



Premiere Select® IRA One-Time Distribution Request Form

Customer Instructions, Terms and Conditions

The attached form should be used by a Premiere Select IRA owner or an Authorized agent/Advisor that has been granted asset movement authority (herein, "you") to request a one-time distribution from a Premiere Select Traditional IRA, Roth IRA, Rollover IRA, SEP-IRA, IRA Beneficiary Distribution Account or Roth IRA Beneficiary Distribution Account ("Premiere Select IRA") held through Fidelity Brokerage Services LLC ("FBS") and National Financial Services LLC ("NFS," together with FBS, "Fidelity").

If you wish to request a distribution from more than one Premiere Select IRA, you must complete a separate Premiere Select IRA One-Time Distribution Request Form for each Premiere Select IRA.

Instructions, Terms and Conditions for a Premiere Select IRA Holder (herein, "IRA owner")

Please read these Instructions, Terms and Conditions carefully before completing and signing the attached form. The IRA owner is responsible for complying with IRS rules governing IRA distributions, including required minimum distributions and substantially equal periodic payments. If an IRA owner fails to meet any IRS requirements regulating IRA distributions, the IRA owner may be subject to tax penalties. If the IRA owner has any questions regarding the IRA owner's specific situation, please consult with a tax advisor. If the IRA owner has any questions, please consult the IRA owner's Authorized agent/Advisor. Write the Premiere Select IRA account number in the boxes in the upper right-hand corner of the form.

Instructions, Terms and Conditions for Authorized agent/Advisors

If the Authorized agent/Advisor is signing this form on behalf of the IRA owner, the signor represents he or she is an authorized individual of the above-named Authorized agent/Advisor and that such authorized individual is acting pursuant to the asset movement authorization granted by the IRA owner as defined in the Premiere Select IRA Application.

Please read these Instructions, Terms and Conditions carefully before completing and signing the attached form. The IRA owner is responsible for complying with IRS rules governing IRA distributions, including required minimum distributions and substantially equal periodic payments. If the Authorized agent/Advisor fails to meet any IRS requirements in regard to requesting an IRA distribution, the IRA owner may be subject to tax penalties.

Distributions made in cash will be paid from the balance of the core account investment vehicle ("core account"). You are responsible to ensure there are sufficient funds available in the core account to process the distribution. If there are insufficient funds available, the distribution will not be processed.

For full distributions, a \$75 liquidation/termination fee, as described in the Premiere Select IRA Application or in some other manner acceptable to the Custodian, if applicable, will be collected from the final distribution amount.

Account Information

Please complete this section as appropriate.

Reason for Distribution

Please indicate the reason for this distribution, choosing only one. You may wish to consult with a tax advisor regarding the tax implications associated with each distribution choice.

If you are requesting a qualified Roth IRA distribution, the account must meet the IRS requirement of the 5-taxable-year period, which begins on the first day of the IRA owner's taxable year for which the first regular contribution is made to any Roth IRA owned by the IRA owner or, if earlier, the first day of the taxable year in which the first conversion contribution is made to any Roth IRA owned by the IRA owner.

If you wish to request a death distribution from inherited IRA assets, the IRA owner must first transfer the assets to an IRA Beneficiary Distribution Account or Roth IRA Beneficiary Distribution Account ("IRA-BDA"), as applicable, and then take the death distribution from the IRA-BDA.

If the IRA owner wishes to request a **direct Rollover to an Employer-Sponsored Retirement Plan or IRA** the IRA owner must sign this form to request the distribution check payable to the plan or IRA Trustee/Custodian. **Please Note:** Authorized agent/Advisor is not permitted to initiate a **Direct Rollover to an Employer-Sponsored Retirement Plan or IRA** on behalf of the IRA owner.

If the IRA owner wishes to request a disability distribution, refer to section 72(m)(7) of the Internal Revenue Code (IRC) for more information. **Please Note:** Authorized agent/Advisor is not permitted to initiate a disability distribution on behalf of the IRA owner.

