

# Earnings Automatic Withdrawal Plan—Nonretirement

Use this form to establish, change, or delete an earnings automatic withdrawal plan from your nonretirement Brokerage or Mutual Fund Only account. Use one form for each account. Do NOT use this form for retirement accounts, workplace savings accounts, annuities, ABLE accounts, or 529 college savings plan accounts. Go to [Fidelity.com/forms](https://www.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

- By setting up an earnings automatic withdrawal plan, you may elect to have any earnings (such as dividends, interest, and capital gains) on certain mutual funds and eligible securities distributed to you.
  - To establish an Earnings Automatic Withdrawal Plan, you may have to change your current dividends and capital gains instructions to remove reinvestment instructions for any holding(s) from which you want an earnings distribution. To do so, log on to [Fidelity.com/dividends](https://www.fidelity.com/dividends).
  - 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.
  - 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.
- Drawing your total account balance down to zero could trigger account-closing fees.
  - For Mutual Fund Only accounts, the only schedule option allowed is Daily.
  - Earnings on the following securities are not eligible for plan payout and must be reinvested:
    - Fidelity Cash (FCASH)
    - All eligible core account money market funds
  - For managed account programs sponsored by Fidelity® Personal and Workplace Advisors LLC, such as, but not limited to, Fidelity® Wealth Services and Fidelity® Strategic Disciplines, earnings held pending distribution are not subject to discretionary investment management.

## 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.

Distribution Request continues on next page. ►►

### Earnings Automatic Withdrawal Plan Instructions

Earnings pending distribution are treated as free credit balances pursuant to Rule 15c3-3 under the Securities Exchange Act of 1934. As such, these amounts are not segregated and may be used in Fidelity's business in accordance with applicable federal securities laws. Interest is earned at a rate set by Fidelity in its sole discretion. Amounts pending distribution may not be protected by the Securities Investor Protection Corporation (SIPC). You are entitled to these amounts upon demand.


- Check one. ☐ Change existing dividends and capital gains instructions for the account specified above to have ALL mutual funds' dividends and capital gains and ALL eligible securities' dividends, interest, and capital gains withdrawn and held until the next date specified below for automatic distribution to you. Allow 3 to 5 business days for the change to take effect. *Only choice available for managed account programs.*
- ☐ Use existing dividends and capital gains instructions for the account specified above (accessible at *Fidelity.com/dividends*) to have all eligible mutual funds' and other securities' dividends, interest, and capital gains, other than those earnings specifically set to reinvest, withdrawn and held until the next date specified below for automatic distribution to you. *Default for accounts (except managed account programs) if no choice indicated.*

### Frequency of Earnings Automatic Withdrawal Plan Payments

Distribution payments may occur on the prior business day depending on market availability. Examples include payments that are scheduled for a day when the stock market is closed or for a day that doesn't exist in every month (29th–31st).

- 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 Friday 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.*
- ☐ Annual (A)

MM	DD

If you check this box,  select at least two withdrawals per year.

- ☐ 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 |
|-----|----|-----|----|-----|----|
|     |    |     |    |     |    |
|     |    |     |    |     |    |

Form continues on next page. 

### 3. Distribution Method

You must obtain a Medallion signature guarantee in Section 5 if establishing EFT instructions for a bank account that is not in your name or if sending a distribution to an alternate address.

Check one and provide any required information.

- ☐ Directly deposited into a Fidelity nonretirement brokerage account. Deposits will be made to the core position.

Fidelity Nonretirement Account Number

- ☐ Directly deposited into a Fidelity nonretirement mutual fund account. Account consists of a combination of nine numbers and letters (example: 2AB-123456).

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

#### See "Important Information about Electronic Funds Transfer (EFT)" included with this form.

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.**

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 these options.

- ☐ Check mailed to the address of record. ☐ Check paid to the account owner and mailed to an alternate address:

Attention		Address	
City	State/Province	ZIP/Postal Code	

To update an existing plan with an alternate payee, attach a signed letter of instruction with this form.

### 4. W-8-Certified Customers (Non-U.S. Citizens) Explanation for standing instructions requested for a different country from the country of tax residence.

