



Fidelity Advisor

# IRA Minimum Required Distribution

Use this form to request either a one-time or systematic Minimum Required Distribution(s) (MRD) from your Fidelity Advisor Traditional, Rollover, SIMPLE, SEP, or SARSEP-IRA.

## Helpful to Know

- You must begin taking minimum required distributions from your IRA, other than a Roth IRA, under Internal Revenue Code Section 401(a)(9) and 408(a)(6) by April 1 of the year following the calendar year in which you turn 70½.
- All subsequent MRDs must be taken by December 31 of each year. Failure to meet the MRD requirements could result in substantial tax penalties.
- Return this form prior to December 15 or March 15, as applicable, to allow adequate time for processing. Unless this form is received prior to these dates, Fidelity cannot assume responsibility for making your distribution by the April 1 deadline for your first MRD or the December 31 deadline for subsequent MRDs.
- You will be sent an IRS Form 1099-R in January following the calendar year in which your MRD was processed.
- You must complete a separate form to request this MRD service for each Fidelity Advisor IRA (other than Roth IRA) you maintain.
- If you would like to request an MRD from a Beneficiary Distribution Account (BDA), complete the Fidelity Advisor IRA or Roth IRA BDA MRD form.
- Consult a tax advisor or local IRS office for details regarding MRDs.

## Instructions

**Section 1** Account Information – **Must be completed in full.**

**Section 2** MRD Calculation Methods – **Read carefully.**

**Section 3** MRD Options – **Must select either Ongoing MRD Payments and/or a One-Time MRD Payment, as applicable, and complete in full.**

**Section 4** Distribution Instructions – **Must be completed in full.**

**Section 5** Bank Information – If you wish to receive distribution proceeds electronically, fill out this section and attach a copy of a voided check. Systematic distributions are processed via Fidelity Advisor Money Line.®

**Section 6** Federal and State Income Tax Withholding Elections – **Read carefully.**

Federal and state income tax withholding rates are described in the Fidelity Advisor IRA Notice of Withholding (“Notice”). You may elect to withhold an amount other than that described in the Notice accompanying this form.

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 that 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. Consult your tax advisor, state agency, or investment professional for more information.

**Section 7** Signature and Date – **Be sure to sign the form and have your signature guaranteed (if required).**



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Type on screen or fill in using CAPITAL letters and black ink.

## 1. Account Information

Account Owner Name <i>First, M.I., Last</i>		SSN <i>required</i>
Retirement Account Number	Date of Birth or Trust <i>MM DD YYYY</i>	Daytime Phone
Street Address		Apartment
City	State	Zip/Postal Code

## 2. MRD Calculation Methods

*You may not use this form to change your beneficiaries. Use the Fidelity Advisor IRA Beneficiary Designation form if you wish to change your beneficiaries on this account.*

Your distribution will be calculated using the Uniform Table Distribution Method unless you meet all the requirements of the Spousal Exception Method (see below). Your MRD will be calculated in accordance with the 2002 IRS Final Regulations regarding MRDs.

You may elect the spousal exception method only if your spouse is more than ten years younger than you and only for years in which your spouse is your sole designated beneficiary for the entire distribution calendar year. If circumstances change and you no longer meet the requirements for this exception, it is your responsibility to notify FIIOC of such change and complete a new Fidelity Advisor IRA MRD form, as applicable. If you elect the spousal exception, your MRD will be calculated based on your and your spouse's joint life expectancy.

<b>Spousal Exception Method</b>	
<input type="checkbox"/> Calculate my MRD using the Spousal Exception Distribution Method (if applicable)	
Spouse Name <i>First, M.I., Last</i>	Spouse Date of Birth <i>MM DD YYYY</i>

### Adjustments to MRD Calculation

**In order to calculate your MRD for this calendar year, your prior year-end balance may need to be adjusted. Provide the following information (as applicable):**

The amount of any rollover or transfer from another custodian to this Fidelity Advisor IRA account that was in transit as of December 31 of the previous calendar year:

Amount
\$ _____ . _____



### 3. MRD Options

Frequency: Monthly, Quarterly, Semiannually or Annually.

