



# IRA Transfer or Direct Rollover

**Use this form to:**

- Authorize the Fidelity Advisor Traditional IRA, Rollover IRA, Roth IRA, SIMPLE IRA, SEP-IRA, or SARSEP-IRA Custodian (or its agent) to initiate a transfer of your existing IRA directly from another custodian and to invest the transferred assets in a Fidelity Advisor IRA.
- Make a direct rollover of your eligible retirement plan distribution to a Fidelity Advisor Traditional, Rollover, BDA, or Roth IRA.

**Do NOT use this form to:**

- Convert an IRA held at another institution to a Roth IRA (use the Fidelity Advisor IRA Roth Conversion form) or to transfer a Beneficiary Distribution Account (BDA) (use the Fidelity Advisor IRA Beneficiary Distribution Account Transfer form).
- Move assets from a Fidelity employer-sponsored plan to a Fidelity Advisor IRA. Contact a customer service representative at 877-208-0098 to learn more about initiating the movement of your assets.

Type on screen or fill in using **CAPITAL** letters and black ink.

### Helpful to Know

- A separate Fidelity Advisor IRA Transfer or Direct Rollover form must be submitted for multiple transfer or rollover requests.
- Include a copy of a recent account statement from the resigning trustee or custodian.
- Additional information, such as a signature guarantee, may be required to complete your transfer or rollover. Contact your resigning trustee or custodian to determine if any further information may be needed.
- Complete, sign, and return this form and a Fidelity Advisor IRA Application and/or IRA BDA Application (if applicable) to your Financial Representative, who will return it to Fidelity.

## 1. Account Information

Name <i>First, M.I., Last</i>		
Date of Birth <i>MM DD YYYY</i>	SSN	Shareholder Phone

## 2. IRA Transfer or Eligible Rollover Distribution Instructions

- Check one.  A. I am opening a new Fidelity Advisor Traditional IRA, Roth IRA, Rollover IRA, IRA BDA, SIMPLE IRA, or SEP/SARSEP-IRA and have attached the appropriate application that contains the investment instructions. I understand that I must establish a Fidelity Advisor Roth IRA to receive a rollover of any Roth 401(k) or Roth 403(b) assets, if applicable.

**OR**

- B. Invest proceeds in my existing Fidelity Advisor IRA, Roth IRA, Rollover IRA, SIMPLE IRA, or SEP/SARSEP-IRA (a separate IRA Transfer or Direct Rollover form should be used for each type of IRA you are transferring) as follows:

Fund Name and Share Class	Account Number	Whole Percentage*
		%
		%
		%
		%

Class A, C, and M shares are offered through a prospectus only. It is your responsibility to read the prospectus(es) for the fund(s) in which you invest.

\* If total does not equal 100%, the percentage of the first fund will be adjusted to the extent necessary to bring the total to 100%. If share class is not indicated, Class A shares will be purchased.



### 3. Trustee-to-Trustee Transfer

**NOTE:** Only complete Section 3 if you want to have the IRA designated below transferred via a trustee-to-trustee transfer to a Fidelity Advisor IRA. Do not complete this section if you want to have a direct rollover of your eligible retirement plan to a Fidelity Advisor IRA; instead, complete Section 4.

#### IRA Type

Check one.  Traditional IRA  Roth IRA  Rollover IRA  SEP-IRA\*  SARSEP-IRA\*\*  SIMPLE IRA^

All information is required.

Approximate Amount to Be Transferred	Date Contributions Were First Made to SIMPLE IRA (if applicable) MM DD YYYY
\$ _____ . _____	____/____/____

#### Current Investments

Provide fund name and share class or symbol/CUSIP for each fund. Include additional page with funds to be transferred, if needed.

Mutual Fund(s)

Fund Name and Share Class or Symbol/CUSIP	Fund Name and Share Class or Symbol/CUSIP

CD†

CD Maturity Date MM DD YYYY
____/____/____

Other (specify)

--

#### Current Location

Attach a copy of the most recent statement for the IRA you are transferring.

Transferor Trustee or Custodian Name		Account Number	
Name of Individual or Department Responsible for Transfers		Transferor Trustee or Custodian Phone	
Transferor Trustee or Custodian Address			Suite
City	State	Zip/Postal Code	

\* Notify your employer of your SEP-IRA transfer. In order to transfer your SEP-IRA to Fidelity, the SEP-IRA must be based upon IRS Form 5305-SEP. Request from your Financial Representative a separate Fidelity Advisor SEP/SARSEP-IRA Application if you are establishing a new SEP-IRA.

