



Account Number



IRA Beneficiary And Successor Beneficiary Designation

Use this form to add or change a beneficiary or successor beneficiary ("beneficiary") for your Premiere Select Traditional, Roth, Rollover, SEP-IRA, Inherited IRA, Inherited Roth IRA or Fidelity SIMPLE IRA (collectively "IRA").

If there is a Power of Attorney that has authority over this IRA, beneficiary designations cannot be accepted unless specifically provided in the Power of Attorney document or supported by applicable state law.

For Inherited IRAs/Roth IRAs, do NOT use this form if the account owner is a trust, estate, or minor. Pursuant to the IRA Custodial Agreement and Disclosure Statement that governs this IRA, if the account owner is a minor, the beneficiary will be the minor's estate or as otherwise determined in accordance with the applicable state Uniform Gifts to Minors Act or Uniform Transfers to Minors Act.

Submitting this form replaces all existing beneficiary records on the account you have indicated above. Be sure this form includes ALL beneficiaries you want on the account. Leaving a section blank will result in the removal of any previously identified beneficiary(ies) from this IRA. If you have more than one IRA, you must complete a separate form for each IRA.

For information regarding complex/customized beneficiary designations, refer to page 3 of this form. Type on screen or print out and fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page and ensure that your account number, signature and date are included.

Authorized agent/Advisor

Firm Name	G Number
	G

1. Account Owner

First Name	M.I.	Last Name
Social Security Number		

IRA Type

- Check one. Traditional IRA Roth IRA Rollover IRA SEP-IRA
 Inherited IRA Inherited Roth IRA SIMPLE IRA

2. Beneficiary Designation *You may want to consult a tax or legal professional.*

- Use Complex/Customized Beneficiary Designation Instructions provided
To be used in lieu of completing the Primary and Contingency Beneficiary sections. See important information on page 3.

Primary Beneficiaries *The primary beneficiaries will receive payment of any assets that are in this IRA upon your death.*

For each beneficiary listing, check one and provide all required information.

Electing "per stirpes" indicates that if the specified beneficiary(ies) predeceases you, his or her share of the account will pass through to his or her descendants.

Share percentage total must equal 100%.

<input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other Entity	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> Per Stirpes
	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN <input type="checkbox"/> TIN	Date of Birth or Trust MM - DD - YYYY	Share Percentage
				. %
				%
<input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other Entity	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> Per Stirpes
	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN <input type="checkbox"/> TIN	Date of Birth or Trust MM - DD - YYYY	Share Percentage
				. %
				%
<input type="checkbox"/> Spouse <input type="checkbox"/> Non-Spouse <input type="checkbox"/> Trust <input type="checkbox"/> Other Entity	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> Per Stirpes
	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN <input type="checkbox"/> TIN	Date of Birth or Trust MM - DD - YYYY	Share Percentage
				. %
				%

Total Share Percentage from this sheet plus any additional sheets must total 100% in the Grand Total field.

Total Share Percentage This sheet	GRAND TOTAL
%	%

2. Beneficiary Designation, continues on next page



Contingent Beneficiaries Contingent beneficiaries will receive payment of any assets that are in this IRA upon your death if no primary beneficiaries survive you.

The contingent beneficiaries listed here cannot be the same as those listed above in the primary beneficiary section.	<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> Per Stirpes
	<input type="checkbox"/> Non-Spouse				
	<input type="checkbox"/> Trust	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM - DD - YYYY	Share Percentage
	<input type="checkbox"/> Other Entity		<input type="checkbox"/> TIN		• %
Any attachments for additional beneficiaries must include your account number, your signature, and must be dated.	<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> Per Stirpes
	<input type="checkbox"/> Non-Spouse				
	<input type="checkbox"/> Trust	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM - DD - YYYY	Share Percentage
	<input type="checkbox"/> Other Entity		<input type="checkbox"/> TIN		• %
Share percentage total must equal 100%.	<input type="checkbox"/> Spouse	Beneficiary/Trust Name/Entity/ or "Estate"			<input type="checkbox"/> Per Stirpes
	<input type="checkbox"/> Non-Spouse				
	<input type="checkbox"/> Trust	Social Security/Taxpayer ID Number	<input type="checkbox"/> SSN	Date of Birth or Trust MM - DD - YYYY	Share Percentage
	<input type="checkbox"/> Other Entity		<input type="checkbox"/> TIN		• %

Total Share Percentage from this sheet plus any additional sheets must total 100% in the Grand Total field.	Total Share Percentage This sheet	GRAND TOTAL
	%	%

Complete only if you have selected the Per Stirpes designation.

