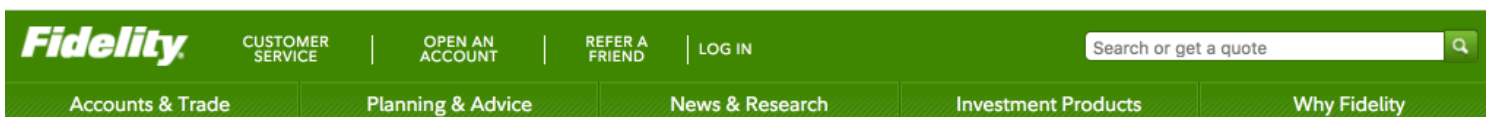


How to Open a Fidelity Investment Account For Your Solo 401k

Use this guide to assist in filling out an application with Fidelity to open a brokerage account within 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.



Home » Open an Account »

 Print |  Email |  Share |  A A A

Investment-Only Retirement Accounts for Small Business

An Investment-Only Retirement Account is also known as the Fidelity Non-Prototype Account. This brokerage account is for small businesses that have qualified plans for which they would like to expand the investment options to include offerings from Fidelity.

Plan features


May be appropriate for	Small businesses or self-employed individuals with qualified plans, for which they wish to use Fidelity as an investment provider only
Administrative responsibilities	The retirement plan administrator or trustee handles the plan's recordkeeping and tax reporting services.
Withdrawals	Only plan trustees can request distributions from the account.
Other transactions	The plan trustee has full authority to transact on the account. Limited trading authority may be given to participants or agents, such as third-party administrators.
Investment options	Include a wide range of Fidelity and non-Fidelity mutual funds, stocks, bonds, ETFs, and FDIC-insured CDs

To buy or learn more
800-544-5373

[Chat with a representative](#)

[Find an Investor Center](#)

Fidelity recommends using the Non-Prototype Retirement Account Application as the "Investment-only" brokerage account connected to your Nabers Solo 401k Plan

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Download the Fidelity Investment-Only (Non-Prototype) Retirement Application Supporting Documents

Please agree to the electronic delivery of the documents that will govern your account. You can then download the account application on the next page.

Open, read, and print the application's supporting documents

Fidelity Non-Prototype (Investment-Only) Customer Agreement and Important Disclosures (PDF)
This PDF contains documents that govern your account, including the customer agreement and information concerning the FDIC sweep program, privacy, fees, commissions, and your core position.

SPAXX Prospectus
The prospectus for the Fidelity® Government Money Market Fund—an option for your core position.

We encourage you to print or save these documents for future reference.

You can have paper copies mailed to you by calling 800-544-5373.

Agree that we have provided you with the supporting documents online

By selecting I Agree, you consent to electronic delivery of the IRA Custodial Agreement and Disclosure Statement, Brokerage Retirement Customer Account Agreement, and Fidelity® Government Money Market Fund prospectus; and you consent to the privacy, fee, commission, and available core position options (including the FDIC-Insured Deposit Sweep Program and the Fidelity® Government Money Market Fund) contained within them.

I Agree

The Account Application will be available on the next page.

Questions?
800-544-5373
[Chat with a representative](#)
[Find an Investor Center](#)

It is recommended you go to the Fidelity website so you can agree to their terms and conditions before proceeding



Download the Fidelity Non-Prototype Retirement Application at:
<https://www.fidelity.com/customer-service/forms-applications/nonprototype-retirement-a>

FIDELITY NON-PROTOTYPE RETIREMENT ACCOUNT APPLICATION

Complete all relevant sections, sign in ink, and return to Fidelity in the postage-paid envelope or mail to:
Fidelity Investments, P.O. Box 770001, Cincinnati, OH 45277-0036.

IMPORTANT INFORMATION

Please read the important information on the next page before completing this application.

① ACCOUNT SETUP

Please complete the information as it should appear on your account. **All fields in bold are required for opening an account.**

Note: The application cannot be used to open a participant-directed pooled account; you may, however, use this application to set up a trustee-directed pooled account or "For the Benefit Of" (FBO) accounts for underlying plan participants, as needed. You must complete an application for each FBO account.

