



Required Minimum Distribution (RMD) Form

Complete and return this form in the enclosed business reply envelope.

Do not use this form if (1) the distribution is more than \$100,000 or (2) your address of record has changed in the past 10 days or (3) you are a nonresident alien.

<John Smith>
<124 Main Street>
<Providence, RI 02906>

To ensure timely processing, return before November 30 or go online at Fidelity.com/RDC.

This form cannot be used after December 29, 2017.

Account number: <123456789>
Estimated 2017 RMD: <\$123,123,123.00>

To learn how Fidelity calculates the RMD, visit Fidelity.com/learnrmd.

1. Distribution Option Please check **ONLY ONE** option below. Options cannot be combined. If no option is checked, we will default to annual distributions beginning this year.

- Annual distribution (starting in 2017):
Automatically calculate and send my RMD each year on _____ MM/DD (Month/Day). (This is the default option.)
- Annual distribution (starting in 2018):
Automatically calculate and send my RMD each year on _____ MM/DD (Month/Day). Please return this form in 2017.
- One-time distribution: I agree with the estimated 2017 RMD amount above based on the information presented in the enclosed letter and request to have a one-time distribution, processed on the first available pay date.
- One-time distribution: I elect to have \$_____ distributed as a one-time distribution for this year only. This distribution will be processed on the first available pay date.

If you have any adjustments to your prior year-end balance noted on the letter, please call us to have your above-estimated RMD recalculated. Adjustments would be required by recharacterized, transferred, or rolled over assets that were not included in the December 31 market value in the enclosed letter.

For all options above, the amount will be distributed from this IRA proportionately and sent to you via check at your address of record. Please allow two to three weeks for delivery. For other distribution options, please enroll at Fidelity.com/RDC.

2. Tax Withholding

Federal Taxes (Refer to the back of this form.)

Check one of the following to indicate whether you wish to have federal income taxes withheld. If no box is checked, Fidelity is required to withhold 10% from the gross distribution.

- I elect not to have federal taxes withheld.
- I elect to have federal taxes withheld at a rate of ____% (specify a whole-number percentage from 10 to 99).

State Taxes (Refer to the back of this form.)

Check one of the following to indicate whether you wish to have state income taxes withheld. State tax withholding may apply even if you do not check a box below. Some states do not allow state tax withholding. Also, if your state has a minimum tax rate, we will withhold taxes at the greater of the minimum or the amount you specify below. Refer to the back of the form for specific information concerning your state. If your state does not provide a minimum amount or percentage for withholding and a specific amount is not provided in the section below, state income taxes will not be withheld.

- I elect not to have state taxes withheld.
- I elect to have state taxes withheld at the applicable rate.
- I elect to have state taxes withheld at a rate of ____% (if state rules allow, specify a whole-number percentage).

Please note: The maximum that can be withheld for federal and state tax cannot total more than 99% combined.

3. Signature and Date (Account owner must sign and date.)

Please read the terms on the back of this form.

By signing below, you are acknowledging that you have read and agree with the terms on the back of this form.

Signature: _____ Date: _____

Print Name: _____

Return this form to Fidelity in the enclosed business reply envelope, or to the following address:

P.O. Box 770001 Cincinnati, OH 45277-0035

Important Information

If you have elected automatic payments by checking the first or second box on the front side of this form, Fidelity will automatically calculate and send you your RMD the same time each year. You will no longer need to mail in a request for your payment. Please understand that your request may be delayed for several days while a one-time distribution is requested using the Automatic Withdrawal Service process. **Distributions will be withdrawn proportionately from the Eligible Positions in the account identified on the previous page. Eligible Positions include your core position (for brokerage IRAs), all Fidelity mutual funds, and those non-Fidelity mutual funds available through Fidelity® FundsNetwork® where the mutual fund company has agreed to make the fund available for automatic distributions.** The automatic payment will be sent as a check to your address of record on the nearest business day to the date specified or, if no date is specified, on December 5 each year. If your request is received after December 5, your payment will be made on the first available date. For this form, automatic withdrawals are established for one account per plan only. For other options available for automatic withdrawals, including multiple IRA plans, and alternate payment or funding methods, please call Fidelity or log in to Fidelity.com/RDC. All subsequent payments will occur annually on the nearest business day to the date specified above or, if no date is specified, on December 5, following the same payment method and tax withholding elections listed on the RMD Distribution Form. You can change your automated payments at any time by calling 800-343-3548 or visiting Fidelity.com/RDC.

If your IRA is managed by Fidelity Portfolio Advisory Service®, they will make every effort to maintain the appropriate asset allocation of your account.

By signing this form, you also agree to do the following:

- Authorize and request the custodian for the Fidelity IRA, Fidelity Management Trust Company and its agents, affiliates, employees, or successor custodians (Fidelity) or Fidelity Portfolio Advisory Service® through National Financial Services LLC, to withdraw your RMDs for the IRA account indicated on this form.
- Acknowledge that IRA withdrawals will be taxed as ordinary income.
- Accept full responsibility for withdrawing the RMD from your traditional, rollover, SEP, or SIMPLE IRA, in accordance with applicable IRS rules. (Distributions requested for early January may be delayed for annual recalculation processing. Distributions requested for late December may be processed early to allow for processing for the current tax year.)
- Indemnify Fidelity from any liability in the event that you fail to meet the IRS requirements.
- Certify under penalties of perjury that you are a U.S. citizen or other U.S. person (including a resident alien individual) and that the tax identification number shown on this form is your correct tax identification number.

Federal Tax Withholding

Withdrawals from your IRA are subject to federal and, where applicable, state income tax withholding unless you elect not to have withholding apply. If you do not opt out of withholding, federal income tax will be withheld at the rate of 10% unless you elect a higher percentage.

State Tax Withholding

If federal income tax withholding is applied to your distribution, state income tax may also apply. Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the information below. If a minimum state tax applies, Fidelity will withhold taxes at the greater of the minimum state tax or the amount you specify. Your state of residency is determined by the legal address of record on your Fidelity IRA.

AK, FL, HI, NH, NV, SD, TN, TX, WA, WY: No state tax withholding is available (even if your state has income tax).

AR, IA, KS, MA, ME, OK, VT: 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. If you do NOT choose federal withholding, state withholding is voluntary. 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.

CA, DE, NC, OR: If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding is voluntary. 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.

DC (*Applicable only if taking a full distribution of the entire account balance*): If you are taking a distribution of your entire account balance and are 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. If your entire distribution amount has already been taxed (for instance, only after-tax or nondeductible contributions were made and you have no pretax earnings), you may be eligible to elect any of the withholding options. 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 Election section of the forms, as appropriate.

MI: MI generally requires state income tax of at least your state's minimum requirements whether or not federal income tax is withheld. Tax withholding is not required if you meet certain MI requirements governing pension and retirement benefits. Please reference the MI W-4P Form for additional information about calculating the amount to withhold from your distribution. Contact your tax advisor or investment representative for additional information about MI requirements.

MS: If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding will occur unless you request otherwise. 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.

OH: 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.

SC: 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 (any whole number from 1% to 99%).

All other states: State tax withholding is voluntary and you can choose the rate you want (any whole number from 1% to 99%).

Whether or not you elect to have federal or state taxes withheld from your distribution, you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties that may apply. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient. This tax information is for informational purposes only and should not be considered legal or tax advice. Always consult a tax or legal professional.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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