

# One-Time Withdrawal—Investment-Only Retirement Account

Use this form to request a one-time, immediate distribution from an Investment-Only Retirement Account (also known as the Fidelity Non-Prototype Account). Do NOT use this form for a Traditional, Rollover, Roth, SEP, SIMPLE, or Inherited IRA; annuities; or nonretirement accounts. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, make a copy of the relevant page.

## Helpful to Know

- An Investment-Only Retirement Account provides an investment vehicle for qualified retirement plan assets. Fidelity does not provide trustee, recordkeeping, tax-withholding, or tax-reporting services for this type of account.
- Only plan trustees can request distributions from the account.
- If the Investment-Only Retirement Account is a pooled account, then the trustee must obtain a Medallion signature guarantee for any distribution method other than 3e.
- It is your responsibility to ensure that your distributions comply with IRS rules and all plan requirements. You should consult your third-party administrator and/or tax advisor prior to taking a distribution to ensure that all applicable recordkeeping, tax-reporting, and tax-withholding requirements associated with the requested withdrawal are met.
- If this form directs Fidelity to sell shares of any security, be aware that the timing of the transaction depends on when we receive this form, which is outside of your control. To better control the timing of the transaction, you should direct the sale of securities online or through a Fidelity representative. **Note:** Certain securities (such as options, certain fixed income securities, and thinly traded securities) may not be eligible to sell via this form, which may result in Fidelity not being able to process this withdrawal as requested.
- Any fees charged or expenses incurred in connection with your instructions will be assessed at the "rep-assisted" rates. Fees and expenses may be lower if you instead place your trades online. Please refer to the *Schedule of Fees* for more information.

## 1. Plan and Trust Information

This phone number may be used if we have questions, but will not be used to update your account information.

Account Number	Name of Trustee	
Name of Employer Plan		
Name of Plan Participant If applicable		
Daytime Phone	Extension	

## 2. Distribution Instructions

If this form directs Fidelity to sell shares of any securities (including mutual funds), be aware that:

- The timing of the transaction (i.e., when your trade is processed) depends on when we receive this form, which is outside of your control.
- If you want to better control the timing of the transaction, you should direct the sale of securities online or through a Fidelity representative.
- If you withdraw all assets from your source account, that account will remain open, unless you tell us otherwise by checking the box below.
- Once we receive this form in good order, you cannot cancel your distribution request.

### Cash Distributions from a Brokerage Investment-Only Retirement Account

For any distribution that involves the sale of mutual fund shares (other than money market funds) or other securities, > skip to "All Other Types of Distributions."

If the amount you indicate is greater than your core account balance, your request will be denied.

- ☐ ALL core cash and Fidelity money market funds in your account. > Skip to Section 3.
- ☐ Close your account.
- ☐ ONLY the following amount of cash in your account:

Dollar Amount
\$

> Skip to Section 3.

Distribution Instructions continues on next page. >>

### All Other Types of Distributions

Trades may take up to five business days to process once determined to be in good order. Certain securities may not be eligible to sell via this form. Examples of ineligible securities include options, certain fixed income securities, and thinly traded securities. To avoid any possible delays, consider liquidating the positions either online or through a Fidelity representative prior to submitting this form.

**In the event that transactions cannot be processed within five business days of determining your request to be in good order, Fidelity will notify you and you may have to resubmit your request on the unsold positions within your account.**

- ☐ ENTIRE VALUE of your account in cash (all eligible securities will be sold)
- ☐ Close your account.
- ☐ ENTIRE VALUE of your account as shares (in kind) ▶ You must choose to distribute to a Fidelity account in Section 3.
- ☐ Close your account.
- ☐ ONLY the following eligible securities and amounts:
- ☐ Sell and distribute as cash
- ☐ Distribute as shares (in kind)

Security Name or Symbol			
<input type="checkbox"/> ALL shares	<input type="checkbox"/> ONLY this many shares:	Number of Shares	<input type="checkbox"/> ONLY this dollar amount: <i>Fidelity Mutual Fund accounts only.</i>
			Dollar Amount \$

Security Name or Symbol			
<input type="checkbox"/> ALL shares	<input type="checkbox"/> ONLY this many shares:	Number of Shares	<input type="checkbox"/> ONLY this dollar amount: <i>Fidelity Mutual Fund accounts only.</i>
			Dollar Amount \$

### 3. Distribution Method

You must obtain a Medallion signature guarantee in Section 4 if requesting a bank wire, if sending a distribution to an account owner other than the plan participant or to an alternate address, if the address on the account has been changed within the past 10 days, if sending to any destination outside the United States, for any transaction over \$100,000, or if requesting a distribution from a pooled account except for distribution method 3e.

