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DEFINED CONTRIBUTION RETIREMENT PLAN ACCOUNT APPLICATION FOR INHERITORS

Complete this application to transfer inherited assets into an account in your name if you are a beneficiary of a Fidelity Profit Sharing, Money Purchase, Self-Employed 401(k), or Roth Self-Employed 401(k). Application must be signed in ink by both the beneficiary of the inherited assets and the Plan Administrator of the Plan and returned to Fidelity in the postage-paid envelope or mailed to Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0039. Please include a copy of the decedent's death certificate and a copy of the decedent's account statement. Your inherited account is subject to required minimum distribution (RMD) amounts. Consult your tax advisor.

1 ORIGINAL PARTICIPANT/DECEDENT PLAN ACCOUNT INFORMATION

2 PLAN ADMINISTRATOR INFORMATION

3 INHERITOR ACCOUNT PROFILE

4 TRUSTEE/EXECUTOR/GUARDIAN INFORMATION

5 OPTIONAL DIRECT ROLLOVER OF AN ELIGIBLE DISTRIBUTION INTO A FIDELITY IRA OR FIDELITY INHERITED IRA

Complete this section if you wish to directly roll over to a Fidelity IRA (Spouse) or Fidelity Inherited IRA (Non-Spouse and eligible Trusts)

6 BENEFICIAL OWNERSHIP FOR TRUSTS

7 SIGNATURE

Please be sure to sign the application. **We cannot process your application without your signature and that of the Plan Administrator.** For Trust, Estates and Minor accounts, all trustees, executors, and guardians must sign.

Please include a copy of the decedent's death certificate and a copy of the decedent's account statement.

QUESTIONS? For more information

800-544-0003 or
Fidelity.com/goto/inheritedira

Fidelity INVESTMENTS

1 ORIGINAL PARTICIPANT/DECEDENT PLAN ACCOUNT INFORMATION

Original Participant's Full Name _____
First Name Middle Name Last Name

Plan Name _____

Original Participant's

Date of Birth *MM DD YYYY*	Taxpayer ID Number *U.S.-Issued ID Only*	Date of Death *MM DD YYYY*	Tax Year of First Contribution *Roth SE 401(k) Only*

Original Participant's Account Number(s) for which you are a designated beneficiary. An Inherited Defined Contribution Retirement Plan account will be established for each plan type indicated below:

Account Number

Indicate Plan Type for inherited account:

- ☐ Profit Sharing Only
- ☐ Money Purchase Plan
- ☐ Self-Employed 401(k)
- ☐ Roth Self-Employed 401(k)

Account Number

Indicate Plan Type for additional inherited account:

- ☐ Profit Sharing Only
- ☐ Money Purchase Plan
- ☐ Self-Employed 401(k)
- ☐ Roth Self-Employed 401(k)

2 PLAN ADMINISTRATOR INFORMATION

Please complete Plan Administrator information.

Plan Administrator's Name _____

Phone _____

☐ Check here if Plan Administrator for original Retirement Plan Account is deceased and a new Executor is being appointed.

Employer or business owner must sign here to validate new appointment.

X _____
Signature of Employer/Business Owner

Employer Tax ID Number *U.S.-Issued ID Only*

Plan Administrator's Address

_____
Street

_____
City State ZIP Code

3 INHERITOR ACCOUNT PROFILE

All information in this section must be filled out completely, detailing information of the inheriting beneficiary of the Defined Contribution Retirement Plan assets.

I am inheriting as ☐ Spouse ☐ Non-Spouse Individual ☐ Estate ☐ Custodian for a Minor ☐ Trust or ☐ Other

If you selected Estate, Trust, or Other, please complete option A. If you selected Spouse, Non-Spouse Individual, or Custodian for a Minor, please complete option B.

INHERITOR

OPTION A—Trust/Estate/Other Entity Name _____

If providing information for a trust or an entity, enter full entity name as evidenced by the relevant formation document (e.g., trust document, partnership agreement, articles of incorporation). Additional information and documentation will be required when the Beneficiary is a trust or entity.

For a domestic trust, provide the state. For a foreign trust, provide the country. _____

Your trust documents set forth the terms of your trust. Based on these documents, please tell us which state's laws apply to your trust. If your trust is subject to foreign law, please tell us which country's laws apply.

OPTION B—Full Legal Beneficiary Name _____
First Name Middle Name Last Name

Enter full first and last name as evidenced by a government-issued, unexpired document (e.g., driver's license, passport, permanent resident card).

3 INHERITOR ACCOUNT PROFILE (CONTINUED)

Contact Information _____ _____
Mobile Phone Email

Mobile phone number and email are required for account security, transactional alerts, and delivery of other communications.

By signing this account application, you agree to conduct business with Fidelity electronically and to the electronic delivery of all account-related documents and communications. You consent to Fidelity's use of your email and/or mobile number to message, call, or text you for this purpose. Message and data rates apply; frequency may vary. For help with texts, reply HELP. To opt out of texts, reply STOP. You may also update your contact information at any time through your profile on **Fidelity.com**. Please look for an email to confirm your information and the terms of this consent.

Date of Birth *MM DD YYYY*	Beneficiary Taxpayer ID Number *U.S.-Issued ID Only*	Required
		☐ SSN/ITIN ☐ Entity ID/TIN

Residential Address (where you live) _____
This is your legal address used for tax reporting. (no PO Boxes)
Street Address

_____
City State ZIP Code

☐ Same as above. Default if not completed.

Mailing Address *May be a PO Box, drop box, or c/o location.* _____
Address

_____
City State ZIP Code

CITIZENSHIP

Indicate your citizenship status. ▶

☐ U.S. citizen *Do not complete the fields below.*

☐ Foreign citizen *Information in this box must be completed.*

Country of Citizenship

Choose one. ▶ ☐ Permanent U.S. resident ☐ Nonpermanent U.S. resident ☐ Nonresident of U.S.

Government Identification Number

Unexpired ID must include reference number and photo. Attach copy of ID.

ID Number	Country of Issuance

ID Issuance Date *MM DD YYYY*	ID Expiration Date *MM DD YYYY*

☐ Passport Number ☐ Permanent Resident Identifier ☐ Other Government-Issued ID Number

Employment status ☐ Employed ☐ Not employed ☐ Retired Occupation _____
(if retired or not employed, indicate source of income)

☐ Self-Employed – If you are self-employed and your company corporate address is the same as your legal home address, please initial here that you work out of your home: _____

Employer's name and address _____
Name Street City State ZIP Code

3 INHERITOR ACCOUNT PROFILE (CONTINUED)

ASSOCIATIONS

As a person associated with a member firm, you are obligated to receive consent from that firm. Fidelity has existing consent agreements with many firms for their employees to maintain accounts with Fidelity and to deliver transactional data. If your firm is not one of them, Fidelity will attempt to contact your firm's compliance office.

If you are employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA), a municipal securities dealer, or other financial institution, or are the spouse or an immediate family member residing in the same household of someone who meets the aforementioned employment criteria, provide the company's name and address below. Information (including duplicate copies of confirmations and statements for this account, and any accounts you choose to have on a consolidated statement) will be sent to the associated person's employer for purposes of compliance review.

