

# Advisor Authorization and Termination

Use this form to remove or replace an Authorized agent/Advisor on your existing Fidelity Institutional Wealth Services brokerage account, or a Sponsor on a Separately Managed Account, and to designate and grant certain authority to your Authorized agent/Advisor on your brokerage accounts. Do not use this form to add or remove Separate Account Managers on a Separately Managed Account.

**Note:** Prime brokerage services must be reapplied for your account(s) when adding a new Primary Authorized agent/Advisor. Additionally, contact your Authorized agent/Advisor for any changes to your options trading level.

## Authorized agent(s)/Advisor(s)

Firm Name	DTC Number*
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\* For electronic confirms.

## 1. Account Information

<p>Phone number will be used to contact you if there is a question about this request.</p> <p>Enter the account numbers to add the new Authorized agent/Advisor. All owners from all accounts must sign below.</p>	First Name	M.I.	Last Name
	Entity or Additional Owner		
	Additional Owner		
	Daytime Phone	Extension	<input type="checkbox"/> Use this number to update the daytime phone number on this account.
	Account Number	Account Number	Account Number
	Account Number	Account Number	Account Number

## 2. Designation of Authorization

Designate the following Authorized agent/Advisor or Sponsor for the account indicated above. This Authorized agent/Advisor will have all authorizations applicable to your brokerage account as detailed in your Client Account Agreement as well as any additional authorizations you grant below.

<p>Enter a Primary Advisor, Additional Authorized agent/Advisor, or Sponsor on a Separately Managed Account to be added to the account, and provide the G Number.</p>	Primary Advisor Name	Price Code	G Number
	Additional Authorized agent/Advisor Name	Price Code	G Number
	Additional Authorized agent/Advisor Name	Price Code	G Number
	Sponsor or Other Additional Authorized agent/Advisor Name	Price Code	G Number

## 3. Termination of Authorization

**Important:** If you are removing your primary advisor, any secondary advisors and/or a Sponsor on a Separately Managed Account also will be removed.

<p>Enter the Primary Advisor, Additional Authorized agent/Advisor, or Sponsor on a Separately Managed Account to be removed from the account, and provide the G Number if known.</p>	Primary Advisor Name	G Number
	Additional Authorized agent/Advisor Name	G Number
	Additional Authorized agent/Advisor Name	G Number
	Sponsor or Other Additional Authorized agent/Advisor Name	G Number

## 4. Account Authorizations Updates

The following authorizations are in addition to the authorizations that are applicable to your brokerage account as detailed in the Client Account Agreement.

### Document Redirection

	Primary Authorized agent/Advisor		You	
Check one in each row.	<input type="checkbox"/>	or	<input type="checkbox"/>	Proxies <sup>1</sup> Includes all proxy voting materials.
	<input type="checkbox"/>	or	<input type="checkbox"/>	Reports Includes annual reports and information statements.
	<input type="checkbox"/>	or	<input type="checkbox"/>	Prospectuses
	<input type="checkbox"/>	or	<input type="checkbox"/>	Corporate Actions <sup>2</sup>
Authorized agent/ Advisor should complete if applicable.	<input type="text" value="Proxy Voting G Number"/>			<input type="text" value="Name Administrator only"/>
	<input type="text" value="G"/>			

<sup>1</sup> In choosing this option, you also direct Fidelity to accept votes regarding these proxies from your Primary Authorized agent/Advisor. If your Primary Authorized agent/Advisor has a Proxy Voting G Number or uses a proxy administrator, provide the G Number and administrator name as appropriate.

<sup>2</sup> Notwithstanding your election to receive Corporate Actions/Reorganization Notices at your account's mailing address, Fidelity will accept decisions on the corporate actions/reorganization notices from your Primary Authorized agent/ Advisor.

### Trade Confirmation Frequency

Trade Confirmations are delivered to the address of record or electronically to the account owner immediately unless you check the box below to receive them Quarterly.

