

# How to Open a Fidelity Non-Prototype Investment-Only Account for your Solo 401k



NOTE: Fidelity documents are subject to change at any time. Please visit [Fidelity.com](https://www.fidelity.com) to ensure you have the most up to date application. This guide is for informational purposes only and is not a replacement for tax, legal or investment advice. If you have any questions on completing the Fidelity application or successfully completing your rollovers, we strongly suggest you reach out to Fidelity directly at (800) 544-6666.

## Section 1: Account Setup



Access the Fidelity non-prototype retirement account (also known as an investment-only account) by visiting: [https://www.fidelity.com/bin-public/060\\_www\\_fidelity\\_com/documents/applications/np\\_application.pdf](https://www.fidelity.com/bin-public/060_www_fidelity_com/documents/applications/np_application.pdf)

### 1 Enter your business and plan information

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**1 ACCOUNT SETUP**

**PLAN INFORMATION**

Check here if you have an existing Non-Prototype Retirement Account with Fidelity and you are adding a participant to your plan. If you checked this box, you are not required to include plan documentation as requested on the opposite page.

**Sponsoring Company Name** \_\_\_\_\_

**Plan Name [e.g., ABC Company 401(k) Plan]** \_\_\_\_\_

**Plan's Permanent Address** \_\_\_\_\_  
(no PO boxes) Street City State ZIP

**Mailing address** \_\_\_\_\_  
(if different from above) Street City State ZIP

**State/Country of organization** \_\_\_\_\_

**Date Plan Established** \_\_\_\_\_  
(mm/dd/yyyy)

**Plan Tax ID Number** \_\_\_\_\_ (Required)  SSN  EIN  ITIN



Sponsoring Company Name: Input your Adopting Employer name

Plan Name: Input your plan name

Please note, Fidelity wants your 401k plan name, not the trust name.

Plan's Permanent Address: This is your "Employer Address"

Mailing address: Input your business mailing address, if different than your principal business address

State/Country of organization: List where your business is located

Date Plan Established: Input the date you established your Solo 401k plan with Nabers

Plan Tax Identification Number: Use your Trust Tax ID number found in the EIN letter on <https://app.solo401k.com/user/documents>

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Choose Option B and enter your information as plan participant

**Plan Structure (Choose Either Option A or Option B)**

**Option A:** This is a trustee-directed pooled account in which all investments are owned at the plan level and all investment choices are made by the trustee. The underlying participants do not have the ability to effect transactions and subaccounting is not performed at the participant level by the account holder/trustee or a third party. Ability to "effect transactions" is defined as a participant's ability to effect any transaction, including—but not limited to—directing a payroll contribution, requesting an exchange, a loan, a withdrawal (including a hardship withdrawal), a transfer, a redemption, and auto-rebalancing, as well as the ability to direct investment activity and ability to trade in the account.

Most defined benefit plans are trustee-directed pooled accounts.

**Option B:** This is an account for one participant (also known as "For the Benefit Of" [FBO] account). For *individual FBO accounts*, assets for each participant are held in separate accounts. Please provide the participant's information below:

**Name of Participant**     
First Name Middle Name Last Name

**Taxpayer ID Number**   SSN  EIN  ITIN  
(Required)



Fidelity suggests you select "Option B" (participant directed) and enter the Name and SSN of the Participant.

NOTE: If you and your spouse are co-participants and/or co-trustees in your Solo 401k, you will each open a separate non-prototype retirement account with Fidelity.

### 3 Choose "401k" as type of plan

Type of Plan (check one box that describes your company's retirement plan)

- 401(k) [401k]    Profit Sharing [PS]    Money Purchase [MP]    Defined Benefit/Pension Plan [DEFB]  
 Other Qualified Plan [QP] \_\_\_\_\_

### 4 Enter the plan trustee (your) information

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#### 1 ACCOUNT SETUP (CONTINUED)

##### PLAN TRUSTEE 1

Full legal name \_\_\_\_\_  
First Name Middle Name Last Name

Date of birth (mm/dd/yyyy) \_\_\_\_\_

Taxpayer ID Number \_\_\_\_\_  SSN  EIN  ITIN  
(Required)

Permanent address (no PO boxes) \_\_\_\_\_  
Street City State ZIP

Mailing address (if different from above) \_\_\_\_\_  
Street City State ZIP

Contact information  
Mobile phone number and email are required for account security, transactional alerts, and delivery of other communications.  
Mobile Phone Secondary Phone  
Email

By signing this account application, you agree to conduct business with Fidelity electronically and to the electronic delivery of all account-related documents and communications. You consent to Fidelity's use of your email and/or mobile number to message, call, or text you for this purpose. Message and data rates apply; frequency may vary. For help with texts, reply HELP. To opt out of texts, reply STOP. You may also update your contact information at any time through your profile on [Fidelity.com](https://www.fidelity.com). Please look for an email to confirm your information and the terms of this consent.

