



Fidelity Advisor

IRA Distribution Request

Note: Please use this form or log on to advisor.fidelity.com if you wish to take a distribution from your Fidelity Advisor IRA. If you would like Fidelity to calculate your Required Minimum Distribution, please complete the Fidelity Advisor IRA RMD Form. If you are a beneficiary eligible to receive a distribution from a decedent's IRA or if you wish to request a return of excess contribution, please contact your Financial Advisor for the appropriate form and additional instructions. Please review Section 6 to determine if a signature guarantee is necessary.

Please read the following instructions carefully.

A INSTRUCTIONS

Section 1 (Account Information) **must be completed in full.**

Section 2 (Financial Advisor Information) **must be completed in full.**

Section 3A (Distribution Information) **must be completed in full.** Please indicate the mutual fund(s) from which you are taking your distribution. Indicate the dollar or share amount for each fund. Your distribution(s) will be processed for the gross amount indicated. If you want to establish a Systematic Withdrawal Program, please complete the Fidelity Advisor IRA Systematic Withdrawal Program form.

Section 3B (Reason for Distribution) – If this distribution is due to the death or divorce of the IRA owner, please contact your Financial Advisor for the appropriate beneficiary distribution or transfer form, as applicable, and additional instructions. **You may want to consult your Tax Advisor regarding the tax implications associated with each distribution option. Please review the Notes in Section B below.**

Section 4 (Bank Information) – If you wish to receive distributions electronically via Bankwire, please fill out this section and attach a copy of a voided check or deposit slip. One-time distributions may be processed via Bankwire or existing Money Line.[®] The maximum redemption amount is \$100,000.00 if processed via Money Line.

Section 5 (Federal and State Income Tax Withholding Instructions) – **Please read carefully.** For distributions that consist of excess contributions from a Traditional, Rollover, and/or Roth IRA which are corrected prior to your tax filing deadline (including extensions), withholding will apply only to the earnings portion of such distribution.

Federal and state income tax withholding rates are described in the Fidelity Advisor IRA Notice of Withholding ("Notice"). You may elect to withhold an amount other than that described in the Notice on this form.

Whether or not you elect to have federal and, if applicable, state tax withholding apply, you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties which may apply to your distribution. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient. Please consult your tax advisor, state agency, or investment professional for more information.

Section 6 (Customer Signature and Signature Guarantee) – **Please be sure to sign the form and have your signature guaranteed (if required).**

CUSTOMER

Please return this completed form either to your Financial Advisor or to the address noted above Section 1 of the form.

FINANCIAL ADVISOR

Please return this completed form to the address noted above Section 1 of the form.

B NOTES

For distribution codes in Section 3B: Depending on the chosen distribution type, you may need to file IRS Form 5329 and/or Form 8606. Please consult your tax advisor for further assistance.

Note 1 – If you are 70½ or older: Under Internal Revenue Code, Section 401(a)(9), you must begin receiving minimum required distributions from your Traditional, Rollover, SEP, and SIMPLE IRAs by April 1 following the calendar year in which you turn 70½. Failure to take the required distribution could result in substantial penalties. Please contact your Tax Advisor or local IRS office for details regarding these minimums.

Note 2 – If you are under 59½: If you are under age 59½ and you are taking distributions for a qualified first-time home purchase (\$10,000 lifetime total), qualified higher education expenses, certain medical expenses or health insurance premiums as defined in the Internal Revenue Code, Section 72(t), please mark the appropriate IRA or Roth IRA box for "Early Distribution, no known exception." If you are requesting a Substantially Equal Periodic Payment (SEPP) using this form, your distribution(s) will be reported to the IRS on Form 1099-R as an Early Distribution, no known exception (Code 1 or J). In order for your SEPP distribution to be eligible for an IRS Code 2 designation, you must establish your SEPP as a Systematic Withdrawal Program (SWP) to run monthly, quarterly, semi-annually, or annually. In order to establish a SWP, please complete the Fidelity Advisor IRA Systematic Withdrawal Program form. 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.

PLEASE DETACH THIS INSTRUCTION PAGE FROM THE FORM.

B NOTES (continued)

Note 3 – SIMPLE IRAs: If you are under age 59½ and you are taking an early distribution with no exception from a SIMPLE IRA during the two-year period beginning on the first day on which contributions made by your employer are deposited in your SIMPLE IRA, you may be subject to a 25% penalty.

