

# Transfer of Assets Instructions

Use this form to move some or all assets from another firm to Fidelity. 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

- **Do NOT use this form to:**
  - Convert an IRA to a Roth IRA.
  - Roll over from a 529 college savings plan, ABLE account, 401(k), 403(b), or other workplace plan.
  - Transfer from a nonretirement checking account.
  - Transfer between retirement accounts if there is ANY difference in how the names appear on the accounts.
- Most transfers are faster at [Fidelity.com/toa](https://www.fidelity.com/toa).
- Use one form for each account you are transferring.
- Transfers can create legal issues (especially around beneficiaries and form of ownership), as well as tax issues and financial risks. Consult the appropriate professionals before making a transfer.
- **Avoid delays! Attach all pages of a recent account statement.**

## 1. Receiving Account Information

List ALL names EXACTLY as they appear on this account. Include any trustees. For UGMA/UTMA accounts, list the minor first, then the custodian. The two accounts must have at least one owner in common. Check the appropriate box for the type of account held at Fidelity. If it is an existing account, provide the account number. If it is a new account, select the box and include a completed new account application with this form. All account owners of this account must sign this form in Section 4.

## 2. Account Being Transferred

List ALL names EXACTLY as they appear on this account. Include any trustees. For UGMA/UTMA accounts, list the minor first, then the custodian. Check the appropriate box for the type of account held at the delivering firm. All account owners of this account must sign this form in Section 4.

## 3. Transfer Instructions

Complete ONLY subsection A, B, C, D, or E in Section 3. Providing information in more than one subsection may result in Fidelity not being able to process your request.

### Brokerage or Trust Company Transfer

If you are transferring an entire account that has options or margin trading privileges, you must also apply for options or margin to transfer positions that require options or margin. If you are transferring Mutual Fund positions held in your brokerage account, shares will be transferred in kind.

### Mutual Fund Company Transfer

Provide all fund account numbers if they are different from the account number provided in Section 2.

Certain proprietary mutual funds may not be eligible for in-kind transfers and must be liquidated.

### Bank or Credit Union Transfer

Do NOT use this form to transfer a nonretirement bank checking account. If you are liquidating a CD at maturity, submit your request at least 21 days, but not more than 60 days, before maturity, to ensure that we can process your request.

## Annuity Transfer

Many insurance companies require their own internal paperwork in order to process a TOA request. You should contact the annuity firm for additional requirements before you submit this form. All annuities must be surrendered (cashed in), which could mean tax implications, penalties, fees, and loss of product features.

## Transfer Agent Transfer

Complete this section to transfer direct-registered shares held electronically with the transfer agent. Certificated shares are not eligible for transfer. Contact Fidelity for deposit instructions. Contact the transfer agent to understand how cash proceeds from fractional shares will be handled.

## 4. Signatures and Dates

All owners of BOTH accounts must sign and date this form in Section 4. If an owner's name appears differently on different accounts, that owner must sign both ways.

## Registration Differences Requirements

If there is ANY difference in the owner name(s) or account type between Section 1 and Section 2, you must take the following steps:

**Nonretirement Accounts:** If the difference(s) between your Section 1 and Section 2 information are listed below, attach any documents indicated. If the difference is not listed, contact Fidelity for instructions BEFORE you submit this form. In either case, all owners must sign this form in Section 4.

**Retirement Accounts:** Contact Fidelity for instructions BEFORE you submit this form.

## Examples of Registration Differences

Differences between Accounts	Documents to Attach
Last name changed	Marriage/divorce certificate
First/middle name changed or listed differently	Letter explaining difference
One account is joint, the other is individual	None
Different trustee(s) listed	Updated trust document

# Transfer of Assets

## 1. Fidelity Account Information

Account Number	<input type="checkbox"/> New Fidelity account <i>Attach a completed new account application.</i>
Account Owner/Trust/Entity Name	
Social Security Number/Taxpayer ID Number	
Additional Account Owner/Trust/Entity Name	
Social Security Number/Taxpayer ID Number	

**Fidelity Account Type** *Check one.*

## Nonretirement Accounts

- ☐ Individual  
☐ Joint  
☐ Trust  
☐ Corp/Business  
☐ UGMA/UTMA  
☐ Estate

## Retirement Accounts

- ☐ Traditional, SEP, or Rollover IRA
- ☐ Roth IRA
- ☐ SIMPLE IRA
- ☐ Inherited IRA
- ☐ Inherited Roth IRA

☐ Other For example, HSA \_\_\_\_\_

### 3. Transfer Instructions

Complete **ONLY** A, B, C, D, or E. Do not provide information in more than one subsection.