② FINANCIAL PROFILE

We are required by the Financial Industry Regulatory Authority (FINRA) and other industry regulators to obtain the information in this section.

③ FUNDING YOUR ACCOUNT

You may pay by check or by transferring assets (from your bank or another account). Simply check the appropriate box(es) to fund your account.

④ ACCOUNT FEATURES

Your account has a wide range of features to help you manage your plan. More information on each of these services is included in this section.

⑤ SIGNATURE

Please be sure to sign your application in ink. **We cannot process your application without your signature.**

Note: To assist in filling out this application, you may want to have your Solo 401k Adoption Agreement.

You can download your adoption agreement at <https://docs.solo401k.com> under "401k Documents". Your adoption agreement is a PDF within the '401k Plan & Trust' download.

Begin by inputting your business and 401k plan information

Fidelity Non-Prototype Retirement Account Application p. 1 of 8

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 <u>John Doe Consulting LLC</u>			
Plan Name [e.g., ABC Company 401(k) Plan] <u>John Doe Consulting 401k plan</u>			
Plan's Permanent Address <small>(no P.O. boxes)</small>	<u>123 Main St</u> <small>Street</small>	<u>Any Town</u> <small>City</small>	<u>CA</u> <small>State</small>
			<u>12345</u> <small>ZIP</small>
Mailing address <small>(if different from above)</small>	<u></u> <small>Street</small>	<u></u> <small>City</small>	<u></u> <small>State</small>
			<u></u> <small>ZIP</small>
State/Country of organization <u>CA</u>			
Date Plan Established	<u>01/30/2018</u> <small>(mm/dd/yyyy)</small>	Plan Tax Identification Number	<u>11-2222222</u>

Sponsoring Company Name: Input your Adopting Employer name as listed on page 2 of your Adoption Agreement above "(the "Employer")"

Plane Name: Input your plan name as listed on page 2 of your Adoption Agreement after "The Plan as applicable to the Employer shall be known as:" Please note, Fidelity wants your 401k plan name, not the trust name.

Plan's Permanent Address: This is your "Employer Address" as listed on page 3 of your Adoption Agreement.

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 on page 4 of your Adoption Agreement



①

PLA

☐

Sponsoring Company Name

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

Plan's Permanent Address
(no P.O. boxes)

Mailing address _____
(if different from above)

State/Country of organization CA

Date Plan Established 01/30/2018
(mm/dd/yyyy)

Plan Structure (Choose Either Option A or Option B)

☐

Most defined benefit plans are trustee-directed pooled accounts.

☒

Name of Participant John
First Name

Middle Name	Last Name	Social Security Number
-------------	-----------	------------------------

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.

Select 401(k) as the 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 [OP] _____



Input your information as the Plan trustee

PLAN TRUSTEE 1

Full legal name John Doe
First Name Middle Name Last Name
Email address john.doe@email.com Date of birth (mm/dd/yyyy) 01/01/1960

