

# Customer Account Transfer Form Instructions

Complete this form to authorize the transfer of assets currently at another firm to your applicable Fidelity Investments Institutional Brokerage Group ("FIIBG") non-retirement or Premiere Select<sup>SM</sup> IRA or Fidelity Retirement Plan retirement account. If you are transferring more than one account to FIIBG complete one form for each account you are transferring. You may send us a photocopy of the transfer form; however, we need an **original signature** on each form.

**This form cannot be used to convert an IRA to a Roth IRA or directly roll over assets from an employer-sponsored retirement plan.**

Fidelity Brokerage Services LLC ("FBS") will provide certain brokerage services. FBS will maintain your account and, as broker, will buy, sell or exchange securities or provide other products and services in accordance with instructions from you or your Advisor. Your account will be held by National Financial Services LLC ("NFS"), a Fidelity Investments company. For assistance with this form, please contact your Investment Advisor.

## 1 Account Information

The type of account you are transferring must match the type of account you maintain or are opening at FIIBG. If you are transferring an account with a different registration than the one you maintain at FIIBG, the appropriate new account paperwork must be attached to this form.

## 2 Account to be Transferred to FIIBG

**Include a copy of your most recent account statement from your current firm.** If you are transferring margin and/or options positions, you must have an approved margin and/or options application(s) on file with FIIBG. **If you are transferring mutual funds directly from the fund company you must provide all fund/account numbers.**

## 3 Account Instructions

Assets are either transferred in-kind or liquidated and transferred as cash. All cash assets are deposited to your core account. Some types of transfers require special arrangements or fees.

- If you hold proprietary mutual funds at your current firm, generally you will need to liquidate them. Like money market mutual funds, most proprietary mutual funds can only be held by the issuer and cannot be transferred. Certain non-proprietary funds may not be eligible for an in-kind transfer. Check with the firm holding your funds to determine eligibility to transfer in-kind.
- A bank CD generally requires four weeks to transfer. If you do not designate whether the proceeds of your CD are to be transferred at maturity (by providing the maturity date) or immediately (by checking the box for immediate liquidation), the proceeds of your CD will be transferred at maturity. Be advised that if your CD has a maturity date beyond 60 days, we cannot accept your form.
- If you hold an annuity and transfer the proceeds, you may incur surrender charges or other charges and penalties. NFS does not hold annuities in brokerage accounts.

You may be responsible for liquidation or termination fees when you transfer your assets. Check with the firm holding your assets for information regarding these fees.

### Additional Information about Retirement Account Transfers

If you are transferring a Roth IRA, **please note: you are responsible for maintaining and reporting your 5-Year Aging Date to the Internal Revenue Service for purposes of determining qualified distributions from Roth IRAs.**

If you combine rollover contributions with annual contributions in the same IRA the assets will be commingled and you will forfeit the right to roll over any of the assets into another employer-sponsored plan.

By completing this Customer Account Transfer Form and sending it to your Investment Advisor, you are requesting that FIIBG transfer your retirement assets currently at another firm to your Premiere Select IRA (including the Premiere Select Traditional IRA, Roth IRA, Rollover IRA, SEP-IRA, IRA-BDA and Roth IRA-BDA) or the Fidelity Retirement Plan, as applicable. The transfer is not a taxable event and will not be reported to the IRS. Certain securities cannot be held in Premiere Select IRAs or the Fidelity Retirement Plan. Refer to the appropriate Premiere Select IRA Custodial Agreement or Fidelity Retirement Plan document for more information.

If you are transferring the assets from your qualified retirement plan(s) to the Fidelity Retirement Plan, contact your tax advisor to determine if it is necessary to file Form 5310-A prior to the transfer.

## 4 Owner Authorization

The account information provided in Section 1 of this form must match the name listed on the registration of the account at the delivering firm and the name on the account statement being provided. If the assets you are transferring are qualified plan assets, the signature of the plan administrator(s) or trustee(s) on this form must be included.

