Fidelity Advisor

IRA Beneficiary Designation

PLEASE NOTE: This form should be used to add, delete, or change the designated beneficiary(ies) and/or beneficiary share percentages, or any other information for any beneficiary(ies) for the Fidelity Advisor IRA (Traditional, Rollover, Roth, SIMPLE, SEP, SARSEP) or any successor beneficiary(ies) for the Fidelity Advisor IRA Beneficiary Distribution Account (BDA) (including a Roth IRA BDA) specified in Section 1. You must list all beneficiaries you intend to designate for this IRA or IRA BDA as well as all the requested information for each beneficiary. **The information you provide on this form will replace, in its entirety, any previous designations you may have made for the IRA or IRA BDA you specify herein and will remain in effect until a new designation is received and accepted by the IRA Custodian in accordance with the terms of the applicable Fidelity Advisor IRA Custodial Agreement, Fidelity Advisor Roth IRA Custodial Agreement, or Fidelity Advisor SIMPLE IRA Custodial Agreement. Please retain a copy of this information for your records.**

Please read the following instructions carefully.

A INSTRUCTIONS

Section 1 Account Information – **Must be completed in full.**

Section 2 Beneficiary Information – **Must be completed in full. NOTE:** If your IRA or IRA BDA account contains community property and you do not designate your spouse as primary beneficiary for at least 50% of your account, you may want to contact your attorney for further information on the designation.

If a beneficiary is a trust, please indicate the name and date of the trust, the name of the trustee(s), and the trust's tax identification number. Please attach a separate sheet with this information if necessary. If you wish to designate multiple trusts as beneficiaries, please include the names and dates of the trusts, the names of all the trustees, and all appropriate tax identification numbers. If your beneficiary is an entity (other than a trust), please include the name, address, and the tax identification number of the entity. Please attach a separate sheet with this information if necessary.

PRIMARY BENEFICIARIES. You must designate your primary beneficiary(ies) before you can designate any contingent beneficiary(ies). You must list all primary beneficiaries for the account listed in Section 1 if you are adding, deleting, or changing any primary beneficiary information.

If more than one primary beneficiary is named and no percentages are indicated, payment shall be made in equal shares to your primary beneficiary(ies) who survive you. Unless otherwise specified, if a percentage is indicated and a primary beneficiary(ies) does (do) not survive you, the percentage of that beneficiary's(ies') designated shares shall be divided equally among the surviving primary beneficiary(ies). Total of primary beneficiary's(ies') share percentages should equal 100%.

CONTINGENT BENEFICIARIES. You must list all contingent beneficiaries for the account specified if you are adding, deleting, or changing any contingent beneficiary information.

Payment to contingent beneficiary(ies) shall be made according to the rules of succession described under the primary beneficiary(ies). Total of contingent beneficiary's(ies') share percentages should total 100%.

Section 3 Financial Advisor Information – **Must be completed in full.**

Section 4 Customer Signature – **Please be sure to sign the form and retain a copy for your records.**

PLEASE DETACH THIS INSTRUCTION PAGE FROM THE FORM.

RESET FORM

Fidelity INVESTMENTS

Smart move.℠

Fidelity Advisor

IRA Beneficiary Designation

Please read the instruction page carefully.

You must complete the Primary Beneficiary Section. If you leave the Contingent Beneficiary Section blank on this form, any previously designated Contingent Beneficiary(ies) will be deleted. The beneficiary information provided shall apply to only the Fidelity Advisor IRA or Fidelity Advisor IRA BDA listed in Section 1. If you have more than one Fidelity Advisor IRA or Fidelity Advisor IRA BDA, please complete a separate form for each account.

If you have questions, please call us at 877-208-0098 between 8:30 a.m. and 7:00 p.m. Eastern time, any day the New York Stock Exchange is open or visit our Web site at advisor.fidelity.com.

When completing this form, please type or print clearly in all CAPITAL LETTERS using black ink.

Please mail this completed form via **regular mail** to:
Fidelity Investments Institutional Operations Company, Inc. (FIIOC)
P.O. Box 770002, Cincinnati, OH 45277-0082

You can also mail this completed form via **overnight delivery** to:
Fidelity Investments Institutional Operations Company, Inc. (FIIOC)
100 Crosby Parkway, KC1G, Covington, KY 41015

1 ACCOUNT INFORMATION

Account Owner Name (First, Middle Initial, Last) or Name of Trust, Estate, or Other Non-Trust Fiduciary

Social Security or Tax I.D. Number (required)

Executor, Trustee or Non-Trust Fiduciary Name (First, Middle Initial, Last) if applicable

Retirement Account Number

Date of Birth or Trust (mm-dd-yyyy)

Daytime Telephone Number

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2 BENEFICIARY INFORMATION

PRIMARY BENEFICIARY: I hereby designate the following person(s) or entities to receive the balance of my above-referenced IRA or IRA BDA upon my death. If no primary beneficiary is living at the time of my death, I hereby specify that the balance be distributed to my contingent beneficiary(ies) listed below.