Company Name			
Company Address			
City	State/Province	ZIP/Postal Code	Country

AFFILIATIONS

If you, your spouse, or any of your relatives (including parents, in-laws, and/or dependents, etc.), living in your home (at the same address), is a member of the board of directors, a 10% shareholder, or a policy-making officer of a publicly traded company (an "Affiliate"), you must provide the information below. If there are more than two Affiliates, make a copy of this section.

Affiliate's Company Name	Trading Symbol or CUSIP
Affiliate's Company Name	Trading Symbol or CUSIP

4 TRUSTEE/EXECUTOR/GUARDIAN/ADDITIONAL INDIVIDUAL INFORMATION

Complete Section 4 **only** if the Inherited Retirement Plan Account is registered in the name of a Trust, Estate, or Minor. If more than two Trustees, Executors, or Guardians, make a copy of this Section 4 for each additional individual.

TRUSTEE/EXECUTOR/GUARDIAN/ADDITIONAL INDIVIDUAL 1 INFORMATION

Name of Trustee, Executor, or Custodian of Minor _____
First Name Middle Name Last Name

Full Legal Name* _____
First Name Middle Name Last Name

**Enter full first and last name as evidenced by a government-issued, unexpired document (e.g., driver's license, passport, permanent resident card).*

Entity Name† _____

†If you are providing information for a trust or entity, enter the full entity name as evidenced by the relevant formation document (e.g., trust document, partnership agreement, articles of incorporation). Additional information and documentation will be required when the Entity Owner is a trust or entity.

For a domestic trust, provide the state. For a foreign trust, provide the country.‡ _____

‡Your trust documents set forth the terms of your trust. Based on these documents, please tell us which state's laws apply to your trust. If your trust is subject to foreign law, please tell us which country's laws apply.

4 TRUSTEE/EXECUTOR/GUARDIAN/ADDITIONAL INDIVIDUAL INFORMATION (CONTINUED)

Contact Information _____ _____
Mobile Phone Email

Mobile phone number and email are required for account security, transactional alerts, and delivery of other communications.

By signing this account application, you agree to conduct business with Fidelity electronically and to the electronic delivery of all account-related documents and communications. You consent to Fidelity's use of your email and/or mobile number to message, call, or text you for this purpose. Message and data rates apply; frequency may vary. For help with texts, reply HELP. To opt out of texts, reply STOP. You may also update your contact information at any time through your profile on **Fidelity.com**. Please look for an email to confirm your information and the terms of this consent.

Date of Birth *MM DD YYYY*	Taxpayer ID Number *U.S.-Issued ID Only*	Required
		☐ SSN/ITIN ☐ Entity ID/TIN

Residential Address (where you live) _____
This is your legal address used for tax reporting. (no PO Boxes)
Street Address

_____
City State ZIP Code

☐ Same as above. Default if not completed.

Mailing Address *May be a PO Box, drop box, or c/o location.* _____
Address

_____
City State ZIP Code

Employment status ☐ Employed ☐ Not employed ☐ Retired Occupation _____
(if retired or not employed, indicate source of income)

☐ Self-Employed – If you are self-employed and your company corporate address is the same as your legal home address, please initial here that you work out of your home: _____

ASSOCIATIONS

As a person associated with a member firm, you are obligated to receive consent from that firm. Fidelity has existing consent agreements with many firms for their employees to maintain accounts with Fidelity and to deliver transactional data. If your firm is not one of them, Fidelity will attempt to contact your firm's compliance office. ▶

If you are employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA), a municipal securities dealer, or other financial institution, or are the spouse or an immediate family member residing in the same household of someone who meets the aforementioned employment criteria, provide the company's name and address below. Information (including duplicate copies of confirmations and statements for this account, and any accounts you choose to have on a consolidated statement) will be sent to the associated person's employer for purposes of compliance review.

Company Name			
Company Address			
City	**State/Province**	**ZIP/Postal Code**	**Country**

AFFILIATIONS

If you, your spouse, or any of your relatives (including parents, in-laws, and/or dependents, etc.), living in your home (at the same address), is a member of the board of directors, a 10% shareholder, or a policy-making officer of a publicly traded company (an "Affiliate"), you must provide the information below. If there are more than two Affiliates, make a copy of this section.

Affiliate's Company Name	Trading Symbol or CUSIP
Affiliate's Company Name	**Trading Symbol or CUSIP**

4 TRUSTEE/EXECUTOR/GUARDIAN/ADDITIONAL INDIVIDUAL INFORMATION (CONTINUED)

CITIZENSHIP

☐ U.S. citizen *Do not complete the fields below.*

Indicate your citizenship status. ▶

☐ Foreign citizen *Information in this box must be completed.*

Country of Citizenship

Choose one. ▶ ☐ Permanent U.S. resident ☐ Nonpermanent U.S. resident ☐ Nonresident of U.S.

Government Identification Number

ID Number	Country of Issuance

ID Issuance Date *MM DD YYYY*	ID Expiration Date *MM DD YYYY*

Unexpired ID must include reference number and photo. Attach copy of ID.

☐ Passport Number ☐ Permanent Resident Identifier ☐ Other Government-Issued ID Number

TRUSTEE/EXECUTOR/GUARDIAN/ADDITIONAL INDIVIDUAL 2 INFORMATION

Name of Trustee, Executor, or Custodian of Minor _____
First Name Middle Name Last Name

Full Legal Name* _____
First Name Middle Name Last Name

**Enter full first and last name as evidenced by a government-issued, unexpired document (e.g., driver's license, passport, permanent resident card).*

Entity Name† _____

†If you are providing information for a trust or entity, enter the full entity name as evidenced by the relevant formation document (e.g., trust document, partnership agreement, articles of incorporation). Additional information and documentation will be required when the Entity Owner is a trust or entity.

For a domestic trust, provide the state. For a foreign trust, provide the country.‡ _____

‡Your trust documents set forth the terms of your trust. Based on these documents, please tell us which state's laws apply to your trust. If your trust is subject to foreign law, please tell us which country's laws apply.

Contact Information _____ _____
Mobile Phone Email

Mobile phone number and email are required for account security, transactional alerts, and delivery of other communications.

By signing this account application, you agree to conduct business with Fidelity electronically and to the electronic delivery of all account-related documents and communications. You consent to Fidelity's use of your email and/or mobile number to message, call, or text you for this purpose. Message and data rates apply; frequency may vary. For help with texts, reply HELP. To opt out of texts, reply STOP. You may also update your contact information at any time through your profile on **Fidelity.com**. Please look for an email to confirm your information and the terms of this consent.

Date of Birth *MM DD YYYY*	Taxpayer ID Number *U.S.-Issued ID Only*	Required
		☐ SSN/ITIN ☐ Entity ID/TIN

Residential Address (where you live) _____
Street Address

This is your legal address used for tax reporting. (no PO Boxes)

_____
City State ZIP Code

☐ Same as above. Default if not completed.