Transaction dates falling on nonbusiness days will occur the prior business day. Choose a day between the 4th and 28th of the month. If a selection is not made or is invalid, the transaction will occur on the 15th.

Check one.

If no method is selected, Fidelity will default to the Pro-Rata Method for your MRD distribution.

Select ongoing MRD payments, a one-time MRD payment, or both. If selecting both, Fidelity will process the one-time MRD upon receipt, and the ongoing MRD will begin the following year.

#### Ongoing MRD Payments

- I elect to have Fidelity calculate my MRD for this year and each subsequent year based on the 2002 Final Regulations. Your payments will be made according to the distribution instructions you select below. If frequency or first payment is not indicated, payments will be made annually, in December.

Beginning Date MM YYYY	Frequency	Day 4-28
	<input type="checkbox"/> M <input type="checkbox"/> Q <input type="checkbox"/> S <input type="checkbox"/> A	

#### MRD Distribution Method Option

- Pro-Rata Method** – Distributions are taken proportionately from each fund in your account.

**OR**

- Fund Hierarchy Method** – Distributions will be made from one fund until depletion.

Enter the mutual fund number(s) from which you would like your distributions to be taken under "1st Fund to Deplete." If there are insufficient funds in that fund, the remainder of the distribution will then be taken from the fund you list under "2nd Fund to Deplete," etc. The mutual fund investments added to your IRA subsequent to receipt of this form will be added to the end of this mutual fund depletion hierarchy in the order in which they are established. If your fund hierarchy is greater than three, attach a separate sheet with additional fund numbers and their hierarchy rankings.

#### 1st Fund to Deplete

Fund Number

#### 2nd Fund to Deplete

Fund Number

#### 3rd Fund to Deplete

Fund Number

**NOTE:** If you fail to provide a hierarchy, the following fund hierarchy will be used:

- 1st – Money Market funds (lowest to highest Money Market fund number)
- 2nd – Bond funds (lowest to highest Bond fund number)
- 3rd – All other funds (lowest to highest fund number)

#### One-Time MRD Payment

- Distribute my one-time MRD payment, which I have calculated: 

Amount
\$

With this option, Fidelity will not automatically calculate your MRD in subsequent years. Subsequent MRD payments will require the submission of a new Fidelity Advisor IRA Minimum Required Distribution form.

- Calculate my MRD for the:

Check one. ▶  Current year    Prior year

Send me a one-time payment according to the distribution instructions in this section. For a prior-year MRD, you must have turned 70½ years old last year. Your request should be received in good order by March 15 of this year to be processed by April 1. **Note:** You will also need to take an MRD by December 31 of this year to satisfy this year's MRD obligation.

#### MRD Distribution Method Option

- Pro-Rata Method** – Distributions are taken proportionately from each fund in your account.

Check one. ▶

**OR**

- Distribution Allocation by Percentage** – Enter the mutual fund number(s) from which you would like your distributions to be taken below. If you wish to distribute from more than three fund positions, attach a separate sheet with additional fund numbers and the percentage for withdrawal.

If no method is selected, Fidelity will default to the Pro-Rata Method for your MRD distribution.

#### Fund 1

Fund Number	MRD Percentage
	%

#### Fund 2

Fund Number	MRD Percentage
	%

#### Fund 3

Fund Number	MRD Percentage
	%

## 4. Distribution Instructions

- A. Distribute by check to address of record indicated in Section 1.**
- B. Distribute to nonretirement Fidelity Advisor account.**  
 If your distribution is to be deposited into an account other than an individual, joint, or a trust account on which you are named, your signature must be guaranteed in Section 7.
- |             |  |           |  |
|-------------|--|-----------|--|
| Fund Number | Existing Account Number <i>if applicable</i> | <b>OR</b> | <input type="checkbox"/> <b>New Account</b><br>A completed nonretirement account application must be attached. |
|             |  |           |  |
- C. Electronic payment via Fidelity Advisor Money Line (feature already established on this IRA).**  
 Payment will be sent to your bank account via the Automated Clearing House (ACH) and should be received by your bank in 2-3 business days.
- D. Electronic payment via Fidelity Advisor Money Line (feature not already established on this IRA).**  
**Note that this feature is not available for one-time payments.** Payment will be sent to your bank account via the ACH. Complete Section 5.
- E. Electronic payment via Bank Wire (feature already established on this IRA).**  
**Note that this feature is not available for periodic payments.** Payment will be wired to your bank account. Your bank may charge a fee for this transaction.
- F. Electronic payment via Bank Wire (feature not currently established on this IRA).**  
**Note that this feature is not available for periodic payments.** Payment will be wired to your bank account. Your bank may charge a fee for this transaction. Complete Section 5. You must have your signature guaranteed in Section 7.

