Instructions
Fidelity Investments Distribution Form

Before you complete the Fidelity Investments Distribution Form, please read the following instructions. Each item listed below corresponds with the steps on the form and contains important information that you might want to consider before completing the form.

Questions: If you would like more information about distributions, including general tax implications, please call 800-343-0860 or for the hearing impaired (TTY) 800-259-9743, Monday through Friday (except for New York Stock Exchange holidays), 8 a.m. to midnight Eastern time.

Send your completed distribution form to one of the following addresses:

· Regular mail: Fidelity Investments, P.O. Box 770002, Cincinnati, OH 45277-0090
· Overnight mail: Fidelity Investments, 100 Crosby Parkway, KC1E, Covington, KY 41015

STEP 1 PARTICIPANT INFORMATION

A. Your Information

Please enter your Social Security number or U.S. Tax ID number, date of birth (MM-DD-YYYY), first and last name, street address, city, state and ZIP, e-mail address (optional), and daytime and evening phone.

Address Change: Please be aware that if the address provided on the distribution form is different from the address on Fidelity’s records, we will change your address as indicated on the distribution form. No distributions from your account will be processed until 15 calendar days have elapsed from the date of the address change unless you provide a signature guarantee or, if employer signature is required, an approved signer has signed (see Step 8). All correspondence for your account will then be sent to the new address. If you do not want your address changed, but require the check to be sent to a different address, see Step 4.

B. The Employer Sponsoring the Plan from Which You Are Requesting This Distribution

Enter the name of the employer sponsoring the plan(s) from which you are requesting this distribution. The distribution may require an authorized signature by the employer sponsoring the plan—see Step 7 for additional details. If you are requesting a distribution for retirement plans sponsored by two different employers, you will need to complete a separate distribution form for each employer.

C. Applicable Accounts

Check the box(es) of the applicable plan(s), as well as the plan number(s) (if known), from which you would like your distribution made. If you are requesting a distribution from a nonqualified deferred compensation plan such as a 457(b) or 457(f) plan, call Fidelity to determine the procedure for a distribution.

STEP 2 REASON FOR DISTRIBUTION

You must indicate a reason for the distribution. Check with your Administrator of the Plan(s) to determine which distribution options are available under the terms of your employer’s plan. Federal tax law and your retirement plan allow distributions only for certain events. Please note the appropriate reason on the enclosed distribution form.

Attainment of age 59½:
• Many 401(k) and 403(b) plans allow participants who are still employed by the employer who sponsored the plan to request a distribution from some or all of the contribution sources in the plan. Some plans such as a qualified money purchase plan may not allow employees to request distributions until the participant is no longer employed by the employer.

Separation from service/termination from employment: Termination of employment from the plan sponsor from whose plan you are taking the distribution.

Disability: For elective deferrals in a 401(k) plan or mutual fund value in a 403(b) plan, under Internal Revenue Code Section 72(m)(7), an individual is deemed to be disabled if “unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long-continued and indefinite duration.”
• Proof of disability may be required by the IRS, should you be audited. The 10% early withdrawal penalty is not imposed on distributions taken due to a disability that meets this IRS definition. In some situations for a qualified plan, a different definition of disability may apply to your account value for contribution sources that are not salary deferral sources.

In-service withdrawal:
• This type of withdrawal may apply to certain contribution sources, such as the rollover source, even when the participant is younger than age 59½. In-service withdrawals may not be available from some sources and/or funds. Check with your employer or Fidelity at 800-343-0860 to determine the available sources and/or funds.
Financial Hardship: Your plan sponsor determines the allowable reasons for a financial hardship distribution. Some of the possible reasons for a financial hardship distribution for you, your spouse, or, in some instances, if your plan allows, your named beneficiary that fall under the IRS Safe Harbor guidelines are:

- Purchase of a primary residence
- Payment of post-secondary education tuition
- Prevention of eviction
- Repair of casualty damage to principal residence
- Payment of certain unreimbursed medical bills
- Funeral expenses

When requesting a financial hardship distribution, depending on your plan, you generally must obtain the approval of your plan sponsor. Please indicate your reason for financial hardship on the line provided on the distribution form.

If you are taking a distribution for a financial hardship reason, please note that you cannot choose a direct rollover or the systematic withdrawal plan.