☐ Quarterly

### Asset Movement Authorization

Asset Movement Authority is not available on Fidelity Retirement Plan Accounts including Self-Employed 401(k) Accounts. Level 2 Authority is not available on Non-Fidelity Prototype Retirement accounts. If Level 2 is selected, the request will default to Level 1. By granting Level 1 Limited, Level 1 or Level 2 authorization, you direct Fidelity to accept instructions from your Authorized agent/Advisor concerning the types of transactions indicated for that level. In the Level 1 and Level 2 descriptions on this form, "same-registration" means the same owner or owners and the same registration type and "accounts you own individually" means accounts with the same individual owner. Fidelity may require direct instructions from you for transactions over a certain dollar amount.

☐ **No Asset Movement Authority on this Account** Your Authorized agent/Advisor will not be able to move money from this account without your signature.

☐ **Level 1 Limited (First-Party only)**

This includes one-time disbursements and the establishment of, and changes to, periodic disbursements ("Periodic Distribution Plans") from your account, including:

- Checks made payable to you and sent to your address.
- Bank wires or electronic funds transfers (EFTs) to any first-party account you have authorized through standing written instructions and first-party check disbursements to any payee and address

you have authorized through written standing instructions.

- For nonretirement brokerage accounts, transfers of cash or securities from this account to other same-registration accounts at Fidelity, if this account is an individual account or transfer on death account (accounts owned by you individually), contributions from this account to any IRA you own at Fidelity.
- For IRA accounts, transfers of cash or securities from this account to other same-registration IRAs that are not reported for tax purposes, distributions from this account to Fidelity nonretirement brokerage accounts you own individually, conversions to Roth IRAs and transfers from this account to any other Fidelity nonretirement accounts owned by you individually.

☐ **Level 1 (First- and Third-Party)**

This includes all Level 1 Limited authorizations, plus:

- Bank wires or electronic funds transfers (EFTs) to any third-party account you have authorized through standing written instructions and third-party check disbursements to any payee and address you have authorized through standing written instructions.
- For non-retirement brokerage accounts, transfers of cash or securities from this account to other third-party accounts at Fidelity you have authorized through standing written instructions.

- For Premiere Select individual retirement accounts (IRAs), transfers of cash or securities from this account to other third-party accounts at Fidelity you have authorized through standing written instructions, including distributions from this account to Fidelity non-retirement accounts with different owners and/or registrations.

☐ **Level 2**

This includes all Level 1 authorizations, plus:

- Bank wires to any same-registration account outside Fidelity, without direct instructions from you.

**You understand and agree Fidelity cannot confirm the account registration at the receiving bank and will rely solely on the representations of your Authorized agent/ Advisor as to the registration of the receiving account.**

**Your Authorized agent/Advisor will have the authority to direct Fidelity with regard to the timing, amount and reason of any IRA distribution(s) and the amount of federal and state tax withholding to apply on your behalf.**

**You are advised to consult with your legal or tax advisor regarding all elections made with respect to distributions. You assume the responsibility that results from any IRA distribution(s) initiated by you or your Authorized agent/Advisor.**

## 5. Signatures and Dates *Account Owner signature required when designating a Primary Advisor.*

By signing below, you:

- acknowledge that you have read and agree to the terms set forth in this Advisor Authorization and Termination form and in the Client account agreement(s) that govern this account and agree to be bound by such terms and conditions as are currently in effect and as may be amended from time to time. For the purpose of this form, the term "Authorized agent/Advisor" is defined to include the primary Authorized agent/Advisor, any additional Authorized agent(s)/Advisor(s) and Sponsors.