<input type="checkbox"/> <b>G. Distribute by check to alternate address and/or Payee.</b> (A signature guarantee is required for a check made to a different payee. A signature guarantee is required if a check is mailed to an alternate address and the amount is greater than \$10,000.)			
<input type="checkbox"/> <b>Make check payable to alternate Payee.</b>			
Payee Name <i>First, M.I., Last</i>		FBO	
Street Address			Apartment
City		State	Zip/Postal Code

## 5. Bank Information

Fidelity Advisor Money Line allows you and/or your Financial Advisor,\* if properly authorized, to electronically transfer money, via the Automated Clearing House (ACH), between the bank/credit union account listed at right and the account listed in Section 1, systematically or on demand.

Fidelity Advisor Money Line is restricted for distributions for 10 calendar days after activation.

Some transaction limits may apply. See your Financial Advisor for details.

Provide bank information to establish Fidelity Advisor Money Line and/or the Bank Wire feature on the account referenced in Section 1. Systematic distributions are processed via Fidelity Advisor Money Line. One-time distributions may only be processed via Bank Wire (if electronic payment Option F is requested in Section 4).

**At least one of the names on the bank/credit union account indicated below must match the account registration in Section 1.**


JOHN SMITH  
180 Main Street  
Anytown, MA 01234

987

Date \_\_\_\_\_

Pay to the order of \_\_\_\_\_ \$ \_\_\_\_\_

Amount \_\_\_\_\_ Dollars

 ANYBANK USA

Memo \_\_\_\_\_

⑆011123456⑆ 94100 14500⑈ 0987

Bank Routing Number (sample)    Bank Account Number (sample)

Tape a preprinted voided check over our sample:

\* You must complete the FA IRA Phone/Electronic Distribution Option form in order to allow your Financial Advisor to request distributions electronically or by phone.

## 6. Federal and State Income Tax Withholding Elections

### Federal Tax Withholding

Indicate whether or not 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).

Check one.  I elect NOT to have federal income taxes withheld from my IRA distribution(s).

**OR**

I want Fidelity to withhold federal income taxes at the rate of \_\_\_\_\_%  
If you select a percentage of 10% or lower, we will withhold 10%.

Percentage
%

(specify a percentage between 10 and 99)

### State Tax Withholding

Indicate whether or not you wish to have state income taxes withheld. Some states require tax withholding regardless of your election below if federal income tax is withheld. Also, some states do not allow state tax withholding. **Refer to the Fidelity Advisor Notice of Withholding for specific information concerning your state.**

Check one.  I elect NOT to have state income taxes withheld from my IRA distribution(s). (Not applicable in all states.)

**OR**

I elect to have state income taxes withheld from my IRA distribution(s) at the minimum withholding rate for my state of residence. For states with no minimum, state income tax will not be withheld unless you have provided a dollar amount in the box below, provided your state allows income tax to be withheld.

Optional. I would like to withhold the following additional amount from each fund selected:

Dollar Amount
\$

**Note:** If you elected the Pro-Rata Method for your distribution option, the additional amount indicated will be split equally across all fund positions.

