

# Checkwriting — IRA Information and Terms

## Helpful To Know

- You must be at least age 59½.
- You must complete a separate form for each account.
- This form REPLACES any checkwriting information currently on your account.
- Do not use this form to order additional checks. Instead, visit [Fidelity.com](https://www.fidelity.com) or call 1-800-544-6666.

## Tax Withholding

- Any amount withheld for taxes will be in addition to the amount of each check you write. Withholding increases the amount of your IRA distribution and also means that the maximum for which you can write a check is less than the balance shown in your account.

## Who Needs To Sign

- The IRA owner must sign. If you want an individual who has Power of Attorney to be able to write checks on your IRA, that individual must also sign. If an account owner is incapacitated and cannot sign, attach a physician's letter stating this.

## Name/Address

- Be sure we have your name and address correct in our records, because this is the information we will use when we print and mail your checks.
- If updating your signature because of a name change, complete and attach a Name Change form, as well as appropriate documentation, such as a marriage certificate or divorce decree.

## Feature Specifics

- Any checks that you write from your IRA will be considered IRA Distributions and will be reported to you and the IRS on Form 1099-R for the year in which the check cleared. If writing a check to meet your minimum required distribution (MRD), be sure to allow adequate time for it to clear before year-end.
- Checks are reported on your statement.
- For copies of cancelled checks (which may involve a fee), go to [Fidelity.com](https://www.fidelity.com) or call us.

## Brokerage Accounts

- Checks are drawn on your account's core position.

## Mutual Fund Accounts

- For information on minimum balances, fees, and which funds are eligible for checkwriting, see the applicable fund prospectus.
- To add checkwriting to more than one fund, set it up on any eligible fund, then call Fidelity to have it added to other funds.

## Terms and Conditions *Keep this for your records*

By signing the form, you:

- Direct Fidelity and the processing bank (UMB Bank, NA, which is not affiliated with Fidelity) to act on all instructions pursuant to this form, and to honor any checks that appear to be properly executed and presented.
- Agree to be bound by all applicable rules and agreements, in their current or future state, including the UMB Bank Statement of Terms and Conditions (which will be enclosed with your initial check order), the Uniform Commercial Code as enacted in Missouri, and the Fidelity Brokerage Retirement Customer Agreement and the applicable Fidelity IRA Custodial Agreement.
- Agree not to write any checks on the account that exceed the available balance (including any applicable tax withholding).
- Agree not to close your account by writing a check.
- Certify under penalties of perjury that you are a U.S. citizen or other U.S. person (including a resident alien individual) and that the tax ID you provided on the IRA account application associated with this Fidelity IRA (or, as updated in a subsequent communication to Fidelity) is your correct tax identification number.
- Certify that you are at least age 59½, and therefore the IRS 10% penalty for early IRA withdrawal does not apply to your distributions.
- Indicate that you understand that you will be responsible for paying any state or federal income taxes and penalties owed on distributions you make by check, and that your actual taxes may be more or less than any amounts withheld.
- Agree to indemnify the Custodian for the Fidelity IRA, its agents, successors, affiliates, and employees from any liability should you fail to meet IRS requirements.

### *Fidelity Fund Accounts*

- Agree that we can refuse to honor any check you write that is less than the applicable minimum.

# Checkwriting — IRA

Use this form to:

- Add checkwriting to an existing IRA account; checkwriting is NOT available on Roth, Inherited, or SIMPLE IRAs, or on accounts held by non-resident aliens
- Change or update one or more existing signatures (for example, because of a name change)

Type on screen or print out and fill in. For best results, use CAPITAL letters and black ink. Need more room for information? Use a copy of this page.

## 1. Account Owner

Name	Account Number
Fidelity Fund Name or Symbol <small>Required if your account number begins with a "2" and then any two letters.</small>	

## 2. Checkwriting Set-up

To change the account address before ordering checks, go to [Fidelity.com/checkwriting](https://www.fidelity.com/checkwriting).

### Print on Checks

- Name, mailing address  
Default if no choice indicated.
 Name only
  Name, mailing address, phone

Phone
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## 3. Tax Withholding

Distributions from your Fidelity IRA via checkwriting are subject to federal (and where applicable state) income tax withholding unless you elect not to have withholding apply. You may elect not to have withholding apply to your check distributions by completing the election below. If you do not elect out of withholding, federal income tax will be withheld at the rate of 10% from your total IRA distribution amount, even if you have made nondeductible contributions to your IRA. This may result in excess withholding from your distribution. If you elect not to have withholding apply to your distribution or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

If your state of residence is AR, CA, DE, IA, KS, MA, ME, NC, NE, OK, OR, VT and federal income tax withholding is applied to your distribution, state income tax will also apply based on your state's minimum withholding requirement. MI generally requires state income tax withholding of at least your state's minimum requirements regardless of whether or not federal income tax is withheld.

Withholding instructions provided will remain effective for all distributions via checkwriting until you either revoke them or give us new instructions in writing. The permanent / legal address on file determines which state's tax rules apply.

Check one.  Withhold federal taxes at the rate of 10%, and any state taxes at the applicable rate. **Default if no choice is indicated.**

Do NOT withhold federal or state taxes unless required by law. Not available for accounts whose permanent/legal address is outside the U.S.

## 4. Signatures and Dates

Account owner must sign and date.

By signing below, you agree to all of the "Terms and Conditions" on the previous page. **Checkwriting can only be granted to an account owner or to an individual who has been given adequate power of attorney.** If you are requesting checkwriting for a person with power of attorney, that person must sign the form.

Print Owner Name	
Signature	Date MM - DD - YYYY
<b>SIGN</b> ▶	▶
Print Individual with Power of Attorney-in-Fact Name	
Signature	Date MM - DD - YYYY
<b>SIGN</b> ▶	▶

### Did you print and sign the form?

Send the form to Fidelity. Your checks should arrive within 2 weeks.

Use postage-paid envelope OR deliver to:

**Regular mail**  
 Fidelity Investments  
 PO Box 770001  
 Cincinnati, OH 45277-0002

**Overnight mail**  
 Fidelity Investments  
 100 Crosby Parkway KC1K  
 Covington, KY 41015

**Questions?** Go to [Fidelity.com/checkwriting](https://www.fidelity.com/checkwriting) or call 1-800-544-6666.

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC 574790.3.0 (01/13)