Mailing Address *May be a PO Box, drop box, or c/o location.* _____
Address

_____
City State ZIP Code

4 TRUSTEE/EXECUTOR/GUARDIAN/ADDITIONAL INDIVIDUAL INFORMATION (CONTINUED)

Employment status ☐ Employed ☐ Not employed ☐ Retired Occupation _____
(if retired or not employed, indicate source of income)

☐ Self-Employed – If you are self-employed and your company corporate address is the same as your legal home address, please initial here that you work out of your home: _____

ASSOCIATIONS

As a person associated with a member firm, you are obligated to receive consent from that firm. Fidelity has existing consent agreements with many firms for their employees to maintain accounts with Fidelity and to deliver transactional data. If your firm is not one of them, Fidelity will attempt to contact your firm's compliance office.

If you are employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA), a municipal securities dealer, or other financial institution, or are the spouse or an immediate family member residing in the same household of someone who meets the aforementioned employment criteria, provide the company's name and address below. Information (including duplicate copies of confirmations and statements for this account, and any accounts you choose to have on a consolidated statement) will be sent to the associated person's employer for purposes of compliance review.

Company Name			
Company Address			
City	State/Province	ZIP/Postal Code	Country

AFFILIATIONS

If you, your spouse, or any of your relatives (including parents, in-laws, and/or dependents, etc.), living in your home (at the same address), is a member of the board of directors, a 10% shareholder, or a policy-making officer of a publicly traded company (an "Affiliate"), you must provide the information below. If there are more than two Affiliates, make a copy of this section.

Affiliate's Company Name	Trading Symbol or CUSIP
Affiliate's Company Name	Trading Symbol or CUSIP

CITIZENSHIP

Indicate your citizenship status.

☐ U.S. citizen *Do not complete the fields below.*

☐ Foreign citizen *Information in this box must be completed.*

Country of Citizenship

Choose one.

☐ Permanent U.S. resident ☐ Nonpermanent U.S. resident ☐ Nonresident of U.S.

Government Identification Number

ID Number	Country of Issuance
ID Issuance Date *MM DD YYYY*	ID Expiration Date *MM DD YYYY*

Unexpired ID must include reference number and photo. Attach copy of ID.

☐ Passport Number ☐ Permanent Resident Identifier ☐ Other Government-Issued ID Number

5 OPTIONAL DIRECT ROLLOVER OF AN ELIGIBLE DISTRIBUTION INTO A FIDELITY IRA OR FIDELITY INHERITED IRA—SPOUSE AND NON-SPOUSE ONLY

The distribution will be sent directly to Fidelity Management Trust Company, the directed Trustee for the Defined Contribution Retirement Plan.

OPTION A—SPOUSAL ELECTION

If you are the spouse beneficiary of the original participant, you have the option of transferring your inherited account into a Fidelity IRA or Roth IRA held in your own name. Note that undistributed required minimum distribution (RMD) amounts for the current and any prior year are not eligible for roll over.

☐ I elect to directly roll over my spouse's Defined Contribution Retirement Plan assets into my existing Fidelity IRA or Fidelity Inherited IRA.

Fidelity IRA or Fidelity Inherited IRA Account Number

☐ I elect to directly roll over my spouse's Defined Contribution Retirement Plan assets into my existing Fidelity Roth IRA or Fidelity Inherited Roth IRA.

Fidelity Roth IRA or Fidelity Inherited Roth IRA Account Number

☐ I elect to directly roll over my spouse's Defined Contribution Retirement Plan assets into a new Fidelity IRA* or Fidelity Inherited IRA.† I understand that I must carry over my RMD election to my inherited IRA.

☐ I elect to directly roll over my spouse's Defined Contribution Retirement Plan assets into a new Fidelity Roth IRA* or Fidelity Inherited Roth IRA.† I understand that I must carry over my RMD election to my inherited Roth IRA.

☐ I elect to keep the assets in the Inherited Retirement Plan Account and take distributions as the Plan Rules specify.

OPTION B—NON-SPOUSAL ELECTION

If you are a non-spouse individual or eligible trust who has inherited Defined Contribution Retirement Plan Account assets, the assets may be rolled over to a Fidelity Inherited IRA or Inherited Roth IRA. Note that undistributed RMD amounts for the current and any prior year are not eligible for rollover.

☐ I elect to directly roll over my inherited Defined Contribution Retirement Plan account assets into my existing Fidelity Inherited IRA.‡ I understand that I must carry over any RMD elections to my inherited IRA.

Fidelity Inherited IRA Account Number

☐ I elect to directly roll over my inherited Defined Contribution Retirement Plan account assets into my existing Fidelity Inherited Roth IRA.‡ I understand that I must carry over any RMD elections to my inherited Roth IRA.

Fidelity Inherited Roth IRA Account Number

☐ I elect to directly roll over my inherited Defined Contribution Retirement Plan assets into a new Fidelity Inherited IRA.† I understand that I must carry over any RMD elections to my inherited IRA.

☐ I elect to directly roll over my inherited Defined Contribution Retirement Plan assets into a new Fidelity Inherited Roth IRA.† I understand that I must carry over any RMD elections to my inherited Roth IRA.

☐ I elect to keep the assets in the inherited Defined Contribution Retirement Plan Account and will take distributions as the Plan Rules specify.

*Attach a completed Fidelity IRA or Roth IRA application or establish a Fidelity IRA or Roth IRA on Fidelity.com.
†Attach a completed Fidelity IRA or Roth IRA or Fidelity Inherited IRA or Inherited Roth IRA application, or indicate the account number for an existing Fidelity Inherited IRA or Inherited Roth IRA.
‡Note that generally amounts being rolled in must be inherited from the same decedent and the same RMD rules must apply to all accounts. Consult your tax advisor before commingling inherited assets.

6 BENEFICIAL OWNERSHIP FOR TRUSTS *REQUIRED FOR TRUSTS ONLY, ALL OTHERS SKIP TO SECTION 7.*

Complete this section to provide information for all beneficial owners of the trust, including ALL grantors and individuals named in the trust who are authorized to appoint/remove trustees, and/or revoke/amend the trust. Any individuals listed in this section will not have any authority to take action on this account unless they have been granted account authority. Make a copy of this Section 6 if there is more than one beneficial owner.

Important to note: If this beneficial owner is a trust or other entity, you must enter the full entity name as evidenced by the relevant formation document (e.g., trust document, partnership agreement, articles of incorporation). A completed *Beneficial Ownership for Trusts* or a *Beneficial Ownership—Control Person/Entity Owner for Entities* form, as applicable, is required. All required forms and supporting documentation must be provided at the time this application is submitted, or we will be unable to open this account as requested.

Required. *Check ALL that apply.*

☐ Living Grantor

☐ Grantor is deceased. *Provide ONLY full legal name.*

☐ Authority to appoint/remove trustees

☐ Authority to revoke/amend the trust

Full Legal Name* _____
First Name Middle Name Last Name

**Enter full first and last name as evidenced by a government-issued, unexpired document (e.g., driver's license, passport, permanent resident card).*

Entity Name† _____

†*If this Beneficial Owner is a trust or another entity, enter full entity name as evidenced by the relevant formation document (e.g., trust document, partnership agreement, articles of incorporation). Additional information and documentation will be required when the Entity Owner is a trust or entity.*

Indicate the state of the business: ☐ Operating ☐ Nonoperating *Examples can include, but are not limited to, a holding company, personal investment company, shell company, or similar.*

For a domestic trust, provide the state. For a foreign trust, provide the country.‡ _____

‡*Your trust documents set forth the terms of your trust. Based on these documents, please tell us which state's laws apply to your trust. If your trust is subject to foreign law, please tell us which country's laws apply.*

Contact Information _____ _____
Mobile Phone Email

Mobile phone number and email are required for account security, transactional alerts, and delivery of other communications.