Advisor Firm \_\_\_\_\_

# Customer Account Transfer Form

Clearing through National Financial Services LLC ("NFS"): Clearing #0226

**1**

**Account Information**

**If you do not have a FIIBG non-retirement or Premiere Select IRA or Fidelity Retirement Plan, as indicated below, the appropriate new account paperwork must be attached to this form.**

FIIBG Account # \_\_\_\_\_ Social Security or Tax ID # \_\_\_\_\_

Account Owner/Custodian/Trustee(s)/Name of Corporation \_\_\_\_\_

Joint Owner/Minor/Name of Trust \_\_\_\_\_

**Indicate the type of account you are transferring (Check one)**

- Retirement:**  Traditional IRA  SEP-IRA  Rollover IRA  Roth IRA  
 Qualified/Profit Sharing  Qualified/Money Purchase  Qualified/Other \_\_\_\_\_  
 IRA-Beneficiary Distribution Account\*  Roth IRA Beneficiary Distribution Account

\*IRA-Beneficiary Distribution Account includes assets inherited from a Traditional IRA, Rollover IRA, SEP-IRA and SIMPLE IRA.

- Non-Retirement:**  Individual Account  Joint Account  Estate Account  Corporate Account  
 Custodian Account (UGMA/UTMA)  Trust Account  Other \_\_\_\_\_

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**Account to be Transferred**

Delivering firm clearing # \_\_\_\_\_

**You must enclose a copy of your most recent statement to process this transfer.**

Complete a separate form for each account you are transferring. The registration (ownership and account type) of your delivering account must be the same as the receiving account.

Name of firm currently holding your account \_\_\_\_\_ Account # \_\_\_\_\_

Delivering Firm's Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Account Owner(s) (name(s) must match those currently at FIIBG) \_\_\_\_\_

Check if transferring an account with margin.

**Required Attachments**

- Most recent statement  Fidelity Power of Attorney Certification form if there is a POA for the account  
 Corporate resolution for business account  Trustee Certification of Investment Power for trust accounts

**For Transfers to the Fidelity Retirement Plan (Keogh)**

This account is for the  Employer  Employee

This account contains  Contributions made by the employer  Contributions made with after-tax dollars

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**Account Instructions** (Choose one of the following choices A, B or C)

**A. Full Account Transfer**

- Transfer my entire account (including cash) in-kind (available only for eligible positions) OR  
 Liquidate all assets in my account and transfer as cash (some institutions may not accept liquidation instructions)

**B. Partial Account Transfer or Mutual Fund Transfer**

Transfer only the securities listed below. Use one transfer form for each mutual fund company and attach additional transfer forms if necessary. Each form must have your original signature. Unless otherwise indicated, NFS will liquidate money markets and transfer all other shares in-kind.

Name of Security	Fund Account # (Mutual Fund Account Transfers Only)	# of Shares Or "All"	Type of Transfer (Check One)	Omnibus/Network Level 3 For NFS Mutual Fund Dept. Use Only
			<input type="checkbox"/> In-kind <input type="checkbox"/> Liquidate	
			<input type="checkbox"/> In-kind <input type="checkbox"/> Liquidate	
			<input type="checkbox"/> In-kind <input type="checkbox"/> Liquidate	
			<input type="checkbox"/> In-kind <input type="checkbox"/> Liquidate	
			<input type="checkbox"/> In-kind <input type="checkbox"/> Liquidate	

**C. Bank, Savings & Loan, Insurance Co., or Credit Union Transfers** (Use one form for each account or CD you are transferring)

- Transfer all cash in my account.**  Transfer only \$ \_\_\_\_\_
- Transfer CD proceeds at Maturity.** Maturity Date \_\_\_\_\_ (Do not submit this form if the maturity date is more than 60 days in the future.)
- Liquidate CD and transfer proceeds immediately.** I acknowledge that I may incur tax and other penalties for early withdrawal.
- Liquidate annuity and transfer the proceeds immediately.** I acknowledge that I may incur surrender charges or other charges and tax and other penalties. (NFS does not hold annuities in brokerage accounts.)