- without limiting any of the foregoing, represent and/or understand and agree that:

1. You have selected your Authorized agent/Advisor based on criteria you deem appropriate for your investment needs without any advice or recommendation from Fidelity.
2. All decisions relating to your investment or trading activity shall be made solely by you or your Authorized agent/Advisor. Your Authorized agent(s)/Advisor(s) has collected from you such information as is required to determine the suitability of your investment or trading activity.
3. Fidelity is authorized to accept the instructions of the Authorized agent/Advisor on your behalf. This authorization shall be applicable to all assets you hold in the specified account. Fidelity reserves the right to require client authorization at its own discretion, **including changes to your account address instructions.**
4. Fidelity is further authorized to act upon your Authorized agent's/Advisor's instructions to aggregate transaction orders for your account with orders for one or more other accounts over which the Authorized agent/Advisor has trading authorization, or to accept or deliver assets in transactions executed by other broker/dealers where the Authorized agent/Advisor has so aggregated orders. You agree that if any such aggregated order is executed in more than one transaction, your portion of such order may be deemed to have been the weighted average of the prices at which all of such transactions were executed.
5. Fidelity and the Authorized agent/Advisor are not affiliated and have no relationship except as described in this agreement and your account agreement; your Authorized agent/Advisor is not an agent of Fidelity and is not authorized to act or make representations on Fidelity's behalf.
6. Fidelity has no responsibility for, and will not participate in or review, the Authorized agent's/Advisor's trading decisions, or in any way review, monitor or supervise the suitability of the investment decision or activity of the Authorized agent/Advisor.
7. Fidelity will have no duty to inquire into the authority of the Authorized agent/Advisor to engage in particular transactions or investment strategies, or to monitor the terms of any oral or written agreement between you and the Authorized agent/Advisor.
8. The Authorized agent/Advisor is responsible for complying with, and making all disclosures to Fidelity as required by all applicable state, federal and industry securities laws and regulations, and interpretations promulgated thereunder, including, but not limited to, the Investment Advisers Act of 1940, the Securities and Exchange Act of 1934, the Investment Company Act of 1940 and the Financial Industry Regulatory Authority (FINRA) Conduct Rules.
9. You authorize the above-named Authorized agent/Advisor to direct Fidelity Brokerage Services LLC and/or National Financial Services LLC, (collectively, "Fidelity") to deduct fees for financial advisory services or management fees from your Fidelity brokerage account or Fidelity/Premiere Select retirement account listed above. You represent that you have reviewed such fees with your Authorized agent/Advisor. You further represent that such fees are reasonable in light of the services provided by your Authorized agent/Advisor, and you hereby instruct Fidelity to deduct such fees at the direction of your Authorized agent/Advisor until Fidelity is notified in writing of your death, disability or incapacity, or until you revoke this authorization through written notice actually received by Fidelity.
10. You hereby request duplicate trade confirmations, account statements, and access to all account information, including historical trade information, trade confirmations and current account statements for your brokerage account, be sent or made available by Fidelity (either in paper or electronic means) to the parties listed above.
11. If you direct Fidelity to deliver prospectuses, proxies, related materials or corporate actions/reorganization notifications to your Primary Authorized agent/Advisor instead of delivering these documents to you, and you authorize Fidelity to accept votes from your Authorized agent/Advisor on proxies, you represent and agree to the following:
  - Fidelity has no responsibility to verify any of the representations you make with respect to these instructions.
  - If your Primary Authorized agent/Advisor has identified a proxy-related third-party administrator on this form, you represent that you have separately authorized

your Primary Authorized agent/Advisor to use such an administrator, your Primary Authorized agent/Advisor may not delegate to the proxy administrator the right to determine your proxy vote and Fidelity may honor instructions from your Primary Authorized agent/Advisor to forward proxy materials to the administrator and may accept your Primary Authorized agent's/Advisor's proxy voting decisions when communicated to Fidelity by the administrator.

- Any and all Authorized agents/Advisors you have designated and authorized are either SEC or state-registered investment advisors and have discretion over your account pursuant to a separate written advisory contract.

- You hereby grant authorization to your Authorized agent/Advisor consistent with the level of authority selected above.

### **Asset Movement Authorization Definitions**

I understand that if I do not select Level I or Level II asset movement authority or if I choose to have no asset movement authority on this account, each cashiering or money movement request will require my signature.