Note 4 – 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), or if applicable, as a Roth IRA qualified distribution. See Note 6 below (Code Q). Please consult your tax advisor for details.

Note 5 – CDSC Charges: Certain distributions from Fidelity Advisor IRAs qualify for a waiver of contingent deferred sales charge (CDSC). Please refer to the prospectus for details. If your distribution qualifies for a CDSC waiver, please attach a completed Fidelity Advisor Funds® CDSC Waiver for Redemptions and Distributions form. If you selected reason D, Disability, in Section 2B and enclosed proof of disability, the CDSC waiver will be processed automatically, if applicable (for Class B and C shares to qualify for a CDSC waiver, the shares must be sold within one year following the initial determination of disability).

Note 6 – 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 that 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. Please consult your tax advisor or financial advisor regarding the requirements for withdrawing tax-free and penalty-free distributions from Roth IRAs.

PLEASE NOTE: If the 5-year aging period requirement is satisfied and you are taking a distribution which 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. Please consult your tax advisor for further assistance.

Note 7 – Distributions to Eligible Retirement Plans: Roth assets from an employer sponsored plan which are rolled into a Roth IRA cannot be rolled back to an employer sponsored plan.

* Please note that some of the information in Note 6 may be subject to change based on additional IRS guidance regarding taxation and reporting requirements for Roth assets rolled over from employer sponsored plans.

IRA Distribution Request

Please read the instruction page carefully.

If you have questions, please call us at 877-208-0098 between 8:30 a.m. and 7:00 p.m. Eastern time, any day the New York Stock Exchange is open or visit our Web site at advisor.fidelity.com.

When completing this form, please type or print clearly in all CAPITAL LETTERS using black ink.

Please mail this completed form via regular mail to:

Fidelity Investments Institutional Operations Company, Inc. (FIIOC),
P.O. Box 770002, Cincinnati, OH 45277-0082

You can also mail this completed form via overnight delivery to:

Fidelity Investments Institutional Operations Company, Inc. (FIIOC),
100 Crosby Parkway, KC1G, Covington, KY 41015

1 ACCOUNT INFORMATION

Account Owner Name (First, Middle Initial, Last)

Social Security or Tax I.D. Number (required)

Retirement Account Number

Date of Birth (mm-dd-yyyy)

Daytime Telephone Number

Street Address

Apartment

City

State

ZIP Code/Postal Code

2 FINANCIAL ADVISOR INFORMATION

Firm Name

Financial Advisor Name (First, Middle Initial, Last)

Telephone Number

Fax Number

Representative E-Mail Address

3A DISTRIBUTION INFORMATION

Please note that if you have an active Systematic Investment Program at the time of a full liquidation, that feature will become inactive when your distribution request is processed. Your distribution(s) will be processed for the gross amount indicated.

Please check only ONE of the following choices

☐ Entire account balance (all funds in your account indicated above will be withdrawn)

☐ Partial withdrawal (Make withdrawals in accordance with my written directions below)

DISTRIBUTION 1

Fund #

Amount

OR

Number of Shares

OR

☐ All Shares

DISTRIBUTION 2

Fund #

Amount

OR

Number of Shares

OR

☐ All Shares

DISTRIBUTION 3

Fund #

Amount

OR

Number of Shares

OR

☐ All Shares

DISTRIBUTION 4

Fund #

Amount

OR

Number of Shares

OR

☐ All Shares

3A DISTRIBUTION INFORMATION (continued)

DISTRIBUTION METHOD – Please Choose One.

- [illegible]

3B REASON FOR DISTRIBUTION

Please Choose One.

FOR NON-ROTH IRA ACCOUNTS

- A. Normal Distribution (Code 7)** – You are 59½ years of age or older. See Notes 1, 4 and 5 in Section B on the instruction page.
- B. Early Distribution from a SIMPLE IRA in first 2 years, no known exception (Code 5)** – You are under the age of 59½ and are not disabled or taking substantially equal periodic payments. See IRS Form 5329 and Notes 3, 4 and 5 in Section B on the instruction page.
- C. Early Distribution, no known exception (Code 1)** – You are under the age of 59½ and are not disabled or you are taking substantially equal periodic payments. See IRS Form 5329 and Notes 2 and 5 in Section B on the instruction page.
- D. Disability and you are under the age of 59½ (Code 3)** – See Note 5 in Section B on the instruction page.
- E. 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. Unless an alternate address is provided in section 3A, box F, the check will be mailed to your address for delivery by you to your employer. See Notes 5 and 7 in Section B on the instruction page. A signature guarantee is required for this option.