## 7. Signature and Date *Form cannot be processed without signature and date.*

- I authorize and request Fidelity Investments Institutional Operations Company, Inc., (FIIOC) as agent for Fidelity Management Trust Company (FMTC) (or their agents, affiliates, or successor custodians, as applicable), to make withdrawal(s) in accordance with the above instructions. I accept full responsibility for withdrawing from my IRA the minimum required distribution required by Section 401(a)(9) and Section 408(a)(6) of the Internal Revenue Code and related regulations.
- If I have completed Section 5, I hereby authorize and request FIIOC, as agent for FMTC (or its successor(s)), to establish the Fidelity Advisor Money Line. I hereby authorize FIIOC as agent for FMTC, upon receiving and accepting instructions from me (or, if applicable, the intermediary firm for my account) to make distributions or to secure payments of amounts to be electronically transferred according to the above instructions. If I have indicated herein that such payments are to be debited from or credited to my bank account, I authorize the bank or credit union named on the voided check or deposit slip provided ("Bank") to accept any such debit or credit entries initiated by FIIOC or FMTC, or its agents, affiliates, or successors, as applicable, in such account, and to debit or credit the same to such account, without responsibility for the correctness thereof or for the existence of any further authorization relating hereto. I understand that this authorization may be terminated by me at any time by written notification to FIIOC or FMTC, or its agents, affiliates or successors, as applicable, and to the bank. Any such notification shall be effective only with respect to requests received after receipt of such notification.
- I understand that all Internal Revenue Service requirements apply to any contributions and/or distributions requested and/or processed by any means. I hereby indemnify FMTC and its agents, affiliates, or successors, and employees from any and all liability that may arise from acting upon my (or, if applicable, my intermediary firm's) instructions if reasonable procedures designed to prevent unauthorized transactions are followed.
- If applicable, I certify that my spouse listed in Section 2 is more than 10 years younger than me, and he or she was, is, and/or will be the only designated primary beneficiary on this account for the entire calendar year to which this MRD service relates. I understand that if I fail to meet either of these two requirements, for any year, the amount calculated under the spousal exception method may not satisfy my MRD obligation and it will be my responsibility to calculate and withdraw additional money to meet my MRD obligation. I understand that it will be my responsibility to notify FIIOC if my situation changes and I wish to have my MRD calculated using the Uniform Table Distribution Method.
- I hereby certify under penalties of perjury that I am a U.S. citizen or other U.S. person (including a resident alien individual) and that my Social Security number in Section 1 is correct. If I am a nonresident alien, I have attached with this form an IRS Form W-8BEN and included my U.S. taxpayer identification number in order to claim tax treaty benefits, if applicable.

### Authorization of Fidelity and Investment Professional

- If I have completed Section 5, I hereby authorize FIIOC to accept instructions from either me or a representative of my intermediary firm for transactions that result in funds being electronically transferred between my Fidelity account and my bank account.

Print Account Owner or Authorized Signer Name <i>First, M.I., Last</i>	
Account Owner or Authorized Signer Signature	Date <i>MM - DD - YYYY</i>
<b>SIGN</b> ▶	▶



### An important note regarding Signature Guarantees:

Your signature must be guaranteed:

- If you are establishing the Bank Wire feature and requesting your one-time distribution be transferred electronically to your bank;
- If your address of record has changed within 15 days of this request and you are requesting a distribution greater than \$10,000;
- If your distribution is greater than \$10,000 and you wish to have it mailed to an address other than the one on record;
- If you are requesting to have your distribution payable to someone other than yourself;
- If your distribution is to be deposited into an account other than an individual, joint, or trust account on which you are named; or
- For a distribution check amount of more than \$100,000.

**If distributions in excess of \$14,000 a year are received by someone other than your spouse (including a joint tenant on your bank account), a federal gift tax may be imposed. Consult your tax advisor.**

You should verify with the institution that they are an acceptable (eligible) guarantor prior to signing. A signature guarantee may be executed by any "eligible guarantor." Eligible guarantors include Commercial Banks, Trust Companies, Savings Associations, and Credit Unions as defined by the Federal Deposit Insurance Act. Also included are member firms of a domestic stock exchange.

**A Notary Public cannot provide a Signature Guarantee.**

**Did you print and sign the form, and attach any necessary documents?** Send the form and any necessary documents to Fidelity.

**Questions?** For help completing this form, call our Retirement Specialists at 800-248-4253, option 3, any day the New York Stock Exchange is open.