L 1.800951.117

006840801

Fidelity Non-Prototype Retirement Account Application p. 2 of 8

1 ACCOUNT SETUP (CONTINUED)

Social Security number	<u>123-45-6789</u>	or Taxpayer ID number	<u></u>
Permanent address (no P.O. boxes)	<u>123 Main St</u> Street	<u>Any Town</u> City	<u>CA</u> State
			<u>12345</u> ZIP
Mailing address (if different from above)	<u></u> Street	<u></u> City	<u></u> State
			<u></u> ZIP
Phone numbers	Home <u>(303) 111-2222</u>	Work <u></u>	Ext. <u></u>
Country of citizenship	<input checked="" type="checkbox"/> U.S. <input type="checkbox"/> Other <u></u>	Country of tax residence	<input checked="" type="checkbox"/> U.S. <input type="checkbox"/> Other <u></u>
GOVERNMENT ID (FOREIGN CITIZENS ONLY) Identification document must have a reference number and photo. <u>Please attach a photocopy.</u>			
Place of birth	<u></u> City	<u></u> State/Province	<u></u> Country
Immigration status	<input type="checkbox"/> Permanent resident	<input type="checkbox"/> Non permanent resident	<input type="checkbox"/> Non resident
Check which type of document you have	<input type="checkbox"/> U.S. driver's license	<input type="checkbox"/> DHS passport	<input type="checkbox"/> Employment visa
	<input type="checkbox"/> Passport without U.S. visa*		<input type="checkbox"/> Authorization Document
	<input type="checkbox"/> Foreign national identity document*		
Document number and country of issuance	<u></u> (Number from the document checked above)	*Bank address required	*Phone number required
Employment status	<input checked="" type="checkbox"/> Employed	<input type="checkbox"/> Not employed	<input type="checkbox"/> Retired
Employer's name	<u>John Doe Consulting LLC</u> Occupation (if retired or not employed, indicate source of income)		
Address	<u>123 Main St</u> Street	<u>Any Town</u> City	<u>CA</u> State
			<u>12345</u> ZIP

Input your information (name, social security number, email address, birthdate, etc)

Employment status should be checked 'employed'

Employers name: This is your Adopting Employer listed on page 2 of your Adoption Agreement above "(the "Employer")"

Address: This is your business address

Government ID should be left blank, unless you are a foreign citizen.

Complete the employment status information at the bottom. 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. Trustees are listed on page 4 of your Adoption Agreement.

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.

Unless you or a family member is associated with FINRA, you can leave this section blank

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. By providing this information and completing this form, you hereby authorize Fidelity to provide the associated person's employer with duplicate copies of confirmations and statements, or the transactions data contained therein, for your account(s) and any accounts you choose to have on a consolidated statement for purposes of their compliance review.

Company Name		
Company Address		
City	Postal Code	Country

If you are, or an immediate family/household member is, a director, corporate officer, or 10% shareholder of a publicly held company, or a control person of a publicly traded company under SEC Rule 144, you must provide the information below.

Company Name	Trading Symbol or CUSIP
--------------	-------------------------



1 ACCOUNT SETUP (CONTINUED)

PLAN TRUSTEE 2

Full legal name Jane Doe
First Name Middle Name Last Name
Email address janedoe@email.com Date of birth (mm/dd/yyyy) 02/02/1962
Social Security number 987-65-4321 or Taxpayer ID number _____
Permanent address 123 Main St Any Town CA 12345
(no P.O. boxes) Street City State ZIP
Mailing address _____
(if different from above) Street City State ZIP
Phone numbers Home (303) 111-2222 Work _____ Ext. _____
Country of citizenship ☒ U.S. ☐ Other _____ Country of tax residence ☒ U.S. ☐ Other _____

GOVERNMENT ID (FOREIGN CITIZENS ONLY) Identification document must have a reference number and photo. Please attach a photocopy.

Place of birth _____
City State/Province Country

Immigration status ☐ Permanent resident ☐ Non-permanent resident ☐ Non-resident

Check which type of document you are providing:

☐ U.S. driver's license ☐ DHS permanent resident alien card ☐ Passport with U.S. visa ☐ Employment Authorization Document

☐ Passport without U.S. visa* *Bank name required *Account number required

☐ Foreign national identity document* *Bank address required *Phone number required

Document number and country of issuance _____
(Number from the document checked above)

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

Employer's name John Doe Consulting LLC
Address 123 Main St City Any Town State CA ZIP 12345

Fill out the information for Trustee 2 if your spouse is listed as a trustee on page 4 of your Adoption Agreement. If your spouse is not listed as a co-trustee, leave this section blank.









Complete your financial profile on page 4

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.)

	<input type="checkbox"/> Short-Term	<input type="checkbox"/> Conservative	<input type="checkbox"/> Balanced	<input type="checkbox"/> Growth	<input type="checkbox"/> Aggressive Growth	<input type="checkbox"/> Most Aggressive
SAMPLE PORTFOLIO MIX						
Asset Class						
<input type="checkbox"/> Short-Term						
<input type="checkbox"/> Foreign Stocks						
<input type="checkbox"/> U.S. Domestic Stocks						
<input type="checkbox"/> Bonds						
	Lower risk Shorter time frame					Higher risk Longer time frame
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 options strategies other than writing covered call options).					