NOTE: If you want to designate additional primary or contingent beneficiaries for the IRA or IRA BDA specified in Section 1, please attach additional instructions providing the necessary beneficiary information and clearly indicate to which IRA or IRA BDA each designation applies.

All Fields Are Required

Name of Beneficiary (First, MI, Last) or Name of Trust

1.

Date of Birth or Trust (mm-dd-yyyy)

Relationship
Spouse **Trust** **Other**

Name of Trustee (First, MI, Last) (if applicable)

Social Security or Tax I.D. Number

Share %*

Name of Beneficiary (First, MI, Last) or Name of Trust

2.

Date of Birth or Trust (mm-dd-yyyy)

Relationship
Spouse **Trust** **Other**

Name of Trustee (First, MI, Last) (if applicable)

Social Security or Tax I.D. Number

Share %*

continued on next page

2 BENEFICIARY INFORMATION (CONTINUED)

CONTINGENT BENEFICIARY: If you want to designate additional primary or contingent beneficiaries for the IRA or IRA BDA specified in Section 1, please attach additional instructions providing the necessary beneficiary information and clearly indicate to which IRA or IRA BDA each designation applies.

All Fields Are Required

Name of Beneficiary (First, MI, Last) or Name of Trust

1.

Date of Birth or Trust (mm-dd-yyyy)

Relationship
Spouse ☐ Trust ☐ Other ☐

Name of Trustee (First, MI, Last) (if applicable)

Social Security or Tax I.D. Number

Share %*

Name of Beneficiary (First, MI, Last) or Name of Trust

2.

Date of Birth or Trust (mm-dd-yyyy)

Relationship
Spouse ☐ Trust ☐ Other ☐

Name of Trustee (First, MI, Last) (if applicable)

Social Security or Tax I.D. Number

Share %*

* In accordance with the provisions in the applicable Fidelity Advisor IRA, Fidelity Advisor Roth IRA, or Fidelity Advisor SIMPLE IRA Custodial Agreement, if the total percentage designated for either primary or contingent beneficiaries is less than 100% and the account listed in Section 1 is a Fidelity Advisor IRA, then the remaining undesignated amount will be paid to your surviving spouse or, if none, to your estate. If the account listed in Section 1 is a Fidelity Advisor IRA BDA, such undesignated portions will go to your estate.

3 FINANCIAL ADVISOR INFORMATION

Firm Name

Financial Advisor Name (First, Middle Initial, Last)

Telephone Number

Representative Email Address

4 SIGNATURE

Please be sure to read below and sign.

For Fidelity Advisor IRAs

- I understand that if I do not designate a beneficiary for my Fidelity Advisor Traditional IRA, SIMPLE IRA, Rollover IRA, Roth IRA, SEP IRA, or SARSEP IRA, my surviving spouse will be my beneficiary, unless I have no surviving spouse, in which event the above IRA will go to my estate upon my death. I am aware that the beneficiary designations in Section 2 will remain in effect until a new beneficiary designation is received and accepted by or on behalf of Fidelity Management Trust Company (FMTC) (or its successor(s)) as my IRA Custodian in accordance with the terms of the Fidelity Advisor IRA Custodial Agreement, Fidelity Advisor SIMPLE IRA Custodial Agreement, or Fidelity Advisor Roth IRA Custodial Agreement, as applicable. The last executed beneficiary designation received and accepted by FMTC in accordance with the terms of the Fidelity Advisor IRA Custodial Agreement, Fidelity Advisor Roth IRA Custodial Agreement, or Fidelity Advisor SIMPLE IRA Custodial Agreement, as applicable, will be in effect.
- By signing below, I hereby consent to the beneficiary(ies) I have designated on this form for my IRA referenced in Section 1 and direct my IRA Custodian, or its successor(s), to distribute my IRA assets as provided hereunder in the event of my death.

For Fidelity Advisor IRA Beneficiary Distribution Accounts

- I understand that if I do not designate a successor beneficiary(ies) for my Fidelity Advisor IRA or Fidelity Advisor Roth IRA Beneficiary Distribution Account, this Beneficiary Distribution Account will go to my estate upon my death. I am aware that the beneficiary designations in Section 2 will remain in effect until a new beneficiary designation is received and accepted by or on behalf of Fidelity Management Trust Company (FMTC) (or its successor(s)) as my IRA Custodian in accordance with the terms of the Fidelity Advisor IRA Custodial Agreement or Fidelity Advisor Roth IRA Custodial Agreement, as applicable.
- I understand that the designation of a beneficiary on this Fidelity Advisor IRA BDA will generally have no impact on the required distributions from the original IRA as required under Section 408(a)(6) and 401(a)(9) of the Internal Revenue Code and applicable regulations.
- By signing below, I hereby consent to the beneficiary(ies) I have designated on this form for my IRA Beneficiary Distribution Account referenced in Section 1 and direct my IRA Custodian, or its successor(s), to distribute my assets as provided hereunder in the event of my death.

Please Print Shareholder or Authorized Signer Name Below

Signature of Shareholder or Authorized Signer

Date

PRINT

Fidelity Investments Institutional Operations Company, Inc.
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