Your assets will be transferred as shown at right.

EXCEPTIONS:

- If you hold a mutual fund directly with a fund firm (not in a brokerage account), you can request that we instruct the fund firm to sell your shares and transfer the cash.
  - If a money market fund is nontransferable, we will instruct the fund firm to sell the shares and transfer the cash.
  - If any other asset is nontransferable, it will remain where it is.
- In all other cases, if you want a noncash asset transferred as cash, you must liquidate the asset at your current firm before submitting this form.

### A. Brokerage or Trust Company Account Transfer

Brokerage account transfers are in kind; liquidate assets at current firm prior to submitting this form if you wish to have assets transferred in cash. For Annuities, complete Section 3.D.

- ☐ 1. Transfer the entire account, in kind. *Skip to Section 4.*
- ☐ 2. Transfer only part of my account in kind, as detailed below:

Security Name, Symbol, or "Cash"	# of Shares or "All"
Security Name, Symbol, or "Cash"	# of Shares or "All"
Security Name, Symbol, or "Cash"	# of Shares or "All"

**C. Bank or Credit Union Account Transfer** Do NOT use this form to transfer a nonretirement bank checking account.

- ☐ 1. Transfer ALL cash only. *Skip to Section 4.*
- ☐ 2. Transfer only the cash amount listed below.

Cash Transfer Amount	
\$	

## 2. Account Being Transferred

Account Number					
Account Owner/Trust/Entity Name(s)					
Transferring Firm Name					
Transferring Firm Address				City	
State/Province		ZIP Code		Delivering Firm Phone	

Transferring Firm Account Type *Check one.*

### Nonretirement Accounts

- ☐ Individual
- ☐ Joint
- ☐ Trust
- ☐ Corp/Business
- ☐ UGMA/UTMA
- ☐ Estate

## Retirement Accounts

- ☐ Traditional, SEP, or Rollover IRA
- ☐ Roth IRA
- ☐ SIMPLE IRA
- ☐ Inherited IRA
- ☐ Inherited Roth IRA

☐ Other For example, HSA \_\_\_\_\_

Asset Type	Generally Transferred As
Cash, annuities, CDs held at a bank	Cash; see options below
CDs held in a brokerage account	CDs ("in kind")
Mutual funds	Shares ("in kind")
Stocks, bonds, other individual securities	Securities ("in kind")

## B. Mutual Fund Company Account Transfer

Fund Name/Symbol and Account Number	# of Shares or "All"

- ☐ In Kind      ☐ Liquidate

Fund Name/Symbol and Account Number	# of Shares or "All"

- ☐ In Kind      ☐ Liquidate

Fund Name/Symbol and Account Number	# of Shares or "All"

- ☐ In Kind      ☐ Liquidate

CD Maturity Date MM DD YYYY

The request must be submitted at least 21 days before maturity, and not more than 60 days before maturity.

### 3. Transfer Instructions (continued)

Complete **ONLY** A, B, C, D, or E.

Do not provide information in more than one subsection.

#### D. Annuity Transfer

Many insurance companies require their own internal paperwork to process a TOA request. You should contact the annuity firm for any additional requirements prior to submitting this form. All annuities must be surrendered (cashed in), which could mean tax implications, penalties, fees, and loss of product features.