If you're not going to immediately fund this account, you may leave this section blank

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: _____

PURCHASE FUNDS

Please purchase a mutual fund(s) as indicated below. I understand the fund(s) can only be purchased consistent with its prospectus at the next available share price on the day of deposit of my retirement money to my core account. I have read the prospectus for this fund. If no selection is made, I understand that deposits will be invested in the core account, which is the Fidelity Government Money Market Fund.

Fund Family _____ Fund Name _____

Fund Symbol _____ Amount \$ _____

Fund Family _____ Fund Name _____

Fund Symbol _____ Amount \$ _____

If you're transferring funds from an existing Fidelity IRA/401k into your new Fidelity account, complete the transfer form on this page



Complete the account features on how you'd like to receive statements, etc

4 ACCOUNT FEATURES

You may select additional features for this account.

RECEIVE ACCOUNT DOCUMENTS ONLINE

For your convenience, certain account documents can be delivered to you electronically. These include account statements, trade confirmations, prospectuses, and shareholder reports. In addition, as other documents become available, we will be able to deliver them to you electronically instead of by U.S. mail.

If you do not want electronic delivery of your account documents, you should check off one or more of the boxes below. In order to enroll in the electronic delivery program and begin receiving account documents electronically, you will need to read the Electronic Delivery Agreement and consent to its terms. You will receive the Electronic Delivery Agreement in an email, unless you select all of the options below.

I would prefer to receive the following documents by U.S. mail:

- ☐ Monthly Account Statements
- ☐ Trade Confirmations and Related Prospectuses
- ☐ Prospectuses, Shareholder Reports, and Other Documents

Tick the checkbox for CHECKWRITING to receive a checkbook for your Fidelity account

Fidelity Non-Prototype Retirement Account Application p. 6 of 8

4 ACCOUNT FEATURES (CONTINUED)

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

CHECKWRITING¹

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

MARGIN CREDIT²

- ☐ 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.



Trustees must sign and date the final page of the application

Fidelity Non-Prototype Retirement Account Application p. 8 of 8

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

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 money laundering and the funding of terrorism, federal law 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 or beneficial owners of certain entities. Further documentation is required for certain entities, such as trusts, estates, corporations, partnerships, and other organizations. 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

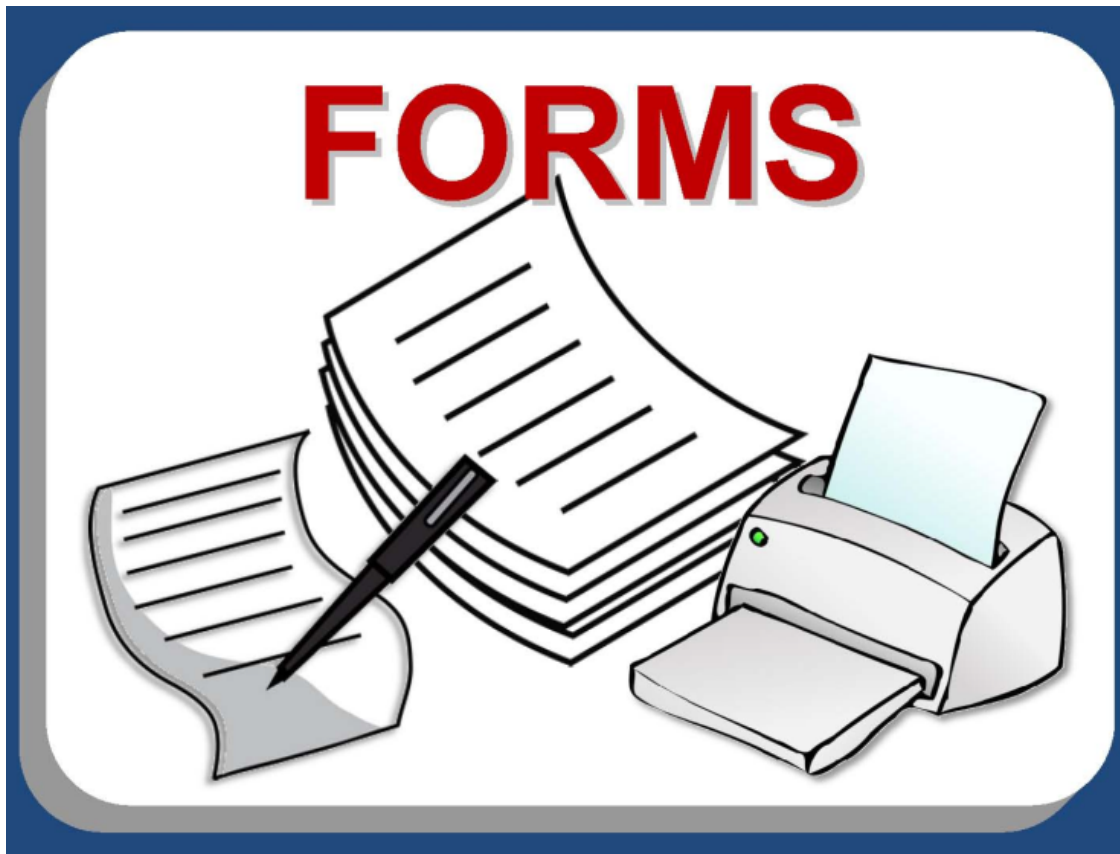
Date (mm/dd/yyyy)

