

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 Defined Contribution 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.
 - You should also confirm that Fidelity has your most current address prior to submission so that we can withhold appropriate taxes. See 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. To update your address, go to [Fidelity.com](https://www.fidelity.com).
 - 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.
 - If this form directs Fidelity to sell shares of any security, be aware that the timing of the transaction depends on when we receive this form, which is outside of your control. To better control the timing of the transaction, you should direct the sale of securities online or through a Fidelity representative.
- Note:** Certain securities (such as options, certain fixed income securities, and thinly traded securities) may not be eligible to sell via this form, which may result in Fidelity not being able to process this withdrawal as requested.
- 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.
 - Any fees charged or expenses incurred in connection with your instructions will be assessed at the “rep-assisted” rates. Fees and expenses may be lower if you instead place your trades online. Please refer to the *Schedule of Fees* for more information.
 - If you are rolling over these assets to an employer plan, you may be responsible for obtaining your Plan Administrator’s consent.

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	

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

Form continues on next page. ►►

3. Distribution Amount

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

☐ ALL shares

☐ ONLY this many shares:

Number of Shares

☐ ONLY this dollar amount: Fidelity Mutual Fund accounts only.

Dollar Amount

\$

☐ Sell and distribute as cash

☐ Distribute as shares (in kind)

Security Name or Symbol

☐ ALL shares

☐ ONLY this many shares:

Number of Shares

☐ ONLY this dollar amount: Fidelity Mutual Fund accounts only.

Dollar Amount

\$

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

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

Distribution Method continues on next page. >>


Provide bank information ONLY if there are multiple EFT instructions on the account identified in Section 1.

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.**

If the bank uses a correspondent bank, provide the information here. ►

Correspondent bank
information may not be
required for all wires.

Indicate if the recipient bank is outside the United States. 

- ☐ Electronic funds transfer (EFT) to a bank or credit union account using EFT instructions already in place on the account (cash only). *This form cannot be used to set up EFT. To add EFT to an account, go to [Fidelity.com/efit](https://www.fidelity.com/efit) or complete the Electronic Funds Transfer (EFT) Authorization form.*

- ☐ A. EFT to your bank account. The names on the bank account and the IRA are the same.
- ☐ B. EFT to someone else. (Available for brokerage accounts only.) The names on the bank account and the IRA are different.

If EFT has not been established prior to the receipt of this request, a check will be mailed to the address of record.

Bank Account Number

- ☐ Check mailed to the address of record ► *Default if no choice indicated or if we are unable to process your choice.*
- ☐ Bank wire to a bank or credit union account in your name or someone else's (cash only): *Ask the bank for its wire routing number. The bank may charge a fee for wire transfers.*

Wire Recipient

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

Correspondent (Intermediary)

Correspondent Bank Routing/ABA Number	Correspondent Bank Name
<div style="text-align: center;"> </div>	

- ☐
- Account is OUTSIDE the United States:

SWIFT Code	Name of Country

Form continues on next page. ►►

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.

Federal

Check one in each column. IRA owner's legal/residential address determines which state's tax rules apply.

- ☐ Do NOT withhold federal taxes.
- ☐ Withhold federal taxes at the rate of:

Percentage

%

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.

State

- ☐ Do NOT withhold state taxes unless required by law.
- ☐ Withhold state taxes at the applicable rate.
- ☐ Withhold state taxes at the rate of:

Percentage
100%
50%
0%

Whole numbers; no dollar amounts or decimals.

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) 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.
 - Have viewed, read, and understand the IRS Instructions for Form W-4R.
 - Certify that the address associated with this account is current and up to date.
- 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.
- Customers transferring to a Fidelity Profit Sharing or Self-Employed 401(k) Retirement Plan account:*
- Acknowledge that you have obtained Plan Administrator consent to roll over the amount listed on this form into your Fidelity Retirement Plan account.

Customers requesting trade processing:

- Authorize Fidelity to process trades on your behalf.
- Acknowledge that you are delegating to Fidelity the discretion to determine the price and time at which certain securities should be sold pursuant to your instructions contained in this form.
- Acknowledge that trades may take up to five business days to process once the request is received and determined to be in good order, and that your authorization shall remain in effect during the entire period.
- Acknowledge that certain securities cannot be sold through this form and may require you to call a representative or go online to process the trades.

For Connecticut Residents:

- Acknowledge that, as a resident of CT, your distributions from retirement accounts are subject to the highest marginal tax rate. If you are exempt from state tax, you have the option to elect out of state tax withholding. Otherwise, penalties may apply. The penalty for reporting false information is a fine of not more than \$5,000, imprisonment for not more than five years, or both.
- Confirm that your state tax withholding election is true, complete, and correct.