### **Level 1 Limited (First Party only)**

By selecting Level 1 Limited (First Party only) asset movement authorization on the attached form, you authorize and direct Fidelity to accept instructions from your Authorized agent(s)/Advisor(s) for one-time disbursements and the establishment of, and changes to, to periodic disbursements (Periodic Distribution Plans) from your account. Please note that distribution instructions (or any Asset Movement Authorizations) do not apply to Fidelity Retirement Plan accounts, including Self-Employed 401(k) accounts.

This includes:

- Redemptions and payment of monies from your account by check made payable to you and sent to you at your address.
- Disbursement of funds electronically, including bank wires and electronic funds transfers (EFTs), to any first-party bank account you have authorized through standing written instructions, and first-party check disbursements to any payee and address you have authorized through standing written instructions.
- For nonretirement brokerage accounts, transfers of cash or securities from this account to other same-registration accounts at Fidelity, if this account is an individual or transfer on death account (accounts owned by you individually), contributions from this account to any IRA you own at Fidelity.
- For IRAs, transfers of cash or securities from this account to other same registration IRAs that are not reported for tax purposes.

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## 5. Signatures and Dates *continued*

- Distributions from this account to Fidelity nonretirement brokerage accounts you own individually, conversions to Roth IRAs and transfers from this account to any third-party account at Fidelity you have authorized through standing written instructions, including distributions from this account to other Fidelity nonretirement accounts owned by you individually. A Periodic Distribution Plan is a plan which enables scheduled recurring distributions of predetermined amounts from your account as described above. (**Note:** Transfers of in-kind securities are not eligible for a periodic distribution.)

### Level 1 (First- and Third-Party)

By selecting Level 1 Limited (First-Party only) asset movement authorization on the attached form, you authorize and direct Fidelity to accept instructions from your Authorized agent(s)/Advisor(s) as described in Level 1 Limited, as well as further authorization.

This includes:

- Disbursement of funds electronically, including bank wires and electronic funds transfers (EFTs), to any third-party bank account you have authorized through standing written instructions, and third-party check disbursements to any payee and address you have authorized through standing written instructions.

- For non-retirement brokerage accounts, transfers of cash or securities from this account to other third-party accounts at Fidelity.
- For IRAs, transfers of cash or securities from this account to other third-party accounts at Fidelity I have authorized through standing instructions.
- Distributions from this account to Fidelity nonretirement accounts with different owners and/or registrations.

### Level 2

By Selecting Level 2 asset movement authorization on the attached form, you authorize and direct Fidelity to accept instructions from your Authorized agent/Advisor as described in Level 1 and, in addition, to accept instructions from your Authorized agent/Advisor, without receiving instructions directly from you, to transfer monies from your IRA or Fidelity nonretirement brokerage account by wire to accounts at banks or other financial institutions that your Authorized agent/Advisor has represented to Fidelity have the same account owner or owners and the same registration type as this account. **By granting this authorization, you understand and agree that Fidelity will not undertake to confirm your Authorized agent's/Advisor's representations as to bank**

**account registration and cannot confirm the account registration at the receiving bank or financial institution. Therefore, Fidelity will not undertake to monitor your Authorized agent's(s')/Advisor's(s') compliance with your instructions to him or her and will rely solely upon the instructions of your Authorized agent/Advisor for these transfers. You understand that you should carefully review your account documentation and monitor all activity in your account. Fidelity may require direct instructions from you on transactions over a certain dollar amount.**

This authorization is a continuing one and shall remain in full force and effect until Fidelity is notified in writing of your death, disability or incapacity, or unless revoked through written notice actually received by Fidelity. Such revocation, however, shall not affect any prior liability in any way resulting from any transaction initiated before receipt of the revocation. Furthermore, it is understood that this authorization and indemnity is in addition to, and in no way restricts, any rights that may exist at law or under any other agreement(s) between you and Fidelity. This authorization and indemnity shall be construed, from your Authorized agent/Advisor at Fidelity's discretion and for its sole protection.

