



Fidelity Advisor

# IRA Distribution Request for Automatic Rollover Accounts

Use this form to authorize a full distribution of your Fidelity Advisor Rollover IRA or Roth IRA, which was automatically established by your former employer on your behalf through the rollover of assets from your former employer's retirement savings plan.

Type on screen or fill in using CAPITAL letters and black ink.

## A. Notes

### For distribution codes in Section 3.

**Note 1 – Minimum Required Distributions:** Except as provided below, under Internal Revenue Code, Section 401(a)(9), you must begin receiving minimum required distributions from your Rollover IRA by April 1 following the calendar year in which you turn 73. Failure to take the required distribution could result in substantial penalties. Contact your tax advisor or local IRS office for details regarding MRDs.

**Note 2 – If you are under 59½:** Withdrawals made before age 59½ are generally subject to a 10% early withdrawal penalty. You may be required to file IRS Form 5329 if you are subject to the 10% early withdrawal penalty or in the event that you are eligible for an exception to the early withdrawal penalty.

**Note 3 – Cash Distributions:** If you are intending to roll over your IRA distribution within 60 days, and you are under 59½ years of age and are not disabled, we are required to report the withdrawal to the IRS on Form 1099-R as an Early Distribution, no known exception (Code 1 or J). If you are over 59½, we will report the withdrawal as a Normal Distribution (Code 7 or T). Consult your tax advisor for details.

**Note 4 – Transfers:** If you wish to initiate a transfer of assets from your Fidelity Advisor Rollover IRA or Roth IRA to an IRA with another institution, contact that institution for their requirements. FIIOC will need to receive a letter of acceptance from the receiving institution in order to complete the transfer of assets. Do not complete this Distribution Request form.

**Note 5 – Roth IRAs:** A distribution from your Roth IRA is considered to be qualified if the 5-year aging period requirement is satisfied AND you are ONE of the following: age 59½ or older, or disabled as defined by the IRS. The 5-year aging period begins on January 1 of the first year for which you made an annual contribution to any Roth IRA you own, or, if earlier, January 1 of the year in which you first made a conversion contribution or Roth rollover contribution from an employer-sponsored plan to any Roth IRA you own.

If there is a rollover of assets from an employer-sponsored plan to a Roth IRA, the period in which the rolled-over funds were in the employer-sponsored plan does not count towards the determination of the 5-year period in the Roth IRA. However, if an individual had established a Roth IRA in a prior year, the 5-year period for determining qualified distributions from the Roth IRA, which began with the first contribution or conversion to that Roth IRA, would also apply to any funds previously rolled over from the employer-sponsored plan. If you do not meet the requirements for a qualified distribution, your distribution may be subject to income tax and a 10% early withdrawal penalty. A 10% early withdrawal penalty may also apply to a distribution (including a qualified distribution) if it consists of conversion monies that were held for less than 5 years from January 1 of the year in which the conversion contribution was made. Consult your tax advisor or Financial Advisor regarding the requirements for withdrawing tax-free and penalty-free distributions from Roth IRAs.

**Note:** If the 5-year aging period requirement is satisfied and you are taking a distribution that meets the requirements of the exception for qualified first-time home purchase (\$10,000 lifetime limit), the distribution will be coded as an early distribution from a Roth IRA (Code J). You must file Form 5329 to show that the distribution is qualified. You may also need to file Form 8606. Consult your tax advisor for further assistance.

## 1. Account Information *All fields are required.*

Account Owner First Name	M.I.	Account Owner Last Name	SSN
Existing Rollover IRA Account Number†	Date of Birth MM DD YYYY		
Mobile Phone Number <i>Used as your primary phone</i>	Email Address*		
Street Address			Apartment
City	State	Zip/Postal Code	

You must provide an email address and mobile phone number to be used to verify and/or authorize transactions.

\* See Electronic Delivery section for more details.

Update the address on my IRA account based on the above information.

† Provide account number for the existing Rollover IRA account to be fully liquidated, which can be found on the confirmation statement confirming the automatic rollover to FIIOC from your former employer's retirement plan. Call a Fidelity representative at 800-248-4253 if you cannot locate your account number.