\*\* Notify your employer of your SARSEP transfer. In order to transfer your SARSEP to Fidelity, the SARSEP must be based upon IRS Form 5305A-SEP. Request from your Financial Representative a separate Fidelity Advisor SEP/SARSEP-IRA Application if you are establishing a new SEP/SARSEP-IRA under a previously established SARSEP Plan. New SARSEP plans can no longer be established.

^ SIMPLE IRA assets cannot be transferred to a Traditional IRA until two years after the first contribution is deposited into the SIMPLE IRA.

† Send us this IRA Transfer form at least two weeks prior to the maturity date of your CD (but no more than four weeks prior to maturity).

#### Transfer Authorization

If I fail to designate whether all or part of my IRA is to be transferred to my Fidelity Advisor Traditional IRA, Roth IRA, Rollover IRA, SIMPLE IRA, or SEP/SARSEP-IRA, you are hereby authorized to transfer all of such IRA to the applicable IRA. If I fail to designate whether the proceeds are to be transferred immediately or at maturity, if applicable, you are hereby authorized to transfer such proceeds at maturity in the case of a CD, and immediately in all other cases.

To Transferor Trustee or Custodian:

**Fidelity Investments Institutional Operations Company LLC, (FIIOC) is the transfer agent for this IRA. FIIOC cannot process transfers through the ACAT system.**

A. Liquidate  All

**OR**

Part ( Dollar Amount )

\$ \_\_\_\_\_ . \_\_\_\_\_

of the IRA referenced above and transfer the proceeds to my Fidelity Advisor Traditional IRA, Roth IRA, Rollover IRA, SIMPLE IRA, or SEP/SARSEP-IRA

immediately **OR**  at maturity (for CDs only).

**OR**

B. Accept this as your authority to transfer-in-kind\*

All **OR**  Part of the IRA referenced above. ( Number of Shares ) **OR** ( Percentage )

\_\_\_\_\_ . \_\_\_\_\_ **OR** \_\_\_\_\_ %

\* This option is available only if your IRA or SIMPLE IRA is currently invested in Fidelity Advisor Funds,® which clear through National Financial Services LLC or National Securities Clearing Corporation. Only investments that are permitted under the terms of the applicable Custodial Agreement may be transferred-in-kind. A transfer-in-kind authorizes your Advisor Fund shares to be re-registered from your current IRA custodian to your IRA with Fidelity Management Trust Company.

## 4. Retirement Plan Rollover Information *All information is required.*

Your current Plan Trustee, Custodian, or Employer may also require you to complete their distribution request form. Call them for requirements prior to completing this form.

Employer-Sponsored Plan Asset Type*	Approximate Amount to Be Rolled Over to a Fidelity Advisor IRA	
Check one. <input type="checkbox"/> 401(k)	Non-Roth Assets	Roth Assets
<input type="checkbox"/> Include Roth 401(k) assets	\$	\$
<input type="checkbox"/> 403(b)		
<input type="checkbox"/> Include Roth 403(b) assets		
<input type="checkbox"/> Governmental 457(b) Plan	Approximate Amount to Be Rolled Over	
<input type="checkbox"/> Profit Sharing Plan	\$	
<input type="checkbox"/> Money Purchase Plan		
<input type="checkbox"/> Defined Benefit Plan		

### Current Location

Attach a copy of your most recent retirement plan statement for the plan you are rolling over.

Plan Name		Account Number	
Transferor Trustee, Custodian, or Employer Name		Transferor Trustee, Custodian, or Employer Phone	
Transferor Trustee, Custodian, or Employer Address			Suite
City	State	Zip/Postal Code	
Attention			

\* Nonspouse beneficiaries who inherit assets in employer-sponsored plans may roll over these assets to an IRA BDA.

### Direct Rollover Authorization

If you fail to designate whether all or part of your eligible retirement plan distribution is to be rolled over to your Fidelity Advisor Traditional, Rollover, BDA, and/or Roth IRA, Fidelity is hereby authorized to directly roll over all of such distributions to the applicable IRA(s).

#### To Transferor Trustee, Custodian, or Employer:

Accept this as your authority to directly roll over my eligible retirement plan distribution to my Fidelity Advisor Traditional, Rollover, or Roth IRA.