#### Regular mail

Fidelity Investments Institutional Operations Company, Inc. (FIIOC)  
P.O. Box 770002  
Cincinnati, OH 45277-0082

#### Overnight mail

Fidelity Investments Institutional Operations Company, Inc. (FIIOC)  
100 Crosby Parkway, KC1G  
Covington, KY 41015



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Fidelity Investments Institutional Operations Company, Inc.

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Fidelity Advisor

# IRA Notice of Withholding

## 1. Federal Tax Withholding

### For Fidelity Advisor Traditional, Rollover, SIMPLE, and SEP/SARSEP-IRAs:

IRS regulations require us to withhold federal income tax at the rate of 10% from your IRA distribution(s) unless you elect NOT to have withholding apply by indicating this on your distribution request. This election will remain in effect on periodic distributions taken from your IRA until revoked by you. You can revoke this election at any time by sending a written request to the following address:

**Fidelity Investments**  
**P.O. Box 770002**  
**Cincinnati, OH 45277-0082**

Withholding will apply to the gross amount of each distribution, even though you may have made nondeductible contributions.

If you elect to have withholding apply when you request a distribution, federal income tax will be withheld from your IRA distribution(s) (excluding Roth IRA distributions) at a rate of at least ten percent (10%) (unless you have elected to have more than 10% withheld, in which case federal income tax will be withheld at the higher rate you have chosen). Withholding will also apply if you make no withholding election or do not provide a U.S. residential address.<sup>†</sup> Even if you choose to have federal income tax withheld, you are still responsible for the full payment of federal income tax, any state or local taxes, and any penalties that may apply to your distribution(s). Federal income tax will not be withheld from distributions from a Roth IRA unless you elect to have such tax withheld. Whether or not you elect to have withholding apply, you may be responsible for payment of estimated taxes. You may also incur penalties under the IRS estimated tax rules if your estimated tax payments are not sufficient.

If you are a nonresident alien, you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, with your distribution request to claim tax treaty benefits, if applicable. To obtain Form W-8BEN, consult your tax advisor or go to the IRS Web site at <http://www.irs.gov>.

**Note:** Similar tax withholding rules may apply to other types of retirement arrangements. Contact your investment professional, tax advisor, or benefits office, as appropriate, for more details.

### For Fidelity Advisor Roth IRAs:

The IRS does not generally require us to withhold federal income tax from your Roth IRA distribution(s) unless you elect to have withholding apply on your distribution request. For Roth IRA distributions for which no withholding instructions are provided, no federal income tax will be withheld. The IRS does require withholding, at a rate of at least 10%, on distributions of earnings attributable to returns of excess contributions to Roth IRAs, unless you elect NOT to have withholding apply by indicating this on your Return of Excess request.

<sup>†</sup> If you do not provide a U.S. residential address, federal income tax will be withheld from your IRA distribution(s) despite any election to the contrary you may have made. This is an IRS requirement. A post office box does not qualify as a U.S. residential address.