### Asset Based Pricing clients only:

**You represent that you have read, understood, and agreed to the terms and conditions set forth in the Asset Based Pricing Supplement and agree to be bound by such terms and conditions as are currently in effect and as may be amended from time to time.**

**This account is governed by a pre-dispute arbitration clause, which is found on the last page of the Client Agreement. You acknowledge receipt of the Disclosure of Credit Terms on Transactions, Margin Disclosure Statement, and Fidelity Investments Privacy Policy. You also acknowledge receipt of the pre-dispute arbitration clause.**

**All account owners must sign and date. For Trust accounts, all trustees must sign and date. For business accounts, all authorized individuals must sign and date.**

Print Account Owner Name <i>First, M.I., Last</i>	
Account Owner Signature	Date <i>MM - DD - YYYY</i>
<b>SIGN</b> ▶	▶

Print Account Owner Name <i>First, M.I., Last</i>	
Account Owner Signature	Date <i>MM - DD - YYYY</i>
<b>SIGN</b> ▶	▶

Print Account Owner Name <i>First, M.I., Last</i>	
Account Owner Signature	Date <i>MM - DD - YYYY</i>
<b>SIGN</b> ▶	▶





## Fidelity Retirement Accounts (KEOGH) *Required*

If this trading authorization applies to a Fidelity Retirement Plan ("Plan") for which Fidelity Management Trust Company ("FMTC"), or its affiliate and/or any successor, acts as trustee or custodian, this authorization shall allow the Authorized agent/Advisor to provide instructions to Fidelity, to execute such directions with respect to the Plan indicated in the Account Owners section above. Such directions shall be limited to purchase, exchange, and sell orders in any investment permitted by the terms of the Plan, and any other incidental transactions subject to the limitations described herein provided such transactions do not result in a distribution from the Plan, with the further exception that the Authorized agent/Advisor shall have no authority to designate a beneficiary(ies) or establish a new Plan, which are actions that must be done personally by the registered owner. You understand that the consent of the Employer or Plan Administrator must be obtained if this authorization involves a Plan account in which you are a participant but are not the Employer; however, Fidelity will

in no way be responsible for the registered owner's failure to properly obtain such consent. You understand that with respect to the registered owner's Plan, FMTC merely acts as directed custodian or trustee, and has no discretionary fiduciary authority or responsibility over investment decisions made by you or your Authorized agent/Advisor. Accordingly, the suitability of any investments or actions which the Authorized agent/Advisor may direct, and any adverse consequences arising from such an investment or action, including, without limitation, the generation of unrelated business taxable income, is your sole and ultimate responsibility.

**EMPLOYER CONSENT** (required if this is a Plan account and you are not an owner-employee): The undersigned is the Sponsor or Plan Administrator of the Plan for which trading authorization, as described herein, has been requested. Said sponsor or Plan Administrator hereby consents to such appointment of the Authorized agent/Advisor designated herein.

Print Employer Name		Title	
Authorized Signature		Date MM - DD - YYYY	
			

## Instructions, Terms and Conditions *Applicable to Premiere Select® Retirement Accounts and Fidelity SIMPLE IRAs*

The attached form should be used to authorize your Authorized agent/Advisor to initiate certain types of distributions, establish and change Periodic Distributions and perform Roth conversions (collectively "distributions") in your Premiere Select Traditional IRA, Premiere Select Rollover IRA, Premiere Select Roth IRA, Premiere Select SEP-IRA, Premiere Select Inherited IRA, Premiere Select Roth Inherited IRA, or Fidelity SIMPLE IRA ("IRAs") on your behalf, or to change/delete existing authorization.