## 5 Complete your citizenship and employment information

**Citizenship**

Indicate your citizenship status.  U.S. citizen *Do not complete the fields below.*

Foreign citizen *Information in this box must be completed.*

Country of Citizenship

Choose one.  Permanent U.S. resident  Nonpermanent U.S. resident  Nonresident of U.S.

**Government Identification Number**

Unexpired ID must include reference number and photo. Attach copy of ID.

ID Number	Country of Issuance
ID Issuance Date MM DD YYYY	ID Expiration Date MM DD YYYY

Passport Number  Permanent Resident Identifier  Other Government-Issued ID Number

Employment status  Employed  Not employed  Retired  Occupation (if retired or not employed, indicate source of income)

Employer's name

Address  City  State  ZIP

Check here if you are employed/associated with a Registered Investment Adviser

Check here if you are employed/associated with a Broker-Dealer



Use the Employer's name as listed in your plan documents for the Adopting Employer.

NOTE: If you and your spouse are co-trustees in the Solo 401k plan, you must list both of your names on the application, even if the Fidelity account is only for one of you.

Example: John & Sally are co-participants and co-trustees in their Solo 401k plan.

John and Sally each decide to open a Fidelity investment-only account.

In John's application, he's listed as participant, but both he and Sally are listed as Trustee 1 and Trustee 2

In Sally's application, Sally is listed as participant but both she and John listed as Trustee 1 and Trustee 2.

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Unless you are affiliated with an SEC registered investment advisor or broker dealer, you can leave this section blank

1 ACCOUNT SETUP (CONTINUED)

Associations

As a person associated with a member firm, you are obligated to receive consent from that firm. Fidelity has existing consent agreements with many firms for their employees to maintain accounts with Fidelity and to deliver transactional data. If your firm is not one of them, Fidelity will attempt to contact your firm's compliance office.

If you are employed by or associated with a broker-dealer, stock exchange, exchange member firm, the Financial Industry Regulatory Authority (FINRA), a municipal securities dealer, or other financial institution, or are the spouse or an immediate family member residing in the same household of someone who meets the aforementioned employment criteria, provide the company's name and address below. Information (including duplicate copies of confirmations and statements for this account, and any accounts you choose to have on a consolidated statement) will be sent to the associated person's employer for purposes of compliance review.

Form with fields: Company Name, Company Address, City, State/Province, ZIP/Postal Code, Country

Affiliations

If you, your spouse, or any of your relatives (including parents, in-laws, and/or dependents, etc.), living in your home (at the same address), is a member of the board of directors, a 10% shareholder, or a policy-making officer of a publicly traded company (an "Affiliate"), you must provide the information below. If there are more than two Affiliates, make a copy of this section.

Table with 2 columns: Affiliate's Company Name, Trading Symbol or CUSIP

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Fill out the information for Trustee 2 if your spouse is listed as a trustee in your Solo 401k plan.

If your spouse is not listed as a co-trustee, leave this section blank.

PLAN TRUSTEE 2

Full legal name: First Name, Middle Name, Last Name

Date of birth (mm/dd/yyyy)

Taxpayer ID Number: (Required) SSN, EIN, ITIN

Permanent address: Street, City, State, ZIP

Mailing address: Street, City, State, ZIP

Contact information: Mobile Phone, Secondary Phone

Mobile phone number and email are required for account security, transactional alerts, and delivery of other communications.

By signing this account application, you agree to conduct business with Fidelity electronically and to the electronic delivery of all account-related documents and communications. You consent to Fidelity's use of your email and/or mobile number to message, call, or text you for this purpose. Message and data rates apply; frequency may vary. For help with texts, reply HELP. To opt out of texts, reply STOP. You may also update your contact information at any time through your profile on Fidelity.com. Please look for an email to confirm your information and the terms of this consent.