Signature and Date continues on next page. ►►

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	
SIGN	OWNER SIGNATURE
	X 
DATE	DATE MM/DD/YYYY
	X 12/14/2022

▼ MEDALLION SIGNATURE GUARANTEE ▼

Did you sign the form? Send the ENTIRE form to Fidelity Investments.

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

Regular mail
Fidelity Investments
Attn: Retirement Distributions
PO Box 770001
Cincinnati, OH 45277-0035

Overnight mail
Fidelity Investments
Attn: Retirement Distributions
100 Crosby Parkway KC1B
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. 592522.12.0 (11/22)

Federal and State Tax Withholding—IRA Withdrawals

Helpful to Know

- Federal and/or state tax withholding rules can change, and the information cited below may not reflect the current withholding from a federal or state perspective. Consult with your tax advisor, the IRS, and/or your state taxing authority to obtain the most up-to-date information pertaining to your situation.
- The IRS requires Fidelity to provide you with the Marginal Rate Tables and the Tax Withholding Instructions from the *IRS Form W-4R*.
- Each state sets its own withholding rates and requirements on taxable distributions. We apply these rates unless you direct us not to (where permitted) or you request a higher rate.
- Your account's legal/residential address determines which state's tax rules apply. You should confirm that the address on your account is current prior to submitting your request.
- You are responsible for paying your federal, state, and local income taxes and any penalties, including penalties for insufficient withholding.
- Withholding taxes for Roth IRA distributions is optional.
- The federal and/or state tax withholding rate, if indicated, must be provided as a whole number from 1% to 100% for any one-time withdrawals, or from 1% to 99% for any automatic withdrawals.

Federal Tax Withholding Information

2022 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See the *General Instructions* section for more information on how to use this table. (Note: This is an excerpt from the *IRS Form W-4R*. For the complete copy, please go to [Fidelity.com/W-4R](https://www.fidelity.com/W-4R) or [IRS.gov/pub/irs-pdf/fw4r.pdf](https://www.irs.gov/pub/irs-pdf/fw4r.pdf).)

Single or Married filing separately		Married filing jointly or Qualifying widow(er)		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
12,950	10%	25,900	10%	19,400	10%
23,225	12%	46,450	12%	34,050	12%
54,725	22%	109,450	22%	75,300	22%
102,025	24%	204,050	24%	108,450	24%
183,000	32%	366,000	32%	189,450	32%
228,900	35%	457,800	35%	235,350	35%
552,850*	37%	673,750	37%	559,300	37%

*If married filing separately, use \$336,875 instead for this 37% rate.

General Instructions

Nonperiodic payments—10% withholding. Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its possessions.

Note: If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you

gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2022, your current withholding election (or your default rate) remains in effect unless you submit a new withholding election.

Payments to nonresident aliens and foreign estates.

Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-”. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions for IRS Form W-4R

Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for "Social security number."

Line 2

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate on line 2 (including "-0-") if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter "-0-".

Suggestion for determining withholding. Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

Examples. Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be \$60,000 without the payment. Step 1: Because your total income without the payment, \$60,000, is greater than \$54,725 but less than \$102,025, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$80,000, is greater than \$54,725 but less than \$102,025, the corresponding rate is 22%. Because these two rates are the same, enter "22" on line 2.

Example 2. You expect your total income to be \$42,500 without the payment. Step 1: Because your total income without the payment, \$42,500, is greater than \$23,225 but less than \$54,725, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$62,500, is greater than \$54,725 but less than \$102,025, the corresponding rate is 22%. The two rates differ. \$12,225 of the \$20,000 payment is in the lower bracket (\$54,725 less your total income of \$42,500 without the payment), and \$7,775 is in the higher bracket (\$20,000 less the \$12,225 that is in the lower bracket). Multiply \$12,225 by 12% to get \$1,467. Multiply \$7,775 by 22% to get \$1,710.50. The sum of these two amounts is \$3,177.50. This is the estimated tax on your payment. This amount corresponds to 15.9% of the \$20,000 payment (\$3,177.50 divided by \$20,000). Rounding up to the next whole number, enter "16" on line 2.