X

SIGNATURE OF PLAN TRUSTEE 2

Date (mm/dd/yyyy)

Three documents are needed to move your Fidelity IRA to your new Fidelity non-prototype retirement account: 1) the one-time withdrawal IRA form, 2) rollover acceptance template letter and 3) Fidelity transfer form



NOTE: If you are rolling over funds from a Fidelity 401k, you can initiate this online via your Fidelity portal. The following instructions pertain to rolling over/transferring a Fidelity IRA to your new non-prototype retirement plan for the Solo 401k

First, let's cover how to complete an IRA one-time withdrawal form for Fidelity. You'll complete this form if you are rolling over funds from your Fidelity IRA to your new investment-only brokerage account with Fidelity.

Print

Reset

Save



Questions? Go to [Fidelity.com/movemoney](https://www.fidelity.com/movemoney) or call 800-343-3548.

One-Time Withdrawal—IRA

Use this form to make a one-time, tax-reportable distribution from a Traditional, Rollover, Roth, SEP, SIMPLE, or Inherited IRA. Do NOT use this form for Fidelity Retirement Plan accounts, annuities, nonretirement accounts, or for any IRA-to-IRA transfer. Also, do NOT use this form to purchase an investment in your IRA. Go to [Fidelity.com/forms](https://www.fidelity.com/forms) to find the appropriate form. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, make a copy of the relevant page.

Helpful to Know

- It is your responsibility to ensure that your IRA distributions comply with IRS rules. All transactions made using this form are reported to the IRS as an IRA distribution. You may want to consult a tax advisor as such distribution generally results in taxable income to you.
- Nonresident aliens must provide IRS form W-8BEN and a U.S. or foreign tax identification number.
- If you are making withdrawals from more than one IRA, you must complete a separate form for each account.
- For mutual funds, note that:
 - Withdrawals could trigger redemption or transaction fees (see the applicable fund prospectus).
 - If a fund is closed to new investors, you will not be able to purchase new shares of the fund in the future if you draw your fund balance down to zero.
- Drawing your total IRA balance down to zero could trigger account-closing fees.
- All sales initiated by this form are charged at rep-assisted processing commission levels. If you want online commissions, please place the trade online and then distribute from cash in Section 3.

