Fidelity IRA Beneficiary Designation

Use this form to add or change beneficiary information, at an account level, for an existing IRA(s) including: **Traditional IRA, Rollover IRA, Roth IRA, SEP-IRA, SIMPLE-IRA, Inherited IRA Beneficiary Distribution Account (IRA-BDA),** and **Inherited Roth IRA Beneficiary Distribution Account (Roth-BDA).** If you wish to designate different beneficiaries for other IRAs, please submit separate beneficiary designation forms for those accounts. These forms can be found at our Web site **Fidelity.com.** Complete Sections 1, 2, and 3.

Notes:

- When making a Beneficiary change, you must change or confirm both your Primary and Contingent Beneficiary designations. Leaving a section blank constitutes an update and will delete any Primary or Contingent Beneficiaries, as applicable, you may have on file for the applicable account(s) listed in 2A. Therefore, the rules of succession described in Section 2 and the applicable IRA Custodial Agreement will apply. You may assign different percentages to each Beneficiary. Ensure that your percentages total 100%.
- Your Contingent Beneficiary is any one or more persons, trusts, or entities that you choose to receive your account assets if there are no surviving Primary Beneficiary(ies) at the time of your death.
- **Return the completed form to: Fidelity Investments, PO Box 770001, Cincinnati, OH 45277-0042.** If you have any questions, call us at **800-544-5373** or visit us at **Fidelity.com**.

1. YOUR INFORMATION

Please use a **black** pen and print clearly in **CAPITAL LETTERS.**

Social Security #: ☐☐☐–☐☐–☐☐☐☐

First Name:

Last Name:

2. DESIGNATING YOUR BENEFICIARY(IES)

I hereby designate the person(s) named in Section 2B as primary beneficiary(ies) to receive payment of the value of my Fidelity IRA(s) listed in 2A, as indicated herein upon my death. If the beneficiary is my estate, I will indicate "Estate" in the primary beneficiary section. If the beneficiary is all of my children, I will indicate "All My Children" in the primary beneficiary section. For trusts, I will include the trust address, and trustee(s) names on a separate piece of paper.

If more than one person is named and no percentages are indicated, payment shall be made in equal shares to my primary beneficiary(ies) who survives me. If a percentage is indicated and a primary beneficiary(ies) does not survive me, the percentage of that beneficiary's designated share shall be divided equally among the surviving primary beneficiary(ies). If there is no primary beneficiary living at the time of my death, the balance is to be distributed to the contingent beneficiary(ies) I designate in Section 2C, unless I have stipulated a Per Stirpes designation within my primary designation.

2A Fidelity Account Number(s):

2B Designation of Primary Beneficiary(ies):

Percentage: ☐☐☐ %

1. First/Trust Name:

Last/Trust Name:

Social Security # or Tax ID:

Date of Birth or Trust Date: ☐☐–☐☐–☐☐☐☐

Relationship to Applicant: ☐ Spouse **OR** ☐ Non-Spouse Individual **OR** ☐ Trust **OR** ☐ Entity

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Percentage: ☐☐ %

2. First/Trust Name:

Last/Trust Name:

Social Security # or Tax ID:

Date of Birth or Trust Date: ☐☐–☐☐–☐☐☐☐

Relationship to Applicant: ☐ Spouse **OR** ☐ Non-Spouse Individual **OR** ☐ Trust **OR** ☐ Entity

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Percentage: ☐☐ %

3. First/Trust Name:

Last/Trust Name:

Social Security # or Tax ID:

Date of Birth or Trust Date: ☐☐–☐☐–☐☐☐☐

Relationship to Applicant: ☐ Spouse **OR** ☐ Non-Spouse Individual **OR** ☐ Trust **OR** ☐ Entity

Total must = 100%

Optional Designation: (Please consult with an estate planning attorney before using Per Stirpes.)

☐ Please add a **Per Stirpes** stipulation to all named individuals in my Primary Beneficiary Designation.*

*If this box is checked, if any primary/contingent (as applicable) beneficiary does not survive me, but leaves descendants surviving me, then notwithstanding the preceding paragraph, any share otherwise payable to such beneficiary shall instead be paid to such beneficiary's descendants surviving me, by right of representation.

2C Designation of Contingent Beneficiary(ies):

Payment to contingent beneficiaries will be made according to rules of succession described in Section 2 and the applicable IRA Custodial Agreement.

Percentage: ☐☐☐ %

1. First/Trust Name: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Last/Trust Name: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Social Security # or Tax ID: ☐☐☐☐☐☐☐☐☐ Date of Birth or Trust Date: ☐☐–☐☐–☐☐☐☐

Relationship to Applicant: ☐ Spouse **OR** ☐ Non-Spouse Individual **OR** ☐ Trust **OR** ☐ Entity

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Percentage: ☐☐ %

2. First/Trust Name: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Last/Trust Name: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Social Security # or Tax ID: ☐☐☐☐☐☐☐☐☐ Date of Birth or Trust Date: ☐☐–☐☐–☐☐☐☐

Relationship to Applicant: ☐ Spouse **OR** ☐ Non-Spouse Individual **OR** ☐ Trust **OR** ☐ Entity

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Percentage: ☐☐ %

3. First/Trust Name: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Last/Trust Name: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Social Security # or Tax ID: ☐☐☐☐☐☐☐☐☐ Date of Birth or Trust Date: ☐☐–☐☐–☐☐☐☐

Relationship to Applicant: ☐ Spouse **OR** ☐ Non-Spouse Individual **OR** ☐ Trust **OR** ☐ Entity

Total must = 100%

Optional Designation: (Please consult with an estate planning attorney before using Per Stirpes.)

☐ Please add a **Per Stirpes** stipulation to all named individuals in my Contingent Beneficiary Designation.*

*If this box is checked, if any primary/contingent (as applicable) beneficiary does not survive me, but leaves descendants surviving me, then notwithstanding the preceding paragraph, any share otherwise payable to such beneficiary shall instead be paid to such beneficiary's descendants surviving me, by right of representation.

3. SIGNATURE

I understand that if I have not previously designated any beneficiary(ies) and choose not to designate any beneficiary(ies) above, (or no designated beneficiary(ies) survives me), my beneficiary will be my surviving spouse, or if I do not have a surviving spouse, my estate as provided in the applicable Fidelity IRA Custodial Agreement. For IRA-BDA and Roth-BDA accounts, if no beneficiary is designated (or no designated beneficiary(ies) survives me), my beneficiary shall be my estate, as provided in the applicable Fidelity IRA Custodial Agreement. I am aware that this form becomes effective when delivered to and accepted by Fidelity, and will remain in effect until Fidelity receives and accepts another form with a later date.

The beneficiary information provided herein shall apply to the Fidelity IRA(s) that I listed in 2A for which Fidelity Management Trust Company (or their affiliates and/or any successor custodian appointed pursuant to the terms of such IRAs) acts as custodian, and shall replace all previous designation(s) I have made to my applicable Fidelity IRA(s).

☐ Check here if you are currently receiving minimum required distributions from your retirement account.

Signature of Account Owner

X

Date:

☐☐–☐☐–☐☐☐☐

PO Box 770001, Cincinnati, OH 45277-0042
Fidelity Brokerage Services LLC, Member NYSE, SIPC

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