



# Return of Excess Contribution— Fidelity Health Savings Account (HSA)

Use this form to request a return of an excess contribution made to your Fidelity HSA®. If you are a nonresident alien, please contact Fidelity prior to completing this form, as you may be subject to additional tax-withholding requirements. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information, make a copy of the relevant page.

## Helpful to Know

- You may be required to file Internal Revenue Service (IRS) Form 5329 to report any additional tax you may owe due to an excess HSA contribution. You are encouraged to consult a tax advisor concerning the correction of excess HSA contributions and your personal situation before completing this form.
- When correcting an excess contribution before your tax-filing deadline, including extensions, the IRS requires

a calculation to determine the earnings or loss on the excess HSA contribution. The earnings or loss amount is factored into the amount of your return of excess distribution. Fidelity will automatically calculate the amount of earnings or loss based on IRS Notice 2000-39 and IRS Final Regulation 1.408-11. If you wish to calculate the earnings or loss instead of Fidelity, please include a signed letter of instruction with this form.

## 1. Account Owner

Name	Fidelity Account Number
Social Security or Taxpayer ID Number	

## 2. Excess Contribution Description

In order to use this form, you must be correcting this excess contribution before your tax-filing deadline (including any extensions) of the year for which the excess contribution was made.

Tax year for which the excess contribution was made

Tax Year YYYY

Date of the deposit

Date MM DD YYYY

Amount of excess contribution

Amount

\$

If you have multiple excess contributions, provide the date of the first excess contribution.

Do NOT include any earnings or loss on the excess contribution.

The excess contribution plus any earnings or loss, if applicable, will be removed from the core position. Understand that the distribution of the excess contribution itself may be taxable; however, the earnings attributable to this contribution are taxable. You will receive a Form 1099-SA for the full amount of the excess plus any attributable earnings. Also understand that the earnings should be included as income in the year the distribution is made.

If there is insufficient cash in the core position, you will need to place a liquidating trade into your core position before the excess contribution can be removed. Trade online at Fidelity.com or call a representative at 800-544-3716. Allow at least 3 business days for trade settlement.

Form continues on next page. >>



### 3. Method of Payment

Indicate how you wish to receive your distribution payment, if applicable, by selecting one of the options below. If no option is selected, a check will be sent to your address of record.

Check one and provide all required information.

- Distribute to a Fidelity nonretirement account: **Requires Medallion signature guarantee if going to an account of which you are not an owner.**

Fidelity Nonretirement Account Number	Fidelity Fund Name or Symbol <i>Mutual fund accounts ONLY</i>

- Check mailed to the address of record ▶ Default if no choice indicated or if we are unable to process your choice.
- Electronic funds transfer (EFT) to 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/eft](http://Fidelity.com/eft) or complete the Electronic Funds Transfer (EFT) Authorization form. If EFT has not been established prior to the receipt of this request, a check will be mailed to the address of record.**

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

Bank Account Number

### 4. Signature and Date Account owner must sign and date.

By signing below, you:

- Authorize and request the custodian of the Fidelity HSA®, Fidelity Personal Trust Company and its agents, affiliates, employees, or successor custodians, to execute the instructions you have provided above.
- Accept full responsibility for complying with IRS requirements for excess contributions and 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.

**A Medallion signature guarantee is required:**

- 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.**

<b>PRINT OWNER NAME</b>	
<b>OWNER SIGNATURE</b>	X
<b>DATE MM/DD/YYYY</b>	
<b>DATE</b>	X

▼ MEDALLION SIGNATURE GUARANTEE ▼

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

**Questions?** Go to [Fidelity.com](http://Fidelity.com) or call 800-544-3716.

*Use the postage-paid envelope, drop off at a Fidelity Investor Center, OR deliver to:*

<b>Regular mail</b> Attn: Retirement Distributions Fidelity Investments P.O. Box 770001 Cincinnati, OH 45277-0035	<b>Overnight mail</b> Attn: Retirement Distributions Fidelity Investments 100 Crosby Parkway KC1B Covington, KY 41015
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*On this form, "Fidelity" means Fidelity Brokerage Services LLC and its affiliates. Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC. 456946.6.0 (09/16)*