If you need help completing this form, please contact Fidelity at (800) 343-3548

Complete section 1 with your Fidelity IRA information

Helpful to Know

- It is your responsibility to ensure that your IRA distributions comply with IRS rules. All transactions made using this form are reported to the IRS as an IRA distribution. You may want to consult a tax advisor as such distribution generally results in taxable income to you.
- Nonresident aliens must provide IRS form W-8BEN and a U.S. or foreign tax identification number.
- If you are making withdrawals from more than one IRA, you must complete a separate form for each account.
- For mutual funds, note that:
 - Withdrawals could trigger redemption or transaction fees (see the applicable fund prospectus).
 - If a fund is closed to new investors, you will not be able to purchase new shares of the fund in the future if you draw your fund balance down to zero.
- Drawing your total IRA balance down to zero could trigger account-closing fees.
- All sales initiated by this form are charged at rep-assisted processing commission levels. If you want online commissions, please place the trade online and then distribute from cash in Section 3.

1. Account Owner

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

Name JOHN DOE															Fidelity IRA Account Number								
															1	2	3	4	5	6	7	8	9
Social Security or Taxpayer ID Number										Daytime Phone					Extension								
1	1	1	2	2	3	3	3	3	3	3	0	3	9	5	2	5	0	6	6				



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

John Doe Consulting 401k Plan

Complete your distribution amount in section 3

3. Distribution Amount

If this form directs Fidelity to sell shares of any securities (including mutual funds), be aware that you cannot control the timing of when your securities are sold, nor can you cancel or suspend your order once we have received and accepted this form. If you want to better control the timing of your liquidating transaction, you should direct the sale of securities online or through a Fidelity representative before submitting this form. If you withdraw all assets from your source account, that account will be closed.

Cash Distributions from a Brokerage IRA

For any distribution that involves the sale of mutual fund shares (other than money market funds) or other securities, > skip to "All Other Types of Distributions."

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

- ☐ 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:

Dollar Amount

\$

> Skip to Section 4.

Distribution Amount continues on next page. >>



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Page 1 of 4

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Leave section 4 blank as we'll be instructing Fidelity to transfer funds from your Fidelity IRA into your new Fidelity non-prototype retirement account

accounts only.

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 is over \$100,000, or if the address on the account has been changed within the past 10 days.

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	Country

- ☐ Bank wire to a bank or credit union (cash only): Ask the bank for its wire routing number. Fidelity or the bank will provide the wire transfer.

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:			

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.

Distribution Method continues on next page. ►►



Section 5 should tell Fidelity not to withhold taxes as this is a direct rollover

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). If you do not elect out of withholding, federal income tax will be withheld at the rate of 10% from your total IRA distribution amount, unless you indicate a higher percentage below (federal and state tax withholding combined cannot total more than 99%). 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.

	Federal	State
Check one in each column. IRA owner's legal/residential address determines which state's tax rules apply.	<input checked="" type="checkbox"/> Do NOT withhold federal taxes.	<input checked="" type="checkbox"/> Do NOT withhold state taxes unless required by law.
	<input type="checkbox"/> Withhold federal taxes at the rate of:	<input type="checkbox"/> Withhold state taxes at the applicable rate.
	Percentage <input type="text"/> %	<input type="checkbox"/> Withhold state taxes at the rate of:
	Minimum 10%; maximum 99%. Whole numbers; no dollar amounts. Note that if there is federal tax withholding, certain states require that there also be state tax withholding.	Percentage <input type="text"/> % Maximum 99%. Whole numbers; no dollar amounts.

Form continues on next page. ►►



Sign and date section 6. If you sign this form at your local Fidelity branch, you do not need a medallion guarantee

6. Signature and Date *Account owner must sign and date.*

By signing below, you:

- Authorize and request the custodian for the Fidelity IRA, Fidelity Management Trust Company and its agents, affiliates, employees or successor custodians (Fidelity or Portfolio Advisory Services through National Financial Services, LLC) to withdraw the amount indicated in Section 3 of this form.
- Acknowledge that non-Roth IRA distributions will generally be taxed as ordinary income, and may be subject to a 10% early withdrawal penalty if taken before age 59½.
- Acknowledge that distributions from a Roth IRA that are attributable to earnings may be taxed as ordinary income and may be subject to a 10% early withdrawal penalty unless certain conditions are met.
- Acknowledge that Fidelity is not responsible for changes in the value of assets that may occur during the distribution process.

