

# 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](http://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.
- You should confirm that Fidelity has your most current address prior to submission so that we can withhold appropriate taxes. See the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at [Fidelity.com/W-4R](http://Fidelity.com/W-4R) for additional information. To update your address, go to [Fidelity.com](http://Fidelity.com).

**Important to Note:** If you have multiple IRAs (including a Rollover, SEP, or SIMPLE IRA or an IRA annuity) your Roth conversion may be affected by the IRS's IRA aggregation rule. The rule treats all non-Roth IRA accounts owned by one taxpayer (except for inherited IRAs) as the same account for determining the prorated amount of after-tax versus pretax contributions. Generally, the IRS does not allow you to convert only after-tax amounts. This may increase the taxable amount of your conversion. If you have more than one non-Roth IRA account, you should consult a tax advisor to determine your potential tax liability prior to converting. Conversions are irrevocable transactions. You may also review the IRS Form 8606 and instructions for tracking and recovering after-tax amounts in IRA accounts.

If your IRA is linked to a Fidelity Crypto® IRA ("Crypto IRA"), the crypto portion of the account is not eligible for conversions. If you select "Full Conversion" in Section 2, your crypto assets will not be converted.

## 1. Account Information

Name	Social Security or Taxpayer ID Number
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### From Fidelity IRA being converted

Account Number
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### 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)

### To Fidelity Roth IRA

Account Number
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Form continues on next page. ►►

## 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. If your IRA is linked to a Crypto IRA, the assets held in that account will not be converted. Should you wish to convert assets held in a Crypto IRA, prior to submitting this request, you must liquidate the crypto position, transfer any proceeds to your brokerage IRA, and then convert your brokerage IRA account.

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 or call a Fidelity representative.

Dollar Amount
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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

Dollar Amount Fidelity Mutual Fund IRA only
Dollar Amount Fidelity Mutual Fund IRA only
Dollar Amount Fidelity Mutual Fund IRA only
Dollar Amount Fidelity Mutual Fund IRA only
Dollar Amount Fidelity Mutual Fund IRA only
Dollar Amount Fidelity Mutual Fund IRA only

Number of Shares/ALL	<input type="checkbox"/> All
Number of Shares/ALL	<input type="checkbox"/> All
Number of Shares/ALL	<input type="checkbox"/> All
Number of Shares/ALL	<input type="checkbox"/> All
Number of Shares/ALL	<input type="checkbox"/> All
Number of Shares/ALL	<input type="checkbox"/> All
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). For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 99% below. 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.**

Do NOT complete this section if you are not a U.S. person (including a resident alien individual). Instead, the nonresident alien tax withholding rate of 30% will apply. If you believe you are entitled to a reduced tax treaty benefit based on your country of residence, provide the IRS Form W-8BEN with the Special Rates and Conditions section completed to indicate that this distribution is eligible for a reduced tax rate with this form. Please note that this could delay the funds leaving your account by up to 3 business days. If your tax treaty claim is invalid, the distribution will be processed with 30% withholding.

**Complete if you would like a rate of withholding that is different from this default withholding rate.** You should review the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at Fidelity.com/W-4R for additional information, which you can download for free. If you don't have access to a computer, you may request a copy by calling Fidelity, or the IRS at 800-829-1040.

### Federal

Do NOT withhold federal taxes.

Withhold federal taxes at the rate of:

Percentage
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Maximum 99%. Whole numbers; no dollar amounts or decimals. 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
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Maximum 99%. Whole numbers; no dollar amounts or decimals.

## 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 conversions are irrevocable transactions.
- Understand that you should consult a tax or legal professional before making financial decisions.

- Understand that Fidelity does not provide tax or legal advice and will not be liable for any decisions you make based on this or other general tax information we provide.
- 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.

- Have viewed, read, and understand the IRS Instructions for Form W-4R.
- Certify that the address associated with this account is current and up to date.
- Certify that Fidelity has your current address on file.

For Connecticut Residents:

- Acknowledge that, as a resident of CT, your distributions from retirement accounts are subject to the highest marginal tax rate. If you are exempt from state tax, you have the option to elect out of state tax withholding. Otherwise, penalties may apply. The penalty for reporting false information is a fine of not more than \$5,000, imprisonment for not more than five years, or both.
- Confirm that your state tax withholding election is true, complete, and correct.

PRINT OWNER NAME	
OWNER SIGNATURE	
SIGN 	DATE MM/DD/YYYY

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

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

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

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

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# Federal and State Tax Withholding—IRA 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](https://www.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.

**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 on line 2. (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 IRA. 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.

Note: If you are using the checkwriting feature on your IRA, state tax withholding may be required even if you have the option to opt out when using other payment methods. This is a limitation of the checkwriting feature.

If your legal state of residence is:	Your withholding requirements are:
IA <sup>1</sup> , MA <sup>2</sup> , ME, 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 <sup>3</sup> , KS <sup>3</sup> , NC, 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 <sup>3</sup> , 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 <i>AR4P</i> or the <i>MI W-4P</i> 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 <i>CT W-4P</i> form for details.
MN, MS <sup>4</sup>	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.
DC	If you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, the District of Columbia requires 10.75% to be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld.
NE <sup>3</sup>	See the <i>All Other States</i> section.
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	State income tax withholding is not available on your IRA distributions.
All Other States	You are not subject to mandatory state income tax withholding, however, you may elect voluntary state income tax withholding as 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.

<sup>1</sup> If your distribution is considered qualified retirement income, you may elect not to have state income tax withheld.

<sup>2</sup> 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.

<sup>3</sup> 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, if a TIN is missing on the account, or the IRS notifies us that the TIN is incorrect, state tax withholding is required.

<sup>4</sup> 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.