## 2. Electronic Delivery

**IMPORTANT:** By signing this form, you are consenting to receive all account-related communications electronically. You agree that Fidelity may use your email and/or mobile number to message, call, or text you for this purpose. Message and data rates apply; frequency may vary. To manage your delivery preferences, log into [accounts.fidelity.com](https://accounts.fidelity.com) and select the eDelivery settings in your Overview section.

To confirm your consent, please respond to the electronic message which Fidelity will email to you.

### Note:

- Your delivery preferences are applied across all eligible Fidelity accounts owned by you based upon your most recent election. If you have already consented to electronic delivery, your election will not change.
- The email address provided should not be your Authorized agent/ Representative's email address.
- This email address will replace any existing email address already on our system.

## 3. Reason for Distribution

- Check one.
- A. Normal Distribution (Code 7)** – You are 59½ years of age or older. See Notes 1 and 3 in Section A.
- B. Early Distribution, no known exception (Code 1)** – You are under the age of 59½ and are not disabled. See IRS Form 5329 and Notes 2 and 3 in Section A.
- C. Disability and you are under the age of 59½ (Code 3)**
- D. Distribution from an IRA to an eligible Retirement Plan (Code G)** – This is a direct rollover option which requires that the distribution check be made payable to the trustee of an employer's plan. The check will be mailed to your address of record for delivery by you to your employer.

Trustee of the Employer Plan (to whom the check should be made payable)

### For Roth IRA Accounts

- A. Distribution (Code T)** – You are 59½ years of age or older, or disabled. See Note 3 in Section A.
- B. Early Distribution, no known exception (Code J)** – You are under the age of 59½ and are not disabled. See IRS Form 5329 and Notes 2 and 5 in Section A.

## 4. Distribution Instructions

Check one.

\* If you are making check payable to an eligible retirement plan, we will send your check to the address listed in Section 1.

- A. Distribute by check to address of record indicated in Section 1.**
- Overnight check proceeds. A \$20 fee will be assessed. (Overnight delivery is **only** available if box for new address in Section 1 is unchecked. If sending check to a new address, it will be sent via regular mail.)
- B. Distribute by check to alternate address.\***

Address		Apartment
City	State	Zip/Postal Code

## 5. Federal and State Income Tax Withholding Elections

### Federal Tax Withholding

Indicate whether or not you wish to have federal income taxes withheld. If no box is checked, Fidelity is required to withhold 10% from the gross distribution (excluding Roth IRAs). The default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions.

Check one.  I elect NOT to have federal income taxes withheld from my IRA distribution(s).

**OR**

I want Fidelity to withhold federal income taxes at the rate of  
Specify a whole number percentage between 1% and 100%.

Percentage	
	%

### State Tax Withholding

Indicate whether or not you wish to have state income taxes withheld. Some states require tax withholding regardless of your election below if federal income tax is withheld. Also, some states do not allow state tax withholding. **Refer to the Notice of Withholding for specific information concerning your state.**

Check one.  I elect NOT to have state income taxes withheld from my IRA distribution(s). (Not applicable in all states.)

**OR**

I elect to have state income taxes withheld from my IRA distribution(s) at the minimum withholding rate for my state of residence. For states with no minimum, state income tax will not be withheld unless you have provided a dollar amount in the box below, provided your state allows income tax to be withheld.

Optional. I would like to withhold the following additional amount:

Dollar Amount	
\$	.00

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

- I authorize and request Fidelity Investments Institutional Operations Company LLC (FIIOC), as agent for Fidelity Management Trust Company (FMTC) (or their agents, affiliates, or successor custodians, as applicable), to make the above withdrawal(s). I understand that IRA distributions will be taxed as ordinary income and may also be subject to a 10% early withdrawal penalty if taken before age 59½. If I reached age 73, I accept full responsibility for withdrawing from my Rollover IRA the minimum required distribution required by Section 401(a)(9) of the Internal Revenue Code. I agree to indemnify Fidelity Management Trust Company (FMTC), its agent(s), successors, affiliates, and employees from any liability in the event that I fail to meet any IRS requirements regarding distributions.
- If I am a U.S. citizen or other U.S. person (including a resident alien individual), I hereby certify under penalties of perjury that the number shown in Section 1 on this form is my correct taxpayer identification number. If I am a nonresident alien, I have attached with this Fidelity Advisor IRA Distribution Request form, an IRS Form W-8BEN and included my U.S. taxpayer identification number in order to claim tax treaty benefits, if applicable.