## Section 2: Financial Profile

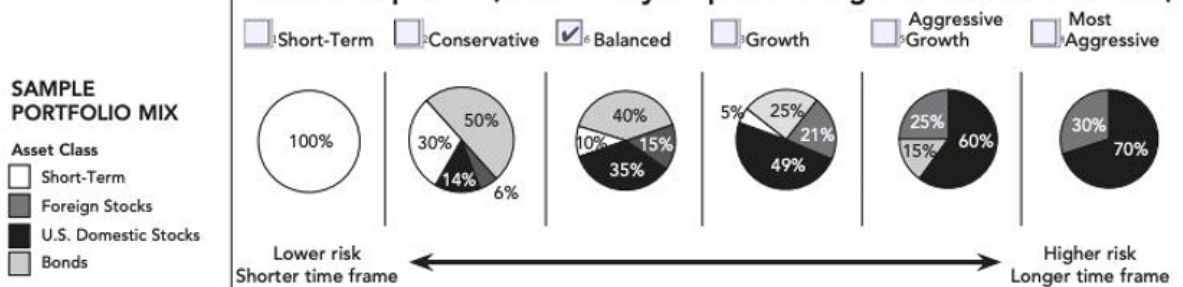
### 8 Complete your financial profile and investment objectives

#### 2 FINANCIAL PROFILE (REQUIRED)

##### YOUR INVESTMENT OBJECTIVE

You should choose your investments for this account based on your objectives, time frame, and tolerance for market fluctuation. From short-term liquid investments that seek to preserve capital (accepting the lowest returns in exchange for stability) to longer-term investments that seek maximum growth (but can tolerate very wide fluctuations in performance), you can choose an approach that's best for you. Simply check the box below that most closely matches your investment objective.

Check one profile. (Determine your profile using the information below.)



- Short-Term** You seek to preserve your capital and can accept the lowest returns in exchange for price stability.
- Conservative** You seek to minimize fluctuations in market values by taking an income-oriented approach with some potential for capital appreciation (minimum required for writing covered call options).
- Balanced** You seek the potential for capital appreciation and some income and can withstand moderate fluctuations in market value.
- Growth** You have a preference for growth and can withstand significant fluctuations in market value.
- Aggressive Growth** You seek aggressive growth and can tolerate wide fluctuations in market values, especially over the short term.
- Most Aggressive** You seek very aggressive growth and can tolerate very wide fluctuations in market values, especially over the short term (required for

## Section 3: Funding your account



- 9 Determine how you'll fund your account. Either check (rollover) or wire (contribution) is most common

### 3 FUNDING YOUR ACCOUNT

The minimum initial deposit required to open this account is generally \$500 in cash and/or eligible securities. You may fund your Fidelity Account in any of the four ways listed below:

#### BY CHECK

- I have enclosed a check for \$ \_\_\_\_\_ made payable to **Fidelity Investments**, to be deposited to my core Fidelity Account.

#### TRANSFER FROM OTHER FIRM

- I am transferring money or securities from another firm and have included a Transfer of Assets form (complete the enclosed form).

#### BY WIRE

- I am wiring funds to Fidelity from my bank or brokerage firm. (Contact a Fidelity Representative for further instructions.)

#### TRANSFER FROM EXISTING FIDELITY NON-PROTOTYPE RETIREMENT ACCOUNT

- I am transferring all shares or positions from my Fidelity Mutual Fund Non-Prototype Retirement Account to my Fidelity Brokerage Non-Prototype Retirement Account. My account number is:

\_\_\_\_\_ - \_\_\_\_\_

## Section 4: Account Features

- 10 Tick the box for checkwriting to receive checks for your Fidelity investment-only account

### 4 ACCOUNT FEATURES

You may select additional features for this account.

#### DUPLICATE STATEMENTS AND CONFIRMS

- Activity in this account will be reported on a statement and automatically sent to the first trustee at the plan address. If you, the trustee, would like a participant or other party to be named as an interested party to receive duplicate statements and confirmations for this account, provide the information below.

#### Interested Party Name

Name

Street

City

State

ZIP

#### CHECKWRITING<sup>1</sup>

- This service allows you to write checks on the cash in your core account. Please sign and attach the Fidelity Checkwriting Form.