If you are requesting standing instructions to send money to a financial institution in the United States or in a country different from the treaty country listed on your W-8, provide the reason below.

Required to be completed if applicable.

Reason 250 characters maximum

Form continues on next page. >>



## 5. Signature(s) and Date(s) *Form cannot be processed without signature(s) and date(s).*

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 direct Fidelity to withdraw your earnings from the account indicated in Section 1 in this form and to carry such amounts pending distribution in accordance with the terms hereof and to distribute such amounts according to your instructions set forth above.
- Acknowledge that this authorization may only be revoked by providing notice of revocation to Fidelity, in such time and manner as to afford Fidelity and each bank a reasonable opportunity to act upon it.
- Certify that all information provided in this form is true, accurate, and complete.

*If a check issued to you in connection with your Earnings Automatic Withdrawal Plan remains uncashed and outstanding for at least six months:*

- Authorize and instruct Fidelity to cancel the check and return the underlying proceeds to you by depositing the proceeds into your account's core position.

*Customers requesting EFT:*

- Authorize and request Fidelity to make EFT distributions of your earnings from the Fidelity account listed in this form by initiating debit entries to such account.
- 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.
- Acknowledge that you have read and agree to the Important Information about Electronic Funds Transfer ("EFT") document, if you have elected to use EFT.
- 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.
- If the account is owned by a business or entity, certify that you are authorized to enter into these transactions on behalf of the organization.

**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:**

- to establish EFT instructions for a bank account that is not in your name.
- if a check is being sent to an alternate address/payee.
- if the withdrawal is going to a Fidelity account with no common owner.

*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 ends here.





**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://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. 439091.15.0 (12/24)*



# Important Information about Electronic Funds Transfer (EFT)

*Keep this information for your records.*

## Privacy Statement

You understand that Fidelity will disclose information to third parties about your account or the transfers you make:

- (i) Where it is necessary for completing transfers, or
- (ii) In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or
- (iii) In order to comply with a government agency or court order, or
- (iv) If you give Fidelity your written permission, or
- (v) For other purposes in accordance with Fidelity's privacy statement

## Fees

There is no fee to use the EFT service, although your financial institution may charge transaction fees.

## Limitations for EFTs

There may be a four-day period after Fidelity processes your request to establish EFT, during which the service will be unavailable to transfer funds to or from your bank account. The minimum amount for EFTs initiated on *Fidelity.com* is \$0.01 for retirement and nonretirement brokerage accounts (or with respect to a Fidelity mutual fund account, the fund minimum). In most cases, EFTs initiated on *Fidelity.com* are subject to a maximum cumulative daily amount of \$100,000 for transfers out of your Fidelity account, and \$250,000 for deposits into your Fidelity account. Transfers out of your Fidelity account initiated on *Fidelity.com* are typically limited to three per day.

## Brokerage Account Minimum Balances

There is no minimum account balance to process an EFT transaction; however, your core account must have adequate funds to cover a redemption.

## Mutual Fund Account Minimum Balances

There is no minimum account balance to process an EFT transaction; however, you must have an adequate balance in your mutual fund position to cover a redemption.

## Business Days

For purposes of EFTs, Fidelity's business days are Monday through Friday. Bank and New York Stock Exchange holidays are not included.

## Documentation Periodic Statement

You will receive a monthly account statement from Fidelity, unless there are no transactions in a particular month. In any case, you will receive a statement quarterly.

## Direct Deposits

If you have arranged to have direct deposits made to your Fidelity Account or Fidelity Mutual Fund Account, at least once every sixty (60) days from the same person or company, you can call Fidelity at 800-343-3548 to find out whether or not the deposit has been made.