If the IRA owner is a spouse beneficiary and the sole beneficiary, and the IRA owner wishes to transfer an inherited IRA to his or her own IRA, do not complete this form; the IRA owner must complete a Premiere Select IRA Transfer Request Form for Spouse Beneficiary, which can be obtained from the IRA owner's investment advisor. If the IRA owner is a spouse beneficiary who has transferred inherited IRA assets to his or her own IRA and the IRA owner is required to take the decedent's year of death Required Minimum Distribution (RMD), the IRA owner may take the RMD directly from his or her IRA after the transfer has been processed. If the IRA owner wishes to request a transfer pursuant to a divorce or separation of the IRA owner, do not complete this form. The IRA owner should contact his or her investment advisor for additional instructions.

Distribution Instructions

For a distribution other than a Return of Excess Contribution, choose one of the 3 options listed (For a Return of Excess Contribution, please refer to the Return of Excess Contribution section below):

Option A – Partial Distribution in Cash. The distribution will be paid from the balance in the core account. Please provide a specific gross dollar amount to be distributed and select one payment method in the Payment Method section.

Option B – Partial Distribution In-Kind.* Please provide the security name(s) and share/unit amount(s) to be re-registered into the IRA owner's Fidelity non-retirement brokerage account and provide the account number in section A of the Payment Method section. If more space for investment information is needed, please list the information requested on the form along with the IRA owner's name, account number and Tax Identification/Social Security number on a separate sheet of paper, sign and date it and attach it to the form.

Option C – Full Distribution.* (Distribution of the IRA balance)

- For a full distribution that is to be made in cash from the core account, please select one payment method in the Payment Method section.
- For a full distribution to be made in-kind, please provide the IRA owner's Fidelity non-retirement brokerage account number in section A of the Payment Method section.

***Note:** Certain securities may only be issued in specified denominations.

Return of Excess Contribution

Please Note: The Authorized agent/Advisor is **not** permitted to initiate a Return of Excess Contribution on behalf of an IRA owner. The IRA owner must sign this form to request a return of excess contribution.

If the IRA owner wishes to correct an excess contribution by requesting a return of the excess contribution, plus any applicable earnings, if necessary, please specify the amount of the excess contribution (principal amount) and the amount of the earnings attributable to the excess contribution (earnings amount), if any, and the total of these two amounts. Of this total amount, please specify the amount to be paid to the IRA owner,* if applicable, and the amount to be redeposited as a current year contribution** (total cannot exceed the IRA owner's current year allowable IRA contribution limit), if applicable.

*Payment will be made in accordance with the payment method selected in the Payment Method section and will be reported, less any wire or postage fee, if applicable, on IRS Form 1099-R.

**Any amount to be distributed and then redeposited as a current year contribution will be reported on an IRS Form 1099-R (for the distribution) and IRS Form 5498 (for the contribution).

Please also provide the date on which the excess contribution was made, the tax year for which the excess contribution was made, and whether the IRA owner is requesting the return of excess contribution before or after his or her tax filing deadline, including extensions for the year in which the excess contribution was made.

Note:

- The IRA owner may be able to correct contributions to a Roth IRA by recharacterizing his or her Roth IRA contribution (and its earnings) to another IRA for the same tax year. Please contact a tax advisor and/or investment advisor for more information on how to correct an excess Roth IRA contribution via recharacterization.
- If the IRA owner's employer makes a nondeductible contribution to his or her SEP-IRA, the excess amount is first treated as a regular annual IRA contribution and then to the extent the amount exceeds his or her annual IRA contribution limit, an excess occurs and can be corrected by requesting a return of excess contribution in this section of the form.
- A return of excess contribution (distribution) is not required if the IRA owner is correcting the excess contribution by using the carry-over method of re-applying the excess contribution to subsequent tax years until the excess is depleted. Do not complete this form if the IRA owner chooses this option. Please consult a tax advisor or investment advisor for more information.
- The amount of an excess contribution that is not distributed to the IRA owner or applied to a subsequent year contribution by the tax filing deadline, including extensions, for the year in which the contribution was made, is subject to a 6% IRS penalty for each year that it remains in an IRA for the benefit of the IRA owner.
- Any applicable earnings distributed to IRA owner should be included as income in the year the contribution was made and may be subject to a 10% IRS early distribution penalty if IRA owner are under age 59½.
- If the IRA owner elects to have federal and/or state income taxes withheld from the distribution, (i) if the distribution is processed prior to the IRA owner's tax filing deadline, including extensions for the year in which the excess contribution was made, withholding will only apply to the earnings that are specified; (ii) if the distribution is processed after the IRA owner's tax filing deadline, including extensions for the year in which the excess contribution was made, withholding will apply to the entire amount of the distribution.

