

Distribution – Recurring Payments

Use this form to set up automatic, recurring distributions from your 401(a), 401(k), 403(b) or 457(b) governmental employer plan. Fill in by hand using CAPITAL letters and black ink, or on screen (if PDF). If you need more room for information, use a copy of the relevant page.

Helpful To Know

- You can only take a distribution if you meet one of the criteria for eligibility (see Section 3).
- Workplace retirement plan distributions may have tax consequences. You may want to consult a tax or financial professional.
- Recurring payments that continue for 10 years or longer are not eligible for roll over to an IRA or to other retirement plans.
- To set up recurring distributions for more than one retirement plan, use a separate form for each plan.
- To get your plan number(s), call your plan sponsor (the employer that provides the plan) or go to mysavingsatwork.com.
- To validate your profile, go to netbenefits.com/profile. To change your address, call your plan sponsor or go to netbenefits.com/profile.
- For most other types of distributions (such as hardship or rollover) find the appropriate forms at fidelity.com/atwork.
- Non-resident aliens must provide IRS form W-8BEN and a U.S. taxpayer ID number to claim any tax treaty benefits.
- Before you submit this form, be sure to find out whether your plan requires plan sponsor approval of distribution requests. If your plan does, and there is no plan sponsor signature in Section 10, your request will be denied.

1. Account Owner/Participant

Name		Social Security or Taxpayer ID Number	
Date of Birth MM YYYY	Evening Phone	Daytime Phone	
E-mail			

Not married Married *Your spouse may need to sign this form. Ask your plan sponsor or Fidelity.*

Address

If the address we have for you is correct, skip to Section 2.

Providing a new address may delay your check unless you get a signature guarantee (see Section 9).

Address			
City	State/Province	Zip/Postal Code	Country

2. Plan Involved

To get your plan number, go to mysavingsatwork.com or call your plan sponsor.

Name of Plan Sponsor	Plan Number
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3. Reason for Distribution

Required by federal tax law and your plan.

- Check ONLY one. Contact your plan sponsor to confirm which reasons your plan accepts and whether you qualify.*
- Former Employees**
- Separation from service *You no longer work for the plan sponsor.*
- Current Employees**
- Qualified by age *Age requirement varies by plan type.*
- Other *Must be specified in your plan.*

Form continues on next page. ►►

4. Payment Calculation Method

Your available plan assets may be less than your plan value. Tax withholding may apply.

Choose one method, and provide any required information.

Fixed Amount

- Select a dollar amount that will be used for each future scheduled withdrawal (Ex. \$500)

Payment Amount
\$

Fixed Timeframe

- Select a number of payments that will payout your entire account balance over time (Ex. 30 annual/120 quarterly/360 monthly)

Payments

Fixed Percentage

- Select an annualized percent to withdraw each period elected (Ex. 3.5%, 4.0%, 4.7%)

Percent
%

Based on life expectancy

- Withdraw amounts based on the IRS Joint Life and Last Survivor Expectancy Table and your age (Your age at the time of withdrawal will determine withdrawal factor applied)

5. Frequency of Payments

Check only one. Some plans may not allow all options. Contact Fidelity to confirm which options are available to you.

- Once a year Once a month
 Every 3 months Twice a month

Date of FIRST Payment	MM DD YYYY

Payments will continue until available plan assets are depleted or you tell us in writing to stop them.