Check the appropriate method(s) and provide all required information.

- ☐ 3a. Distribute into your Fidelity nonretirement account

Fidelity Nonretirement Account Number	Fidelity Fund Name or Symbol <i>Fidelity Mutual Fund accounts ONLY e.g., 2AB-123456</i>
Account Owner Name	

- ☐ 3b. Direct rollover/conversion into another retirement account held with Fidelity:

- ☐ Fidelity IRA, Roth IRA, or Fidelity Retirement Plan, including Money Purchase, Profit Sharing, and SE401(k)
- ☐ Fidelity Investment-Only Account (formerly known as a Non-Prototype account). NOTE: If the plan name, tax ID, and/or plan participant are different between the sending and receiving accounts, a Medallion signature guarantee is required.

Fidelity Account Number	Fidelity Fund Name or Symbol <i>Fidelity Mutual Fund accounts ONLY e.g., 2AB-123456</i>
Account Owner Name	

- ☐ 3c. Direct rollover/conversion of an eligible distribution into an established retirement account NOT held with Fidelity

Trustee/Custodian Name		Account Number	
For Benefit Of/Attention	Address		
City	State/Province	ZIP/Postal Code	Country

Distribution Method continues on next page. ▶▶

All bank wire requests **MUST** have a Medallion signature guarantee. A notary seal/stamp is **NOT** a Medallion signature guarantee.

**FULL address is required for international wires.**

If the bank uses a correspondent bank, provide the information here. ►

Correspondent bank information may not be required for all wires.

Indicate if the recipient bank is outside the United States. ►

- ☐ 3d. Bank wire to a bank or credit union account (cash only): Ask your bank for its wire routing number. The bank may charge a fee for wire transfers.

**Wire Recipient**

Bank Routing/ABA Number				Bank Name					
Account Number				Account Owner Name(s) Required					
Address of Wire Recipient									
City				State/Province		ZIP/Postal Code		Country	
For Further Credit									
Additional Details (if applicable) Instructions to be included with the wire transfer.									

**Correspondent (Intermediary)**

Correspondent Bank Routing/ABA Number	Correspondent Bank Name
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- ☐ Account is OUTSIDE the United States:

SWIFT Code	Name of Country
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- ☐ 3e. Check payable to the employer's retirement plan, mailed to the address of record ► Default if no choice indicated or if we are unable to process your choice.
- ☐ 3f. Check mailed to a different payee or to an address other than your address of record

Payee Name		
Address		
City	State	ZIP/Postal Code

Form continues on next page. ►►

## 4. Signature and Date *Any one trustee must sign and date.*

By signing below, you certify as Trustee that you:

- Authorize Fidelity or its agents, affiliates, employees, or successors, to make the above withdrawal.
- Understand that you have the responsibility for ensuring that all plan requirements for distribution are met including all applicable recordkeeping, tax-reporting, and tax-withholding requirements associated with the requested withdrawal.
- Indemnify Fidelity, its agents, affiliates, employees, and successors from any liability associated with the distributions made on behalf of this retirement plan.
- Acknowledge that trades may take up to five business days to process once the request is received and determined to be in good order, and that your authorization shall remain in effect during the entire period.
- Acknowledge that certain securities cannot be sold through this form and may require you to call a representative or go online to process the trades.

*Customers requesting trade processing:*

- Authorize Fidelity to process trades on your behalf.
- Acknowledge that you are delegating to Fidelity the discretion to determine the price and time at which certain securities should be sold pursuant to your instructions contained in this form.

### **A Medallion signature guarantee is required if:**

- sending to any destination outside the United States.
- the transaction is over \$100,000.
- the address on the account has been changed within the past 10 days.
- sending a withdrawal to an alternate account owner/payee, or to an alternate address.
- requesting a bank wire.
- requesting a distribution from a pooled account except for distribution method 3e.

*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 TRUSTEE NAME	
SIGN	TRUSTEE SIGNATURE
	X
DATE	DATE MM/DD/YYYY
	X

▼ MEDALLION SIGNATURE GUARANTEE ▼

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

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

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

**Regular mail**  
Attn: Retirement Distributions  
Fidelity Investments  
PO Box 770001  
Cincinnati, OH 45277-0035

**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. 577499.5.0 (11/18)*