



# Asset Movement Authorization

Use this form to grant asset movement authorization to your Authorized agent(s)/Advisor(s) or to change or withdraw an existing authorization. Asset movement authorization (AMA) allows Fidelity Brokerage Services LLC and National Financial Services LLC (collectively, "Fidelity") to accept instructions from your Authorized agent/Advisor to move assets in and out of your account without direct instructions from account owner(s) (you), and in the case of an account that is a Premiere Select® Traditional IRA, Roth IRA, Rollover IRA, SEP-IRA, Inherited IRA, Inherited Roth IRA or Fidelity SIMPLE IRA (IRAs), to make federal and state tax withholding elections on your behalf.

This form may only be used for the Authorized agent/Advisor already designated on the account. To add a new Authorized agent/Advisor to the account(s), complete the Advisor Authorization and Termination Form. Designations made in this form will supersede any other authorizations you have granted previously to the Authorized agent/Advisor. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page.

## Authorized agent/Advisor

Advisor Name	G Number
	G
Advisor Name	G Number
	G
Advisor Name	G Number
	G

## 1. Account Information

<p>Phone number will be used to contact you if there is a question about this request.</p> <p>List accounts to include in this Asset Movement Authorization request.</p> <p>AMA is not available on Estate and other Non-Trust Fiduciary accounts.</p>	First Name	M.I.	Last Name
	Additional Owner, Company or Trust Name <i>if applicable</i>		
	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. Level of Authorization

Asset Movement Authority is not available on Fidelity Retirement Plan Accounts (includes Fidelity Advisor 401(k), Self-Employed 401(k), Profit Sharing and Money Purchase Plan 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.

### Asset Movement Authorization

By granting Level 1 or Level 2 authorization, you direct Fidelity to accept instructions from your Authorized agent(s)/Advisor(s) 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.

#### Level 1

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 account you have authorized through standing written instructions and 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 or Transfer on Death Individual (TODI) account, contributions from this account to any IRA you own at Fidelity**, or from this account to any third-party account at Fidelity you have authorized through standing written instructions.
- 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 third-party account at Fidelity you have authorized through standing written instructions, including distributions from this account to Fidelity nonretirement accounts with different owners and/or registrations.  
 Grant     Withdraw

#### Level 2

This includes all Level 1 authorizations, plus:

- For IRA and nonretirement brokerage accounts, bank wires to any same-registration account outside Fidelity, without direct instructions from you.  
 Grant     Withdraw

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(s)/Advisor(s) as to the registration of the receiving account.

Your Authorized agent(s)/Advisor(s) 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(s)/Advisor(s).

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

By signing below, you acknowledge and agree to the following provisions:

- You are asking Fidelity to grant or withdraw a specific type of asset movement authorization with respect to the Authorized agent(s)/Advisor(s) and one or more Fidelity accounts, as described in this form and in the applicable Client Agreement(s) for the account(s) designated.
- Within the limits of these authorizations, the Authorized agent(s)/Advisor(s) has/have the ability to act in the same way as you. That is, the Authorized agent(s)/Advisor(s) may move cash and other assets out of the designated account(s) and into other accounts on your behalf, without any notice to, or any further consent from, you or any other account owner.
- You have read the attached Customer Instructions, Terms and Conditions carefully before completing this form.
- You, and not your Authorized agent/Advisor, are responsible for complying with tax rules governing IRA distributions, including required minimum distributions and substantially equal periodic payments (SEPP). If you fail to meet any requirements regulating IRA distributions, you may be subject to tax penalties. This includes actions taken by your Authorized agent(s)/Advisor(s) on your behalf pursuant to the authorizations in this form. If you have any questions regarding your specific situation, consult with your tax advisor. Actions taken by your Authorized agent(s)/Advisor(s) 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(s)/Advisor(s) will generally have to follow applicable tax rules and regulations.
- You may pre-authorize a wire or EFT receipt by completing the Standing Payment Instructions form.
- The authorizations granted through this form will remain in effect until you notify Fidelity otherwise. Any changes in authorization, and any changes to the standing instructions, will be effective as soon as Fidelity receives written notice from you.
- Fidelity has no responsibility to monitor the appropriateness of any instruction placed on your account(s) so long as they are authorized by your Authorized agent(s)/Advisor(s). However, Fidelity reserves the right to require client authorization for any instruction placed on your account.

**An account owner or trustee for each account must sign and date below. For a business account, an authorized individual signature is required.**

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

## Asset Movement Authorization

# Customer Instructions, Terms and Conditions

Terms and Conditions applicable to nonretirement accounts and Premiere Select® Traditional IRA, Roth IRA, Rollover IRA, SEP-IRA, Inherited IRA, Inherited Roth IRA or Fidelity SIMPLE IRA (IRAs)

### Asset Movement Authorization Definitions

#### Level 1

By selecting Level 1 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 periodic disbursements (Periodic Distribution Plans) from your account.

