



# IRA Recharacterization Request

Use this form to recharacterize any annual contributions you made to a Traditional IRA as an annual Roth IRA contribution, OR any annual contributions you made to a Roth IRA as an annual Traditional IRA contribution. Do NOT use this form to recharacterize ANY conversions or qualified rollover contributions made to a Roth IRA or Inherited Roth IRA, or to request a conversion. Recharacterizations are not available to nonresident aliens due to tax-withholding requirements. Type on screen or print out and fill in using CAPITAL letters and black ink.

## Helpful to Know

- The IRS allows you to treat certain IRA contributions made to one type of IRA as having been made to a different type of IRA. This is known as "recharacterization." You can recharacterize all or part of the contribution amount. Any net income attributable to the contribution also will be recharacterized.
- All recharacterizations of Fidelity IRAs are processed in kind.
- Per IRS Notice 2000-39, calculation of the applicable earnings is based on a pro rata portion of the earnings accrued in the IRA during the period the IRA actually held the contribution.
- Employer contributions to a SIMPLE IRA or SEP IRA cannot be recharacterized as contributions to any other IRA.
- The recharacterization request may not be modified or revoked after it has been processed.
- **Tax-reporting information:** The IRS refers to the IRA from which you are recharacterizing as the "First IRA," and the IRA to which you are recharacterizing as the "Second IRA." A recharacterized contribution will be treated **for federal income tax purposes** as having been contributed to the Second IRA on the same date and for the same taxable year that the contribution was initially made to the First IRA. The taxpayer is responsible for reporting all recharacterization activity on IRS Form 8606, or as required by the IRS. Please see instructions for 8606 for further reporting information.
- Recharacterizations generally must be completed by the federal income tax filing deadline (including extensions) for the year for which the contribution was made to the first IRA.
- Complete a separate form for each transaction being recharacterized.
- All open Good 'Til Canceled (GTC) orders should be canceled prior to submitting this request. If a request is received that requires transferring a position with an open order, the order will be canceled. It will be your responsibility to replace the order on the receiving IRA account, if applicable.
- **Important to Note:** The Tax Cuts and Jobs Act eliminated the ability to recharacterize any conversions or qualified rollover contributions made to a Roth IRA in 2018 or after. For more information, consult your tax advisor or visit the IRS website.

## 1. Account Owner

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

Name		Social Security or Tax ID Number	
Daytime Phone		Extension	

## 2. Recharacterization

Recharacterize all or part of an annual contribution, **as well as any applicable earnings attributable to that contribution**, in a trustee-to-trustee transfer from one Fidelity IRA to another Fidelity IRA, as directed below:

### From Account

Account Number
----------------

Check one in each column.

- ☐ Roth IRA  
☐ Traditional IRA  
☐ Other

Specify

Specify
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### To Account

Account Number
----------------

- ☐ Traditional IRA  
☐ Roth IRA  
☐ Other

Specify

Specify
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Recharacterization continues on next page. ►►

**Contribution Information**

Tax year of the contribution

☐ Prior Tax Year ☐ Current Tax Year

Date of the contribution

Date MM DD YYYY

Amount of contribution

Amount

\$

**Partial Recharacterization**The **entire** annual contribution amount indicated above will be recharacterized unless you indicate a partial amount below.

Amount

\$

**Hierarchy of Assets to Be Recharacterized**

We will recharacterize assets based on the following hierarchy unless a specific order is listed below:

1. Cash 2. Fidelity Funds 3. Non-Fidelity Funds 4. Stocks

1.

3.

2.

4.

**3. Signature and Date** *Form cannot be processed without a signature and date.*

By signing below, you:

- Notify the Custodian of the Fidelity IRA, Fidelity Management Trust Company, and its agents, successors, or affiliates that you are electing to treat a contribution as having been made to the Second IRA instead of the First IRA as indicated on this form, for federal tax purposes.
- Authorize and direct the Custodian to recharacterize via a trustee-to-trustee transfer the contribution and any applicable earnings attributable to such contribution as you have provided in Section 2.
- Accept full responsibility for complying with the IRS requirements for recharacterizations of IRA contributions.
- Hereby indemnify the Custodian for the Fidelity IRA, its agents, affiliates, successors, and employees from any and all liability in the event you fail to meet these requirements.

PRINT OWNER NAME

OWNER SIGNATURE

DATE MM/DD/YYYY

SIGN

X

X

**Did you sign the form?** Send the ENTIRE form and any attachments to Fidelity Investments. You will receive a Revised Account Profile.

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

**Regular mail**

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

**Overnight mail**

Attn: Retirement Distributions  
Fidelity Investments  
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. 432420.9.0 (06/20)