

IRA Single Withdrawal Request Form Instructions

Use this form to request a one-time immediate distribution from a Fidelity Traditional, Rollover, SEP, Roth, or SIMPLE-IRA. If you are converting into a Roth IRA, requesting a return of excess contribution, or taking a distribution due to a divorce, call us at 1-800-544-4774 between 8 a.m. and 8 p.m. Eastern time for the appropriate form, or visit us at **Fidelity.com**. You may wish to consult with your tax advisor regarding the tax implications associated with each distribution.

Return this completed form to the following address: Fidelity Investments, Attn: Retirement Distributions, PO Box 770001, Cincinnati, OH 45277-0035

If sending your request by overnight delivery: Fidelity Investments, Attn: Retirement Distributions, 100 Crosby Parkway, Covington, KY 41015

When you withdraw the entire balance from your IRA, a closeout fee may apply. Back end loads, redemption fees or transaction fees may also apply to mutual fund distributions. Refer to the IRA Schedule of Fees and the fund's prospectus for details.

1 REASON FOR WITHDRAWAL

Check the appropriate box to reflect the reason for your withdrawal request to ensure appropriate reporting for your IRA distribution. Note that if you are under age 59½ and are taking distributions for a qualified first-time home purchase (\$10,000 lifetime total), qualified higher education expenses, certain medical expenses or health insurance premiums as defined in the Internal Revenue Code Section 72(t), mark the box for "Early Distribution."

If you indicate Substantially Equal Periodic Payment as your reason for withdrawal, Fidelity may review your account (except for Roth IRAs) for certain transactions prior to reporting distributions to the IRS. Establishing or making changes to a Substantially Equal Periodic Payment Plan should be discussed with your tax advisor. Note: If you are taking a withdrawal from your Roth IRA, do not check the Substantially Equal Periodic Payment (SEPP) box. Checking the Substantially Equal Periodic Payment (SEPP) box for Roth IRAs will result in Fidelity reporting a distribution as an early distribution.

IRA withdrawals made before age 59½ are generally subject to a 10% early withdrawal penalty. You may be required to file IRS Form 5329. If you are requesting a distribution from a Rollover IRA to a qualified retirement plan, you must provide the plan name in the space provided.

2 IRA WITHDRAWAL INSTRUCTIONS

If you have a Fidelity Brokerage IRA choose either Option A or B (Brokerage IRA account numbers have nine numbers, for example 123-456789). If you have a Fidelity Funds IRA choose Option B or C (Funds IRA account numbers have nine numbers and letters, for example 2AB-12345).

Option A

If you wish to make a withdrawal from your cash position, also known as your core account, you must also specify where you want the assets to come from; choose one of the following three options:

- Liquidate my entire account (your entire account balance must be invested in cash)
- Liquidate the cash position of my account (the entire balance of your core account will be withdrawn)
- Make a partial withdrawal. For a partial withdrawal you must enter the exact dollar amount you want withdrawn in the boxes provided. You must ensure that there are sufficient funds in the core account to accommodate your request.

Option B

Select this option if you wish to make an in-kind withdrawal, directing Fidelity to transfer shares in your retirement account into your non-retirement account. First, specify whether you are requesting the withdrawal of your entire account balance, or a partial withdrawal. If you are requesting a partial withdrawal, you will need to provide the investment name or symbol for each position you will be moving in-kind, and then either check the box directing Fidelity to transfer your entire position in the fund you specify to your non-retirement account, or write in the number of shares you wish to transfer. If you elect Option B here, you must provide Fidelity with the destination account in Section 4, by completing the information in Option A.

Option C

Select this option if you wish make the withdrawal by selling the funds in your IRA account. First, specify whether you are requesting the withdrawal of your entire account balance, or a partial withdrawal. If you are requesting a partial withdrawal, you will need to provide the investment name or symbol for each fund you will be liquidating, and then either check the box directing Fidelity to sell your entire balance in that fund, or specify the dollar amount or number of shares you wish to sell to accommodate your withdrawal.