Beneficiary Account: If you are a beneficiary, once your beneficiary account has been established, you may use this form to make withdrawals from it. If you have not established your beneficiary account with Fidelity, please contact a Retirement Service Specialist at 800-343-0860 for a Beneficiary Distribution Form.

QDRO Alternate Payee Account: If you are an alternate payee, once your QDRO alternative payee account has been established, you may use this form to make withdrawals from it.

### STEP 3 PAYOUT REQUEST

Fees may apply. See your prospectus or certificate for details. Please note that the applicable fees may lower your distribution amount. Step 3 is divided into three sections; however, only one section should be completed:

**A. Single Payout**

- Full Payout: Select this option to distribute your entire account balance.

- Partial Payout: Select this option to withdraw a portion of your account balance. This can be done proportionately across all funds, or from specific sources/funds, subject to the retirement plan's distribution rules. If you choose to distribute money from a specific fund(s), please provide the five-digit fund number or the fund name. You can find this information on the Web at Fidelity.com or by contacting a Retirement Service Specialist at 800-343-0860.

**B. Systematic Payout:** Select this option to establish ongoing, regular distributions. This option is not available for reasons of financial hardship. If you would like to receive your distribution in the form of periodic payments, you have two options:

Please note that your plan sponsor may not allow for certain types of systematic payouts. Please call a Retirement Service Specialist at 800-343-0860 to verify which option is allowed by your plan sponsor.

- Specific Dollar Method: If you would like a specific amount sent to you on an installment basis, check the specific dollar method and list the amount you would like to receive each time. Please indicate the date (MM-DD-YYYY) you would like to begin receiving distributions and at what intervals (monthly, two per month, quarterly, or annually). This method will continue until the full balance you have specified has been distributed. Your plan may or may not allow you to change or discontinue this option, which you may do at any time in writing or by contacting a Retirement Service Specialist at 800-343-0860. Please allow five business days to process any change.

- Specific Period Method: If you would like to pay out your entire account balance over a period of time, indicate the date (MM-DD-YYYY) you would like to begin receiving distributions, the intervals (monthly, two per month, quarterly, or annually), and the number of years.

**C. Combination Payout:** Select this option if you would like a cash payment and a rollover, or if you would like two or more rollovers. Any cash payment to you must be indicated in a percentage of the amount being distributed. Combination payouts are processed over multiple days, and may be processed using different net asset value(s) (NAV). All rollovers are processed prior to a check payment to you. If there are multiple rollovers, the rollover with the highest dollar amount will be processed first. Any rollovers external to Fidelity occur prior to a rollover within Fidelity.

Under each payout request (excluding systematic payouts), you have options for your payment method, which include:

- Payable to you: If you choose this option, the proceeds from the distribution will be made payable to you and sent per your instructions.

- Deposit into a Fidelity nonretirement account: If you choose this option, all assets will be invested in Fidelity Cash Reserves, a money market fund. Enter your account number, or to open a new account, please go to Fidelity.com or attach an account application. Your money will be available in five to seven business days from the date of distribution.
**STEP 3 PAYOUT REQUEST (CONTINUED)**

- **Rollover**: This option is not available for financial hardship distribution requests. Taxes will not be withheld if we make the check payable to another investment provider for your benefit (FBO). Please be sure to include the name of the investment provider(s) for your rollover check(s).

  - If your request is for a rollover to a Fidelity IRA account, please provide the Fidelity account number in the space provided. If you choose to roll this distribution to an IRA that contains money from other sources, you may forfeit the right to roll over the value of this distribution to another retirement plan in the future. If you choose to roll over your after-tax contributions, it is your responsibility to keep track of your after-tax contribution amount. This is very important for future distributions from your IRA so that these funds will not be taxed again. If you do not have a Fidelity IRA, you must establish an account either online at [Fidelity.com](http://Fidelity.com) or by submitting a Fidelity Investments Rollover IRA Application.

  - If your request is for a rollover to a Fidelity employer-sponsored account, please provide the Fidelity account number in the space provided. Any money invested in Fidelity mutual funds will be rolled over into the same Fidelity mutual fund(s) in which you are currently invested in the receiving account. Any non-Fidelity assets will be rolled over proportionately to Fidelity Cash Reserves, a money market fund.

  - When there is a direct rollover to a Fidelity IRA, Fidelity funds are transferred in kind and non-Fidelity funds, or other investments, are liquated and transferred to a money market fund. When there is a direct rollover to a Roth IRA, all investments are liquidated and transferred to a money market fund.