Print Account Owner or Authorized Signer Name <i>First, M.I., Last</i>	
Account Owner or Authorized Signer Signature	Date <i>MM - DD - YYYY</i>
<b>SIGN</b> ▶	▶

**Did you sign the form, and attach any necessary documents?** Send the form and any necessary documents to Fidelity.

### UPLOAD THROUGH WEB

Log into *Accounts.Fidelity.com*

#### Instructions for Shareholders:

1. Under "Manage Accounts, Other Services," go to the "Upload Documents" link.
2. Follow instructions on the web portal and click "UPLOAD DOCUMENTS."

#### Instructions for Financial Representatives:

1. Under "Quick Links" on the landing page, go to the "Upload Documents" link.
2. Follow instructions on the web portal and click "UPLOAD DOCUMENTS."

### FAX

**888-321-7349**

### MAIL

**Fidelity Investments Institutional Operations Company LLC (FIIOC)**

**Regular:** P.O. Box 770002, Cincinnati, OH 45277-0082

**Overnight:** 100 Crosby Parkway, KC1G, Covington, KY 41015

**IMPORTANT:** *If an original signature guarantee or notary is required, this form must be mailed.*

**Questions?** For help completing this form, contact your Financial Representative or call our Retirement Specialists at 800-522-7297, any day the New York Stock Exchange is open.

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Fidelity Advisor

# IRA Notice of Withholding

## 1. Federal Tax Withholding

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### **For Fidelity Advisor Traditional, Rollover, SIMPLE, and SEP/SARSEP-IRAs:**

IRS regulations require us to withhold federal income tax at the rate of 10% from your IRA distribution(s) unless you elect NOT to have withholding apply by indicating this on your distribution request. This election will remain in effect on periodic distributions taken from your IRA until revoked by you. You can revoke this election at any time by sending a written request to the following address:

**Fidelity Investments**  
**P.O. Box 770002**  
**Cincinnati, OH 45277-0082**

Withholding will apply to the gross amount of each distribution, even though you may have made nondeductible contributions.

If you elect to have withholding apply when you request a distribution, federal income tax will be withheld from your IRA distribution(s) (excluding Roth IRA distributions) at a rate of 10% (unless you have elected a different percentage withheld between 1% and 100%, in which case federal income tax will be withheld at the rate you have chosen). Withholding will also apply if you make no withholding election or do not provide a U.S. residential address.<sup>†</sup> Even if you choose to have federal income tax withheld, you are still responsible for the full payment of federal income tax, any state or local taxes, and any penalties that may apply to your distribution(s). Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld. Whether or not you elect to have withholding apply, you may be responsible for payment of estimated taxes. You may also incur penalties under the IRS estimated tax rules if your estimated tax payments are not sufficient.

If you are a nonresident alien, you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, with your distribution request to claim tax treaty benefits, if applicable. To obtain Form W-8BEN, consult your tax advisor or go to the IRS Web site at <http://www.irs.gov>.

**Note:** Similar tax withholding rules may apply to other types of retirement arrangements. Contact your investment professional, tax advisor, or benefits office, as appropriate, for more details.

### **For Fidelity Advisor Roth IRAs:**

The IRS does not generally require us to withhold federal income tax from your Roth IRA distribution(s) unless you elect to have withholding apply on your distribution request. For Roth IRA distributions for which no withholding instructions are provided, no federal income tax will be withheld. The IRS does require withholding, at a rate of at least 10%, on distributions of earnings attributable to returns of excess contributions to Roth IRAs, unless you elect NOT to have withholding apply by indicating this on your Return of Excess request.

<sup>†</sup> If you do not provide a U.S. residential address, federal income tax will be withheld from your IRA distribution(s) despite any election to the contrary you may have made. This is an IRS requirement. A post office box does not qualify as a U.S. residential address.

## 2. State Tax Withholding

**State tax requirements may change from time to time. Contact your tax or Financial Representative for more information.**

If federal income tax is withheld, state income tax may also be withheld. Your state of residence will determine your state income tax withholding requirements, if any. For purposes of applying state income tax withholding to your IRA distributions, your state of residence is determined by the address of record on your Fidelity Advisor IRA. Refer to the matrix below.