Note: If you would like to sell securities in your account, visit us at Fidelity.com or call us at 1-800-544-6666. Allow at least 3 business days for trade settlement before your distribution is scheduled. Fidelity is not responsible if you do not meet an MRD deadline due to insufficient funds in your core account.

3 TAX WITHHOLDING ELECTION

If you are not a U.S. person (including a U.S. resident alien), you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, with this distribution request form to claim tax treaty benefits, if applicable. To obtain Form W-8BEN, please consult your tax advisor or go to the IRS Web site at <http://www.irs.gov>.

◀ Instructions continued

3 TAX WITHHOLDING ELECTION (CONTINUED)

Federal Tax Withholding

You may elect not to have federal withholding apply (provided you have supplied Fidelity with a U.S. address), or you may elect to increase the rate of withholding. If left blank, IRS regulations require us to withhold federal income tax at a rate of 10% from your total IRA distribution (excluding Roth IRA distributions), even if you have made non-deductible contributions to your IRA. This may result in excess withholding of your distribution. Federal income tax will not be withheld from a distribution from a Roth IRA unless you elect to have such tax withheld, or are otherwise subject to withholding because you are a non-resident alien.

State Tax Withholding

If federal income tax withholding is applied to your distribution, state income tax may also apply. Your state of residence will determine your state income tax withholding requirements, if any. Please refer to the matrix below. If a minimum state tax applies, Fidelity will withhold taxes at the greater of the minimum state tax or the amount you specify. Your state of residency is determined by the legal address of record on your Fidelity IRA.

If your state of residence is:	your options for state tax withholding are:
IA, KS, MA, ME, OK, OR, VT, CA, DE, NC	If you elect federal tax withholding, state tax withholding will be applied (CA, DE, OR, and NC residents may elect not to have state tax withheld when federal tax withholding is elected). If you do not elect federal tax withholding, you may optionally elect to have state tax withholding apply. If state tax withholding is applied, it will be calculated based on your state's applicable minimum requirements. You may optionally elect a specific percentage or dollar amount, however, your requested amount must be equal to or greater than your state's minimum withholding requirement, otherwise we will apply your state's applicable minimum withholding requirement.
AK, AZ, FL, HI, MI, MS, NH, NV, NY, SD, TN, TX, WA, WY	You may not elect state tax withholding. State tax withholding is not available on your IRA distributions even if your state has state income taxes.
Residents of all other states and the District of Columbia	You may elect voluntary state income tax withholding. You must provide a percentage or dollar amount to be applied for state tax withholding. GA, LA, and OH residents – requested state tax withholding must be equal to or greater than your state's minimum withholding requirements, otherwise we will apply your state's applicable minimum withholding requirements.

Whether or not you elect to have federal, and if applicable, state tax withholding apply, you are responsible for the full payment of federal income tax, any state or local taxes, and any penalties which may apply to your distribution. You may be responsible for estimated tax payments and could incur penalties if your estimated tax payments are not sufficient.

4 METHOD OF PAYMENT

Choose one of the five methods for payment of your distribution:

- Directed into your non-retirement Fidelity account (if you do not have a Fidelity non-retirement account, one can be established today at **Fidelity.com**, or call us to obtain an application).
- By check to your address of record.
- By check to an alternate address. A signature guarantee is required.
- By Bank Wire to your bank or credit union. All requested information must be provided for your bank wire. There is a \$5,000 minimum wire withdrawal requirement, and a fee may be incurred for each bank wire redemption. Please refer to the IRA schedule of fees and your fund prospectus for more information. Verify with your bank any bank wire instructions you are unsure of. Bank wires are normally completed on the business day following your request (your bank may also charge for receipt of the wire).
- Deposited into your bank account or credit union account via Money Line.® You must have Money Line established on your account prior to your distribution to use this feature. If this option is selected and Money Line is not on your account, your distribution will be sent via check to your address of record.

