

# Rollover/Transfer Request—ABLE Account

Use this form to initiate a rollover or program-to-program transfer of ABLE or 529 assets to an ABLE account at Fidelity. Do NOT use this form to change the beneficiary on your ABLE account. Go to [Fidelity.com/forms](https://www.fidelity.com/forms) to download the *Beneficiary Change—ABLE Account form*. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information, make a copy of the relevant page.

## Helpful to Know

- According to IRS regulations, you are eligible to roll over or complete a program-to-program transfer into another ABLE account once every 12 months without changing the beneficiary. To be valid, a rollover to the ABLE account must be made within 60 days of the distribution from the other account.
- Submit this form directly to Fidelity, not to the ABLE or 529 account administrator from which you are requesting the funds to be transferred.
- If you are rolling over or transferring an ABLE or 529 account, it is necessary to establish an ABLE account at Fidelity first. If you do not have an ABLE account at Fidelity for the Designated Beneficiary, you must go to [Fidelity.com/ABLE](https://www.fidelity.com/ABLE) to open a new Fidelity ABLE account prior to submitting this form.
- Your current account administrator may require specific forms or signatures to roll over or transfer your account assets to Fidelity. The administrator may also send you a rollover check directly. Check with your current account administrator to verify requirements.
- If you are rolling over from a non-Fidelity ABLE account and do not have a check yet, Fidelity will contact the ABLE account administrator and initiate a full liquidation and transfer of the ABLE assets directly to us. **Fidelity is not responsible for market fluctuation on requests with written liquidation instructions.**
- If you are rolling over from a non-Fidelity 529 account and do not have a check yet, Fidelity will contact the 529 plan administrator and instruct it to liquidate and transfer the funds per your instructions in Section 5 of this form and direct the proceeds to us. The non-Fidelity 529 must be either an individual or joint 529. **Fidelity is not responsible for market fluctuation on requests with written liquidation instructions.**
- Per IRS regulations, a principal and earnings statement must be provided with a 529-to-ABLE or ABLE-to-ABLE rollover. Until we receive the principal and earnings breakdown, we are required to treat the entire rollover amount as earnings in the account.
- The IRS considers rollovers from a 529 to an ABLE to be contributions to the ABLE account. Therefore, any amount rolled from a 529 to an ABLE account cannot exceed the maximum annual contribution amount eligible for the year in which the rollover is taking place. Also, the combination of your contributions plus 529-to-ABLE rollovers cannot exceed the maximum annual contribution amount allowable to an ABLE account for any given year, and the annual contribution limit cannot be increased for rollovers, even if the designated beneficiary has earned income. .
- Any assets rolled over or transferred in will be invested according to the allocation instructions on file for your Fidelity ABLE account.
- If there is a Person with Signature Authority (PSA) established on this account, the PSA **must** sign this form. Otherwise, the Designated Beneficiary/Eligible Individual must sign in Section 6a.

## 1. ABLE Account Information

Fidelity Account Number		
Designated Beneficiary/Eligible Individual Name		Social Security or Taxpayer ID Number
Person with Signature Authority (PSA) Name <i>If applicable</i>		Social Security or Taxpayer ID Number
Daytime Phone	Extension	

Phone number will be used if we have questions, but will not be used to update your Fidelity contact information. ▶

Form continues on next page. ▶▶

## 2. 60-Day Rollover *Complete only if you have received a check to include with this form.*

Indicate below if this is a rollover from a non-Fidelity ABLÉ or 529 account. Please note: According to IRS regulations, you are only eligible to roll over or transfer into an ABLÉ account once every 12 months without changing the beneficiary. The rollover amount cannot exceed the maximum annual contribution amount allowed to an ABLÉ account for the year. The combination of contributions plus your rollover amount cannot exceed the maximum annual contribution amount allowed to an ABLÉ account for the year.

**Important:** You must also provide a statement issued by the distributing ABLÉ or 529 account showing the earnings portion of the distribution, so that your principal and earnings amounts are appropriately recorded. Until such time as Fidelity receives the specified documentation, we must, by law, treat the entire amount of the contribution as earnings in the ABLÉ or 529 account receiving the distribution.

- Check *ONLY* one.  60-Day Rollover from a non-Fidelity **ABLE** account ▷ Check this box and skip to Section 6.  
 60-Day Rollover from a non-Fidelity **529** account ▷ Check this box and skip to Section 6.

## 3. Program-to-Program Transfer from an ABLÉ Account Not Administered by Fidelity *Applicable for ABLÉ-to-ABLE transfers ONLY.*

Complete this section if you are requesting Fidelity to initiate a **FULL** liquidation and transfer of the entire ABLÉ account from your current ABLÉ account administrator. As part of the transfer process, Fidelity will request the additional required principal and earnings documentation from your current ABLÉ account administrator on your behalf. Until we receive the principal and earnings documentation, we are required to treat the entire rollover amount as earnings in the account. Please note: According to IRS regulations, you are only eligible to roll over or transfer an ABLÉ account once every 12 months without changing the beneficiary.