- ☐ 1. Full Annuity Surrender *Transfer the entire amount in cash immediately.*
- ☐ 2. Full Annuity Surrender on This Date:

MM	DD	YYYY

- ☐ 3. Partial Annuity Surrender *Transfer the following cash amount:*

Cash Amount Required
\$

- ☐ 4. Partial Annuity Surrender *Transfer ONLY the penalty-free portion.*

#### E. Transfer Agent Transfer *Direct Registered Shares (DRS)/DRIP Shares*

Security Symbol or Name
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- ☐ 1. Transfer all whole shares and sell fractions.
- ☐ 2. Transfer all whole shares only.
- ☐ 3. Transfer all whole shares, sell fractions, and close account.
- ☐ 4. Transfer the following number of whole shares:

# of Shares
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### 4. Signatures and Dates

*All owners of both accounts must sign this form.*

By signing below you:

- Direct Fidelity and the delivering firm to act on all instructions given on this form, including transferring assets to Fidelity.
- Accept that any assets not readily transferable might not be transferred within the time frames set by FINRA or other applicable authorities.
- Authorize the delivering firm to sell any nontransferable money fund shares and any shares of other mutual funds that you have requested be sold, and transfer the proceeds as cash.
- Accept that Fidelity is not responsible for changes in the value of assets that may occur during the transfer process.
- Affirm that you are aware of any tax or financial implications that may arise in connection with this transfer or with the sale or liquidation of any assets prior to transfer, including penalties, fees,

financial losses, or losses of product features or benefits.

- Authorize the delivering firm to contact you about any assets that cannot be transferred.
- Authorize the delivering firm to deduct from your account any fees that you owe, and, if necessary, to sell assets in your account to pay those fees.
- Instruct the delivering firm to transfer any physical certificates in good deliverable form, including any necessary tax waivers.
- Authorize the delivering firm to cancel any open orders on your account when it receives this form.
- Affirm that you have destroyed or returned any credit/debit cards and unused checks associated with your account at the delivering firm, if closing that account.

- Accept that you may be charged short interest fees to maintain short positions that you transfer to Fidelity.

*All retirement accounts*

- Affirm, if you are 70½ or older, that this transfer will not violate IRS rules on required minimum distributions.

*SIMPLE IRAs*

- Accept that the Date of First Participation will be the date that contributions are first deposited to your SIMPLE IRA at Fidelity by your employer, unless you provide a Date of First Participation.

*Differences in owner name(s) or account type*

- Acknowledge the existence of any differences in the owner name(s) or account type between Section 1 and Section 2.

ALL owners of BOTH accounts must sign and date. If an owner's name appears differently on different accounts, that owner must sign both ways. Ask Fidelity or your current firm if you need a Medallion signature guarantee (available from most banks, credit unions, and other financial institutions). If you do, provide one for each owner. A notary seal/stamp is NOT a Medallion signature guarantee.

PRINT OWNER NAME <i>First, M.I., Last</i>	
OWNER SIGNATURE	Today's Date <i>MM/DD/YYYY</i>
<b>SIGN</b> X	X

▼ MEDALLION SIGNATURE GUARANTEE ▼

PRINT OWNER NAME <i>First, M.I., Last</i>	
OWNER SIGNATURE	Today's Date <i>MM/DD/YYYY</i>
<b>SIGN</b> X	X

▼ MEDALLION SIGNATURE GUARANTEE ▼

**For Custodian/Trustee Use Only** The appropriate entity in the table below accepts appointment as successor custodian/trustee for the account identified on this form. Transfer the account as instructed, on a trustee-to-trustee basis, to the appropriate successor custodian/trustee, c/o National Financial Services LLC. The new account name will be National Financial Services LLC, agent for the successor custodian/trustee.

**Receiving Account Type:**

Fidelity Retirement Account

Fidelity Health Savings Account

**Successor Custodian/Trustee:**

Fidelity Management Trust Company

Fidelity Personal Trust Company

Successor/Custodian/Trustee's Representative

Date MM / DD / YYYY

Signature

**Did you print and sign the form?** Send the form and a copy of your non-Fidelity account statement to Fidelity.

**Questions?** Go to [Fidelity.com/toa](https://www.fidelity.com/toa) or call 800-396-8982.

**Register and track** the progress of your transfer at [Fidelity.com/toa](https://www.fidelity.com/toa).

**Regular mail**

Fidelity Investments  
Attention: TOA  
PO Box 770001  
Cincinnati, OH 45277-0035

**Overnight mail**

Fidelity Investments  
Attention: TOA  
100 Crosby Parkway  
Mailzone: KC1A  
Covington, KY 41015

On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 558998.9.0 (10/19)