6. Tax Withholding

- To request more than 20% withheld for a distribution less than 10 years please download, complete, print, and sign a copy of the IRS Form W-4R Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions found here: <https://www.irs.gov/forms-pubs/about-form-w-4r>.
- To request a change to your federal withholding from a periodic payment that will be paid for a period of 10 years or more please download, complete, print, and sign a copy of the IRS Form W-4P Withholding Certificate for Periodic Pension or Annuity Payments. found here: <https://www.irs.gov/forms-pubs/about-form-w-4-p>.
- If you fail to provide a valid federal withholding election form, or the form is not completed, or you make a request for less than 20% to be withheld on an eligible rollover distribution the following default federal withholding will apply:
 - Eligible rollover distributions: 20%
 - Ineligible rollover nonperiodic distributions: 10%
 - Ineligible rollover periodic distributions: Based on your tax status being single.
- US Citizens and Resident Aliens If you have an address outside of the 50 United States or the District of Columbia, you cannot elect out of federal tax withholding. You must provide IRS Form W-9 prior to receiving a distribution from the plan to avoid being treated as a non-resident alien for tax purposes. The form can be found at www.irs.gov or <https://www.irs.gov/forms-pubs/about-form-w-9>. Please upload the Form W-9 with your Return of Excess Deferrals Form.
- Non-Resident Aliens If you are not a U.S. citizen or resident alien (that is, you are a non-resident alien), the minimum federal mandatory withholding rate of 30% will apply unless you provide IRS Form W-8BEN and the prevailing tax treaty rate applies to the country of residence indicated on the form. Failure to provide the proper form can result in unexpected tax withholding and reporting. The form can be found at www.irs.gov or <https://www.irs.gov/forms-pubs/about-form-w-8-ben>. Please upload the proper form with your Return of Excess Deferrals Form.
- If you are a U.S. person and your recurring payments will be completed within 10 years, we will withhold federal taxes at the rate of 20% for payments that are not directly rolled over to an eligible retirement plan or IRA, unless you indicate a higher withholding rate below.
- Each state sets its own withholding rates and requirements on taxable distributions. We apply these rates unless you, or state law, direct otherwise.
- Note that the amount of tax withheld will be calculated on, and subtracted from, the amount of your distribution. Amounts withheld may be less or more than what you actually owe in taxes. The withholding instructions you provide here will remain in effect for this account until you give us new instructions.

State Withholding

- Withhold state taxes at the applicable rate
 In addition to the applicable rate, withhold a dollar amount of:

Withhold (\$10 minimum)
\$

- Residents of NY, NM, NJ, ND, PA, IN and OH ONLY.
Withhold state taxes in the amount of:

Withhold (\$10 minimum)
\$

- Do NOT withhold state taxes unless required by law

Marital status

- Single Married

Number of exemptions

Exemptions	Provide number (typically you plus the number of your dependants, but can be any number).

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7. Delivery Method

Choose **ONLY** one delivery method and provide any required information.

Transaction timings start from when your distribution request is approved, and are estimates, not guarantees.

Electronic Funds Transfer (EFT)

- EFT is already set up on account *Allow 3 business days. Skip to Section 8.*
To confirm or add new EFT information to your retirement plan account, login to NetBenefits

Check

- Check sent to mailing address *Default if no choice indicated. Allow 7 business days.*

Deposit *Allow 3 business days.*

- Deposit into Fidelity non-retirement account:

Account Number

8. Spouse's Consent *Complete if you are married and if required by your plan.*

The spouse's signature **MUST** either be notarized or be witnessed by a plan representative. A signature guarantee is **NOT** a notary seal. By signing below, you:

- Voluntarily consent to the distribution(s) indicated on this form, knowing that your spouse's request is not valid without your consent.
- Acknowledge that you may be giving up your right to receive assets that would otherwise go to you upon your spouse's death.
- Acknowledge that your spouse's waiver of a qualified joint and survivor annuity, if applicable, is not valid without your consent.
- Agree that if the distribution described in this form is not processed within 180 days of the date you sign this form, your consent expires.
- Acknowledge that you cannot take back your consent unless your spouse allows you to, and files a new form with Fidelity.

Print Spouse Name	
Spouse Signature	Date MM DD YYYY
SIGN ▶	▶

Notarization or Plan Representative Witness

(Notary only.) State of _____, in the County of _____, subscribed and sworn to before me by the above-named individual who is personally known to me or who has produced _____ as identification, that the foregoing statements were true and accurate and made of his/her own free act and deed, on ___/___/___.

Print Notary/Plan Representative Name	
Notary/Plan Representative Signature	Date MM DD YYYY
SIGN ▶	▶

▼ NOTARY SEAL / STAMP ▼

(Notary only.) My commission ends on ___/___/_____.

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