



# IRA Recharacterization Request

**Use this form to recharacterize:**

- any annual contributions you made to a traditional IRA as annual Roth IRA contributions;
- any annual contributions you made to a Roth IRA as annual traditional IRA contributions;
- any conversion contributions you made to a Roth IRA back to the original traditional IRA, SEP-IRA, or SIMPLE-IRA (“deconverting”); or
- any qualified rollover contributions you made to a Roth IRA or Inherited Roth IRA from a workplace savings plan to a traditional IRA or Inherited IRA.

**Do NOT use this form for a conversion or reconversion.** Type on screen or print out and fill in using CAPITAL letters and black ink.

## Helpful to Know

- The IRS allows you to treat certain IRA contributions made to one type of IRA as having been made to a different type of IRA. This is known as “recharacterization.” You can recharacterize all or part of the contribution amount. Any net income attributable to the contribution also will be recharacterized.
- All recharacterizations of Fidelity IRAs are processed in kind.
- All recharacterizations from any Inherited IRA must be recharacterized into another Inherited IRA.
- Per IRS Notice 2000-39, calculation of the applicable earnings is based on a pro rata portion of the earnings accrued in the IRA during the period the IRA actually held the contribution.
- Employer contributions to a SIMPLE-IRA or a SEP-IRA cannot be recharacterized as contributions to any other IRA.
- The recharacterization request may not be modified or revoked after it has been processed.
- **Tax-reporting information:** The IRS refers to the IRA from which you are recharacterizing as the “First IRA,” and the IRA to which you are recharacterizing as the “Second IRA.” A recharacterized contribution will be treated **for federal income tax purposes** as having been contributed to the Second IRA on the same date and for the same taxable year that the contribution was initially made to the First IRA. The taxpayer is responsible for reporting all recharacterization activity on IRS Form 8606, or as required by the IRS. Please see instructions for 8606 for further reporting information.
- Recharacterizations generally must be completed by the federal income tax filing deadline (including extensions) for the year for which the contribution was made to the first IRA.
- **Reconversion Limit:** You may not convert, recharacterize, and then reconvert to a Roth IRA within the same tax year. If you convert and subsequently recharacterize, you may not reconvert back to a Roth IRA before the *later* of:
  - The taxable year following the taxable year in which the amount was first converted to a Roth IRA; **OR**
  - The end of the 30-day period beginning on the day you recharacterized from the Roth IRA to the non-Roth IRA.
- Complete a separate form for each transaction being recharacterized.
- For information about reconversions and recharacterizations, or to discuss your specific situation, please consult your tax advisor. Additional information about limits and deadlines may also be found on the IRS Web site, [irs.gov](http://irs.gov).
- All open Good-Til-Cancelled (GTC) orders should be cancelled prior to submitting this request. If a request is received that requires transferring a position with an open order, the order will be cancelled. It will be your responsibility to replace the order on the receiving IRA account, if applicable.

## 1. Account Owner

Name		Social Security or Tax ID Number			
Evening Phone		Day Phone		Extension	

Form continues on next page. ►►



## 2. Recharacterization

Recharacterize all or part of an annual contribution, conversion, or qualified rollover contribution, **as well as any applicable earnings attributable to that contribution**, in a trustee-to-trustee transfer from one Fidelity IRA to another Fidelity IRA, as directed below:

### From Account

Account Number

Check one in each column.

- Roth IRA
- Traditional IRA
- Inherited IRA
- Inherited Roth IRA
- Other

Specify

### To Account

Account Number

- Traditional IRA
- Roth IRA
- Inherited Roth IRA
- Inherited IRA
- Other

Specify

### Contribution Information

Check one.

- Annual contribution
- Roth IRA conversion contribution
- Qualified rollover contribution of non-Roth assets to a Roth IRA or Inherited Roth IRA from a workplace savings plan

Tax year of the contribution/conversion

Tax Year YYYY

Amount of contribution or conversion

Amount

\$

Provide date of contribution or conversion. For multiple contribution dates, provide the initial date of contribution. ►

Date of the contribution or conversion

Date MM DD YYYY

### Partial Recharacterization

The **entire** annual contribution, conversion, or qualified rollover contribution indicated above will be recharacterized unless you indicate a partial amount below.

Amount

\$

### Hierarchy of Assets to Be Recharacterized

We will recharacterize assets based on the following hierarchy unless a specific order is listed below:

1. Cash   2. Fidelity Funds   3. Non-Fidelity Funds   4. Stocks

1.

3.

2.

4.

Form continues on next page. ►►



### 3. Signature *Required*

By signing below, you:

- Notify the Custodian of the Fidelity IRA, Fidelity Management Trust Company, and its agents, successors, or affiliates that you are electing to treat a contribution as having been made to the Second IRA instead of the First IRA as indicated on this form, for federal tax purposes.
- Authorize and direct the Custodian to recharacterize via a trustee-to-trustee transfer the contribution and any applicable earnings attributable to such contribution as you have provided in Section 2.
- Accept full responsibility for complying with the IRS requirements for recharacterizations of IRA contributions.
- Hereby indemnify the Custodian for the Fidelity IRA, its agents, affiliates, successors, and employees from any and all liability in the event you fail to meet these requirements.

Print Owner Name	
Owner Signature	Date MM - DD - YYYY
<b>SIGN</b> ▶	▶

**Did you sign the form?** Send the ENTIRE form and any attachments to Fidelity Investments. You will receive a Revised Account Profile.

**Questions?** Go to [Fidelity.com](http://Fidelity.com) or call 1-800-544-6666.

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

<b>Regular mail</b> Attn: Retirement Distributions Fidelity Investments P.O. Box 770001 Cincinnati, OH 45277-0035	<b>Overnight mail</b> Attn: Retirement Distributions Fidelity Investments 100 Crosby Parkway KC1B Covington, KY 41015
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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. 432420.4.0 (07/13)*