By signing this account application, you agree to conduct business with Fidelity electronically and to the electronic delivery of all account-related documents and communications. You consent to Fidelity's use of your email and/or mobile number to message, call, or text you for this purpose. Message and data rates apply; frequency may vary. For help with texts, reply HELP. To opt out of texts, reply STOP. You may also update your contact information at any time through your profile on **Fidelity.com**. Please look for an email to confirm your information and the terms of this consent.

Date of Birth *MM DD YYYY*	Taxpayer ID Number *U.S.-Issued ID Only*	Required
		☐ SSN/ITIN ☐ Entity ID/TIN

Residential Address (where you live) _____
Street Address

This is your legal address used for tax reporting.
(no PO Boxes)

_____
City State ZIP Code

6 BENEFICIAL OWNERSHIP FOR TRUSTS (CONTINUED)

CITIZENSHIP

☐ U.S. citizen *Do not complete the fields below.*

Indicate your citizenship status. ▶

☐ Foreign citizen *Information in this box must be completed.*

Country of Citizenship

Choose one. ▶ ☐ Permanent U.S. resident ☐ Nonpermanent U.S. resident ☐ Nonresident of U.S.

Government Identification Number

ID Number	Country of Issuance

Unexpired ID must include reference number and photo. Attach copy of ID.

ID Issuance Date *MM DD YYYY*	ID Expiration Date *MM DD YYYY*

☐ Passport Number ☐ Permanent Resident Identifier ☐ Other Government-Issued ID Number

7 SIGNATURE

Participant Agreement. By signing here, I hereby request Fidelity Brokerage Services LLC ("FBS") to open a Defined Contribution Retirement Plan Account in the name(s) listed as account owner(s) on this application. "I" and "my" refers to all account owners.

- I authorize Fidelity Brokerage Services LLC and/or the Trustee, Fidelity Management Trust Company (FMTC), along with their agents, assignees, successors, and affiliates (collectively Fidelity), to transfer my share of the decedent's plan assets as indicated in this application. I understand that such assets will be transferred in kind to this inherited account.
- I understand that, upon issuer's request in accordance with applicable rules and regulations, Fidelity will disclose my name to issuers of securities if securities are held in my account so that I can receive important information, unless I do not consent to disclosure and notify FBS in writing that I do not consent. I hereby certify under penalties of perjury that my Social Security number (as indicated in Section 3) is correct. I also certify that all information provided in this application is true, accurate, and complete.
- I have read the Fidelity Brokerage Commission Schedule and Schedule of Fees and understand that certain brokerage fees and charges apply to this account. The Trustee may change this fee schedule from time to time, as provided in the Plan.
- Both Beneficiary and Plan Administrator or Executor of the Estate of Plan Administrator must sign here to open my Inherited Retirement Plan brokerage account.
- To the extent that assets inherited by a trust are being directly rolled to an inherited IRA, as trustee for the above-referenced trust, I hereby certify that the trust is a qualifying non-spouse beneficiary for purposes of Section 402(c) of the Internal Revenue Code and is therefore eligible to directly roll over inherited plan assets to an Inherited IRA.
- To the extent that inherited plan assets are being directly rolled to an IRA or Inherited IRA, I understand that it is my responsibility to ensure that only eligible assets are rolled and all required minimum distribution requirements are satisfied.
- Although Fidelity Management Trust Company is a bank, I recognize that any investment company (e.g., any mutual fund/money market fund) in which my Retirement Plan may be invested is not a bank and is not backed or guaranteed by any bank or insured by the FDIC or any other government agency.
- **I understand that Fidelity Government Money Market Fund will serve as the money market fund used to hold assets pending further investment instructions (the "Core Position").**
- ***I understand that my Core Position is a money market fund, and that I could lose money by investing in a money market fund. Although the fund seeks to preserve the value of your investment at $1.00 per share, it cannot guarantee it will do so. An investment in the fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, is not required to reimburse the fund for losses, and you should not expect that the sponsor will provide financial support to the fund at any time, including during periods of market stress.*** Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of your shares.
- **If I am a U.S. citizen or other U.S. person (including a resident alien individual), I hereby certify, under the penalties of perjury, that the number shown on this form is my correct taxpayer identification number. If I am not a U.S. person (including a resident alien individual), I have attached IRS Form W-8BEN and included my U.S. taxpayer identification number in order to claim tax treaty benefits, if applicable.**
- **This application shall be construed, administered, and enforced according to the laws of the Commonwealth of Massachusetts, except as superseded by federal law or statute. The Fidelity Brokerage Retirement Account Customer Agreement shall inure to the benefit of Fidelity's successors and assigns, whether by merger, consolidation, or otherwise.**
- I affirm that I have received and read the prospectus or other applicable disclosure for the Core Position, and the description of the Core Position in the Customer Agreement, including Fidelity's right to change the options available.
- I agree to the use of the Core Position specified above to hold assets pending investment, withdrawal, or other instructions.

7 SIGNATURE (CONTINUED)

- I understand that: (i) generally, Fidelity earns more compensation when I invest in products offered by an affiliate of Fidelity, and the compensation earned, as well as my yield, varies by product; (ii) notwithstanding any contrary provisions in any underlying account documentation, other options may be available for my core position after opening my account, and, if other options are available, I may select a different option by updating my Core Position on Fidelity.com or through a representative; and (iii) in certain circumstances, such as when Fidelity determines that I reside outside the United States, the Core Position will operate differently.
- I understand that neither Fidelity nor any affiliate or other Fidelity company provides tax or legal advice. I also understand that I am strongly encouraged to consult my attorney or tax advisor regarding my specific situation.
- I consent to have only one copy of Fidelity mutual fund shareholder documents, such as prospectuses and shareholder reports ("Documents"), delivered to me and any other investors sharing my address. My Documents, if held in eligible accounts, will be householded indefinitely; however, I may revoke this consent at any time by calling Fidelity at 800-544-3018 and I will begin receiving multiple copies within 30 days. As Documents for other investments become available in the future, these Documents may also be householded in accordance with this authorization or any notice or agreement I received or entered into with Fidelity or its service providers.
- **I have read, understand, and agree to be bound by the Fidelity Brokerage Retirement Account Customer Agreement governing this account as is currently in effect and as may be amended from time to time. The Trustee may change this fee schedule from time to time, as provided in the Plan.**
- I hereby constitute and appoint Fidelity my true and lawful attorney to surrender for redemption any and all shares held in my account with full power of substitution in the premises, and further acknowledge that Fidelity may cease to act as agent to the above appointment after providing notice to my account's address of record.
- I certify and agree that the certifications, authorizations, and appointments in this document will continue until Fidelity receives actual written notice of any change thereof.
- I acknowledge that I will receive a monthly account statement from Fidelity, unless there are no transactions in a particular month. In any case, I will receive a statement quarterly.

If I am not a U.S. person:

- I state that I am submitting IRS Form W-8BEN with this application to certify my foreign status and, if applicable, to claim tax treaty benefits.

