

# Return of Excess Contributions (ROE)

Use this form to request an ROE from a workplace retirement plan. Fill in by hand using CAPITAL letters and black ink, or on screen (if PDF).

## Helpful To Know

- There are two types of participant ROE requests:
  - 402(g) Excess Deferral**
    - You contributed to one or more employers' plans in the same year and your total contributions exceed the IRS 402(g) salary or Roth deferral contribution limit for the year.
    - You MUST return this form to Fidelity no later than April 1 of the year following the year of excess.
    - You MUST attach a copy of your W-2 Tax Form(s) from your employers when you submit this form.
  - Rollover Correction**
    - Your FORMER employer has notified you that you made excess contributions to a plan that you have rolled over to a plan at Fidelity.
    - You MUST attach the original letter (on official letterhead) notifying you of the amount of excess contributions when you submit this form.
- You may want to consult a tax or financial professional. You may need to file an adjusted tax return for a calendar year in which excess contributions were made.
- Fidelity cannot withhold federal or state income taxes for an ROE taxable in a prior year.
- An ROE cannot be rolled over to an IRA or another retirement plan.
- Some plans must approve your ROE request before it is submitted. Consult the plan sponsor (the employer that provides the plan) to determine if approval is required. If it is, obtain a plan representative's signature in Section 5.
- If your plan includes Self-Directed Brokerage (SDB) assets and you want to avoid processing delays, be sure that you have sufficient non-SDB assets to cover the amount of the ROE. If participant has insufficient non-SDB assets, Fidelity will proceed with using our default method to liquidate the SDB.

## 1. Account Owner/Participant

Name		
E-mail		
Social Security or Taxpayer ID Number	Evening Phone	Daytime Phone

## 2. Plan Involved

To get your plan number, go to [fidelity.com/atwork](http://fidelity.com/atwork) or call the plan sponsor.

Plan Number	Name of Plan Sponsor
-------------	----------------------

## 3. ROE Type

Provide information for ONLY one type of ROE. If your request is approved, your ROE distribution will be paid by check to you.

### 402(g) Excess Deferral

Your plan may require that any matching contributions associated with the ROE amount be forfeited.

Excess Amount	Year of Excess
\$	

▷ Attach W-2 Tax Form(s) from your employer(s). If you do NOT have Roth assets in your plan, skip to Section 4.

Check ONLY if allowed by your plan.  Do NOT draw ROE from Roth assets unless all other available assets are insufficient

### Rollover Correction

Requires plan sponsor approval. The amount indicated must be less than or equal to the amount shown in the letter from your former employer.

Your ROE will be drawn ONLY from your rollover assets:

Excess Amount	Year of Excess
\$	

▷ Attach ORIGINAL letter from your former employer notifying you of an excess contribution.

Form continues on next page. ▶▶



## 4. Tax Withholding — Current Year Only

If your excess contributions occurred during the PRIOR tax year, skip to Section 5.

If you are a U.S. person but do NOT make a federal tax selection below, we will withhold federal taxes at a 10% rate and any applicable state taxes. For non-resident aliens, the minimum federal mandatory withholding rate of 30% will apply, unless the prevailing tax treaty rate applies because you have a valid IRS Form W-8BEN on file with Fidelity. Each state sets its own withholding rates and requirements on taxable distributions. We apply these rates unless you, or state law, direct otherwise.

Note that the amount of tax withheld will be calculated on, and subtracted from, the amount of your distribution. Amounts withheld may be less or more than what you actually owe in taxes. The withholding instructions you provide here apply ONLY to this ROE.

<i>Account's legal/ residential address determines which state's tax rules apply.</i>	<b>Federal</b>	<input type="checkbox"/> Do NOT withhold federal taxes <input type="checkbox"/> Withhold federal taxes at the rate of:	<b>State</b> <input type="checkbox"/> Do NOT withhold state taxes unless required by law <input type="checkbox"/> Withhold state taxes at the applicable rate <i>Cannot be combined with "Do not withhold federal taxes."</i>
	Percentage	Maximum 99%. Whole numbers, no dollar amounts. Note that if there is federal withholding, certain states require that there also be state withholding.	
	.0%		

## 5. Plan Sponsor Approval *Plan representative to complete, if required by your plan or type of ROE.*

Required for a rollover correction ROE. For a 402(g) excess deferral ROE, consult the plan sponsor or Fidelity to determine whether plan sponsor approval is required. You may need approval even if you no longer work for the plan sponsor.

By signing below, you:

- Acknowledge that the ROE as requested on this form is permitted by the employer's plan.
- Certify that you are on record with Fidelity as being authorized to sign on behalf of the plan sponsor.

Print Plan Representative Name	
Plan Representative Signature	Date MM DD YYYY
<b>SIGN</b> ▶	▶

## 6. Signature and Date *Account owner/participant must sign and date.*

By signing below, you:

- Authorize Fidelity to act on all instructions given on this form.
- Accept all terms and conditions described in this form.
- Certify that all information you provided is correct to the best of your knowledge.

Print Participant Name	
Date MM DD YYYY	
<b>DATE</b> ▶	▶
Participant Signature	
<b>SIGN</b> ▶	▶

**Did you print and sign the form, and attach the necessary documents? Did ALL required individuals sign?** Send the ENTIRE form and the necessary documents to Fidelity.

**Questions?** Go to [fidelity.com/atwork](http://fidelity.com/atwork) or call 1-800-835-5097.

*Unless otherwise directed, deliver to:*

**Regular mail**

Fidelity Investments  
PO Box 770001  
Cincinnati, OH 45277-0018

**Fax** 1-800-771-2708

**Overnight mail**

Fidelity Investments  
100 Crosby Parkway KC1E  
Covington, KY 41015

*On this form, "Fidelity" means Fidelity Investments Institutional Operations Company, Inc. 598550.2.0 (11/2012)*