**For a transfer from a non-Fidelity 529 account, do NOT complete this section. You must either complete Section 2 and submit a check with this form, or complete Section 5.**

### Transferring Account Information *Only required for a Program-to-Program Transfer*

Designated Beneficiary/Eligible Individual Name	Social Security or Taxpayer ID Number
Person with Signature Authority (PSA) Name if applicable	Social Security or Taxpayer ID Number

### Transferring Firm Information *Only required for a Program-to-Program Transfer*

Transferring Account Number		
Transferring Firm Name		
Contact Person		
Daytime Phone	Extension	
Transferring Firm Address		
City	State	ZIP Code

Form continues on next page. ▶▶





### Transferring Firm Information

529 Account Number		
Transferring Firm Name		
Contact Person		
Daytime Phone	Extension	
Transferring Firm Address		
City	State	ZIP Code

### Transfer Instructions

The rollover amount cannot exceed the maximum annual contribution amount allowed to an ABLÉ account for the year. The combination of contributions plus your rollover amount cannot exceed the maximum annual contribution amount allowed to an ABLÉ account for the year.

**Check only one.**  Full Liquidation—Liquidate and transfer my entire account. ▶ Skip to Section 6.

Partial Liquidation—Liquidate and transfer **only** a part of my account, as detailed below:

Total Amount
\$

Attach extra sheets  
for additional  
portfolio listings.

Portfolio Name
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Dollar Amount
\$

**OR**  Full Portfolio Distribution

Portfolio Name
----------------

Dollar Amount
\$

**OR**  Full Portfolio Distribution

Portfolio Name
----------------

Dollar Amount
\$

**OR**  Full Portfolio Distribution

Portfolio Name
----------------

Dollar Amount
\$

**OR**  Full Portfolio Distribution

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## 6. Signature(s) and Date(s) *ALL required signers must sign and date below.*

*Please review the signature requirements.*

### Who must sign?

- The PSA must sign and date in 6a. If there is not a PSA, the Designated Beneficiary/Eligible Individual must sign.
- If you are requesting a transfer from either a Fidelity or non-Fidelity 529 account, all Participants of the 529 must sign in 6b.

By signing below, you:

- Certify that you have read, understand, and agree to the terms in the ABLE Plan Disclosure Document, Participation Agreement, and Customer Agreement.
- Authorize and request Fidelity and its affiliates, agents, and employees to execute the instructions you have provided above.
- Accept full responsibility for complying with IRS requirements for ABLE rollovers and program-to-program transfers and indemnify Fidelity and its affiliates, agents, and employees from any liability in the event you fail to comply with any IRS requirements.
- Acknowledge that pursuant to federal law, you may only have one ABLE account per beneficiary.
- Understand that federal law allows one rollover per Designated Beneficiary during a 12-month period without changing the Designated Beneficiary.
- Acknowledge that pursuant to federal law, a rollover from one ABLE account to another ABLE account must be completed within 60 days of the date of the distribution; otherwise, the distribution will be subject to federal income taxes and a federal penalty tax.
- Per IRS regulations, a principal and earnings statement must be provided with a 529-to-ABLE or ABLE-to-ABLE rollover. Until we receive the principal and earnings breakdown, we are required to treat the entire rollover amount as earnings in the account.

### 6a. PSA or Designated Beneficiary/Eligible Individual

PRINT PSA OR DESIGNATED BENEFICIARY/ELIGIBLE INDIVIDUAL NAME	
SIGN	PSA OR DESIGNATED BENEFICIARY/ELIGIBLE INDIVIDUAL SIGNATURE X
DATE	TODAY'S DATE MM/DD/YYYY X

▼ MEDALLION SIGNATURE GUARANTEE ▼

### 6b. 529 Participant(s)

*A Medallion signature guarantee is required if:*

- the participant of the Fidelity 529 is different than the individual signing above in 6a
- AND**
- the value of the transfer is greater than \$10,000.

*If the form is completed at a Fidelity Investor Center, the Medallion signature guarantee is not required. You can get a Medallion signature guarantee from most banks, credit unions, and other financial institutions. A notary seal/stamp is NOT a Medallion signature guarantee.*

PRINT PARTICIPANT NAME	
SIGN	PARTICIPANT SIGNATURE X
DATE	TODAY'S DATE MM/DD/YYYY X

▼ MEDALLION SIGNATURE GUARANTEE ▼

Signature(s) and Date(s) continues on next page. ►►



PRINT PARTICIPANT NAME	
SIGN	PARTICIPANT SIGNATURE
	X
DATE	TODAY'S DATE MM/DD/YYYY
	X

MEDELLION SIGNATURE GUARANTEE

**Delivering Firm Use Only**

To the previous trustee or custodian: Please be advised that Fidelity Brokerage Services LLC has established an ABLÉ account to receive the distribution from the ABLÉ account referenced in Section 3, or the 529 account referenced in Section 5, as applicable. Fidelity Brokerage Services LLC will accept the proceeds from the account you administer and place the proceeds in an account that will hold units of interest in a Fidelity-managed ABLÉ account. Please provide documentation so that principal and earnings amounts are appropriately recorded.

**Successor Custodian/Trustee Signature**

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<p><b>Did you sign the form?</b> Send the ENTIRE form and any required documents to Fidelity Investments.</p> <p><b>Questions?</b> Go to <a href="https://www.fidelity.com/ABLE">Fidelity.com/ABLE</a> or call 844-458-2253.</p> <p><b>Make checks payable to:</b> Fidelity Brokerage Services LLC</p>	<p><b>Regular mail</b>                  Fidelity Investments                  PO Box 770001                  Cincinnati, OH 45277-0037</p>	<p><b>Overnight mail</b>                  Fidelity Investments                  100 Crosby Parkway KC1K                  Covington, KY 41015</p>
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*On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 779044.4.0 (07/20)*