Payment Method

If no payment method is selected, the payment will be made by check to the IRA owner's mailing address of record (option B).

A. In-Kind Distribution to the IRA owner's Fidelity Non-Retirement Brokerage Account. If you request a partial or full distribution to be distributed in-kind to the IRA owner's new or existing Fidelity non-retirement brokerage account, please check this box and provide the IRA owner's account number. An application must be completed by IRA owner to establish a new Fidelity non-retirement brokerage account.

B. Check to Mailing Address of Record. Check will be mailed to the mailing address of record on IRA owner's account.

C. Paid and/or Mailed to an Alternate Payee and/or Address. If IRA owner wants a check paid to a payee other than the Premiere Select IRA owner and/or mailed to an address other than the mailing address of record, check this box and provide complete alternative payee and/or alternative address information. If you wish to have the check mailed to the IRA owner via overnight delivery (available for payment methods B & C only), please provide the carrier name and billing number. If you do not provide this information, a postage fee of \$8 will be deducted from the balance of the IRA owner's core account for the IRA. If the IRA owner has insufficient funds in the core account, the postage fee will be deducted from the distribution amount indicated in the Distribution Instruction section or the Return of Excess Contribution section, as applicable, and will affect the IRA owner's reported distribution amount. (For example, if there is a distribution request of \$1,000 and there are insufficient funds in the core account of the IRA, both the distribution amount mailed to the IRA owner and the distribution amount reported on IRS Form 1099-R will be \$992.) If the IRA owner is taking this distribution to satisfy an RMD, and he or she does not have sufficient funds in the core account to cover the fee, be sure to request an amount that will satisfy both the IRA owner's RMD amount and the postage fee amount.

Authorized agent/Advisor may not request a distribution to an alternate payee and/or address.

D. Directly Deposited to the IRA owner's bank or credit union account using Electronic Funds Transfer (EFT). If you would like the distribution to be deposited directly to the IRA owner's bank account or to a third-party account owned by someone different than the IRA owner via EFT, the IRA owner must have EFT instructions on the account. If the account is not currently set up for EFT, please note that it will take up to 10 days to establish EFT instructions. To add EFT instructions, complete the Bank Information section or attach a voided check. Once EFT is established, please allow 2-3 days after the date the distribution is processed for funds to reach the bank. In order to send the IRA owner's distribution via EFT the recipient bank must be a member of the Automated Clearing House.

E. Directly deposited to a bank account using directed payee EFT. <need text here>

F. Wired to IRA owner's Bank Account. To request a distribution to be paid by wire, check this box and complete the Bank Information section or attach a voided check. In order to send a distribution via wire, the recipient institution must be a member of the Federal Reserve System. If the IRA owner's bank is not a member of the Federal Reserve System, additional information is required to process the request.

A wire processing fee of \$30 (\$15 if submitted using ICP) will be deducted from the balance of your core account for the IRA. If the IRA owner has insufficient funds in the core account, the wire fee will be deducted from the distribution amount indicated on this form and will affect the IRA owner's reported distribution amount. (For example, if you request a distribution of \$1,000 and there are insufficient funds in the core account of the IRA, both the distribution amount wired to the IRA owner's bank account and the distribution amount reported on IRS Form 1099-R will be \$970.) If the IRA owner is taking this distribution to satisfy an RMD, and he or she does not have sufficient funds in the core account to cover the fee, be sure to request an amount that will satisfy both the IRA owner's RMD amount and the wire fee amount. The IRA owner's bank may also charge a fee for receipt.