**STEP 4 HOW YOU WOULD LIKE TO RECEIVE THE PAYMENTS**

Choose only one option to indicate how you would like to receive your distribution.

- **By check**: If you choose this option, you should receive your check in seven to 10 business days from the date of distribution.

- **By check sent by an express delivery service**: If you choose this option, a check will be sent by express delivery service. This option is not available for systematic payouts. A fee of not more than $35 will be deducted from your account. Checks sent by express delivery cannot be delivered to a P.O. Box. Express delivery is available in the United States and Canada. You should receive your check in four to five business days from the date of distribution.

- **Electronic Funds Transfer (EFT)**: If you choose this option, be aware that EFT requires a 15-day setup period prior to processing a distribution. Complete an EFT application and attach a voided check. Please go to [Fidelity.com](http://Fidelity.com) for an EFT application. If your plan is not set up for distributions via EFT, you will receive your distribution by check. This option is not available for rollovers.

If you would like your check sent to an address other than the address listed in Step 1, please include the alternative address in this section. This will not change your address of record, future mailings, mailing of confirmations, or your state of residence for state income tax purposes. A signature guarantee is required when you select an alternative address if plan sponsor approval of the distribution is not required (see Step 8).

**STEP 5 INCOME TAX WITHHOLDING**

Twenty percent (20%) federal income tax will be withheld from your taxable distribution if an eligible rollover distribution is not rolled over directly to another employer-sponsored retirement plan, or an IRA. The federal income tax withholding is mandatory if you elect one of the following distribution options: total cash distribution, partial cash distribution, or specific period, if less than 10 years.

**Eligible Rollover Distributions:**

- Attainment of age 59½
- Separation from service/termination from employment
- Disability (as defined by the Internal Revenue Code)
- In-service withdrawal
- Beneficiary account for spousal beneficiary
- QDRO alternate payee account for spousal payee

**Noneligible Rollover Distributions:**

- Distributions that take place over a period of 10 or more years
- Nonspousal beneficiary distributions
- Minimum required distributions (MRD)
- Financial hardship

**Noneligible Rollover Distributions**: Unless otherwise directed by you, we will automatically withhold 10% for federal income taxes as default withholding for any distribution that is not a systematic payment. Systematic payments are based on a joint return with three exemptions. You may choose to elect out of federal income tax withholding at the time. Please mark the box “I elect not to have federal income taxes withheld from my taxable distribution.” For more information about income tax withholding for distributions, please refer to IRS Form W-4P at [www.irs.gov](http://www.irs.gov).
How to Elect More Withholding for Federal Taxes: If you would like Fidelity Investments to withhold more than the mandatory 20% federal income tax or the default withholding, please specify in Step 5.

State Income Taxes: Please note that some states require Fidelity Investments to withhold state income taxes. We are unable to withhold additional state taxes.

Non-Resident Alien Withholding: A non-resident alien (NRA) is an individual who is not a U.S. citizen, residing outside the United States. As NRAs, these participants are subject to default withholding of 30%. However, these participants may be able to eliminate or reduce this withholding and have the applicable tax treaty rate applied to distributions that flow through Fidelity.

In order to obtain the applicable tax treaty rate, you must have a valid Form W-8BEN on file with Fidelity. A blank form is available at http://www.irs.gov/pub/irs-pdf/fw8ben.pdf. Note: To be valid, the W-8BEN must contain a valid tax identification number.

If you do not have a valid W-8BEN on file, you have two options:

- Request, complete, and return Form W-8BEN, indicating foreign country of residence.
- Decide not to complete and return the W-8BEN. The distribution will be processed and Fidelity will withhold taxes at a rate of 30%.

Roth IRA Rollover: If you select in Step 3 to roll over to a Roth IRA any source that is not a Roth 401(k) or Roth 403(b) source, the amount that is rolled over to the Roth IRA is currently taxable income, except for an amount equal to any after-tax contributions. Fidelity does not withhold income taxes for this type of rollover. Prior to 2010, a rollover to a Roth IRA from these sources is available only if the taxpayer's modified adjusted gross income (MAGI) does not exceed $100,000. It is your responsibility to determine if you qualify for a rollover to a Roth IRA. Roth 401(k) or Roth 403(b) sources that are rolled over are also not considered taxable at this time and are not subject to the $100,000 MAGI limitation.