### State of Residency

### State Income Tax Withholding Options

AK, FL, HI, NH, NV,  
SD, TN, TX, WA, WY

#### STATE INCOME TAX WITHHOLDING NOT ALLOWED

State tax withholding may not be elected. State tax withholding is not available on your IRA distribution even if your state has state income tax. Do not complete the State Tax Withholding section.

AL, AZ, CO, CT, GA, ID,  
IL,\* IN,\* KY, LA, MD,\*  
MO, MS, MT, ND, NE,  
NJ,\* NM, NY,\* OH, PA,\*  
RI, SC, UT, VA, WV, WI

#### VOLUNTARY STATE INCOME TAX WITHHOLDING

State income tax will be withheld only if you instruct us to do so. If state withholding is elected, it will be calculated based on your state's applicable minimum withholding requirement, if any. You may optionally elect a specific dollar amount in addition to your state's minimum requirement.

\* These states do not have a minimum withholding requirement, therefore a dollar amount must be indicated if you would like state income tax withheld.

AR, CA, DE, IA, KS, MA,  
ME, MI, MN, NC, OK,  
OR, VT

#### MANDATORY STATE INCOME TAX WITHHOLDING

If state withholding applies, it will be calculated based on your state's applicable minimum withholding requirement as specified below. You may optionally elect a specific dollar amount in addition to your state's minimum requirement.

#### IF FEDERAL INCOME TAX IS WITHHELD

State income tax may be automatically withheld from your distribution(s) whenever federal income tax is withheld. AR, CA, DE, IA, MI, MN, NC, OK, and OR residents may elect not to have state tax withheld, even when federal tax is withheld, by indicating that you do not want it withheld. State income tax will be withheld according to the rates below, plus any additional dollar amount you may choose to indicate.

#### MINIMUM RATES FOR MANDATORY STATES:

Arkansas	3.00% of the gross distribution
California	10.00% of the Federal Income Tax withheld
Delaware, Kansas, Maine, Massachusetts	5.00% of the gross distribution
Iowa	3.80% of the gross distribution
Michigan	4.25% of the gross distribution
Minnesota	6.25% of the gross distribution
North Carolina	4.00% of the gross distribution
Oklahoma	4.75% of the gross distribution
Oregon	8.00% of the gross distribution
Vermont	30.00% of the Federal Income Tax withheld

#### IF FEDERAL INCOME TAX IS NOT WITHHELD

AR, DE, IA, KS, MA, ME, NC, OR – State income tax may be elected in the State Tax Withholding section, even if you elect not to have federal income tax withheld.

CA, VT – If you do not elect to have federal income tax withheld, the minimum state income tax withholding rate becomes zero. Therefore, you should indicate either that you do not want state income tax withheld or write the dollar amount of the state income tax you want voluntarily withheld.

CT, MI, MN, OK – State tax withholding of at least your state's minimum requirements is generally required regardless of whether or not federal income tax is withheld. State income tax will be withheld according to the rates above, plus any additional dollar amount you may choose to indicate. Tax withholding is not required if you meet certain requirements governing pension and retirement benefits. Reference the CT or MI W4-P Form for additional information about calculating the amount to withhold from your distribution. Contact your tax or Financial Representative for additional information concerning your state tax withholding requirements.

#### OTHER

DC (only applicable if taking a full distribution of entire account balance)

DC – If you are taking a distribution of your entire account balance and are not requesting a direct rollover to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, even if federal income tax is not withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the appropriate distribution form. If your entire distribution amount has already been taxed (e.g., only after-tax or non-deductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options.

If you wish to take a distribution of both taxable and non-taxable amounts, you must complete a separate distribution request form for each and complete the tax withholding sections of the forms. Contact your tax or Financial Representative for additional information concerning DC state tax withholding requirements.

You should contact your tax professional before making an election regarding state withholding. Fidelity is not responsible for changes in state law that may impact the accuracy of this information.

**Rates are subject to change without notice.**

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# Additional Federal Tax Withholding Information Sheet (W-4R)

## 2025 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.

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%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

\* If married filing separately, use \$390,800 instead for this 37% rate.

## General Instructions

**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 possessions.

**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 2025, 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-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

*continued on next page*



# 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 on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (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 on line 2. (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 on line 2.

**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 \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Because these two rates are the same, enter "22" on line 2.

**Example 2.** You expect your total income to be \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ: \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter "21" on line 2.

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