G. Direct Rollover to an Employer-Sponsored Retirement Plan (Do not use this form for an IRA trustee to trustee transfer). To request a direct rollover of an eligible rollover distribution to an employer-sponsored retirement plan, check this box and provide the name and address of the Trustee/Custodian of the employer-sponsored retirement plan. The distribution check will be issued payable to the Trustee/Custodian and mailed to the address provided. The IRA owner must sign this form to request a Direct Rollover to an Employer-Sponsored Plan. The Authorized agent/Advisor is not permitted to request this payment method on behalf of the IRA owner.

Notice of Withholding

Please read carefully before completing the Withholding Election section of the form.

An IRA distribution, other than Roth IRA distributions and Direct Rollovers, are subject to federal (and, in some cases, state) income tax withholding unless you elect not to have withholding apply. Withholding will apply to the gross amount of each distribution, even if the IRA owner has made non-deductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% federal income tax withholding (and possible state income tax withholding) on the distribution proceeds even if you have elected not to have tax withheld (an IRS requirement as applicable). A Post Office Box does not qualify as a residential address.

If you elect to have withholding apply (by indicating so on the distribution request form, by making no choice, or by not providing a U.S. residential address), federal income tax will be withheld from the IRA owner's distribution(s) (excluding Roth IRA distributions and Direct Rollovers) at a rate of at least ten percent (10%). Federal income tax will not be withheld from distributions from a Roth IRA or Direct Rollovers unless you elect to have such tax withheld.

If federal income tax is withheld from the distribution, state income taxes may also be withheld regardless of the election. See below for IRA owner's state's withholding rules. The IRA owner's state of residence will determine his or her state income tax withholding requirements, if any. The IRA owner's state of residence is determined by his or her legal address of record provided for the IRA.

Residents of AR, IA, KS, MA, ME, OK, and VT: If federal income tax is withheld, state income tax of at least the IRA owner's state's minimum requirements must be withheld in addition to federal income tax withholding at the time of the distribution. If you elect out of federal income tax withholding, state income tax will not be withheld unless you indicate otherwise.

Residents of CA, NC, and OR: If federal income tax is withheld, state income tax of at least the IRA owner's state's minimum requirements must be withheld in addition to federal income tax withholding at the time of the distribution unless you elect not to have state income taxes withheld.

Residents of DE: State income tax of at least the IRA owner's state's minimum requirements must be withheld regardless of whether or not federal income tax is withheld unless you elect not to have state income taxes withheld.

Residents of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, and WY: State income tax withholding is not available on IRA distributions. Please consult a tax advisor, state agency, or investment advisor for more information.

Residents of all other states and the District of Columbia: the IRA owner is not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in a percentage. If you elect to have state income taxes withheld and the IRA owner's state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than the IRA owner's state's minimum withholding requirements. If the percentage you elect for withholding is less than the IRA owner's state's minimum withholding requirements, the IRA owner's state's minimum amount or percentage will be withheld.

Important: State tax withholding rules can change, and the rules cited above may not reflect the current ruling of IRA owner's state. Please consult with a tax or investment advisor to obtain the most up-to-date information pertaining to the IRA owner's state.

Whether or not you elect to have federal and, if applicable, state income tax withheld, the IRA owner is still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties which may apply to this distribution(s). Whether or not you elect to have withholding apply (by indicating so on the distribution form), the IRA owner may be responsible for payment of estimated taxes. The IRA owner may incur penalties under the IRS and applicable state tax rules if the IRA owner's estimated tax payments are not sufficient.

If the IRA owner is not a U.S. person (including a U.S. resident alien), the IRA owner must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, with the distribution request form to claim tax treaty benefits, if applicable. To obtain Form W-8BEN, please consult a tax advisor or go to the IRS Web site at <http://www.irs.gov>.