#### Approximate Amount to Be Rolled Over to a Fidelity Advisor IRA

All **OR**  Part

Dollar Amount
\$



## 5. Signature and Date *Form cannot be processed without signature and date.*

By signing below, you certify to the following:

- Although Fidelity Management Trust Company (FMTC), Custodian of my IRA, is (and its successor custodian may be) a bank, I recognize that neither Fidelity Distributors Company LLC nor any mutual fund in which this IRA may be invested is a bank and that mutual fund shares are NOT (i) deposits or obligations of, or guaranteed by, any depository institution, or (ii) insured by the FDIC, the Federal Reserve Board, or any other agency, and ARE subject to investment risks, including possible loss of principal amount invested.
- I hereby understand and agree that, to the extent applicable, if I do not indicate a share class of a mutual fund in which my IRA may be invested, my IRA will be invested in Class A shares of the mutual fund(s) I have selected.
- I have received and read the prospectus(es) for the fund(s) in which I am making my investment. If I reached age 70½ in 2019, or will be 72 or over beginning in 2020, I attest that none of the amounts to be transferred and/or rolled over will include any required minimum distributions for the current year pursuant to Section 401(a)(9) of the Internal Revenue Code. I understand that if I have elected a partial transfer of my IRA assets, I will forfeit the right to recharacterize any IRA contributions made prior to the transfer. I hereby agree to indemnify the custodian (its agents, affiliates, successors, and employees) of my IRA from any and all liability in the event I fail to meet any of the IRS requirements.
- If applicable, I attest that none of the amount to be rolled over will include certain substantially equal periodic payments pursuant to Section 72(t) of the IRC or any hardship distributions from a 401(k). I certify that the distribution(s) from an employer-sponsored retirement plan that is hereby being rolled over to my Fidelity Advisor Traditional, Rollover, BDA, and/or Roth IRA qualifies for rollover treatment, and irrevocably elect to treat such contribution(s) as a rollover contribution(s).
- I understand it is my responsibility to track the five-year aging period for my Roth IRA as required by the IRS.
- I understand that, if I elect to include my Roth 401(k) or 403(b) assets from my employer-sponsored plan in my eligible rollover distribution, that these assets will only be rolled over to a Roth IRA. Any non-Roth assets in my employer-sponsored plan will be rolled over to a Traditional, Rollover, or IRA BDA (if applicable).
- **Note:** Your mutual fund shares that are the subject of this transfer will be redeemed at the net asset value next determined after your transfer request is reviewed and determined to be in good order. If your transfer request is processed electronically via the NSCC system, your mutual fund shares will be redeemed at the net asset value determined after all conditions are satisfied in accordance with the procedures established pursuant to the applicable electronic system.
- Contributions to an employer plan and any earnings on contributions may be eligible to be rolled over. Among the types of distributions that are not eligible to be rolled over are after-tax contributions to certain plans, minimum required distributions, hardship distributions, and certain substantially equal periodic payments. Request a copy of the Special Tax Notice regarding plan distributions from your employer.

Your current Trustee or Custodian may require you to provide additional information and may also require your signature to be guaranteed. Contact them for requirements prior to completing this form.

Your Signature	Date MM - DD - YYYY
<b>SIGN</b> 	

▼ SIGNATURE GUARANTEE STAMP ▼

### An important note regarding signature guarantees:

A signature guarantee may be executed by any "eligible guarantor." Eligible guarantors generally include, but are not limited to, 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.

*continued on next page*



## 5. Signature and Date *continued*

**This Letter of Acceptance will be completed by the transfer agent on behalf of the new IRA or SIMPLE IRA Custodian.**

Instructions for delivery to a Fidelity Advisor Traditional IRA, Roth IRA, Rollover IRA, IRA BDA, SEP/SARSEP, or SIMPLE IRA: Fidelity Management Trust Company (FIMTC) and/or any successor custodian appointed pursuant to the terms of the Fidelity Advisor Traditional IRA, Roth IRA, or SIMPLE IRA Custodial Agreement, as applicable, will accept the transfer or direct rollover described herein.

Transfer all or part of the designated IRA on a trustee-to-trustee basis as instructed in Section 3. If such proceeds are to be transferred via check, **make the check payable to Fidelity Management Trust Company**. Indicate "Transfer" and include the following information on the check:

If this is a direct rollover, liquidate all or part of the designated account as instructed in Section 4 and **make the check payable to Fidelity Management Trust Company**. Indicate "Direct Rollover" and include the following information on the check:

Account Number	FBO

**Mail to:**

Fidelity Investments  
P.O. Box 770002  
Cincinnati, OH 45277-0086

Fidelity Authorized Signature



Robert Adams  
Executive Vice President

Date MM DD YYYY

**Did you print and sign the form, and attach any necessary documents?** Have the form and any necessary documents returned to Fidelity.

**Questions?** For help completing this form, call 800-522-7297 (Financial Representatives) or 877-208-0098 (Shareholders), or visit [i.fidelity.com](http://i.fidelity.com).

**Regular mail**

Fidelity Investments Institutional  
Operations Company LLC (FIIOC)  
P.O. Box 770002  
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**Overnight mail**

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