The account established with this application is governed by a pre-dispute arbitration clause, which is located on the last page of the Fidelity Brokerage Retirement Account Customer Agreement. I acknowledge receipt of the pre-dispute arbitration clause.

To help the government fight financial crimes, federal regulation requires Fidelity to obtain and verify your name, date of birth, address, and a government-issued ID number before opening your account, and to verify the information. In certain circumstances, Fidelity may obtain and verify comparable information for any person authorized to make transactions in an account. Also, federal regulation requires Fidelity to obtain and verify the beneficial owners and control persons of legal entity customers. Requiring the disclosure of key individuals who own or control a legal entity helps law enforcement investigate and prosecute crimes. Your account may be restricted or closed if Fidelity cannot obtain and verify this information. Fidelity will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if your account is restricted or closed.

PRINT PLAN ADMINISTRATOR NAME

PRINT PLAN ADMINISTRATOR TITLE

X

PLAN ADMINISTRATOR SIGNATURE AND DATE Date (*MM DD YYYY*)

PRINT BENEFICIARY/TRUSTEE/EXECUTOR/GUARDIAN NAME

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Brokerage services are provided by Fidelity Brokerage Services LLC. Custody and other services are provided by National Financial Services LLC. Both are Fidelity Investments companies and members of NYSE and SIPC. Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0039.

Are you ready to submit this application?

Be sure to:

- ☐ Include a *Certification of Trust* form OR
- ☐ Include copies of the first and last page of the trust agreement that includes the full trust name, identity of trustees, and all grantors, successor trustees, and trustee signatures.

Note that if any of the trustees are another trust or an entity, additional forms and supporting documentation must be provided at the time this application is submitted.

For business accounts:

- ☐ Include a Beneficial Ownership for Entities form
- ☐ Include legal formation documents
- ☐ Include Fidelity Brokerage Business Certification form

Federal and State Tax Withholding—
Retirement Plan Withdrawals

Helpful to Know

- Federal and state tax withholding rules can change, and the information cited below may not reflect the current withholding from a federal or state perspective. Consult your tax advisor, the IRS, and/or your state-taxing authority to obtain the most up-to-date information pertaining to your situation.
- The IRS requires Fidelity to provide you with the Marginal Rate Tables and the Tax Withholding Instructions from the *IRS Form W-4R*.
- 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 should confirm with your investment professional that the address on your account is current prior to submitting your request.
- 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 federal and/or 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.

Federal Tax Withholding Information

2026 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See the *General Instructions* section for more information on how to use this table. (Note: This is an excerpt from the *IRS Form W-4R*. For the complete copy, please go to *IRS.gov/pub/irs-pdf/fw4r.pdf*.)

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	**Tax rate for every dollar more**	*Total income over—*	**Tax rate for every dollar more**	*Total income over—*	**Tax rate for every dollar more**
$0	**0%**	$0	**0%**	$0	**0%**
16,100	**10%**	32,200	**10%**	24,150	**10%**
28,500	**12%**	57,000	**12%**	41,850	**12%**
66,500	**22%**	133,000	**22%**	91,600	**22%**
121,800	**24%**	243,600	**24%**	129,850	**24%**
217,875	**32%**	435,750	**32%**	225,900	**32%**
272,325	**35%**	544,650	**35%**	280,350	**35%**
656,700*	**37%**	800,900	**37%**	664,750	**37%**

*If married filing separately, use $400,450 instead for this 37% rate.

General Instructions on Federal Tax Withholding

Nonperiodic payments—10% withholding. Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including "-0-") on any payments to be delivered outside the United States and its territories.

Note: If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2026, your current withholding election (or your default rate) remains in effect unless you submit a new withholding election.

Eligible rollover distributions—20% withholding. Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable

amount of the distribution. You can't choose withholding at a rate of less than 20% (including "-0-"). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20%.

Note that the following payments are not eligible rollover distributions for purposes of these withholding rules:

- Qualifying "hardship" distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

Payments to nonresident aliens and foreign estates. Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter "-0-". See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions for IRS Form W-4R

Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for "Social security number."

Line 2

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate (including "-0-") if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter "-0-".

Suggestion for determining withholding. Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate.

Examples. Assume the following facts for *Examples 1* and *2.* Your filing status is single. You expect the taxable amount of your payment to be $20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be $70,000 without the payment. Step 1: Because your total income without the payment, $70,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, $90,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. Because these two rates are the same, enter "22."

Example 2. You expect your total income to be $60,000 without the payment. Step 1: Because your total income without the payment, $60,000, is greater than $28,500 but less than $66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, $80,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. The two rates differ. $6,500 of the $20,000 payment is in the lower bracket ($66,500 less your total income of $60,000 without the payment), and $13,500 is in the higher bracket ($20,000 less the $6,500 that is in the lower bracket). Multiply $6,500 by 12% to get $780. Multiply $13,500 by 22% to get $2,970. The sum of these two amounts is $3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the $20,000 payment ($3,750 divided by $20,000). Enter "19."

State Tax Withholding Information

Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the list below. Your state of residence is determined by your legal address of record provided for your Retirement Plan. Withholding is applied to the taxable portion of your distribution. The information provided is general in nature and should not be considered legal or tax advice. Please contact your investment representative, tax advisor, or state-taxing authority for assistance.

If your legal state of residence is:	**Your withholding requirements are:**
IA[1], MA[2], NE, VA, VT	If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution. If you elect out of federal income tax withholding, state income tax will not be withheld, unless you indicate otherwise.
CA, DE[3 4], KS[3 4], NC[3 4], OK, OR	If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution, unless you elect not to have state income taxes withheld.
AR[3 4], MI	State income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Tax withholding is not required if you meet certain state requirements governing retirement benefits. Reference the *AR4P* or the *MI W-4P* forms for additional information about calculating the amount to withhold from your distributions.
CT	You are not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in a percentage. CT has specific withholding rules for lump sum distributions that are currently suspended until 2027. Reference the *CT W-4P* form for details.
DC	If you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, DC requires 10.75% to be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. If not taking a full distribution, see the *All Other States* section.
MD[3]	If you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, Maryland requires 7.75% to be withheld from the taxable portion of the distribution, if federal withholding is mandatory. For other distributions, see the *All Other States* section.
ME	For periodic distributions, state income tax will apply regardless of whether or not federal income tax withholding is applied to your distribution unless you elect not to have state income tax withheld. For one-time distributions, state withholding will apply if federal withholding is applied.
MN, MS[5]	State income tax applies regardless of whether or not federal income tax withholding is applied to your distribution, unless you elect not to have state income taxes withheld. State withholding is required for premature and removal of excess distributions.
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	State income tax withholding is not available on your Retirement Plan distributions.
All Other States	You are not subject to mandatory state income tax withholding, however, you may elect voluntary state income tax withholding in a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld. For more information, contact a tax advisor or your state-taxing authority.

[1] If your distribution is considered qualified retirement income, you may elect not to have state income tax withheld.

[2] If your payment is over $1,107,750 (subject to adjustment), an additional 4% of state income tax will be applied to the distribution amount over this threshold.

[3] No election of state withholding is allowed if the payment is an Eligible Rollover Distribution.

