

Beneficiaries – IRA/HSA

Use this form to add or change the beneficiaries of your Fidelity IRA (including Traditional, Rollover, SEP, SIMPLE, Roth, and Inherited IRA) or Fidelity HSA account(s). Do NOT use for Fidelity Retirement Plan (Keogh) accounts and non-retirement accounts. 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.

Helpful To Know

- You may want to review this document with a tax, financial, or legal advisor.
- This form cancels any existing beneficiary information. Be sure this form includes ALL beneficiaries you want on the account(s).
- You can change beneficiaries any time at fidelity.com/beneficiary. To add or change beneficiaries on other types of accounts, go to fidelity.com/forms.

1. Account Owner

Phone numbers will be used if we have questions but will not be used to update your account information. ▶

Name		
Evening Phone	Daytime Phone	Extension

2. Accounts Included

List all accounts you want this form to apply to. To indicate different beneficiaries for different accounts, use copies of this form.

Fidelity IRA/HSA Account Number	Fidelity IRA/HSA Account Number	Fidelity IRA/HSA Account Number
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3. Beneficiaries

Primary Beneficiaries

For each beneficiary you list by name, check a beneficiary type and provide all information.

A "non-spouse" is any individual who is not your spouse under federal law.

As an alternative to listing each child by name, you can check "Non-Spouse" and enter "All my children" in the Name box.

If you outlive the beneficiary and you want that beneficiary's share to go to his or her descendants, check "per stirpes."

<input type="checkbox"/> Spouse	Name <i>If naming spouse as a beneficiary, do so here.</i>		
<input type="checkbox"/> Non-Spouse			
<input type="checkbox"/> Trust	Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage % <input type="checkbox"/> Per stirpes
<input type="checkbox"/> Other Entity			
<input type="checkbox"/> Non-Spouse	Name		
<input type="checkbox"/> Trust			
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage % <input type="checkbox"/> Per stirpes
<input type="checkbox"/> Non-Spouse	Name		
<input type="checkbox"/> Trust			
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage % <input type="checkbox"/> Per stirpes
<input type="checkbox"/> Non-Spouse	Name		
<input type="checkbox"/> Trust			
<input type="checkbox"/> Other Entity	Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage % <input type="checkbox"/> Per stirpes

Total must add up to 100%. %

Beneficiaries continues on next page. ▶▶



3. Beneficiaries, continued

Contingent Beneficiaries

Contingent beneficiaries receive assets only if no primary beneficiary survives you. Do NOT list any primary beneficiaries here.

- Spouse
- Non-Spouse
- Trust
- Other Entity

Name <i>If naming spouse as a beneficiary, do so here.</i>		
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage %
		<input type="checkbox"/> Per stirpes

A "non-spouse" is any individual who is not your spouse under federal law.

- Non-Spouse
- Trust
- Other Entity

Name		
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage %
		<input type="checkbox"/> Per stirpes

As an alternative to listing each child by name, you can check "Non-Spouse" and enter "All my children" in the Name box.

- Non-Spouse
- Trust
- Other Entity

Name		
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage %
		<input type="checkbox"/> Per stirpes

If you outlive the beneficiary and you want that beneficiary's share to go to his or her descendants, check "per stirpes."

- Non-Spouse
- Trust
- Other Entity

Name		
Social Security or Taxpayer ID Number	Date of Birth MM DD YYYY	Share Percentage %
		<input type="checkbox"/> Per stirpes

Total must add up to 100%. %

4. Signature and Date Account owner or authorized individual must sign and date.

By signing below, you:

- Affirm that the beneficiary information provided on this form replaces any prior beneficiary information that may be on record for the indicated account(s).
- Acknowledge that, if you check "per stirpes," that any share otherwise payable to a beneficiary shall instead be paid to that beneficiary's surviving descendants by right of representation if the original beneficiary does not survive the account owner.
- 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 submit a new beneficiary form.
- Agree 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 if you do not provide percentages, the account will be divided equally among primary or contingent beneficiaries, as applicable.
- Acknowledge that if you do not properly name a beneficiary, or no beneficiary survives you, your beneficiary will be your spouse or, if you are not married, your estate, in accordance with the rules of succession in the applicable Fidelity IRA or HSA Custodial Agreement.
- Agree that if your beneficiary allocation totals at least 99%, but less than 100% (e.g., 3 named beneficiaries are each assigned a 33% interest in the account), Fidelity will assign the unallocated remainder to the first named beneficiary.
- Agree that when your assets are distributed to your beneficiaries, fractional shares that can not be distributed in accordance with your instructions will instead be given to the beneficiary receiving the largest percentage of the account's assets or, if each beneficiary is receiving an equal percentage, to the last paid beneficiary.

HSA's

- Acknowledge that any portion of your HSA inherited by your surviving spouse will become your spouse's HSA, and any portion inherited by other beneficiaries will cease to be HSA assets and will be treated as income to those beneficiaries.

Inherited IRAs

- Acknowledge that Fidelity reserves the right not to 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 go to your estate as provided in the applicable Fidelity IRA Custodial Agreement.

Print Owner/Authorized Individual Name	
Owner/Authorized Individual Signature	Date MM - DD - YYYY
SIGN	

Did you sign the form? Send the ENTIRE form to Fidelity. You will receive a "Revised Account Profile" confirming your updates.

Questions? Go to fidelity.com/beneficiary or call 1-800-544-6666.

Use postage-paid envelope, drop off at a Fidelity Investor Center OR deliver to:

Regular mail	Overnight mail
Fidelity Investments	Fidelity Investments
PO Box 770001	100 Crosby Parkway KC1K
Cincinnati, OH 45277-0002	Covington, KY 41015

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