## Special Disclosure for Covered Transfers

In general, your use of the EFT service for transfer of funds electronically other than those for which the primary purpose is the purchase or sale of securities ("Covered Transfers") is covered under the Electronic Funds Transfer Act and the Bureau of Consumer Financial Protection's Regulation E and related laws and regulations. The following terms and disclosures apply to Covered Transfers:

### Unauthorized Transfers

You will tell Fidelity promptly if you believe your password has been lost or stolen or may have been used without your permission. Telephoning Fidelity at the number listed below is the best way of keeping your possible losses down. If you believe your password has been lost or stolen, and you tell Fidelity within two (2) business days after you learn of the loss or theft, you can lose not more than \$50 for Covered Transfers if someone used your password without your permission. If you do NOT tell Fidelity within two (2) business days after you learn of the loss or theft of your password, and Fidelity can prove Fidelity could have prevented any unauthorized use if you had told Fidelity, you could lose as much as \$500. Also, if your statement shows Covered Transfers that you did not make, you will tell Fidelity promptly. If you do not tell Fidelity within sixty (60) days after the first statement was mailed to you, you may not get back any money you lost after sixty (60) days if Fidelity can prove that Fidelity could have stopped someone from taking the money if you had told Fidelity in time. In extenuating circumstances, Fidelity may extend such time periods. Additional protection may be available from Fidelity for specific accounts under certain circumstances.

### Stop Payment Procedures

If you have told Fidelity in advance to make regular Covered Transfers out of your Fidelity account, you can stop any of these payments. Here's how: you can call or write to Fidelity using the contact information listed below. Your notice must be made in time for Fidelity to receive your request at least three (3) business days or more before the payment is scheduled to be made. If you call, Fidelity may, as an additional measure, require you to put your request in writing and get it to Fidelity within fourteen (14) days after you call. **Unless otherwise provided, you may not stop payment of electronic funds transfers; therefore, you should not employ electronic access for purchases or services unless you are satisfied that you will not need to stop payment.**

### Fidelity's Liability for Failure to Make Covered Transfers

If Fidelity does not complete a Covered Transfer to or from your Fidelity account on time or in the correct amount according to Fidelity's agreement with you, Fidelity may be liable for your losses or damages. However, there are some exceptions. Fidelity will not be liable for instance:

- If, through no fault of Fidelity's, you do not have enough money in your Fidelity account to make the Covered Transfer.
- If the money in your Fidelity account is subject to legal process or other claim restricting such transfer.
- If the transfer would exceed your margin availability, if any.
- If the bank account information you provided to Fidelity when you established the EFT service was incorrect or has subsequently become incorrect.
- If circumstances beyond Fidelity's control (such as fire or flood) prevent the transaction, despite reasonable precautions taken by Fidelity.
- If there was a technical malfunction which was known to you at the time you attempted to initiate a Covered Transfer or, in the case of a preauthorized Covered Transfer, at the time the transfer should have occurred.
- There may be other exceptions stated in our agreement with you.

### Error Resolution

In the case of errors or questions about your Covered Transfers, you will call or write Fidelity using the contact information listed below, promptly. You will call or write Fidelity if you think your statement is wrong or if you need more information about a Covered Transfer on the statement. **Fidelity must hear from you no later than sixty (60) days after Fidelity sent the FIRST statement on which the problem or error appeared.** You will:

- Tell Fidelity your name and account number.
- Describe the error or the Covered Transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell Fidelity the dollar amount of the suspected error.

If you notify Fidelity orally, Fidelity may require that you send your complaint or question in writing within ten (10) business days. Fidelity will tell you the results of its investigation within ten (10) business days after Fidelity hears from you and will correct any error promptly. If Fidelity needs more time, however, it may take up to forty-five (45) days to investigate your complaint or question. If Fidelity decides to do this, it will credit your account within ten (10) business days for the amount that you think is in error, so that you will have the use of the money during the time it takes Fidelity to complete its investigation. If Fidelity asks you to put your request or question in writing and it does not receive it within ten (10) business days, or if your account is a brokerage account subject to Regulation T of the Board of Governors of the Federal Reserve System (Credit By Brokers and Dealers, 12 CFR 220), Fidelity may not credit your account. For questions involving new accounts, point of sale or foreign initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. With respect to new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. Fidelity will inform you of the results of its investigation within three (3) business days of its completion. If Fidelity decides that there was no error, Fidelity will send you a written explanation. You may ask for copies of the documents that Fidelity used in the investigation.

### Contact Information

Fidelity Investments  
PO Box 770001  
Cincinnati, OH 45277

Phone: 800-343-3548

Representatives are available 24 hours per day, seven days per week, to take your call.

*On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 652049.7.0 (11/25)*