http://Fidelity.com/movemoney">Fidelity.com/movemoney</a> or call 800-343-3548.</p>	<p><b>Regular mail</b> Fidelity Investments Attn: Retirement Distributions PO Box 770001 Cincinnati, OH 45277-0035</p>	<p><b>Overnight mail</b> Fidelity Investments Attn: Retirement Distributions 100 Crosby Parkway KC1B 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. 592522.11.0 (10/19)*

# 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"> <li>• No state tax withholding is available (even if your state has income tax).</li> </ul>
AR, IA, KS, MA, ME, OK, VT	<ul style="list-style-type: none"> <li>• 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.</li> <li>• If you do NOT choose federal withholding, state withholding is voluntary.</li> <li>• 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.</li> </ul>
CA, DE, NC, OR	<ul style="list-style-type: none"> <li>• If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise.</li> <li>• If you do NOT choose federal withholding, state withholding is voluntary.</li> <li>• 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.</li> </ul>
CT, MI	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• Contact your tax advisor or investment representative for additional information about your state's requirements.</li> </ul>
DC <i>Only applicable if taking a full distribution of entire account balance.</i>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> </ul>
MS	<ul style="list-style-type: none"> <li>• If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise.</li> <li>• If you do NOT choose federal withholding, state withholding will occur unless you request otherwise.</li> <li>• 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.</li> </ul>
OH	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
SC	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
All other states (and DC if not taking a full distribution)	<ul style="list-style-type: none"> <li>• State tax withholding is voluntary and you can choose the rate you want.</li> </ul>

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.

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