- Acknowledge that distributions made from any SIMPLE IRA prior to age 59½ and within the first two years of participating in an employer's SIMPLE IRA plan may be subject to a 25% penalty.
- Acknowledge that if taking Substantially Equal Periodic Payments, it is your responsibility to comply with the IRS rules, and that Fidelity reports such distributions as "Early Withdrawal—no known exception" in accordance with IRS requirements.
- Indemnify Fidelity from any liability in the event that you fail to meet any IRS requirement.
- Confirm, if you are not a U.S. person, that you have attached or have on file with Fidelity IRS Form W-8BEN that includes your U.S. or foreign tax identification number.

Customers requesting EFT:

- Authorize and request Fidelity to make EFT distributions from the Fidelity IRA listed in this form by initiating debit entries to the account indicated in this form.
- Authorize and request the bank named in Section 4 to accept debit entries initiated by Fidelity in such account and to debit the same account without responsibility for the appropriateness or for the existence of any further authorization.

Customers transferring assets to an HSA:

- Acknowledge that qualified HSA funding distributions are not subject to the 10% early withdrawal penalty when transferred directly to an HSA.

A Medallion signature guarantee is required:

- to send a check to an alternate address or payee.
- 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	
JOHN DOE	
SIGN	OWNER SIGNATURE
	X
DATE	DATE MM/DD/YYYY
	X

▼ MEDALLION SIGNATURE GUARANTEE ▼



Next you'll complete a transfer form so the Fidelity team can transfer funds from one Fidelity account to another



Questions? Go to [Fidelity.com/TransferMoneyShares](https://www.fidelity.com/TransferMoneyShares) or call 1-800-544-6666.

Transfer Between Existing Fidelity Brokerage Accounts

Use this form to transfer assets from one Fidelity brokerage account to another Fidelity brokerage account. Do NOT use this form to change the registration of an existing account or to transfer from or to a Mutual Fund Only account. Instead, go to [Fidelity.com/forms](https://www.fidelity.com/forms) for the appropriate form. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page.

Helpful to Know

- This form isn't right for all transfers! Call Fidelity if you are:
 - transferring from another firm or workplace plan
 - transferring from a retirement account to a nonretirement account (reportable distribution)
 - converting to a Roth IRA
 - initiating a direct rollover between a retirement plan and an IRA
 - transferring between retirement accounts and there is ANY difference in how the names appear on the accounts
- Any transfer from a nonretirement account to an IRA will be considered a contribution and is subject to annual IRA contribution limits. The specified dollar amount indicated will be transferred to the IRA core position.

The Fidelity team doesn't recommend sending this form alone since it's not clear how to transfer from one retirement account to another. Instead, the Fidelity team recommends using this form with your IRA withdrawal form and a rollover template letter listed below.

Complete your information in section 1

Copy on the relevant page.

Helpful to Know

- This form isn't right for all transfers! Call Fidelity if you are:
 - transferring from another firm or workplace plan
 - transferring from a retirement account to a nonretirement account (reportable distribution)
 - converting to a Roth IRA
 - initiating a direct rollover between a retirement plan and an IRA
 - transferring between retirement accounts and there is ANY difference in how the names appear on the accounts
- Any transfer from a nonretirement account to an IRA will be considered a contribution and is subject to annual IRA contribution limits. The specified dollar amount indicated will be transferred to the IRA core position.

1. Transfer OUT OF This Fidelity Account

Provide name(s) on transferring account. Phone numbers may be used if we have questions but will not be used to update your account information.

Account Number	Owner Name(s), Company or Trust Name
9 8 7 6 5 4 3 2 1	JOHN DOE IRA
Daytime Phone	Extension
3 0 3 9 5 2 5 0 6 6	



Complete section 2 with your new non-prototype retirement plan account number and your 401k plan name

2. Transfer INTO This Fidelity Account

Provide name(s) on receiving account.	Account Number	Owner Name(s), Company or Trust Name
	2 2 2 2 2 3 3 3 3	John Doe Consulting 401k Plan

Leave section 3 blank

3. Transfers from a Nonretirement Account to a Retirement Account

Contributions

All contributions must be made in cash.	<input type="checkbox"/> Traditional, SEP or Roth IRA Annual Contribution	Must be made from a nonretirement account.
	Contribution Amount	Contributions to a Traditional or Roth IRA will be coded as current year unless specified. Prior year contributions to a Traditional or Roth IRA received after the tax filing deadline will be coded as current year.