5 AUTHORIZATION AND SIGNATURE

Read the authorization and sign as indicated. **Your signature must be guaranteed if the:**

- withdrawal exceeds \$100,000
- check is to be sent to an address other than your record address
- withdrawal is made by bank wire
- withdrawal is being directly deposited into an account where the owner is not authorized
- record address has changed within the last 15 days

If you are directing a distribution to a joint tenant non-retirement account and the joint tenant is not your spouse, a federal gift tax may be imposed. Consult your tax advisor for more information.

A signature guarantee is designed to protect you and Fidelity from fraud. You should be able to obtain a signature guarantee from a bank, a broker, broker/dealer (including Fidelity Investor Centers), credit union (if authorized under state law), securities exchange or association, clearing agency, or savings association. If you are traveling abroad and unable to obtain a signature guarantee, please call a Fidelity representative to discuss options. You can find 800 numbers for U.S. customers traveling abroad on Fidelity.com. Click 'Customer Service' and 'Contact us'.

A notary public cannot provide a signature guarantee, and a notarization or consular seal cannot be accepted in lieu of a signature guarantee.

IRA Single Withdrawal Request Form



Customer Information:

Name of Owner _____

Social Security Number - -

Fidelity Account Number -

1 REASON FOR WITHDRAWAL – CHOOSE ONE:

Check one of the following to indicate the reason for your withdrawal request, as Fidelity must report all IRA distributions to the IRS. If a reason is not provided, your distribution could be improperly reported or delayed.

- Normal Distribution, age 59½ or older
- Early Distribution, under 59½, including:
 - Qualified 1st home purchase
 - Higher education expenses
- Disability, under age 59½
- Substantially Equal Periodic Payments (SEPPs); I will be less than age 59½ on the date of my first distribution. I understand that Fidelity may review my account for certain transactions prior to reporting distributions to the IRS.
- Distribution due to death
- Distribution from a Rollover IRA to a qualified plan**

Provide the Plan Name in the space below:

Delta Family-Care Savings Plan (90262)

2 IRA WITHDRAWAL INSTRUCTIONS – CHOOSE ONE A, B, OR C:

A. Brokerage IRA Cash Withdrawal (Account consists of nine numbers, example 123-456789) *CASH MUST BE AVAILABLE FOR BROKERAGE IRA WITHDRAWALS. To liquidate securities in your account visit us online at fidelity.com or call us at 1-800-544-6666.

Choose one:

- Entire cash balance (The entire cash balance in your core account will be withdrawn)
- Entire account balance (Your entire account must be in cash to select this option)**
- Partial Withdrawal (please provide the dollar amount) \$, .

B. Shares In Kind (When transferring shares in kind to a Fidelity non-retirement account, also complete Section 4A)

- Entire account balance (All positions in your account will be withdrawn)
- Partial Withdrawal (Make withdrawals in accordance with my written directions below.)

Name of Security or Fund	Entire Position –OR–	# of Shares
_____	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
_____	<input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>

Please continue on a separate sheet if needed.

C. Fidelity Funds IRA (Account consists of nine numbers and letters, example 2AB-123456)

*Your shares will be sold (redeemed) at the next net asset value calculated after your request has been received and accepted.

- Entire account balance (All positions in your account will be withdrawn)
- Partial Withdrawal (Make withdrawals in accordance with my written directions below.)

Name of Security or Fund	Entire Position –OR– Dollar Amount	–OR–	# of Shares
_____	<input type="checkbox"/> \$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	–OR–	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
_____	<input type="checkbox"/> \$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	–OR–	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>

Please continue →

Please continue on a separate sheet if needed.



3 TAX WITHHOLDING ELECTION

Note: If you are not a U.S. person (including a U.S. resident alien), DO NOT complete this section.

Federal Tax Withholding

Check one of the following to indicate whether you wish to have federal income taxes withheld. If no box is checked, Fidelity is required to withhold 10% from the gross distribution (excluding Roth IRAs).

I elect NOT to have federal taxes withheld.

I want Fidelity to withhold federal taxes at the rate of % (specify a whole number percentage between 10–99).