## 2. State Tax Withholding

State tax requirements may change from time to time. Contact your tax or Financial Advisor for more information.	If federal income tax is withheld, state income tax may also be withheld. Your state of residence will determine your state income tax withholding requirements, if any. For purposes of applying state income tax withholding to your IRA distributions, your state of residence is determined by the address of record on your Fidelity Advisor IRA. Refer to the matrix below.																
State of Residency	State Income Tax Withholding Options																
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	<p><b>STATE INCOME TAX WITHHOLDING NOT ALLOWED</b> State tax withholding may not be elected. State tax withholding is not available on your IRA distribution even if your state has state income tax. Do not complete the State Tax Withholding section.</p>																
AL, AZ,* CO, CT,* GA, ID, IL,* IN,* KY, LA, MD,* MN, MO, MS, MT, ND, NE, NJ,* NM, NY,* OH, PA,* RI, SC, UT, VA, WV, WI	<p><b>VOLUNTARY STATE INCOME TAX WITHHOLDING</b> State income tax will be withheld only if you instruct us to do so. If state withholding is elected, it will be calculated based on your state's applicable minimum withholding requirement, if any. You may optionally elect a specific dollar amount in addition to your state's minimum requirement.</p> <p>* These states do not have a minimum withholding requirement, therefore a dollar amount must be indicated if you would like state income tax withheld.</p>																
AR, CA, DE, IA, KS, MA, ME, NC, OK, OR, VT	<p><b>MANDATORY STATE INCOME TAX WITHHOLDING</b> If state withholding applies, it will be calculated based on your state's applicable minimum withholding requirement as specified below. You may optionally elect a specific dollar amount in addition to your state's minimum requirement.</p> <p><b>IF FEDERAL INCOME TAX IS WITHHELD</b> State income tax may be automatically withheld from your distribution(s) whenever federal income tax is withheld. CA, DE, and NC residents may elect not to have state tax withheld, even when federal tax is withheld, by indicating that you do not want it withheld. State income tax will be withheld according to the rates below, plus any additional dollar amount you may choose to indicate.</p>																
	<p><b>MINIMUM RATES FOR MANDATORY STATES:</b></p> <table border="1"> <tbody> <tr> <td>Arkansas</td> <td>3.00% of the gross distribution</td> </tr> <tr> <td>California</td> <td>10.00% of the Federal Income Tax withheld</td> </tr> <tr> <td>Delaware, Iowa, Maine, Oklahoma</td> <td>5.00% of the gross distribution</td> </tr> <tr> <td>Kansas</td> <td>4.50% of the gross distribution</td> </tr> <tr> <td>Massachusetts</td> <td>5.25% of the gross distribution</td> </tr> <tr> <td>North Carolina</td> <td>4.00% of the gross distribution</td> </tr> <tr> <td>Oregon</td> <td>8.00% of the gross distribution</td> </tr> <tr> <td>Vermont</td> <td>2.70% of the gross distribution</td> </tr> </tbody> </table>	Arkansas	3.00% of the gross distribution	California	10.00% of the Federal Income Tax withheld	Delaware, Iowa, Maine, Oklahoma	5.00% of the gross distribution	Kansas	4.50% of the gross distribution	Massachusetts	5.25% of the gross distribution	North Carolina	4.00% of the gross distribution	Oregon	8.00% of the gross distribution	Vermont	2.70% of the gross distribution
Arkansas	3.00% of the gross distribution																
California	10.00% of the Federal Income Tax withheld																
Delaware, Iowa, Maine, Oklahoma	5.00% of the gross distribution																
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Massachusetts	5.25% of the gross distribution																
North Carolina	4.00% of the gross distribution																
Oregon	8.00% of the gross distribution																
Vermont	2.70% of the gross distribution																
	<p><b>IF FEDERAL INCOME TAX IS NOT WITHHELD</b> AR, DE, IA, KS, MA, ME, NC, OK, OR, VT – State income tax may be elected in the State Tax Withholding section, even if you elect not to have federal income tax withheld.</p> <p>CA – If you do not elect to have federal income tax withheld, California's minimum withholding rate becomes zero. Therefore, you should indicate either that you do not want state income tax withheld or write the dollar amount of the state income tax you want voluntarily withheld.</p>																
DC (only applicable if taking a full distribution of entire account balance)	<p><b>OTHER STATES</b> DC – If you are taking a distribution of your entire account balance and are not requesting a direct rollover to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, even if federal income tax is not withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the appropriate distribution form. If your entire distribution amount has already been taxed (e.g., only after-tax or non-deductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options.</p> <p>If you wish to take a distribution of both taxable and non-taxable amounts, you must complete a separate distribution request form for each and complete the tax withholding sections of the forms. Contact your tax or Financial Advisor for additional information concerning DC state tax withholding requirements.</p>																
MI	<p>MI – State income tax of at least your state's minimum requirements must be withheld even if federal income tax is not withheld. Tax withholding is not required if you meet certain MI requirements governing pension and retirement benefits. Reference the MI W4-P Form for additional information about calculating the amount to withhold from your distribution. Contact your tax or Financial Advisor for additional information concerning MI state tax withholding requirements.</p> <p>You should contact your tax professional before making an election regarding state withholding. Fidelity is not responsible for changes in state law that may impact the accuracy of this information.</p> <p><b>Rates are subject to change without notice.</b></p>																

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