



# Roth IRA Conversion

Use this form to request a conversion of all or any part of your Fidelity Traditional, Rollover, SEP, or SIMPLE IRA ("IRA") to a Fidelity Roth IRA. Not available to nonresident aliens due to tax-withholding requirements. 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. If using a blank sheet, include the account numbers, your signature, and the date.

### Helpful to Know

- The receiving Roth IRA must already be established or this form must accompany a new account application. Go to [Fidelity.com/rothira](https://www.fidelity.com/rothira) to establish an account online.
  - If you are younger than age 59½, an early withdrawal penalty may apply to any amount distributed from your IRA and not converted to a Roth IRA within 60 days.
  - You are responsible for maintaining records of your Roth IRA conversions, recharacterizations, and annual contributions in order to properly complete your federal tax return.
  - If you use Automatic Investments, you are responsible for making applicable changes to this feature.
- All open Good 'Til Canceled (GTC) orders should be canceled prior to submitting this request. If a request is received that requires converting a position with an open order, the order will be canceled. It will be your responsibility to replace the order on the Roth IRA account, if applicable.
  - Important to Note:** The Tax Cuts and Jobs Act eliminated the ability to recharacterize any conversions made to a Roth IRA in 2018 or after. You should consult a tax professional prior to requesting a conversion, as any taxable amounts converted will be subject to federal income taxes in the year in which the conversion occurs.

## 1. Account Information

Name	Social Security or Taxpayer ID Number
<input type="text"/>	<input type="text"/>

**From Fidelity IRA being converted**

**To Fidelity Roth IRA**

Account Number

Account Number

**Type of Fidelity IRA to be converted**

- Traditional IRA     Rollover IRA     SEP IRA  
 SIMPLE IRA *Accounts held for less than two years may not be converted.*     Inherited Traditional IRA *Spouse only. (to Inherited Roth IRA)*

## 2. Conversion Instructions

Convert your existing IRA to your Roth IRA indicated in the Account Information section as specified below. Select either Full Conversion in kind or provide partial conversion instructions.

- Full Conversion in kind *Convert the entire balance of your IRA to your Roth IRA. The conversion will be based on the existing positions in your IRA on the date of the conversion; the IRA will be closed and any residual income on the existing positions will also be converted.*
- Partial Conversion in cash *Convert the following dollar amount from your IRA to your Roth IRA.*

You must have sufficient cash in your core position in a Fidelity brokerage IRA. If a liquidating trade is necessary, go to [Fidelity.com](https://www.fidelity.com) or call a Fidelity representative.

Amount

\$	<input type="text"/>
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Conversion Instructions continue on next page. ►►

Partial Conversion in kind Convert the following positions from your IRA to your Roth IRA.

List the investments to be converted in kind and indicate the amount, number of shares, or check "All."

**Note:** Amount can only be used for Fidelity Mutual Fund accounts (ex. 2AB-XXXXXX.)

Investment Name/CUSIP/Symbol	Amount <i>Fidelity Mutual Fund IRA only</i>	OR	Number of Shares/ALL
	\$		<input type="checkbox"/> All
Investment Name/CUSIP/Symbol	Amount <i>Fidelity Mutual Fund IRA only</i>	OR	Number of Shares/ALL
	\$		<input type="checkbox"/> All
Investment Name/CUSIP/Symbol	Amount <i>Fidelity Mutual Fund IRA only</i>	OR	Number of Shares/ALL
	\$		<input type="checkbox"/> All
Investment Name/CUSIP/Symbol	Amount <i>Fidelity Mutual Fund IRA only</i>	OR	Number of Shares/ALL
	\$		<input type="checkbox"/> All
Investment Name/CUSIP/Symbol	Amount <i>Fidelity Mutual Fund IRA only</i>	OR	Number of Shares/ALL
	\$		<input type="checkbox"/> All
Investment Name/CUSIP/Symbol	Amount <i>Fidelity Mutual Fund IRA only</i>	OR	Number of Shares/ALL
	\$		<input type="checkbox"/> All

Optional.  Additional instructions attached. To list more securities, attach a separate sheet and include the account numbers for the IRA being converted and the Roth IRA, and the names, CUSIPs, and amounts for each security. You must sign and date the attached instructions.

### 3. Tax Withholding

Distributions from your non-Roth IRA are subject to federal and, where applicable, state income tax withholding unless you elect not to have withholding apply below (if you are a U.S. citizen or other U.S. person). If you do not elect out of withholding, federal income tax will be withheld at the rate of 10% from your total IRA distribution amount, unless you indicate a higher percentage below (federal and state tax withholding combined cannot total more than 99%). If you made nondeductible contributions to your IRA, this may result in excess withholding from your distributions. If you elect not to have withholding apply to your distributions or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. **See "State Tax Withholding — IRA Withdrawals" at the end of this form.**

#### Federal

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

Percentage	%

Minimum 10%; maximum 99%. Whole numbers; no dollar amounts. Note that if there is federal tax withholding, certain states require that there also be state tax withholding.

#### State

- Do NOT withhold state taxes unless required by law
- Withhold state taxes at the applicable rate
- Withhold state taxes at the rate of:

Percentage	%

Maximum 99%. Whole numbers; no dollar amounts.