[4] In some cases, state tax may be required to be withheld even if normally you may choose no withholding. If distributions are made outside the U.S. or a U.S. possession, where a TIN is missing on the account, or the IRS notifies us that the TIN is incorrect, state tax withholding is required.

[5] Withholding is required for premature and removal of excess distributions.

Important: Federal and/or state tax withholding rules can change, and the information cited above may not reflect the current legislation and/or ruling of your state. Consult with your tax advisor, the IRS, or your state-taxing authority to obtain the most up-to-date information pertaining to your situation.

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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Special Tax Notice—Your Options for Eligible Rollover Distributions

You are receiving this notice because you are eligible to receive a payment from the Defined Contribution Retirement Plan that you can transfer (roll over) to either an IRA or another employer plan; or if your payment is from a Designated Roth Account, to a Roth IRA or Designated Roth Account in an employer plan. This notice is intended to help you decide whether to roll over the payment (or some portion of it).

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GENERAL INFORMATION ABOUT ROLLOVERS

This notice describes the rollover rules that apply to payments from the Plan. To the extent that the rules differ based on whether the payment is from a Designated Roth Account or from an account that is Not a Designated Roth Account, those differences will be identified in each section of this notice.

Rules that apply to most payments from a plan are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

What can I do with an amount that is eligible for rollover?

When an amount payable (that is, an amount you are eligible to take as a payment from the Plan) is eligible for rollover, you generally may choose some combination of the following:

- Leave it in the Plan, that is, do not take the payment.
- Roll it over into another employer plan (or a Designated Roth Account in another plan, if the payment is from a Designated Roth Account).
- Roll it over into an IRA (or a Roth IRA, if the payment is from a Designated Roth Account).
- Take it, don't roll it over, and pay any required taxes.

Whether these options are available to you depends on your circumstances and the terms of the Plan. For example, you may be required to take a payment (and not roll it over) based on your age or if your benefit is below a certain threshold.

How can a payment affect my taxes?

Not a Designated Roth Account:

If you don't do a rollover, you will be taxed on a payment from the Plan, and if you are under age 59½, you will also have to pay a 10% additional tax (unless an exception applies).

Designated Roth Account:

After-tax contributions included in a payment from a Designated Roth Account are not taxed, but earnings might be taxed. The tax treatment of earnings included in the payment depends on whether the payment is a qualified distribution. If a payment is only part of your Designated Roth Account, the payment will include an allocable portion of the earnings in your Designated Roth Account.

If the payment from the Plan is not a qualified distribution and you do not do a rollover to a Roth IRA or a Designated Roth Account in an employer plan, you will be taxed on the portion of the payment that is earnings. If you are under age 59½, a 10% additional tax on early distributions (generally, distributions made before age 59½) will also apply to the earnings (unless an exception applies).

If the payment from the Plan is a qualified distribution, you will not be taxed on any part of the payment even if you do not do a rollover.

A qualified distribution from a Designated Roth Account in the Plan is a payment made after you are age 59½ (or after your death or disability) and after you have had a Designated Roth Account in the Plan for at least 5 years. In applying the 5-year rule, you count from January 1 of the year the first contribution was made to the Designated Roth Account. However, if you did a direct rollover to a Designated Roth Account in the Plan from a Designated Roth Account in another employer plan, your participation will count from January 1 of the year the first contribution was made to the Designated Roth Account in the Plan or, if earlier, to the Designated Roth Account in the other employer plan.

How can a rollover affect my taxes?

Not a Designated Roth Account:

If you do a rollover, you won't have to pay tax until you receive payments later.

Designated Roth Account:

If the payment isn't a qualified distribution and you do a rollover, you won't have to pay taxes currently on the earnings and you won't have to pay taxes later on payments that are qualified distributions. If the payment is a qualified distribution and you do a rollover to an existing Roth IRA, you won't be taxed on the amount you roll over and any earnings on the amount you roll over won't be taxed when paid later (see more under the "How do I do a rollover?" section).

What types of retirement accounts and plans may accept my rollover?

Not a Designated Roth Account:

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan [a tax-qualified plan, such as a section 401(k) plan; a section 403(b) plan; or a governmental section 457(b) plan] that will accept the rollover. The rules of the IRA or employer plan that receives the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, IRAs aren't subject to spousal consent rules, and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan. For additional information on IRAs, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs),* and IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs).*

Designated Roth Account:

You may roll over the payment to either a Roth IRA (a Roth individual retirement account or Roth individual retirement annuity) or a Designated Roth Account in an employer plan [a tax-qualified plan, such as a section 401(k) plan; a section 403(b) plan; or a governmental section 457(b) plan] that will accept the rollover. The rules of the Roth IRA or employer plan that receives the rollover will determine your investment options, fees, and rights to payment from the Roth IRA or employer plan (for example, Roth IRAs cannot provide loans).

Further, the amount rolled over will become subject to the tax rules that apply to the Roth IRA or the Designated Roth Account in the employer plan. In general, these tax rules are similar to those described elsewhere in this notice, but differences include:

- If you do a rollover to a Roth IRA, all of your Roth IRAs will be considered for purposes of determining whether you have satisfied the 5-year rule (counting from January 1 of the year for which your first contribution was made to any of your Roth IRAs).
- If you do a rollover to a Roth IRA, you must keep track of the aggregate amount of the after-tax contributions in all of your Roth IRAs (in order to determine your taxable income for later Roth IRA payments that are not qualified distributions).
- Eligible rollover distributions from a Roth IRA can only be rolled over to another Roth IRA.

How do I do a rollover?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

Not a Designated Roth Account:

If you do a direct rollover, the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA custodian or the administrator of the employer plan for information on how to do a direct rollover.

If you do a 60-day rollover, you will receive a payment from the Plan and then make a deposit into an IRA or eligible employer plan that will accept it. Generally, you will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the taxable payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the amount withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional tax on early distributions if you are under age 59½ (unless an exception applies).

Designated Roth Account:

If you do a direct rollover, the Plan will make the payment directly to your Roth IRA or Designated Roth Account in an employer plan. You should contact the Roth IRA custodian or the administrator of the employer plan for information on how to do a direct rollover.

If you do a direct rollover of only a portion of the amount paid from the Plan and a portion is paid to you at the same time, the portion directly rolled over consists first of earnings. For example, assume you are receiving a nonqualified distribution of $12,000, of which $2,000 is earnings. In this case, if you directly roll over $10,000 to an IRA that is a Roth IRA, no amount is taxable because the $10,000 amount rolled over includes the $2,000 in earnings and the remaining $2,000 paid to you is attributable to after-tax contributions.

If you do a 60-day rollover, you will receive a payment from the Plan and then make a deposit (generally within 60 days) into a Roth IRA, whether the payment is a qualified or nonqualified distribution. In addition, you can do a rollover by making a deposit within 60 days into a Designated Roth Account in an employer plan if the payment is a nonqualified distribution and the rollover does not exceed the amount of the earnings in the payment. You cannot do a 60-day rollover to an employer plan of any part of a qualified distribution.

If you do a 60-day rollover and the payment isn't a qualified distribution, the Plan is required to withhold 20% of the earnings for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover to a Roth IRA, you must use other funds to make up for the amount withheld.