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**Owner Authorization** (Read and sign below)

**To delivering firm:** Unless otherwise indicated in the instructions in Section 3, transfer all assets in my account to Fidelity Brokerage Services LLC and National Financial Services LLC (collectively "Fidelity"), or if to a Premiere Select Traditional IRA, Roth IRA, Rollover IRA, SEP-IRA, IRA-BDA, Roth IRA-BDA or Fidelity Retirement Plan to Fidelity Management Trust Company ("FMTC") as successor Custodian/Trustee. I understand that to the extent any assets in my account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by New York Stock Exchange Rule 412 or similar rule of the National Association of Securities Dealers or other designated examining authority. Unless otherwise indicated in the instructions in Section 3, I authorize you to liquidate any nontransferable proprietary money market mutual fund assets that are part of my account and transfer the resulting credit balance to the successor custodian/ trustee. I understand that if I choose a method of disposition of such assets other than liquidation and transfer, I may become liable for the payment of taxes and penalties with respect to such assets. I also understand that I will be notified by the delivering firm, and/or the receiving firm with respect to the disposition of any other assets in my account that are not transferable. I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy any outstanding fees due you. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian/trustee to transfer them in its name for the purpose of sale, when and as directed by me. Upon receiving a copy of this transfer instruction, the delivering organization will cancel all open orders for my account on its books. I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me, if any, in connection with the account I have designated for transfer.

**To receiving firm:** If I am transferring to a Premiere Select Traditional IRA, Roth IRA, Rollover IRA, SEP-IRA, IRA-Beneficiary Distribution Account, Roth IRA-Beneficiary Distribution Account or to the Fidelity Retirement Plan, I acknowledge that I have adopted a new Premiere Select Traditional IRA, Roth IRA, Rollover IRA, SEP-IRA, IRA-Beneficiary Distribution Account, Roth IRA-Beneficiary Distribution Account or the Fidelity Retirement Plan as applicable, with FMTC as successor custodian/trustee and I agree to transfer only those assets which can be held in such account(s) as described in the relevant IRA Custodial Agreement or Plan Document. **If I am transferring a Traditional IRA, Rollover IRA, SEP-IRA or qualified plan assets and I am over the age of 70½, I attest that none of the amount to be transferred in my account includes my required minimum distribution for the current year pursuant to Section 401(a)(9) of the Internal Revenue Code and related regulations.** If I am transferring a Traditional or Rollover IRA that is a different type from the Premiere Select IRA I currently maintain at Fidelity, I hereby authorize Fidelity to combine or "commingle" my IRA Assets. I understand that I will forfeit the right to reinvest my Rollover IRA assets in another employer-sponsored retirement plan in the future. If I am transferring a Roth IRA, I understand that it is my responsibility to track the Five-Year Aging Date as well as any 1998 conversion assets as required by the IRS. If I am transferring to a Premiere Select IRA-BDA or Premiere Select Roth IRA-BDA, I represent that this transfer is in compliance with the terms and conditions of the Custodial Agreement governing the decedent's IRA or the inherited IRA, as applicable. I accept full responsibility for complying with all BDA transfer requirements.

**All Owners or Trustees must sign.**

\_\_\_\_\_  
Owner, Custodian, Trustee, Plan Administrator or Authorized Signature Date \_\_\_\_\_

\_\_\_\_\_  
Joint Owner, Trustee, Plan Administrator or Authorized Officer Signature Date \_\_\_\_\_

**Medallion Signature Guarantee:**

STAMP

**Letter of Acceptance (Fidelity Use Only) – Premiere Select Prototype IRAs and Fidelity Retirement Plan**

**To the previous trustee or custodian:** Please be advised that Fidelity Management Trust Company does hereby accept appointment as successor Custodian/Trustee for the retirement account referred to in Section 2 above. Transfer the account as instructed in Section 3 on a fiduciary to fiduciary basis. The new account name will be National Financial Services LLC or Fidelity Brokerage Services LLC, as appropriate, agent for FMTC, the successor Custodian/Trustee for the account listed in Section 2.

Successor Custodian/Trustee Signature \_\_\_\_\_ Date \_\_\_\_\_

**Delivery Instructions**

**Mutual Fund Registration and Broker Instructions:** Do not establish an FBO account. Deposit shares to the account referenced in Section 3B or in separate attached instructions.

NFS Tax ID: 04-2785576

Transfer all DTC securities through DTC 226 or deliver non-DTC-eligible securities to: National Financial Services LLC, 200 Liberty Street, NY, NY 10281

**Forward checks to:** National Financial Services LLC, 200 Liberty Street, 5th Floor, NY, NY 10281. All checks must include the customer's FIIIG Brokerage Account number. Retirement checks should be made payable to Fidelity Management Trust Company, FBO the customer's name and FIIIG Brokerage Account number.