#### MARGIN CREDIT<sup>2</sup>

- Check this box if your plan allows margin and you would like this account to be considered for this feature. In addition to risks generally applicable to margin borrowing, utilizing margin within a tax-advantaged retirement account poses additional risks, including 1) using account assets to satisfy margin calls reduces tax-advantaged savings, 2) annual contribution limits may restrict a plan trustee's ability to satisfy margin calls, and 3) debt-financed investment income within a tax-advantaged account can generate unrelated business taxable income (UBTI). You are strongly encouraged to consult your tax or benefits advisor prior to utilizing margin borrowing on this account.

<sup>1</sup>All checks written will be reported on your account statement. Fidelity must have the signed form on file to establish this service.

<sup>2</sup>Subject to Fidelity's approval. May require a review of your credit history. Margin borrowing involves additional risks and is not suitable for all investors. By checking the box and signing this application, you acknowledge that you have read the margin agreement section of the Fidelity Brokerage Non-Prototype Retirement Account Customer Agreement and agree to its terms.

## Section 5: Account Signatures

## 11 Sign and date the application

### 5 SIGNATURE (ALL OWNERS MUST SIGN THE APPLICATION) (CONTINUED)

We certify that all Trustees are at least 18 years of age and of full legal age in the state in which they reside. We understand that upon issuers' request in accordance with applicable rules and regulations, that you will disclose our names to issuers of any securities held in the account so we can receive important information, unless we notify you in writing not to do so. We understand that it is our responsibility to read the prospectus for any mutual fund we purchase or into which we exchange.

**The application shall be construed, administered, and enforced according to the laws of the Commonwealth of Massachusetts, except as superseded by federal law or statute.** The Fidelity Brokerage Non-Prototype Retirement Account Customer Agreement shall inure to the benefit of Fidelity's successors and assigns, whether by merger, consolidation or otherwise.

We certify that all information provided in this application is true, accurate, and complete.

We certify under penalties of perjury that the taxpayer identification numbers provided above are correct.

**We hereby authorize Fidelity to hypothecate (lend) or rehypothecate, either separately or with the property of others, either to Fidelity or to others, any property in our account. This authorization shall remain in force until Fidelity receives written notice of revocation.**

We affirm that we have received and read the description of the Core Position in the Customer Agreement, including Fidelity's right to change the options available.

We agree to the use of the Core Position specified above to hold assets pending investment, withdrawal, or other instructions.

We understand that: (i) generally, Fidelity earns more compensation when we invest in products offered by an affiliate of Fidelity, and the compensation earned, as well as our yield, varies by product; (ii) notwithstanding any contrary provisions in any underlying account documentation, other options may be available for our Core Position after opening the account, and, if other options are available, we may select a different option by updating the Core Position on *Fidelity.com* or through a representative; and (iii) in certain circumstances, the Core Position will operate differently.

**We have received and read either the Prospectus or the Profile Prospectus for Fidelity Government Money Market Fund. If we received the profile prospectus, we understand that we may purchase shares of Fidelity Government Money Market Fund now or request to receive and review the fund's full prospectus before we make a decision to invest in Fidelity Government Money Market Fund. If we choose to invest now, we understand that Fidelity Government Money Market Fund will serve as the money market fund used to hold assets of our Non-Prototype Retirement Account pending other investment instructions. We understand that we could lose money by investing in a money market fund. Although the fund seeks to preserve the value of our investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Fidelity Investments and its affiliates, the fund's sponsor, have no legal obligation to provide financial support to money market funds, and we should not expect that the sponsor will provide financial support to the fund at any time.**

• We understand that Fidelity's government and U.S. Treasury money market funds will not impose a fee upon the sale of our shares, nor temporarily suspend our ability to sell shares if the fund's weekly liquid assets fall below 30% of its total assets because of market conditions or other factors.

**The account established with this application is governed by a predispute arbitration clause, which is located on the last page of the Customer Agreement. We acknowledge receipt of the predispute arbitration clause.**

To help the government fight financial crimes, Federal regulation requires Fidelity to obtain your name, date of birth, address, and a government-issued ID number before opening your account, and to verify the information. In certain circumstances, Fidelity may obtain and verify comparable information for any person authorized to make transactions in an account. Also, Federal regulation requires Fidelity to obtain and verify the beneficial owners and control persons of legal entity customers. Requiring the disclosure of key individuals who own or control a legal entity helps law enforcement investigate and prosecute crimes. Your account may be restricted or closed if Fidelity cannot obtain and verify this information. Fidelity will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if your account is restricted or closed.