Signature

Before signing the distribution form, please carefully read the **Premiere Select IRA Custodial Agreement and Disclosure Statement or Premiere Select Roth IRA Custodial Agreement and Disclosure Statement, as applicable, as well as all sections of the Premiere Select IRA One-Time Distribution Request Form and attached Customer Instructions, Terms and Conditions.** This distribution form is part of a legal agreement between you and Fidelity, and by signing the Signature section you are agreeing to be bound by the terms and conditions contained in the above-mentioned documents. Please also print the current date neatly in block letters in the space provided.

Authorized agent/Advisor Signature (when applicable)

By signing the distribution form, Authorized agent/Advisor is authorizing Fidelity, as agent for Fidelity Management Trust Company ("FMT"), to distribute funds out of the Premiere Select IRA pursuant to the asset movement authorization granted by the IRA owner as defined in the applicable Premiere Select IRA Application. Authorized agent/Advisor acknowledges this distribution may have tax implications to the IRA owner, including the assessment of tax penalties. Once this distribution is complete, the requested transaction and any associated tax reporting cannot be cancelled. Please consult with a tax advisor if Authorized agent/Advisor has any questions about this distribution and the tax implications it may have to the IRA owner.



Account Number

Account number input grid



Premiere Select® IRA One-Time Distribution Request Form

Use this form to request a one-time distribution from a Fidelity Premiere Select® IRA retirement account. This form is authorization and direction to Fidelity to act upon the instruction of IRA Owner and/or IRA Owner's Authorized agent/Advisor to distribute money or assets from a Fidelity Premiere Select® retirement account.

Please read the attached Customer Instructions, Terms and Conditions before completing this form.

ACCOUNT OWNER INFORMATION

Form fields for Name (First, Middle Initial, Last), Social Security Number (Required), and Date of Birth (MM-DD-YYYY)

REASON FOR DISTRIBUTION Choose One.

NORMAL

IRA Owner is at least 59½.

PREMATURE

IRA Owner is under the age of 59½ (includes distributions for qualified first-time home purchases, qualified higher education expenses, qualified HSA distributions and substantially equal periodic payments).

RETURN OF EXCESS CONTRIBUTION(S)*

Not available to initiate using online ICP feature.

ROLLOVER*

from an IRA to an employer-sponsored retirement plan. (Do not use this form for an IRA trustee to trustee transfer.)

*If selected, IRA Owner signature is required.

DISABILITY*

IRA Owner is disabled, as defined in IRC Section 72(m)(7), and under the age of 59½.

DISTRIBUTION FROM IRA-BDA DUE TO DEATH

DISTRIBUTION INSTRUCTIONS Choose One. (Do not complete this section if you are requesting a Return of Excess Contribution; go to the Excess Contribution section.)

A. PARTIAL DISTRIBUTION IN CASH

Amount \$

Be sure to consider the effect of any fees due that are associated with the payment method selected in the Payment Method section.

C. FULL DISTRIBUTION

Please distribute the entire IRA balance.

B. PARTIAL DISTRIBUTION IN-KIND TO IRA OWNER'S FIDELITY NON-RETIREMENT BROKERAGE ACCOUNT

Provide the security name(s) and share/unit amount(s) for the security position(s) to be distributed in-kind.

Table with 3 columns: Investment Name, CUSIP or Symbol, and Number of Shares or "ALL"

RETURN OF EXCESS CONTRIBUTION IRA Owner signature required

Date Excess Contribution was Made (MM-DD-YYYY) for the Tax Year

IRA Owner is requesting this return of excess contribution: Before tax filing deadline After tax filing deadline

Distribute the following excess contribution amount and attributable earnings as indicated below. OR I authorize Fidelity to calculate earnings.

Principal Amount \$ + Earnings Amount \$ = Total (principal + earnings) \$

Of the total amount above,

Distribute to Me \$
Distribute and Redeposit \$

is to be distributed to IRA Owner and

is to be distributed and then redeposited as a current year contribution (cannot exceed allowable current year contribution amount).



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NOTICE OF WITHHOLDING

Please carefully read the **Notice of Withholding** in the attached **Customer Instructions, Terms and Conditions** before completing this section. This withholding election will apply to this distribution only.