Read these Instructions, Terms and Conditions carefully before completing the attached form. You, and not your Authorized agent/Advisor, are responsible for complying with IRS rules governing IRA distributions, including required minimum distributions and substantially equal periodic payments. If you fail to meet any IRS requirements regulating IRA distributions, you may be subject to tax penalties. If you have any questions regarding your specific situation, consult with your tax advisor. Actions taken by your Authorized agent/Advisor on your account are binding and subject to the same rules as if you had directly instructed Fidelity. Distributions and tax withholding generally cannot be reversed once completed. Any corrections to an error on your part or that of your Authorized agent/Advisor will generally have to follow applicable IRS rules and regulations.

Distributions made in cash will be paid from the balance of your core account investment vehicle ("core account"). It is your and your Authorized agent/Advisor's responsibility to ensure there are sufficient funds available in the core account to process the distribution.

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

If you have any questions, consult your Authorized agent/Advisor.

### Designation of Authorization

By completing and signing the attached form, you are authorizing your Authorized agent/Advisor, as your agent, to provide direction to Fidelity to make distributions from your Premiere Select IRA or Fidelity SIMPLE IRA. Your Authorized agent/Advisor will be authorized to direct Fidelity to pay an IRA distribution regardless of the tax consequences of such distribution. Your Authorized agent/Advisor will be authorized

to direct Fidelity regarding the following:

**Timing and amount** – Your Authorized agent/Advisor will direct Fidelity with respect to the timing and specific amount of distributions to be made in cash or in kind.

**Note:** In-kind transactions with tax withholding may only be requested by submitting a Premiere Select IRA One-Time Distribution Request form.

**Reason for distribution** – Your Authorized agent/Advisor will direct Fidelity with respect to the reason for the distribution. The following reasons may apply:

- Normal – if you are at least age 59½.
- Premature – if you are under the age of 59½ (includes qualified first time home purchases, distributions for qualified higher education expenses, and Substantially Equal Periodic Payments (SEPPs)).
- Roth Conversion (Refer to Roth Conversion section below).
- Death Distribution.

### Note:

- Transfers between like registered accounts will be treated as trustee to trustee transfers and not reported for tax reporting purposes. If you are transferring to a like registered IRA outside of Fidelity, the amount will be reported unless you provide documentation from the successor IRA custodian that shows that firm's acceptance as successor IRA custodian.
- If you are taking a qualified Roth IRA distribution, your account must meet the IRS requirement of the 5-taxable-year period, which begins on the first day of your taxable year for which the first regular contribution is made to any Roth IRA owned by you or, if earlier, the first day of your taxable year in which the first conversion contribution is made to any Roth IRA owned by you.
- If you are under age 59½ and are taking distributions from your SIMPLE IRA before the expiration of the two-year period beginning on the date your employer makes the first contribution to your SIMPLE IRA, you may be subject to a 25% penalty.

**Payment method** – Your Authorized agent/Advisor will direct Fidelity to pay distributions from your Premiere Select IRA to you or a third party based on the Asset Movement Authorization levels.

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# Instructions, Terms and Conditions continued

**Tax withholding** – Your Authorized agent/Advisor will direct Fidelity with respect to the federal and state tax withholding elections for the distribution. **Note:** You are responsible for the tax consequences associated with any distribution initiated by your Authorized agent/Advisor.

**Important:** You must complete a Premiere Select IRA One-Time Distribution Request form and submit it to your Authorized agent/Advisor for the following requests:

- A distribution due to disability.
- A distribution to correct an excess contribution.
- A rollover to an employer-sponsored retirement plan.

## Standing Instructions

You must establish standing instructions to permit your Authorized agent/Advisor to disburse funds electronically (including via Bank Wire, EFT, ACH and any other means available) or to a Fidelity non-retirement account that you do not own individually or to permit your Authorized advisor to make checks payable to an alternate payee or address. (**Note:** for Beneficiary Distribution Accounts owned by an entity such as a trust or an estate, standing instructions would be required to disburse funds electronically unless funds are moving to an identically registered Beneficiary Distribution Account.)