Name of Contact/Executor for "Per Stirpes" Issues

3. Signatures and Dates Form cannot be processed without signatures and dates.

- By signing this form, you:
- Hereby designate the party(ies) named above as primary beneficiary(ies) to receive payment of the value of your IRA specified above upon your death.
 - Agree that the party(ies) named above as contingent beneficiary(ies) is designated to receive payment of the value of your IRA specified if there is no primary beneficiary living at the time of your death.
 - Understand that if your account contains community property and you do not designate your spouse as your primary beneficiary for at least 50% of the value of your account, you may want to consult with your attorney or tax advisor to determine the impact of community property laws on your beneficiary designation.
 - Acknowledge that if more than one party is named and no share percentages are indicated, payment shall be made to your primary beneficiary(ies) who survives you in equal shares. Any fractional shares that cannot be divided equally among multiple beneficiaries are allocated to the first beneficiary listed.
 - Acknowledge and agree that the beneficiary rules of succession and related terms in the applicable Custodial Agreement will apply to any transfers or distributions from the indicated accounts following your death.
 - Acknowledge that, by electing "per stirpes", and that beneficiary does not survive the IRA owner, but leaves surviving descendants, any share otherwise payable to that beneficiary shall instead be paid to that beneficiary's surviving descendants by right of representation.
 - Acknowledge that "per stirpes" creates a category of beneficiaries (for example, the children of a beneficiary), and therefore may end up including individuals not yet born or adopted.
 - Acknowledge that listing beneficiaries by name does NOT create a category of beneficiaries and that if you later want to include other beneficiaries, you will need to file a new beneficiary form.
 - Acknowledge that Fidelity has no obligation to locate or notify any beneficiary or to independently verify any information submitted by any person claiming an interest in your account.
 - Acknowledge that Fidelity reserves the right to not make any payments until at least 30 days after the original account owner's death.
 - Acknowledge that if you do not properly name a beneficiary, or no beneficiary survives you, the account will be distributed or transferred, in accordance with the rules of succession in the applicable IRA Custodial Agreement.
 - Understand if you change your beneficiary designation at any time during the year, it is your responsibility to instruct Fidelity Brokerage Services LLC ("FBS"), in a Letter of Instruction, of the impact of any such changes to any previously requested Required Minimum Distribution ("RMD") calculations and that your RMD amount may increase or decrease. If you fail to do so, subsequent distributions in your payout plan may not satisfy your RMD requirements. (Consult with your tax advisor to determine how a beneficiary change may affect your RMD amount.)
 - Agree that this designation becomes effective when received and accepted by FBS, agent for Fidelity Management Trust Company ("FMTCC"), Custodian, and will remain in effect until FBS receives and accepts another designation with a later date.
 - Affirm that the beneficiary information provided on this form replaces any prior information that may be on record for the indicated account.

The IRA Owner must print name, sign, and date. Authorized agent/Advisor does NOT sign here.

Print IRA Owner Name First, M.I., Last	
IRA Owner	Date MM - DD - YYYY
SIGN ▶	▶



Important Information Regarding Complex/Customized Beneficiary Designations

- If you wish to make a beneficiary designation for your IRA that is more complex than what can be provided on this form, you may attach a customized beneficiary designation to this form. Consult with your attorney and/or tax advisor for assistance in determining a customized beneficiary designation that is appropriate for you. To be eligible to make a customized beneficiary designation, you must have at least \$100,000 in assets at FBS (includes retirement and non-retirement brokerage and mutual fund assets at FBS). When considering eligibility, your accounts and your spouse's accounts can be combined for the purpose of meeting the minimum balance requirement.
- The beneficiary designation must clearly reference your IRA, including your account number and your Social Security number, and must be signed by you.
- The beneficiary designation must clearly state the name, birth date, Social Security number, and relationship of the beneficiary(ies). In addition, the designation must clearly state the percentage (or amount) of the assets the beneficiary is entitled to receive upon your death.
- If the designation is not specific as to the identity of any beneficiary or the percentage (or amount) each beneficiary is entitled to receive, the designation must clearly state who/what entity will provide the Custodian with written directions as to the identity of and/or the percentage (or amounts) of assets the beneficiary is entitled to upon your death.
- The beneficiary designation must contain language indemnifying and holding harmless FMTC and FBS (and their affiliates, successors and employees) from any loss or liability arising from the distribution of assets pursuant to the designation.
- If you request and receive approval for a customized beneficiary designation, you are responsible for calculating your RMD each year if the RMD calculation is based on joint life expectancy.