Roth Accounts: If you receive a distribution from a Roth source and it is not rolled to a Roth IRA or to another Roth account, the earnings on the Roth source are taxable income unless the distribution is a qualified distribution.

Information: You should carefully review the Special Tax Notice. Additional detailed taxation information is available on the IRS Web site and on state revenue department Web sites. On the IRS Web site, taxation of retirement plan distributions is in IRS Publication 575, and for 403(b) plans in IRS Publication 571. If you are a nonresident alien, the IRS Web site provides information for IRS Form W-8BEN and in IRS Publication 901.

**STEP 6 SPOUSAL CONSENT**

Check with the employer who sponsors your plan(s), or contact Fidelity to determine if your spouse is required to consent in one or more plans where you are taking a distribution. Understand that when the distribution is from two or more plans, spousal consent may not apply to all plans. If spousal consent applies and your spouse has not completed Step 6, Fidelity will not process your distribution request for any plan that requires spousal consent.

If you are single, please check the “Single” box and skip to Step 7.

If you are married and spousal consent applies, then your spouse must sign the consent portion of this form in the presence of a notary public or, if allowed, a representative of your employer’s plan. The spousal consent is valid for up to 180 days from when the spouse signs the form, unless the plan provides for a shorter period. Step 6 must include:

- Your spouse’s signature and date
- Your notary’s signature
- Your notary’s seal/stamp (based on his/her state requirements)
- The date your notary’s commission expires

A plan representative can sign in place of a notary only if your plan allows. Please check with your benefits office or Fidelity Investments to see whether the plan(s) named in Step 1 allows this option.

Please note that a signature guarantee is not a substitute for a notary.

**STEP 7 PLAN SPONSOR APPROVAL**

Although you may no longer be employed by the plan sponsor in Step 1, or if you are a beneficiary or an alternate payee, you may still be required to obtain employer approval. Ask the employer sponsoring the plan if employer approval is required for other distribution types, or call Fidelity at 800-343-0860.

Employer approval is always required for a financial hardship when this form is used to request a financial hardship withdrawal.

To avoid possible delays, please ensure that the individual signing your distribution form on behalf of the plan sponsor is authorized to do so.
Please sign and date in the space provided in order to avoid delays in processing your request. Be sure to send Fidelity a form with your original signature and not a copy of the form.

A signature guarantee is required if plan sponsor approval of the distribution is not required in Step 7 and:

- The amount of the distribution is more than $100,000 OR
- The distribution is not sent to the address of record OR
- Your address has changed within the last 15 days unless you are willing to accept a 15-day delay in processing your payment

The requirement for a signature guarantee is NOT applicable when the distribution amount is more than $100,000 if (i) you are rolling over the distribution to a Fidelity retirement account or Fidelity IRA AND (ii) the name and address on both accounts are the same. All other signature guarantee requirements are still applicable.

You may obtain a Medallion signature guarantee or any other signature guarantee for at least the estimated value of your distribution by contacting a Fidelity Investor Center, a national or state bank, savings banks in New York and Massachusetts, trust companies, federal savings and loan associations, and members of the New York, American, Boston, Midwest, or Pacific Stock Exchanges. Many of these organizations may participate in the Medallion signature guarantee program.

When you obtain a signature guarantee, please tell the person who provides the signature guarantee of the estimated amount of the distribution and ask if the signature guarantee that he or she is providing is sufficient for the transferred amount. If the signature guarantee that you obtain is not a Medallion signature guarantee, please include the name and telephone number of the person who supplies the signature guarantee. Please note that a notarized signature is not a substitute for a signature guarantee.

A Medallion signature guarantee contains a number with a letter prefix. The prefix letter indicates the degree of liability the guarantor is willing to assume. The degree of liability and the transaction amount must correspond to the letter prefix. If the letter prefix does not match the degree of liability, your distribution request will be returned for the proper letter prefix. Please see the following table:

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<tr>
<th>Medallion Prefix</th>
<th>Degree of Liability</th>
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<tr>
<td>Y</td>
<td>Up to $5,000,000</td>
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<td>C</td>
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<td>Up to $250,000</td>
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<td>E*</td>
<td>Up to $100,000</td>
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<td>F*</td>
<td>Up to $100,000 (Credit Unions)</td>
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*Please note that Medallion signature guarantees with the letter prefix of E or F are required only if your address has changed within the last 15 days, or if your distribution amount is $100,000 or less and you request that your check be sent to a different address than the address of record.