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 bank account you have authorized through standing written instructions, and 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 Individual (TODI) account, contributions from this account to any IRA you own at Fidelity**, or from this account to any third-party account at Fidelity you have authorized through standing written instructions.
- For IRAs, transfers of cash or securities from this account to other same registration IRAs that are not reported for tax purposes. **(Note:** Transfers of in-kind securities are not eligible for a periodic distribution.)
- 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 Fidelity nonretirement brokerage accounts with different owners and/or registrations.

A Periodic Distribution Plan is a plan which enables scheduled recurring distributions of predetermined amounts from your account as described above.

#### 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(s)/Advisor(s) as described in Level 1 and, in addition, to accept instructions from your Authorized agent(s)/Advisor(s), 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(s)/Advisor(s) 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(s)/Advisor(s) 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.**

- A. Upon requests for any account-related activity in your account from your Authorized agent(s)/Advisor(s), including, but not limited to, requests for bank wires or EFTs, Fidelity reserves the right, but is not obligated, to confirm with you any of your Authorized agent's/Advisor's instructions prior to acting on them and to restrict or not accept requests for these transfers, at its own discretion. The Authorized agent(s)/Advisor(s) is authorized to act for you and on

your behalf in the same manner and with the same force and effect as you might or could do to the extent necessary or incidental to the furtherance or conduct of the account in accordance with this agreement or your separate standing instructions. This authorization shall apply only with respect to the brokerage accounts listed in the attached form. The Authorized agent(s)/Advisor(s) will not place trading orders or conduct activity in your account that exceeds its authority under this authorization or any other agreement governing the account.

- B. You understand and agree that:

1. Fidelity is authorized and directed to accept the instructions of the Authorized agent(s)/Advisor(s) on your behalf. This authorization shall be applicable to all assets you hold in the specified account. Fidelity reserves the right, but is not obligated, to confirm with you any of your Authorized agent's/Advisor's instructions, at its own discretion.
2. Fidelity and the Authorized agent(s)/Advisor(s) are not affiliated and have no relationship except as described in the Client Agreement.
3. Fidelity will have no duty to inquire into the authority of the Authorized agent(s)/Advisor(s) 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(s)/Advisor(s).
4. The Authorized agent(s)/Advisor(s) is obligated to comply with, and make all disclosures 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 Exchange Act of 1934, the Investment Company Act of 1940 and FINRA Conduct Rules. Fidelity will not undertake to confirm or ensure that your Authorized agent(s)/Advisor(s) remains in compliance with its obligations.

- C. **You agree to indemnify and hold harmless Fidelity, its affiliates and their respective officers, directors, employees and agents from and against any and all losses, claims or financial obligations (including reasonable attorneys' fees) that may arise from any act or omission of your Authorized agent(s)/Advisor(s) with respect to your account.**
- D. **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, administered and enforced according to the laws of the Commonwealth of Massachusetts.** It shall inure to the benefit of Fidelity and of any successor firm or firms (whether by merger, consolidation or otherwise) irrespective of any change(s) at any time in the personnel thereto for any cause whatsoever and to the benefit of the affiliates and the assigns of Fidelity or any successor firm. It is further understood that Fidelity reserves the right, but is not obligated, to request authorization from you prior to executing any transaction requested from your Authorized agent(s)/Advisor(s), and to cease accepting instructions from your Authorized agent(s)/Advisor(s) at Fidelity's sole discretion and for its sole protection.

#### Premiere Select IRAs and Fidelity SIMPLE IRAs

The attached form should be used to authorize your Authorized agent(s)/Advisor(s) to initiate certain types of distributions, including the establishment of, and changes to Periodic Distribution Plans and Roth conversions (collectively "distributions") from your IRA on your behalf, or to change/delete existing authorization.

You, and not your Authorized agent(s)/Advisor(s), 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(s)/Advisor(s) 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(s)/Advisor(s) 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 you and your Authorized agent(s)/Advisor(s)'s responsibility to ensure there are sufficient funds available in the core account to process the distribution.

Upon depletion of all assets in your IRA, a \$75 liquidation/termination fee, as described in your Retirement Client Account Agreement, will be collected from the final distribution amount. If your periodic distribution plan results in an account balance that is less than the termination fee, Fidelity may instead process a full distribution of your entire account balance and collect the termination fee at that time. Note that this could result in a payment amount that is less than the amount requested due to the payment of the termination fee. In addition, your IRA may be closed. If you have any questions, consult your Authorized agent(s)/Advisor(s).