State Tax Withholding Information

State of residence	State tax withholding options
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	<ul style="list-style-type: none"> No state tax withholding is available (even if your state has income tax).
AR, IA, KS, MA, ME, OK, VT	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate or an amount greater as specified by you. If you do NOT choose federal withholding, state withholding is voluntary. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
CA, DE, MN, NC, OR	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding is voluntary. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
CT, MI	<ul style="list-style-type: none"> CT and MI generally require state income tax of at least your state's minimum requirements regardless of whether or not federal income tax is withheld. Tax withholding is not required if you meet certain state requirements governing pension and retirement benefits. Please reference the CT or MI W-4P Form for additional information about calculating the amount to withhold from your distribution. If you are subject to state tax withholding, you must elect state tax withholding of at least your state's minimum by completing the Tax Withholding section. Contact your tax advisor or investment representative for additional information about your state's requirements.
DC <i>Only applicable if taking a full distribution of entire account balance.</i>	<ul style="list-style-type: none"> If you are taking distribution of your entire account balance and not directly rolling that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the Tax Withholding section. If your entire distribution amount has already been taxed (for instance only after-tax or nondeductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options. If you wish to take a distribution of both taxable and nontaxable amounts, you must complete a separate distribution request form for each and complete the Tax Withholding section of the forms, as appropriate.
MS	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding will occur unless you request otherwise. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
OH	<ul style="list-style-type: none"> State tax withholding is voluntary. If you choose state withholding, you can choose a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
SC	<ul style="list-style-type: none"> SC requires state withholding if you have not provided a Tax ID or if you have been notified of a name/ Tax ID mismatch and have not resolved the issue. Otherwise, state tax withholding is voluntary and you can choose the rate you want.
All other states (and DC if not taking a full distribution)	<ul style="list-style-type: none"> State tax withholding is voluntary and you can choose the rate you want.

Important: Federal and/or state tax withholding rules can change, and the information cited above may not reflect the current legislation and/or ruling of your state. Consult with your tax advisor, the IRS, or your state taxing authority to obtain the most up-to-date information pertaining to your situation.

This tax information is for informational purposes only, and should not be considered legal or tax advice. Always consult a tax or legal professional before making financial decisions.

We do not provide tax or legal advice and we will not be liable for any decisions you make based on this or other general tax information we provide.

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Let's Talk about Protecting Your Money

A wire transfer is an easy, convenient way to send money to people you know. If you provide your information or send money to a scammer, though, there is often little we can do to help get your money back. Here are some examples of common scams, things to ask yourself before sending any funds, and what to do next if faced with one of these scams. Remember, in **EVERY** scenario, the first step is to **STOP** communicating with the person immediately!

Romance Scam

What is it? A romance scam is a fraudulent scheme in which a fraudster pretends romantic interest in a target, establishes a relationship, and then attempts to get money or personal sensitive information from the target under false pretenses.

What to do next if you suspect you're a victim:

- Talk to someone you trust about your new relationship.
- Do a reverse image search of the person's picture to see if it's associated with another name or if the details don't match.

Grandparent Scam

What is it? A scammer calls or emails you, posing as either a relative in distress or someone claiming to represent the relative (such as a lawyer or law enforcement agent). The caller explains that the "relative" is in trouble and needs them to wire funds "immediately" for bail money, lawyer's fees, hospital bills, or another fictitious expense.

What to do next if you suspect you're a victim:

- Call the relative (or their parent) directly, at their known phone number.
- If told you have to act quickly, resist that urge.
- **Verify, verify, verify!**

Sweepstakes/Inheritance Scam

What is it? You receive a notice stating that you've won a "big prize" or have received an unexpected inheritance. You're told that in order to claim the "prize" or "inheritance," you need to send funds to cover "processing fees" or "taxes." Once the money is sent, you never see your prize or inheritance.

What to do next if you suspect you're a victim:

- Independently verify the information by consulting reputable resources. Do not rely on resources the scammer gives you, since they are probably involved in the scam as well.
- **Remember, you cannot win a sweepstakes you never entered!**

Investment Scam

What is it? An investment scam involves the illegal or purported sale of a financial instrument. The typical investment scam is characterized by offers of low or no-risk investments, guaranteed returns, etc.

What to do next if you suspect you're a victim:

- Don't trust a person or company just because they have a website; a convincing website can be set up quickly.
- Be cautious when responding to special investment offers, especially through unsolicited email.
- Check with other resources regarding this person or company, and inquire about all the terms and conditions.



Watch for red flags Here are some examples of red flags that should make you think twice before sending money.

- A person or company solicits business from you rather than your finding them on your own.
- The requestor asks you to send the wire to a name different from their own.
- After just a few contacts, they profess strong feelings for you and ask to chat with you.
- They threaten legal action if the funds are not sent "right away."
- The wiring instructions seem unusual, they change, or you're asked to go to a different financial institution.
- You are coached on how to respond to questions your financial institution might ask you regarding the transaction.
- If you met on a dating site, they will try and move you away from the site and communicate via chat or email instead.
- Messages may be full of typing errors, poorly written, or vague, and may escalate quickly if you show resistance.
- The messages or calls become more desperate and/or persistent, and if you do send money, they ask you to send more.

Remember, if it seems too good to be true, it probably is!

Your security is our top priority. We're here to help. If you have any concerns or want to know more about how to help protect yourself, talk to a Fidelity representative or visit Fidelity's Security Center online at [Fidelity.com/security/overview](https://www.fidelity.com/security/overview). 928234.1.0 (05/20)