Note: Only complete this section if IRA Owner is a US Person (including a US resident alien).

FEDERAL INCOME TAX WITHHOLDING

If an election is not made below, federal income tax will be withheld from the IRA distribution (excluding Roth IRA distributions) at a rate of 10%.

- YOU DO NOT** want to have federal income tax withheld from the IRA distribution.
- YOU WANT** to have federal income tax withheld from the IRA distribution at the rate of

Insert Whole Percentage

%

If you select a percentage of less than 10%, we will withhold 10%.

STATE INCOME TAX WITHHOLDING

Do not complete this section if IRA Owner is a resident of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, or WY

- YOU DO NOT** want state income taxes withheld. (For residents of CA, NC, and OR, you must check this box if federal income taxes are being withheld and you do not want state income taxes withheld; for residents of DE you must check this box regardless of whether or not federal income taxes are being withheld if you do not want state income taxes withheld.)

- YOU WANT** to have state income taxes withheld from the IRA distribution in accordance with the minimum amount or percentage, if any, as determined by the requirements of the IRA Owner's state of residence. Note: If the IRA Owner's state does not provide a minimum amount or percentage for withholding and you do not provide a percentage below, state income taxes will not be withheld from the distribution.

- YOU WANT** to have

Insert Whole Percentage

%

withheld from the IRA distribution for state income taxes.

Note: If you elect to have state income taxes withheld from the IRA distribution in a percentage that is less than the IRA Owner's state's minimum withholding requirements, the IRA Owner's state's minimum amount or percentage will be withheld.

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 Brokerage Services LLC ("FBS") to make the above distribution from my Premiere Select IRA indicated above. I have carefully read, fully understand, and agree to comply with the **Customer Instructions, Terms and Conditions**, including the **Notice of Withholding** attached to this **Premiere Select IRA One-Time Distribution Request Form**.

I represent that, to the extent I have requested a distribution due to disability, I meet the meaning of disabled, as indicated in IRC Section 72(m)(7). I hereby certify under penalties of perjury that if I am a U.S. person (including a U.S. resident alien) the number shown in the Account Information section of this form is my correct taxpayer identification (or Social Security) number. If I am not a U.S. person (including a U.S. resident alien), I have attached IRS Form W-8BEN with this **Premiere Select IRA One-Time Distribution Request Form** and included my U.S. taxpayer identification (or Social Security) number in order to claim tax treaty benefits, if applicable.

I indemnify the Custodian of my Premiere Select IRA and FBS and their agent(s), successors, affiliates, and employees from any liability in the event that I fail to meet the IRS requirements regarding distributions from my Premiere Select Traditional IRA, Rollover IRA, Roth IRA, SEP-IRA, IRA Beneficiary Distribution Account, or Roth IRA Beneficiary Distribution Account, as applicable.

Owner Sign Here

X _____

Signature of IRA Owner

____/____/____
Date

Print Name

OR

X _____

Signature of Authorized Signator (Authorized agent/Advisor does NOT sign here)

____/____/____
Date

Print Name

Authorized agent/Advisor Sign Here

By signing below, I represent that I am an authorized individual of the above-named Authorized agent/Advisor, and request that FBS make the above distribution from the IRA owner's Premiere Select IRA pursuant to the asset movement authorization granted by the IRA owner. I have carefully read, fully understand, and agree to comply with the Customer Instructions, Terms and Conditions, and the Notice of Withholding attached to this Premiere Select IRA One-Time Distribution Request Form. Authorized agent/Advisor indemnifies the Custodian of the IRA Owner's IRA and FBS and their agent(s), successors, affiliates, and employees from any liability in the event that IRA owner fails to meet any IRS or Internal Revenue Code requirement regarding the distribution request from this Premiere Select Traditional IRA, Rollover IRA, Roth IRA, SEP-IRA, IRA Beneficiary Distribution Account, or Roth Beneficiary Distribution Account, as applicable.

X _____

Signature of Authorized Agent/Advisor

____/____/____
Date

Print Name

Fidelity Brokerage Services LLC, Member NYSE, SIPC

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