FOR ROTH IRA ACCOUNTS

- ☐ **A. Distribution (Code T)** – You are 59½ years of age or older, or disabled. See Notes 1, 4, 5 and 7 in Section B on the instruction page.
- ☐ **B. Qualified Distribution (Code Q)** – You have met the 5-year aging period requirement AND you are one of the following: age 59½ or older, or disabled as defined by the IRS. See Notes 5 through 7 in Section B on the instruction page.
- ☐ **C. Early Distribution, no known exception (Code J)** – You are under the age of 59½ and are not disabled or you are taking substantially equal periodic payments. See IRS Form 5329 and Notes 2 and 5 through 7 in Section B on the instruction page.

For return of excess contribution (Code 8, P or D) from Traditional, Rollover or Roth IRAs, please complete the Fidelity Advisor IRA Return of Excess Contribution Form or contact your Financial Advisor.

4 BANK INFORMATION

This information will be used to establish the Bankwire feature for your account. Please complete this section if you selected Electronic Payment via Bankwire (feature not currently established on account) in Section 3A. **You must have your signature guaranteed in Section 6.**

Please tape a pre-printed voided check over our sample:

JOHN SMITH
180 Main Street
Anytown, MA 01234

Date _____

Pay to the order of _____ \$ _____

Amount _____ Dollars

ANYBANK USA

Memo _____

011123456 94100 14500 0987

Bank Routing Number Bank Account Number

5 FEDERAL AND STATE INCOME TAX WITHHOLDING ELECTIONS

Please read carefully.

Federal Tax Withholding – Choose One

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 (excluding Roth IRAs).

- ☐ I elect NOT to have federal income taxes withheld from my IRA distribution(s).
- ☐ I want Fidelity to withhold federal income taxes at the rate of _____% (specify a percentage between 10 and 99).
If you select a percentage of 10% or lower, we will withhold 10%.

State Tax Withholding – Choose One

Check one of the boxes below to indicate whether 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.**

- ☐ I elect not to have state income taxes withheld from my IRA distribution(s). (Not applicable in all states.)
- ☐ 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 blank field below, provided your state allows income tax to be withheld.

(Optional) I would also like an additional amount of \$ withheld from each fund selected.

6 SIGNATURE

Please check to make sure you have completed all appropriate sections of this form, then sign and date below.

- I authorize and request Fidelity Investments Institutional Operations Company, Inc. (FIIOC), as agent for Fidelity Management Trust Company (FMTC) (or their agents, affiliates, or successor custodians, as applicable) to make the above withdrawal(s). If I have indicated that I am taking substantially equal periodic payments by using this form, I understand that the distribution(s) will be reported to the IRS on Form 1099-R as an Early Distribution, no known exception (Code 1 or J). I further understand that I may be required to file IRS Form 5329 if I am indeed eligible for an exception to the early distribution penalty on this distribution. If I have indicated that I am taking a qualified Roth IRA distribution, I certify that I have met all IRS requirements for such a distribution. I certify that I have met the five-year aging period requirement and that I am age 59½ or older or disabled as defined by the IRS.
- I understand that non-Roth IRA distributions will be taxed as ordinary income and may also be subject to a 10% early withdrawal penalty if taken before age 59½. I understand that distributions from a Roth IRA which are attributable to either converted amounts or earnings may be taxed as ordinary income and are subject to a 10% early withdrawal penalty unless certain requirements are met. I understand that qualified distributions from a Roth IRA are not included in gross income. For SIMPLE IRAs, I understand that I may be subject to a 25% penalty on the amount distributed if I am under age 59½ and have not participated in the SIMPLE IRA plan for two years, beginning on the date money was first contributed by my employer on my behalf. If I am over age 70½, I accept full responsibility for withdrawing from my Traditional, Rollover, SEP, or SIMPLE IRA(s) 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.

6 SIGNATURE (continued)

- 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 non-resident 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.