60-Day Rollover

All rollovers must be made in cash.	<input type="checkbox"/> Rollover (60-day rollover)
	Rollover Amount

Form continues on next page. ►►



The first part of section 4 may be left blank, but complete the second section

4. Transfer Instructions

Type of Transfer

Transfers between taxable accounts with different tax identification numbers will be coded as a gift unless you indicate otherwise by checking the appropriate box below and providing a written explanation to be included with this form.

☐ **Leave blank** ☐ Gift ☐ Non-Gift

Your name and SSN must be identical on both accounts. ☐ (to consolidate two accounts). Note: This does not include conversions to Roth IRAs or rollovers between retirement plans and IRAs.

FULL Transfers All Cash and Securities

To transfer as cash only, direct the sale of securities online or through a Fidelity representative, allowing at least three (3) business days for trade settlement before submitting this form.

- ☒ Close my account and transfer all cash and securities in kind. *Default if no choice indicated.*
- ☐ Do NOT close my account, but transfer all cash and securities in kind.

PARTIAL Transfers

Cash

Check one.
The core position is used for settling transactions and holding funds pending investment or distribution.

☐ Specified Amount

Amount from Core:

Amount									
\$									

☐ Entire Core Balance



Sign and date with a medallion guarantee if needed

5. Signatures and Dates Account Owner must sign and date.

In the Section below, "Fidelity," "us," and "we" refer to Fidelity Brokerage Services LLC and National Financial Services and their affiliates, and their employees, agents, and representatives, as the context may require; "you" and "account owner" refer to the owner indicated on the account form; for any account with more than one owner (such as a joint or trust account), "you" and "account owner" or "account owners" refer to all owners, collectively and individually.

By signing below, you:

- Direct Fidelity to act on all instructions given on this form and agree to indemnify us (jointly and severally, for accounts with more than one owner) from and hold us harmless for any and all losses, liabilities, claims, and costs (including reasonable attorneys' fees) resulting from our effecting any transaction or acting upon such instructions.
- Indemnify Fidelity from any and all liability in the event you fail to meet any IRA requirements concerning your IRA(s) referred to in this form, as applicable.

A Medallion Signature Guarantee is required if:

- the receiving account has a different owner (owner names on the two accounts do not match— for example, an individual to a different individual)

AND

- the value of the transfer is greater than \$10,000.

If the form is completed at a Fidelity Investor Center with all signers present, 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 signature guarantee.**

PRINT OWNER NAME	
SIGN DATE	OWNER SIGNATURE
	X
	TODAY'S DATE MM-DD-YYYY

▼ MEDALLION SIGNATURE GUARANTEE ▼

From the Fidelity team: *If the form is completed at a Fidelity Investor Center with all signers present, 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 signature guarantee.*

Finally, use the template below to send a signed letter in with your transfer request. This letter serves as your Rollover Acceptance for Fidelity since you are the Solo 401k plan administrator

John Doe
123 Main St
Any Town, CA 12345
(303) 111-2222

To Whom It May Concern:

I am the plan administrator of the **John Doe Consulting 401k Plan**. This letter is to verify that I am accepting a rollover to my Non-prototype retirement plan with Fidelity.

Please reference the attached transfer form and IRA one-time withdrawal form for details.

The funds should not be transferred via check or wire, but rather moved from my existing Fidelity account #**(insert account #1)** to my Fidelity non-prototype retirement account #**(insert account #2)**.

For questions regarding this qualified rollover, please contact me at **(303) 111-2222** or **john.doe@email.com**.

Thank you for your immediate attention to this matter.

John Doe, Plan Administrator

John Doe, Participant

DISCLAIMER: Please note that this is not and should not be considered 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.