How much may I roll over?

You may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary);
- Required minimum distributions ("RMDs") (including an RMD due to a beneficiary of a participant in a Designated Roth Account);
- Hardship distributions;
- Payments of employee stock ownership plan (ESOP) dividends;
- Corrective distributions of contributions that exceeded tax law limitations;
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends);
- Cost of life insurance paid by the Plan;
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution;
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP;
- Distributions used to pay certain premiums of accident and health insurance; and
- Amounts treated as distributed as a result of the purchase of a collectible.

The Plan Administrator or the payor can tell you what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional tax on distributions before age 59½?

If you are under age 59½ (and the payment isn't a qualified distribution, for distributions from a Designated Roth Account), you will have to pay the 10% additional tax on

early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax applies to the part of the distribution that you must include in income and is in addition to the regular income tax on the payment not rolled over.

The 10% additional tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you are at least age 55 in the year of the separation;
- Payments from a pension, profit sharing, or 401(k) plan after you attain age 59½;
- Payments that start after you separate from service if paid at least annually in substantially equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary);
- Payments from a governmental plan made after you separate from service as a qualified public safety employee and, in the year of the separation, have reached age 50 or 25 years of service under the Plan;
- Payments from a private-sector plan made after you separate from service as a private-sector firefighter and, in the year of separation, have reached age 50 or 25 years of service under the Plan;
- Payments made due to disability;
- Payments made after your death;
- Payments of ESOP dividends;
- Corrective distributions of contributions that exceed tax law limitations;
- Cost of life insurance paid by the Plan;
- Payments made directly to the government to satisfy a federal tax levy;
- Payments made under a qualified domestic relations order (QDRO);
- Payments from a defined contribution plan that are qualified birth or adoption distributions;
- Payments to a victim of domestic abuse from a defined contribution plan that isn't subject to the qualified joint survivor annuity or qualified preretirement survivor annuity rules (domestic abuse victim distributions);
- Payments after you receive a certification from a physician that you have a terminal illness (terminal illness distributions);
- Payments that are qualified disaster recovery distributions;
- Payments made from a defined contribution plan that are qualified long-term care distributions;
- Payments up to the amount of your deductible medical expenses (without regard to whether you itemize deductions for the taxable year);
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001, for more than 179 days;
- Payments of certain automatic enrollment contributions that you request to withdraw within 90 days of your first contribution;
- Phased retirement payments made to federal employees (not applicable to distributions from a Designated Roth Account); and
- Payments from a pension-linked emergency savings account.

For more information about the 10% additional tax and the exceptions to the 10% additional tax, see IRS Publication 575, *Pension and Annuity Income,* under the heading *Tax on Early Distributions.* For information on how to claim an exception, see the Instructions for IRS Form 5329, *Additional Taxes on Qualified Plans (including IRAs) and Other Tax-Favored Accounts.*

If I do a rollover to an IRA (including a Roth IRA), will the 10% additional tax apply to a later distribution from the IRA (including a Roth IRA) before age 59½?

If you receive a payment from an IRA (including a Roth IRA; see section below titled, "If you roll over your payment to a Roth IRA") when you are under age 59½, you will have to pay the 10% additional tax on early distributions on the part of the distribution that you must include in income, unless an exception applies. In general, the exceptions to the 10% additional tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan (including a Designated Roth Account in an employer plan). However, there are a few differences for payments from an IRA, including:

- The exception for payments from a plan made after you separate from service if you are at least age 55 in the year of separation (or the earlier of age 50 or attainment of 25 years of service under the Plan for qualified public safety employees and private-sector firefighters) doesn't apply to payments from an IRA;
- The exception for payments made pursuant to a QDRO under a plan doesn't apply to an IRA (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA (including a Roth IRA) of a spouse or former spouse); and
- The exception for substantially equal periodic payments from a plan also applies to payments from an IRA but without regard to whether you have had a separation from service.

Also, there are exceptions to the 10% additional tax that do not apply to payments from a plan but that do apply to payments from an IRA (including a Roth IRA), including:

- Payments for qualified higher education expenses;
- Payments up to $10,000 used in a qualified first-time home purchase; and

- Payments for health insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

For more general information about the 10% additional tax and the exceptions to the 10% additional tax on payments from an IRA, see the Instructions to IRS Form 5329, *Additional Taxes on Qualified Plans (including IRAs) and Other Tax-Favored Accounts*. See also, IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs),* under the heading *Early Distributions.*

Will I owe State income taxes?

This notice doesn't address any State or local income tax rules (including withholding rules).

SPECIAL RULES AND OPTIONS

If your payment includes after-tax contributions (not a Designated Roth Account)

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is included in the payment, so you cannot take a payment of only after-tax contributions. However, if you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment. In addition, special rules apply when you do a rollover, as described below.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the Plan and at the same time the rest is paid to you, the portion directly rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a payment of $12,000, of which $2,000 is after-tax contributions. In this case, if you directly roll over $10,000 to an IRA that is not a Roth IRA, no amount is taxable because the $2,000 amount not directly rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from the Plan to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.

Similarly, if you do a 60-day rollover to an IRA of only a portion of a payment made to you, the portion rolled over consists first of the amount that would be taxable if not rolled over and the after-tax contributions are treated as rolled over last. For example, assume you are receiving a payment of $12,000, of which $2,000 is after-tax contributions, and no part of the distribution is directly rolled over. In this case, if you roll over $10,000 to an IRA that is not a Roth IRA in a 60-day rollover, no amount is taxable because the $2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. Under certain circumstances, you may claim eligibility for a waiver of the 60-day rollover deadline by making a written self-certification. Otherwise, to apply for a waiver from the IRS, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs),* under the heading *Rollovers.*

If you receive a payment and you were born on or before January 1, 1936

If you were born on or before January 1, 1936, and receive a lump-sum payment that isn't a qualified Roth distribution and that you don't roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, *Pension and Annuity Income*.

If you roll over your payment to a SIMPLE IRA

Not a Designated Roth Account:

You can only roll over a payment from the Plan to a SIMPLE IRA plan after the end of the 2-year period beginning on the date you first participated in the SIMPLE IRA plan.

Designated Roth Account:

You can only roll over a payment from the Plan to a Roth SIMPLE IRA plan after the end of the 2-year period beginning on the date you first participated in the Roth SIMPLE IRA plan.

If you roll over your payment to a Roth IRA (not a Designated Roth Account in the Plan)

If you roll over a payment from the Plan to a Roth IRA (which for purposes of this explanation, includes a Roth SIMPLE IRA), a special rule applies under which the amount of the payment rolled over, reduced by any after-tax amounts, will be taxed. In general, the 10% additional tax on early distributions will not apply. However, if you take the amount rolled over out of the Roth IRA within the 5-year period that begins on January 1 of the year of the rollover, the 10% additional tax will apply (unless an exception applies).

If you roll over the payment to a Roth IRA, you won't have to take RMDs from the Roth IRA during your lifetime. Later payments from the Roth IRA that are qualified distributions won't be taxed, including earnings after the rollover.

A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to $10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional tax on early distributions (unless an exception applies). For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*, and IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*.

