

# Spousal Claim Form for IRAs

Use this form to move assets from a Fidelity IRA that you have inherited from your spouse to your existing IRA or an existing Inherited IRA. You must include a copy of your spouse's death certificate and Inheritance Tax Waiver form, if required by your spouse's state of residence. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information, make a copy of the relevant page.

## Helpful to Know

- **Important:** Complete this form if you have already established a Fidelity IRA or Inherited IRA. If not, please complete an *IRA for Spouses Inheriting Retirement Assets* application first at [Fidelity.com/Inherited](http://Fidelity.com/Inherited).
- Registration type must be the same. IRS regulations do not allow rollovers from a Traditional IRA (including Rollover, SEP, and SIMPLE IRAs) to a Roth IRA or from a Roth IRA to a Traditional IRA.
- As a spouse, you have the option to either:
  - Treat the assets as your own and move them into your existing IRA
  - Transfer the assets to an Inherited IRA
- As a spouse, if you have transferred to an Inherited IRA, you have the option to transfer the assets to your own IRA at a later date. If you transfer to your existing IRA, you cannot then transfer assets to an Inherited IRA.
- If your spouse would have had a required minimum distribution (RMD) in the year of death, that RMD must be distributed before the remaining assets can be transferred by completing the *IRA for Spouses Inheriting Retirement Assets* application.
- Visit [Fidelity.com/beneficiary](http://Fidelity.com/beneficiary) if you need to update beneficiaries on your Fidelity IRA account.
- Important to consider for Traditional IRAs:
  - If you transfer your inherited assets to your own IRA, you will be subject to taxation and RMD rules that would normally apply to your own IRA.
  - If you are age 59½ or older, you may want to consider transferring the assets to your own IRA if you do not need to use the assets.
  - If both you and your deceased spouse were over 70½ and RMDs had commenced, you may want to consider transferring the assets to your own IRA. RMDs will be calculated using your life expectancy on the Uniform Table, which extends over a longer period of time than the Single Life Table used for Inherited IRAs.
- If you transfer your inherited assets into an Inherited IRA, you will be subject to distribution rules based on the age of your deceased spouse.
  - If you are younger than age 59½ and need to use some or all of these inherited assets, you may want to consider putting some or all of these assets into an Inherited IRA account that does not have the 10% penalty for any distributions taken from an IRA prior to age 59½.
  - If you are older than your deceased spouse and do not need the inherited assets, or want to wait as long as possible to start taking RMDs for those assets, you may want to consider putting some or all of these assets into an Inherited IRA, and using the IRS exception to wait until your deceased spouse would have turned 70½ to start taking RMDs.

To learn more about these options, visit [Fidelity.com/inherited](http://Fidelity.com/inherited).

## 1. Deceased Spouse's Information

|      |                                       |
|------|---------------------------------------|
| Name | Social Security or Taxpayer ID Number |
|      |                                       |

## 2. Surviving Spouse's Information

|               |                                       |
|---------------|---------------------------------------|
| Name          | Social Security or Taxpayer ID Number |
|               |                                       |
| Daytime Phone | Extension                             |
|               |                                       |

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

Form continues on next page. ▶▶

### 3. IRA Transfer Instructions

Assets will be transferred in kind.

More than one account of the same registration type can be transferred.

From a Traditional IRA

|                                  |
|----------------------------------|
| Account Number to be Transferred |
|                                  |

To Your Traditional/Inherited IRA

|                |
|----------------|
| Account Number |
|                |

From a Traditional IRA

|                                  |
|----------------------------------|
| Account Number to be Transferred |
|                                  |

More than one account of the same registration type can be transferred.

From a Roth IRA

|                                  |
|----------------------------------|
| Account Number to be Transferred |
|                                  |

To Your Roth/Inherited Roth IRA

|                |
|----------------|
| Account Number |
|                |

From a Roth IRA

|                                  |
|----------------------------------|
| Account Number to be Transferred |
|                                  |

### 4. Signature and Date *Spouse Beneficiary must sign.*

By signing below, you:

- Certify you are the surviving spouse and beneficiary of your spouse's Fidelity IRA at the time of his/her death. As such, you claim the assets of your spouse's Fidelity IRA(s) listed in Section 3, and request a rollover in kind of these assets to your existing Fidelity IRA listed in Section 3.
- Certify that the information supplied on this form is complete and accurate. You also certify that (i) you understand the distribution choices applicable to you (or, if you are acting on behalf of a beneficiary, the beneficiary for whom this distribution is directed) and (ii) you have elected a distribution option consistent with your status (or the beneficiary's status on whose behalf you are acting) as a spouse

beneficiary. You hereby direct Fidelity Management Trust Company, Custodian of the IRA (or its successor, agents, affiliates, or assigns), to transfer, as set forth above, the IRA assets of which you are (or the beneficiary on whose behalf you are acting) a spouse beneficiary to your Fidelity IRA specified above. You accept full responsibility for complying with IRS rules including RMDs due to death and you hereby indemnify the Custodian of the Fidelity IRA and Fidelity Brokerage Services LLC and their agents, successors, affiliates, and employees from any and all liability in the event that you fail to meet any applicable IRS requirements with respect to this transfer.

- Understand that if you are the sole beneficiary of a Roth IRA and you, as the surviving spouse, have your own Roth IRA, the 5-Year Aging Period ends at the earlier of the end of the 5-Year Aging Period of the decedent's Roth IRA or the end of the 5-Year Aging Period for your own Roth IRA. If you do not have your own Roth IRA, you inherit the decedent's 5-Year Aging Period.
- Understand that the RMD for inherited Roth IRA assets is the same as applied to traditional IRA assets when the deceased dies under age 70½.

|                                   |                 |
|-----------------------------------|-----------------|
| PRINT IRA SPOUSE BENEFICIARY NAME |                 |
|                                   |                 |
| IRA SPOUSE BENEFICIARY SIGNATURE  | DATE MM/DD/YYYY |
| SIGN X                            | X               |

**Did you sign the form?** Send the ENTIRE form and any attachments, including a copy of a death certificate, to Fidelity Investments. You will receive a Revised Account Profile.

**Questions?** Go to [Fidelity.com/inherited](https://www.fidelity.com/inherited) or call 800-544-0003.

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

|   |  |
|---|--|
| <b>Regular mail</b><br>Fidelity Investments<br>P.O. Box 770001<br>Cincinnati, OH 45277-0039 | <b>Overnight mail</b><br>Fidelity Investments<br>100 Crosby Parkway KC1C<br>Covington, KY 41015-4325 |
|---|--|

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 381797.8.0 (10/17)