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

Form continues on next page. ▶▶

## 4. Signature and Date *Form cannot be processed without signature and date.*

By signing this form, you:

- Authorize and request the custodian for the Fidelity IRA, Fidelity Management Trust Company and its agents, affiliates, employees, or successor custodians (Fidelity) to make the above requested distribution from your Fidelity IRA and conversion contribution to your Fidelity Roth IRA.
- Indemnify Fidelity from any liability in the event that you fail to meet any IRS requirement.
- Understand that, for full conversions, any Good 'Til Canceled (GTC) orders for the Fidelity IRA are canceled.
- Accept full responsibility for complying with all IRS rules on conversions.
- Understand that the taxable converted amount will be subject to federal income taxes in the year in which the conversion occurs.
- Affirm that, if you are required to take a Required Minimum Distribution, you have done so for the current year pursuant to Section 401(a)(9) of the Internal Revenue Code with respect to your Fidelity IRA prior to this conversion, and you accept full responsibility for complying with these requirements.
- Certify under penalties of perjury that you are a U.S. citizen or other U.S. person and that the taxpayer identification number shown on this form is your correct tax identification number.

PRINT OWNER NAME	
OWNER SIGNATURE	DATE MM/DD/YYYY
<b>SIGN</b> X	X

**Did you sign the form?** Send the ENTIRE form to Fidelity Investments.

**Questions?** Go to [Fidelity.com/rothira](https://www.fidelity.com/rothira) or call 800-343-3548.

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

**Regular mail**  
Attn: Retirement Distributions  
Fidelity Investments  
P.O. Box 770001  
Cincinnati, OH 45277-0044

**Overnight mail**  
Attn: Retirement Distributions  
Fidelity Investments  
100 Crosby Parkway KC1B  
Covington, KY 41015

*On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 465360.10.0 (05/18)*

# State Tax Withholding—IRA Withdrawals

## Helpful to Know

- Each state sets its own withholding rates and requirements on taxable distributions. We apply these rates unless you direct us not to (where permitted) or you request a higher rate.
- Your account's legal/residential address determines which state's tax rules apply.
- You are responsible for paying your federal, state, and local income taxes and any penalties, including penalties for insufficient withholding.
- Withholding taxes for Roth IRA distributions is optional.
- The state tax withholding rate, if indicated, must be provided as a whole number from 1% to 100% for any one-time withdrawals, or from 1% to 99% for any automatic withdrawals.

## Withholding Options

State of residence	State tax withholding options
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	<ul style="list-style-type: none"> <li>• No state tax withholding is available (even if your state has income tax).</li> </ul>
AR, IA, KS, MA, ME, OK, VT	<ul style="list-style-type: none"> <li>• If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate or an amount greater as specified by you.</li> <li>• If you do NOT choose federal withholding, state withholding is voluntary.</li> <li>• If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.</li> </ul>
CA, DE, NC, OR	<ul style="list-style-type: none"> <li>• If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise.</li> <li>• If you do NOT choose federal withholding, state withholding is voluntary.</li> <li>• If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.</li> </ul>
CT, MI	<ul style="list-style-type: none"> <li>• CT and MI generally require state income tax of at least your state's minimum requirements regardless of whether or not federal income tax is withheld.</li> <li>• Tax withholding is not required if you meet certain state requirements governing pension and retirement benefits. Please reference the CT or MI W-4P Form for additional information about calculating the amount to withhold from your distribution.</li> <li>• If you are subject to state tax withholding, you must elect state tax withholding of at least your state's minimum by completing the Tax Withholding section.</li> <li>• Contact your tax advisor or investment representative for additional information about your state's requirements.</li> </ul>
DC <i>Only applicable if taking a full distribution of entire account balance.</i>	<ul style="list-style-type: none"> <li>• If you are taking distribution of your entire account balance and not directly rolling that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the Tax Withholding section.</li> <li>• If your entire distribution amount has already been taxed (for instance only after-tax or nondeductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options.</li> <li>• If you wish to take a distribution of both taxable and nontaxable amounts, you must complete a separate distribution request form for each and complete the Tax Withholding section of the forms, as appropriate.</li> </ul>
MS	<ul style="list-style-type: none"> <li>• If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise.</li> <li>• If you do NOT choose federal withholding, state withholding will occur unless you request otherwise.</li> <li>• If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.</li> </ul>
OH	<ul style="list-style-type: none"> <li>• State tax withholding is voluntary. If you choose state withholding, you can choose a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.</li> </ul>
SC	<ul style="list-style-type: none"> <li>• SC requires state withholding if you have not provided a Tax ID or if you have been notified of a name/Tax ID mismatch and have not resolved the issue. Otherwise, state tax withholding is voluntary and you can choose the rate you want.</li> </ul>
All other states (and DC if not taking a full distribution)	<ul style="list-style-type: none"> <li>• State tax withholding is voluntary and you can choose the rate you want.</li> </ul>

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

This tax information is for informational purposes only, and should not be considered legal or tax advice. Always consult a tax or legal professional before making financial decisions.

We do not provide tax or legal advice and we will not be liable for any decisions you make based on this or other general tax information we provide.

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