#### Level of Authorization

By completing and signing the attached form, you are authorizing your Authorized agent(s)/Advisor(s), as your agent, to provide direction to Fidelity to make distributions from your IRA. Your Authorized agent(s)/Advisor(s) will be authorized to direct Fidelity to pay an IRA distribution regardless of the tax consequences of such distribution. Your Authorized agent(s)/Advisor(s) will be authorized to direct Fidelity regarding the following:

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

**Reason for distribution** – Your Authorized agent(s)/Advisor(s) 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(s)/Advisor(s) will direct Fidelity to pay distributions from your IRA to you or a third-party based on the Asset Movement Authorization levels.

**Tax withholding** – Your Authorized agent(s)/Advisor(s) 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 you or your Authorized agent(s)/Advisor(s).

**Important:** You must complete the appropriate distribution request form and submit it to your Authorized agent(s)/Advisor(s) for the following requests:

- Distribution(s) due to disability.
- Distribution(s) 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(s)/Advisor(s) to disburse funds electronically (including via Bank Wire, EFT, and any other means available), via check to an alternate payee or address or to a Fidelity nonretirement account that you do not own individually. **Note:** For Inherited IRAs and Inherited Roth IRAs 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 identically registered Inherited IRAs and Inherited Roth IRAs.

#### Roth Conversions

Your Authorized agent(s)/Advisor(s) 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 the following Notice of Withholding carefully. This authorization will permit your Authorized agent(s)/Advisor(s), as your agent, to make federal and state tax withholding elections on your behalf.

Your IRA distributions (other than Roth IRA distributions and Direct Rollovers) are 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 you have made non-deductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% federal income tax withholding (and possible state 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 or your Authorized agent(s)/Advisor(s) elect to have withholding apply (by making an election, by making no choice, or by not providing a U.S. residential address), federal income tax will be withheld from your IRA 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 a Roth IRA unless you elect to have such tax withheld.

If federal income tax is withheld from your distribution, state income taxes may also be withheld regardless of your election. See below for your state's withholding rules. Your state of residence will determine your state income tax withholding requirements, if any. Your state of residence is determined by your legal address of record provided for your IRA.

**Residents of AR, IA, KS, MA, ME, OK, and VT:** If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld, in addition to federal income tax withholding, at the time of your distribution. If you or your Authorized agent(s)/Advisor(s) elect out of federal income tax withholding, state income tax will not be withheld unless you indicate otherwise.

**Residents of CA, NC, and OR:** If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld, in addition to federal income tax withholding, at the time of your distribution unless you or your Authorized agent(s)/Advisor(s) elect not to have state income taxes withheld.

**Residents of DC:** If you are taking a 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 Withholding Election section. 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. If you wish to take a distribution of both taxable and non-taxable amounts, you must complete a separate distribution request form for each and complete the Withholding Election sections of the forms, as appropriate.

**Residents of DE:** State income tax of at least your state's minimum requirements must be withheld regardless of whether or not federal income tax is withheld unless you or your Authorized agent(s)/Advisor(s) elect not to have state income taxes withheld.

**Residents of MI:** MI generally requires state income tax of at least your state's minimum requirements regardless of whether or not federal income tax is withheld. 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. Contact your tax advisor or Authorized agent(s)/Advisor(s) for additional information about MI requirements.

**Residents of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, and WY:** State income tax withholding is not available on your IRA distributions. Consult your tax advisor, state agency, or Authorized agent(s)/Advisor(s) for more information.

**Residents of all other states:** You are not subject to mandatory state income tax withholding; however, you or your Authorized agent(s)/Advisor(s) may elect voluntary state income tax withholding in a percentage. If you or your Authorized agent(s)/Advisor(s) elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you or your Authorized agent(s)/Advisor(s) must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you or your Authorized agent(s)/Advisor(s) elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

**IMPORTANT:** State tax withholding rules can change and the rules cited above may not reflect the current ruling of your state. Consult with your Authorized agent(s)/Advisor(s) to obtain the most up-to-date information pertaining to your state.

Whether or not you or your Authorized agent(s)/Advisor(s) elect to have federal and, if applicable, state income tax withheld, you are still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties which may apply to your distribution(s). Whether or not you elect to have withholding apply (by indicating so on the distribution form), you may be responsible for payment of estimated taxes. You may incur penalties under the IRS and applicable state tax rules if your estimated tax payments are not sufficient.

#### **Account Owner Signature**

Before signing the Asset Movement Authorization 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 all sections of the **Asset Movement Authorization** form and **Customer Instructions, Terms and Conditions**. This Asset Movement Authorization 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 the above-mentioned documents. Also print the current date neatly in block letters in the space provided on the Asset Movement Authorization form.