If you roll over your payment to a Designated Roth Account in the Plan

You can't roll over a payment to a Designated Roth Account in another employer's plan. However, you can roll the payment over into a Designated Roth Account in the distributing Plan. If you roll over a payment from the Plan to a Designated Roth Account in the Plan, the amount of the payment rolled over, reduced by any after-tax amounts directly rolled over, will be taxed. In general, the 10% additional tax on early distributions won't apply. However, if you take the amount rolled over out of the Designated Roth Account within the 5-year period that begins on January 1 of the year of the rollover, the 10% additional tax will apply on the amount includable in gross income (unless an exception applies).

If you roll over the payment to a Designated Roth Account in the Plan, you won't have to take RMDs from the Designated Roth Account during your lifetime. Later payments from the Designated Roth Account that are qualified distributions won't be taxed, including earnings after the rollover. A qualified distribution from a Designated Roth Account is a payment made both after you are age 59½ (or after your death or disability) and after you have had a Designated Roth Account in the Plan for at least 5 years. In applying this 5-year rule, you count from January 1 of the year of the first contribution to your Designated Roth Account. However, if you made a direct rollover to a Designated Roth Account in the Plan from a Designated Roth Account in a plan of another employer, the 5-year period begins on January 1 of the year you made the first contribution to the Designated Roth Account in the Plan or, if earlier, to the Designated Roth Account in the plan of the other employer. Payments from the Designated Roth Account that aren't qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional tax on early distributions (unless an exception applies).

If you aren't a Plan participant

Payments after death of the participant. If you receive a payment after the participant's death that you do not roll over, the payment generally will be taxed in the same manner described elsewhere in this notice. However, the 10% additional tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the deceased participant was born on or before January 1, 1936.

If the payment is from a Designated Roth Account, whether the payment is a qualified distribution generally depends on when the participant first made a contribution to the Designated Roth Account in the Plan.

If you are a surviving spouse. If you receive a payment from the Plan as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice.

Not a Designated Roth Account: In addition, if you choose to do a rollover to an IRA, you may treat the IRA either as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional tax on early distributions (unless an exception applies) and RMDs will be based on your age.

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional tax on early distributions. However, if the participant had started taking RMDs from the Plan, RMDs must continue to be made from the inherited IRA. If the participant had not started taking RMDs from the Plan, distributions from the inherited IRA must begin when the participant would have been required to begin RMDs.

Designated Roth Account: In addition, if you choose to do a rollover to a Roth IRA, you may treat the Roth IRA either as your own or as an inherited Roth IRA. A Roth IRA you treat as your own is treated like any other Roth IRA of yours, so that you will not have to receive any RMDs during your lifetime and earnings paid to you in a nonqualified distribution before you are age 59½ will be subject to the 10% additional tax on early distributions (unless an exception applies).

If you treat the Roth IRA as an inherited Roth IRA, payments from the Roth IRA will not be subject to the 10% additional tax on early distributions. An inherited Roth IRA is subject to RMDs.

If you are a surviving beneficiary other than a spouse. If you receive a payment from the Plan because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA or, if the payment is from a Designated Roth Account, a direct rollover to an inherited

Roth IRA. Payments from the inherited IRA, or from the inherited Roth IRA (even if made in a nonqualified distribution) won't be subject to the 10% additional tax on early distributions. You will have to take RMDs from the inherited IRA and/or Roth IRA.

For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs),* and IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs).*

Payments under a qualified domestic relations order ("QDRO")
If you are the spouse or former spouse of the participant who receives a payment from the Plan under a QDRO, you generally have the same options and the same tax treatment that the participant would have (for example, you may roll over the payment to your own IRA, Roth IRA, or an eligible employer plan that will accept it). However, payments under the QDRO will not be subject to the 10% additional tax on early distributions.

For more information, see IRS Publication 504, *Divorced or Separated Individuals.*

If you are a nonresident alien

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20% of the taxable amount, the Plan is generally required to withhold 30% of the taxable amount of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing IRS Form 1040-NR, *U.S. Nonresident Alien Income Tax Return,* and attaching your IRS Form 1042-S, *Foreign Person's U.S. Source Income Subject to Withholding.* See IRS Form W-8BEN, *Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals),* for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, *U.S. Tax Guide for Aliens*, and IRS Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities.*

Other special rules

- If a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).
- If your payments for the year are less than $200 (not including payments from a Designated Roth Account in the Plan), the Plan is not required to allow you to do a direct rollover and is not required to withhold for federal income taxes. However, you may do a 60-day rollover.
- You may have the ability to repay certain distributions from your retirement plan. If you took a qualified reservist distribution, a qualified disaster recovery distribution, a qualified birth or adoption distribution, an emergency personal expense distribution, a domestic abuse victim distribution, or a terminal illness distribution, you generally may repay that distribution to an eligible retirement plan within a certain time period. For more information on repayments of qualified reservist distributions, see IRS Publication 3, *Armed Forces' Tax Guide.* For more information on other repayments, see IRS Publication 575, *Pension and Annuity Income,* or consult a professional tax advisor.

FOR MORE INFORMATION

You may wish to consult with the Plan Administrator or payor, or a professional tax advisor, before taking a payment from the Plan. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, *Pension and Annuity Income*; IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*; IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*; and IRS Publication 571, *Tax-Sheltered Annuity Plans (403(b) Plans).* These publications are available from a local IRS office, on the web at *www.irs.gov*, or by calling 1-800-TAX-FORM.

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IMPORTANT INFORMATION ABOUT THE DELIVERY OF REQUIRED DOCUMENTS[1] AND DISCLOSURES REGARDING YOUR DEFINED CONTRIBUTION RETIREMENT PLAN(S)

Plan administrators: Please note that you are responsible for making sure that each new participant to your money purchase and/or profit-sharing plans (including those who have inherited accounts in one or more of your plans) receives this notice in the mail.

Participants: Please be advised that by providing an email address on your application when you updated it online at Fidelity.com/profile or through a Fidelity representative, you elected to have documents related to your Fidelity Defined Contribution Retirement Plan[2] delivered to you electronically. This notice is being delivered to you by Fidelity Investments on your plan administrator's behalf.

The email will contain instructions explaining how to access the documents. In most cases, the documents will be accessible when you log in to Fidelity.com or via a link in the email, or, in some instances, the disclosure information may be contained within the email itself.

No action is required on your part. Please note:

- If you update your email address, your plan documents and disclosures will be delivered to your new email address.
- If you choose to opt out of electronic delivery, free of charge, please log in to Fidelity.com/edelivery or, if you don't have internet access, call 800-544-5373.
- You may obtain a paper version of any disclosure sent to you electronically, free of charge, by contacting Fidelity.
- Log in to your Profile page at Fidelity.com/profile to make sure that your contact information is up to date.

Required documents and disclosures accessed electronically will be available for one year or, if applicable, until a subsequent version becomes available.

[1]Required documents may include tax forms required by the IRS to be provided, notices required by the Department of Labor to be provided, and your benefits statements (currently provided as part of your brokerage account statement).

[2]Documents may include those related to the Fidelity Defined Contribution Retirement Plan in which you have a balance or are now eligible to participate and those plans in which you may become eligible to participate or are eligible to receive a benefit from (e.g., an inherited account).

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