X

SIGNATURE OF PLAN TRUSTEE 1

Date (mm/dd/yyyy)

X

SIGNATURE OF PLAN TRUSTEE 2

Date (mm/dd/yyyy)



You can leave the trusted contact authorization form and account authority forms blank.

**If you have a Fidelity IRA, you may need to complete a one-time withdrawal form**





If you are transferring funds from a Fidelity IRA, you may need to complete a one-time withdrawal form here: [https://www.fidelity.com/bin-public/060\\_www\\_fidelity\\_com/documents/customer-service/withdrawals-ira-one-time.pdf](https://www.fidelity.com/bin-public/060_www_fidelity_com/documents/customer-service/withdrawals-ira-one-time.pdf)

## One-time withdrawal form Section 1: Account Owner

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Enter your name, Fidelity IRA account number, Social security number and primary phone number

### 1. Account Owner

Phone number may be used if we have questions, but will not be used to update your account information.

Name		Fidelity IRA Number	
Social Security or Taxpayer ID Number	Primary Phone		

## One-time withdrawal form Section 2: Request Reason

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In section 2, your withdrawal reason should be a direct rollover to a workplace retirement plan.

Input your 401k plan name as listed on your plan documents and Fidelity non-prototype retirement plan application

### 2. Request Reason

Check **ONLY** one. If directing your distribution to an HSA as a qualified HSA funding distribution, check either "Normal" or "Early distribution," as appropriate.

- Normal You are **AT LEAST 59½** at the time of distribution.
- Early distribution You are younger than 59½ at the time of distribution. An IRS early distribution penalty may apply. Note: A distribution from a Roth IRA will be reported as an early distribution.
- Death of original IRA owner For inherited accounts only.
- Direct rollover to a workplace retirement plan, such as a 401(k):

Plan Name
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## One-time withdrawal form Section 3: Distribution Amount

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Enter your distribution amount. Choose "ENTIRE VALUE of your account in cash (all eligible securities will be sold)" to liquidate your IRA holdings and roll them over to your new investment-only account for your Solo 401k

If this form directs Fidelity to sell shares of any securities (including mutual funds), be aware that:

- The timing of the transaction (i.e., when your trade is processed) depends on when we receive this form, which is outside of your control. Trades may take up to five business days to process once determined to be in good order.
- If you want to better control the timing of the transaction, you should direct the sale of securities online or through a Fidelity representative.
- If you withdraw all assets from your source account, that account will be closed.
- Once we receive this form in good order, you cannot cancel your distribution request.

In the event that transactions cannot be processed within five business days of determining your request to be in good order, Fidelity will notify you and you may have to resubmit your request on the unsold positions within your account.

Check ONLY one and provide any additional requested information.

ALL core cash and Fidelity money market funds in your brokerage account > Skip to Section 4.

ONLY the following amount of cash in your brokerage account. > Skip to Section 4.

Dollar Amount  
\$

If the amount you indicate is greater than your core account balance, your request will be denied.

ENTIRE VALUE of your account in cash (all eligible securities will be sold)

ENTIRE VALUE of your account as shares (in kind) > You must choose to distribute into a Fidelity account in Section 4.

ONLY the following eligible securities and amounts:

Sell and distribute as cash

Distribute as shares (in kind)

Security Name or Symbol			
<input type="checkbox"/> ALL shares	<input type="checkbox"/> ONLY this many shares:	Number of Shares	<input type="checkbox"/> ONLY this dollar amount: \$
Fidelity Mutual Fund accounts only.			

Sell and distribute as cash

Distribute as shares (in kind)

Security Name or Symbol			
<input type="checkbox"/> ALL	<input type="checkbox"/> ONLY this	Number of Shares	<input type="checkbox"/> ONLY this Dollar Amount

## One-time withdrawal form Section 4: Distribution Method

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If your Fidelity investment-only (non-prototype) account is already opened, enter the account number to move funds from the Fidelity IRA into your Fidelity non-prototype retirement account

### 4. Distribution Method

You must obtain a Medallion signature guarantee in Section 6 if requesting a bank wire, if sending a check to a payee other than the IRA owner or alternate address, if the requested payment amount or direct rollover to a workplace retirement plan is over \$100,000, or if the address on the account has been changed within the past 10 days.

