

Instructions

Fidelity Investments Distribution Form

Before you complete a Fidelity Investments Distribution Form, please read the following instructions. Each item listed below corresponds with the steps on the form and contains important information that you might want to consider before completing the form. If you need more information please call a Fidelity Retirement Service Specialist at 1-800-343-0860, Monday through Friday, from 8 a.m. to midnight Eastern time. **It is not necessary to include the instructions when returning the distribution form.**

STEP 1 PARTICIPANT INFORMATION

Address Change: Please be aware that if the address provided on the distribution form is different from the address on your statement, we will change your address as indicated on the distribution form. No distributions from your account will be processed until 15 calendar days have elapsed from the date of the address change unless you provide a signature guarantee (see Step 8). All correspondence for your account will then be sent to the new address.

STEP 2 REASON FOR DISTRIBUTION

You **must** indicate a **reason** for distribution. Federal tax law and your retirement plan allow distributions only for certain events. Please note the appropriate reason on the enclosed distribution form.

Unforeseen Emergency: Your plan sponsor determines the allowable reasons for an unforeseen emergency. Contact your plan to see if your circumstances qualify as an unforeseen emergency.

STEP 3 AMOUNT OF DISTRIBUTION

Check with your Plan Administrator to determine what distribution options are available under the terms of your Employer's Plan.

Full Withdrawal: Select this option to liquidate your entire account balance.

Partial Withdrawal: If you choose to distribute money from a specific fund(s), please provide the five digit fund number. You can find this on the Web at www.fidelity.com or by contacting a Retirement Services Specialist at the number listed above.

Systematic Withdrawal Plan: If you would like to receive your distribution in the form of periodic payments, please fill in the amount you wish to receive and from which fund(s).

Specific Dollar Method: If you would like a specific amount sent to you on an installment basis, check the Specific Dollar Method and list the amount you would like to receive each time. Please indicate the date you would like to begin receiving distributions and at what intervals (monthly, quarterly, or annually). This method will continue until the full balance you have specified has been distributed. You may change or discontinue this option at any time in writing. Please allow five business days to process any change.

Specific Period Method: If you would like to pay out your entire account balance over a period of time, check the Specific Period Method.

If you choose the SWP option, you do not need to complete STEP 4.

Fees may apply. See your prospectus or certificate for details. Please note that the applicable fees may lower your distribution amount.

STEP 4 METHOD OF DISTRIBUTION

Direct Rollover: Taxes will not be withheld if we make the check payable to another investment provider for your benefit (FBO).

STEP 5 INDICATE HOW YOU WOULD LIKE TO RECEIVE THE PAYMENTS

Choose only one option of how you would like to receive your distribution.

STEP 6 SPOUSAL CONSENT

Check with your plan or call a Retirement Service Specialist at Fidelity Investments to determine if your plan requires spousal consent. You should also ask if your spouse's signature must be notarized by a notary or witnessed by a plan representative.

STEP 7 INCOME TAX WITHHOLDING

Eligible Rollover Distributions:

- Separation from service
- Partial distributions
- Full distributions
- Specific period, if less than 10 years

Non-Eligible Rollover Distributions:

- Distributions which take place over a period of 10 or more years
- Unforeseen emergencies

Federal Income Taxes:

20% federal income tax will be withheld from your distribution if an **eligible** rollover distribution is not rolled over **directly** to another employer-sponsored retirement plan, or an IRA. The federal income tax withholding is **mandatory** if you elect one of the following distribution options: total distribution, partial distribution, or specific period, if less than 10 years.

How to Elect More Than Mandatory 20% Withholding for Federal Taxes

If you would like Fidelity Investments to withhold more than the mandatory 20% federal income tax, please specify in STEP 7.

State Income Taxes:

Please note that some states require Fidelity Investments to withhold state income taxes. We are unable to withhold additional state taxes.

Detailed Information:

Distributions from rollover sources may be subject to a 10% penalty when the value in the rollover source is not a rollover from another 457(b) plan. For more detailed information on rollovers, withholding, and tax penalties, please refer to the enclosed Special Tax Notice for plan participants.

For more information about income tax withholding for distributions, please refer to IRS Form W-4P available at www.irs.gov.

STEP 8 YOUR SIGNATURE

Please sign in the space provided in order to avoid delays in processing your request.

A signature guarantee is required if plan sponsor approval of the distribution is not required in STEP 9 and

- the amount of the distribution is \$100,000 or more, OR
- the distribution is not sent to the address of record, OR
- your address has changed within the last 15 days.

The requirement for a signature guarantee is NOT applicable when the distribution amount is \$100,000 or more if (i) you are rolling the distribution over to a Fidelity retirement account AND (ii) the name and address on both accounts are the same. All other signature guarantee requirements are still applicable.

You may obtain a Medallion signature guarantee or any other signature guarantee for at least the estimated value of your distribution by contacting a Fidelity Investor Center, a National or State Bank, Savings Banks in NY and MA, Trust Companies, Federal Savings and Loan Associations, Members of the New York, American, Boston, Midwest or Pacific Stock Exchanges. Many of these organizations may participate in the Medallion signature guarantee program.

When you obtain a signature guarantee, please tell the person that provides the signature guarantee of the estimated amount of the distribution and ask if the signature guarantee that he/she is providing is sufficient for the transferred amount. If the signature guarantee that you obtain is not a Medallion signature guarantee, please include the name and telephone number of the person who supplies the signature guarantee. Please note that a notarized signature is not a substitute for a signature guarantee.

A Medallion signature guarantee contains a number with a letter prefix. The prefix letter presents the degree of liability the guarantor is willing to assume. The degree of liability and the transaction amount must correspond to the letter prefix. If the letter prefix does not match the degree of liability, your distribution request will be returned for the proper letter prefix. Please see the following table:

Medallion Prefix	Degree of Liability
Z	\$10,000,000
Y	\$5,000,000
X	\$2,000,000
A	\$1,000,000
B	\$750,000
C	\$500,000
D	\$250,000
E*	\$100,000
F*	\$100,000 (Credit Unions)

*Please note medallion signature guarantees with the letter prefix of E or F are only required if your address has changed within the last 15 days; or your distribution amount is less than \$100,000, and you request that your check to be sent to a different address than the address of record.

STEP 9 PLAN SPONSOR APPROVAL

Although you may no longer be employed by the plan sponsor in Step 1, you may still be required to obtain their approval. Please ask a Fidelity Retirement Services Specialist or the employer sponsoring the plan if their approval is required.

Please ensure that the individual signing your distribution form on behalf of the plan sponsor is authorized to do so.

