

Subject Line: Update your expiring withholding form



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## Return your tax withholding form before December 1st

You are receiving this communication because our records indicate that your W-8BEN on file has expired or is expiring effective January 1, 2023.

To comply with all IRS requirements, we are requesting that you complete and return a W-8BEN form based on your current tax status.

- The W-8BEN form and instructions are available at [www.irs.gov/forms-pubs/about-form-w-8-ben](http://www.irs.gov/forms-pubs/about-form-w-8-ben).
- We are legally required to withhold income taxes in an amount up to 30% of the taxable amount of your future payments unless you return a W-8BEN with a different percent rate of withholding.
- If you are receiving monthly payments, there will be no interruption to the timely delivery of these payments, including any that are directly deposited into your bank account. However, the amount received may be different based on the required tax withholding rate.

To avoid a potential increase in your 2023 withholding, please return your W-8BEN by December 1, 2022. If we do not receive your in-good-order form in a timely manner then we must withhold income taxes up to the 30% default income tax rate for a nonresident alien as required by the Internal Revenue Service, until your form is returned and processed.

Please return your form using one of the following options:

NetBenefits® Mobile App	Fax	Overnight Mail	Regular Mail
Use the "Send a Document" Action found in Actions Menu	877-236-7315	Fidelity Investments 100 Crosby Parkway KC1F Covington, KY 41015-0065	Fidelity Investments P.O. Box 770003 Cincinnati, OH 45277-0065

**IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)).** This form applies to Nonresident Aliens and should be submitted regardless of the applicability of a tax treaty. Per the IRS, an alien is any individual who is not a U.S. citizen or U.S. national and a nonresident alien is an alien who has not passed the green card test or the substantial presence test, including residents of U.S. Territories, like Puerto Rico, and U.S. Military Bases. U.S. tax law requires that certain payments made to Nonresident Aliens be subject to 30% withholding tax at the time of payment. The United States and various countries have entered into a tax treaty which may lower your tax withholding. In order to receive the reduced treaty rate you must provide a properly executed Form W-8BEN certifying that you are a Non-Resident Alien of the United States and that you are eligible to have a tax treaty rate applied to qualified retirement plan distributions that meet the conditions defined in the tax treaty. You must complete and submit a new Form W-8BEN every three years, or sooner if your country of residence changes.

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Fidelity does not provide legal or tax advice, and the information provided is general in nature and should not be considered legal or tax advice. Consult an attorney, tax professional, or other advisor regarding your specific legal or tax situation.

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PO Box 28026  
Albuquerque, NM 87125-8026

## Return your tax withholding form before December 1st

KIT CODE BATCH ID ENVELOPE CODE

<U\_FullName>  
<D\_Address1>  
<D\_Address2>  
<D\_Address3>  
<U\_CityStateZip>  
<COUNTRY>

<Date>

You are receiving this communication because our records indicate that your W-8BEN on file has expired or is expiring effective January 1, <Next YEAR>.

To comply with IRS requirements, we are requesting that you complete and return a W-8BEN form based on your current tax status.

- The W-8BEN form and instructions are available at [www.irs.gov/forms-pubs/about-form-w-8-ben](http://www.irs.gov/forms-pubs/about-form-w-8-ben). The form is included for your convenience, and we encourage you to review the IRS instructions online.
- We are legally required to withhold income taxes in an amount up to 30% of the taxable amount of your future payments unless you return a W-8BEN with a different percent rate of withholding.
- If you are receiving monthly payments, there will be no interruption to the timely delivery of these payments, including any that are directly deposited into your bank account. However, the amount received may be different based on the required tax withholding rate.

**To avoid a potential increase in your <Next YEAR> withholding please return your W-8BEN by December 1, <Current YEAR>.** If we do not receive your in-good-order form in a timely manner then we must withhold income taxes up to the 30% default income tax rate for a nonresident alien as required by the Internal Revenue Service, until your form is returned and processed.

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**Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)**

(Rev. July 2017)

Department of the Treasury  
Internal Revenue Service

► **For use by individuals. Entities must use Form W-8BEN-E.**  
► **Go to [www.irs.gov/FormW8BEN](http://www.irs.gov/FormW8BEN) for instructions and the latest information.**  
► **Give this form to the withholding agent or payer. Do not send to the IRS.**

OMB No. 1545-1621

**Do NOT use this form if:**

**Instead, use Form:**

- You are NOT an individual . . . . . **W-8BEN-E**
- You are a U.S. citizen or other U.S. person, including a resident alien individual . . . . . **W-9**
- You are a beneficial owner claiming that income is effectively connected with the conduct of trade or business within the U.S. (other than personal services) . . . . . **W-8ECI**
- You are a beneficial owner who is receiving compensation for personal services performed in the United States . . . . . **8233 or W-4**
- You are a person acting as an intermediary . . . . . **W-8IMY**

**Note:** If you are resident in a FATCA partner jurisdiction (i.e., a Model 1 IGA jurisdiction with reciprocity), certain tax account information may be provided to your jurisdiction of residence.

**Part I Identification of Beneficial Owner (see instructions)**

<b>1</b> Name of individual who is the beneficial owner		<b>2</b> Country of citizenship	
<b>3</b> Permanent residence address (street, apt. or suite no., or rural route). <b>Do not use a P.O. box or in-care-of address.</b>			
City or town, state or province. Include postal code where appropriate.		Country	
<b>4</b> Mailing address (if different from above)			
City or town, state or province. Include postal code where appropriate.		Country	
<b>5</b> U.S. taxpayer identification number (SSN or ITIN), if required (see instructions)		<b>6</b> Foreign tax identifying number (see instructions)	
<b>7</b> Reference number(s) (see instructions)		<b>8</b> Date of birth (MM-DD-YYYY) (see instructions)	

**Part II Claim of Tax Treaty Benefits (for chapter 3 purposes only) (see instructions)**

**9** I certify that the beneficial owner is a resident of \_\_\_\_\_ within the meaning of the income tax treaty between the United States and that country.

**10 Special rates and conditions** (if applicable—see instructions): The beneficial owner is claiming the provisions of Article and paragraph \_\_\_\_\_ of the treaty identified on line 9 above to claim a \_\_\_\_\_ % rate of withholding on (specify type of income): \_\_\_\_\_

Explain the additional conditions in the Article and paragraph the beneficial owner meets to be eligible for the rate of withholding: \_\_\_\_\_

**Part III Certification**

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that:

- I am the individual that is the beneficial owner (or am authorized to sign for the individual that is the beneficial owner) of all the income to which this form relates or am using this form to document myself for chapter 4 purposes,
- The person named on line 1 of this form is not a U.S. person,
- The income to which this form relates is:
  - (a) not effectively connected with the conduct of a trade or business in the United States,
  - (b) effectively connected but is not subject to tax under an applicable income tax treaty, or
  - (c) the partner's share of a partnership's effectively connected income,
- The person named on line 1 of this form is a resident of the treaty country listed on line 9 of the form (if any) within the meaning of the income tax treaty between the United States and that country, and
- For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. **I agree that I will submit a new form within 30 days if any certification made on this form becomes incorrect.**

**Sign Here** ▶

\_\_\_\_\_  
Signature of beneficial owner (or individual authorized to sign for beneficial owner) Date (MM-DD-YYYY)

\_\_\_\_\_  
Print name of signer Capacity in which acting (if form is not signed by beneficial owner)