State Tax Withholding

Check one of the following to indicate whether you wish to have state income taxes withheld. State tax withholding may apply even if you do not check a box below and some states do not allow state tax withholding. Also, if your state has a minimum tax rate, we will withhold taxes at the greater of the minimum or the amount you specify below. Refer to the instructions for specific information concerning your state.

I elect NOT to have state income taxes withheld.

I want Fidelity to withhold state taxes at the rate of % (specify a whole number)

4 METHOD OF PAYMENT

Indicate how you wish to receive your withdrawal payment by selecting one of the options below. If no option is selected, a check will be sent to your address of record.

A. Transfer the distribution to my Fidelity non-retirement account:

*Deposits to your Brokerage account can only be made to the core position, only provide a Fidelity Fund Symbol if directing funds to your Fidelity Funds account

-

Fidelity Funds Account Fund Symbol/Name _____

B. By check to my address of record.

C. By check to an alternate address or payee (**SIGNATURE GUARANTEE REQUIRED**):

Alternate Payee (if applicable only)

Street Address

City

State

Zip Code

D. Wire to my bank or credit union account (**SIGNATURE GUARANTEE REQUIRED**). See instructions for information on fees and minimums. Verify with your bank any of the following information you are unsure of.

Your Bank's Name

Bank Routing Number

Bank Account Number

Name(s) on Bank Account:

If your bank is not a member of the Federal Reserve you must obtain the following information from your bank. There may be a delay in receiving a wire through a correspondent bank.

Correspondent's Bank Name

Correspondents Bank Routing Number

Your Bank's Account Number at the Correspondent Bank

Name(s) on Bank Account:

4 METHOD OF PAYMENT (CONTINUED)

E. Deposit into my bank or credit union account using my existing Fidelity Money Line.®

Your Bank Account Number (for verification) _____

Money Line must be active on your account to elect this method. If you choose Money Line, but do not have this feature established, a check will be sent to your address of record.

5 AUTHORIZATION AND SIGNATURE

I authorize and request the custodian for the Fidelity IRA, Fidelity Management Trust Company (or its agents, affiliates, employees, or successor custodians) to make the above withdrawal. I understand that distributions from a Roth IRA which are attributable to either converted amounts or earnings may be taxed as ordinary income and subject to a 10% early withdrawal penalty unless certain requirements are met. I understand that all other IRA withdrawals will be taxed as ordinary income, and may be subject to a 10% withdrawal penalty if taken before age 59½. I understand that I may be subject to a 25% withdrawal penalty on withdrawals made from my SIMPLE IRA prior to age 59½ and within the first two years of participating in an employer's SIMPLE IRA Plan. If I am taking Substantially Equal Periodic Payments, I accept full responsibility for complying with the IRS rules. I understand that certain transactions may result in the disqualification of my Substantially Equal Periodic Payment distribution. I further understand that such transactions will impact the manner in which Fidelity reports my distribution in accordance with Internal Revenue Service requirements. If I am over age 70½, I accept full responsibility for withdrawing from my Traditional, Rollover SEP, or SIMPLE IRA the minimum required distribution required by Sections 408(d)(6) and 401(1)(9) of the Internal Revenue Code. I indemnify the Custodian for the Fidelity IRA, its agents, successors, affiliates, and employees from any liability in the event that I fail to meet the IRS requirements.

If I am a U.S. citizen or other U.S. person (including a resident alien individual), I hereby certify, under the penalties of perjury, that the number shown on this form is my correct taxpayer identification number. If I am not a U.S. person (including a U.S. resident alien), I have attached IRS Form W-8BEN with this IRA Single Withdrawal Request Form and included my U.S. taxpayer identification number in order to claim tax treaty benefits, if applicable.

SIGNATURE OF OWNER

Date

SIGNATURE GUARANTEE STAMP

Date

X

[Empty signature guarantee stamp box]

See instructions for signature guarantee requirements.

A notary public cannot provide a signature guarantee. We cannot accept a notarization instead of a signature guarantee.



Attn: Retirement Distributions
PO Box 770001, Cincinnati, OH 45277-0035
Fidelity Distributors Corporation
Fidelity Brokerage Services LLC, Member NYSE, SIPC

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