Please Print Shareholder Name below

Signature of Shareholder

Date

An important note regarding Signature Guarantees:

Your signature must be guaranteed:

- If you are requesting your distribution to be electronically transferred to your bank in Section 3A and establishing the Bankwire feature for your account
- To have distributions mailed to an address other than the one on record, or if your address of record has changed within 15 days of this request and you are requesting a distribution greater than \$10,000
- If your distribution is to be deposited into an account other than an individual, joint, or a trust account on which you are named; or
- For a distribution check amount of more than \$100,000.00.

If distributions in excess of \$11,000 a year are received by someone other than your spouse (including a joint tenant on your bank account) a federal gift tax may be imposed. Consult your tax advisor.

You should verify with the institution that they are an acceptable (eligible) guarantor prior to signing. A signature guarantee may be executed by any "eligible guarantor." Eligible guarantors include Commercial Banks, Trust Companies, Savings Associations and Credit Unions as defined by the Federal Deposit Insurance Act. Also included are member firms of a domestic stock exchange.

A Notary Public cannot provide a Signature Guarantee.

We cannot accept a notarization instead of a Signature Guarantee.

The trademarks and service marks appearing herein are the property of FMR Corp.

Signature Guarantee Stamp

Fidelity Investments & Pyramid Design and Fidelity Advisor Funds are registered service marks of FMR Corp.

Fidelity Investments Institutional Operations Company, Inc.
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Your Advisor
and Fidelity

Insight
Diversification
Dedicated Support

Smart move.®



Smart move.™

Fidelity Advisor

IRA Notice of Withholding

FEDERAL TAX WITHHOLDING

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
Attn: Retirement Services
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 at least ten percent (10%) (unless you have elected to have more than 10% withheld, in which case federal income tax will be withheld at the higher rate you have chosen). Withholding will also apply if you make no withholding election or do not provide a U.S. residential address.[†] 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 which 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, please 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. Please 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.

[†] 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.

STATE TAX WITHHOLDING

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. Please refer to the matrix below. State tax requirements may change from time to time. Contact your Financial Advisor for more information. This information is based on laws in effect as of 1/1/2006. If your state changes withholding requirements after this date, the amount withheld from your distribution(s) for state income taxes may be based on a different formula than the one listed here.

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,* DC, GA, ID, IL,* IN,* KY, LA, MD,* MI,* MN, MO, MS, MT, ND, 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.																
AR, CA, DE, IA, KS, MA, ME, NC, NE, 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. CA, DE, and NC 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: <table> <tr> <td>Iowa, Kansas, Maine, Oklahoma, Nebraska</td><td>5.00% of the gross distribution</td></tr> <tr> <td>Massachusetts</td><td>5.30% of the gross distribution</td></tr> <tr> <td>North Carolina</td><td>4.00% of the gross distribution</td></tr> <tr> <td>California</td><td>10.00% of the Federal Income Tax withheld</td></tr> <tr> <td>Oregon</td><td>8.00% of the gross distribution</td></tr> <tr> <td>Delaware</td><td>based on your state's income tax withholding table and the amount of the distribution</td></tr> <tr> <td>Vermont</td><td>2.70% of the gross distribution</td></tr> <tr> <td>Arkansas</td><td>3.00% of the gross distribution</td></tr> </table> IF FEDERAL INCOME TAX IS NOT WITHHELD AR, DE, IA, KS, MA, ME, NC, NE, OK, OR, VT – State income tax may be elected in the State Tax Withholding section, even if you elect not to have federal income tax withheld. CA – If you do not elect to have federal income tax withheld, California's minimum 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.	Iowa, Kansas, Maine, Oklahoma, Nebraska	5.00% of the gross distribution	Massachusetts	5.30% of the gross distribution	North Carolina	4.00% of the gross distribution	California	10.00% of the Federal Income Tax withheld	Oregon	8.00% of the gross distribution	Delaware	based on your state's income tax withholding table and the amount of the distribution	Vermont	2.70% of the gross distribution	Arkansas	3.00% of the gross distribution
Iowa, Kansas, Maine, Oklahoma, Nebraska	5.00% of the gross distribution																
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Vermont	2.70% of the gross distribution																
Arkansas	3.00% of the gross distribution																

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

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Fidelity Investments Institutional Operations Company, Inc.
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Your Advisor
and Fidelity

Insight
Diversification
Dedicated Support

Smart move.