## Roth Conversions

Your Authorized agent/Advisor will have the authority to convert IRA assets in your account to a Roth IRA. Read the following Roth conversion rules carefully:

- The taxable converted amount will be subject to federal income taxes in the year in which the conversion occurs, but not subject to the early withdrawal penalty.
- If you are required to take a required minimum distribution from your IRA, you must do so prior to converting to a Roth IRA.
- SIMPLE IRA assets may be converted to a Roth IRA only after the expiration of the two-year period beginning on the date your employer first made contributions to your SIMPLE IRA.
- If you are opening a new Premiere Select Roth IRA, you must complete a Premiere Select IRA Application, selecting a Roth IRA registration, and submit it to Fidelity prior to requesting a Roth conversion.

## Notice of Withholding

Read carefully before completing the Tax Withholding Elections section of the form.

An IRA distribution (other than Roth IRA distributions and Direct Rollovers) is 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 nondeductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% federal 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 unless you elect to have such tax withheld.

The IRA distribution may also be subject to state income tax withholding. 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.

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 that 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), you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, prior to submitting the distribution request form to claim tax treaty benefits, if applicable. A distribution will be subject to applicable non-treaty tax withholding rates if the IRA owner fails to provide Form W-8BEN. To obtain Form W-8BEN, consult a tax advisor or go to the IRS website at <http://www.irs.gov>.

## Withholding Options

State of residence	State tax withholding options
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	<ul style="list-style-type: none"><li>• No state tax withholding is available (even if your state has income tax).</li></ul>
AR, IA, KS, MA, ME, OK, VT	<ul style="list-style-type: none"><li>• 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.</li><li>• If you do NOT choose federal withholding, state withholding is voluntary.</li><li>• 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.</li></ul>
CA, DE, NC, OR	<ul style="list-style-type: none"><li>• If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise.</li><li>• If you do NOT choose federal withholding, state withholding is voluntary.</li><li>• 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.</li></ul>
DC <i>Only applicable if taking a full distribution of entire account balance.</i>	<ul style="list-style-type: none"><li>• If you are taking distribution of your entire account balance and 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.</li><li>• If your entire distribution amount has already been taxed (for instance only after-tax or nondeductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options.</li><li>• 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 section of the forms, as appropriate.</li></ul>

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## Withholding Options *continued*

State of residence	State tax withholding options
MI	<ul style="list-style-type: none"><li>• MI generally requires state income tax of at least your state's minimum requirements regardless of whether or not federal income tax is withheld.</li><li>• Tax withholding is not required if you meet certain MI requirements governing pension and retirement benefits. Reference the MI W-4P Form for additional information about calculating the amount to withhold from your distribution.</li><li>• If you are subject to MI state tax withholding, you must elect state tax withholding of at least your state's minimum by completing the Tax Withholding section.</li><li>• Contact your tax advisor or investment representative for additional information about MI requirements.</li></ul>
MS	<ul style="list-style-type: none"><li>• If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise.</li><li>• If you do NOT choose federal withholding, state withholding will occur unless you request otherwise.</li><li>• 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.</li></ul>
OH	<ul style="list-style-type: none"><li>• 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.</li></ul>
SC	<ul style="list-style-type: none"><li>• 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 between 1% and 99%).</li></ul>
All other states (and DC if not taking a full distribution)	<ul style="list-style-type: none"><li>• State tax withholding is voluntary and you can choose the rate you want (any whole number between 1% and 99%).</li></ul>

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

## Account Authorizations and Signatures

Before signing this form, carefully read the Premiere Select IRA Custodial Agreement and Disclosure Statement or Premiere Select Roth IRA Custodial Agreement and Disclosure Statement or Fidelity SIMPLE IRA Custodial Agreement and Disclosure Statement, as applicable, as well as the Instructions, Terms and Conditions section of this form. This form is part of a legal agreement between you and Fidelity, and by signing, you are agreeing to be bound by the terms and conditions contained in this form. Also, print the current date neatly in block letters in the space provided next to your signature.