

Important: Fidelity Required Minimum Distribution Notification Change

Starting this year (2024), Fidelity will discontinue the annual RMD notification mailing to clients. Prior to 2024, this reminder letter was mailed as a courtesy to RMD-eligible retirement account owners*. A message will be published in the August statement, directing the customer to their online portal to view the letter when it is made available at the end of September. Please note that when the letter is available, an e-Delivery notification will not be sent to end investors.

Several sources of RMD information are available to advisors and end investors today, including but not limited to:

- Wealthscape reporting - NFS: Reports>RMD – 112A 220B 220C; Fidelity IWS: Reports>Required Minimum Distribution – RMD
- Monthly/quarterly account statements
- Wealthscapeinvestor.com (NFS) or Fidelity.com (Fidelity IWS)

For ease of managing this annual requirement, end investors can opt to establish a systematic withdrawal plan (SWP) to calculate and distribute an account's RMD.

Note:

- Although Fidelity may calculate the RMD, the account owner is ultimately responsible for taking the correct RMD amount.
- The option to request RMD is not available for inherited retirement accounts/beneficiary distributions accounts (BDAs) and not applicable to Roth IRAs. Roth IRA customers can request that NFS calculate periodic distributions based on life expectancy.

**Includes Premiere Select Traditional, Rollover, and SEP IRAs, Fidelity SIMPLE IRAs, and Defined Contribution Retirement Plan accounts.*