Distribute into a Fidelity nonretirement, investment-only retirement, Defined Contribution Retirement Plan account, or your own Fidelity HSA: Requires Medallion signature guarantee if going to an account of which you are not an owner.

Fidelity Nonretirement or HSA Account Number	Fidelity Fund Name or Symbol: Mutual fund accounts ONLY
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Check one and provide all required information.

Direct rollover to a workplace retirement plan, check paid to a payee other than the IRA owner, or check mailed to an alternate address:

Workplace Retirement Plan or Other Payee Name			
Workplace Retirement Plan Account Number	For Benefit Of/Attention		
Address			
City	State/Province	ZIP/Postal Code	Country

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If you are moving a Fidelity IRA into an external account (such as a Nabers account or bank account), you can select "wire recipient" and input the receiving 401k bank details

All bank wire requests MUST have a Medallion signature guarantee. A notary seal/stamp is NOT a Medallion signature guarantee.

FULL address is required for international wires.

**Wire Recipient**

Bank Routing/ABA Number		Bank Name	
Account Number		Account Owner Name(s) Required	
Address of Wire Recipient			
City	State/Province	ZIP/Postal Code	Country
For Further Credit			
Additional Details (if applicable) Instructions to be included with the wire transfer.			

## One-time withdrawal form Section 5: Tax Withholding

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If you are moving your Fidelity IRA directly into your Solo 401k investment account, you can elect not to have taxes withheld

### 5. Tax Withholding

Distributions from your non-Roth IRA are subject to federal and, where applicable, state income tax withholding unless you elect not to have withholding apply below (if you are a U.S. citizen or other U.S. person). For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. If you made nondeductible contributions to your IRA, this may result in excess withholding from your distributions. If you elect not to have withholding apply to your distributions or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. See "State Tax Withholding—IRA Withdrawals" at the end of this form.

Do NOT complete this section if you are a nonresident alien. Instead, the nonresident alien tax-withholding rate of 30% will apply.

Complete if you would like a rate of withholding that is different from this default withholding rate. You should review the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at [Fidelity.com/W-4R](https://www.fidelity.com/W-4R) for additional information, which you can download for free. If you don't have access to a computer, you may request a copy by calling Fidelity, or the IRS at 800-829-1040.

<p>Check one in each column. IRA owner's legal/residential address determines which state's tax rules apply.</p>	<p><b>Federal</b></p> <p><input checked="" type="checkbox"/> Do NOT withhold federal taxes.</p> <p><input type="checkbox"/> Withhold federal taxes at the rate of:</p> <p>Percentage <input type="text"/> %</p> <p><i>Whole numbers; no dollar amounts or decimals. Note that if there is federal tax withholding, certain states require that there also be state tax withholding.</i></p>	<p><b>State</b></p> <p><input checked="" type="checkbox"/> Do NOT withhold state taxes unless required by law.</p> <p><input type="checkbox"/> Withhold state taxes at the applicable rate.</p> <p><input type="checkbox"/> Withhold state taxes at the rate of:</p> <p>Percentage <input type="text"/> %</p> <p><i>Whole numbers; no dollar amounts or decimals.</i></p>
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## One-time withdrawal form Section 6: Sign and Date

## 18 Sign and date - note if a medallion signature guarantee is required (see below)

**A Medallion signature guarantee is required:**

- to send a check to an alternate address or payee.
- to send a direct rollover to a workplace retirement plan AND the amount is greater than \$100,000.
- to request a bank wire.
- if the address on the account has been changed within the past 10 days.
- if the withdrawal is going to a Fidelity account with no common owner.
- if the transaction is greater than \$100,000.

If the form is completed at a Fidelity Investor Center, the Medallion signature guarantee is not required. You can get a Medallion signature guarantee from most banks, credit unions, and other financial institutions. **A notary seal/stamp is NOT a Medallion signature guarantee.**

PRINT OWNER NAME	
OWNER SIGNATURE	
SIGN	X
DATE MM/DD/YYYY	
DATE	X

▼ MEDALLION SIGNATURE GUARANTEE ▼



A Medallion signature guarantee is required:

- to send a check to an alternate address or payee.
- to send a direct rollover to a workplace retirement plan AND the amount is greater than \$100,000.
- to request a bank wire.
- if the address on the account has been changed within the past 10 days.
- if the withdrawal is going to a Fidelity account with no common owner.
- if the transaction is greater than \$100,000.