

# Beneficiaries—Annuities

Use this form to add or change the beneficiaries of your Fidelity annuity contract OR your Brighthouse Growth and Income<sup>SM</sup> annuity contract only. Do NOT use for non-annuity accounts like Fidelity IRA, Retirement Plan (Keogh), or non-retirement accounts. Type on screen or print out and fill in. For best results, use CAPITAL letters and black ink. Need more room for information or signatures? Make a copy of the relevant page or a blank sheet.

## Helpful to Know

- You may want to review this document with a tax, financial, or legal advisor.
- **For NY Retirement Reserves annuities (contracts that begin with 4 or 5) this form applies only to annuitant beneficiaries.** Filing this form replaces any annuitant beneficiaries, but not any owner beneficiaries. To change owner beneficiaries, use the *Beneficiaries—Retirement Reserves Annuities* form.

## 1. Contract Owner(s)

**Trust and UGMA/  
UTMA Accounts:**  
Provide names  
of authorized  
individuals in the  
Contract Owner fields.

Contract Owner Name	Phone
Joint Contract Owner Name if applicable	

## 2. Contracts Included

List all contracts you  
want this form to apply  
to. To indicate different  
beneficiaries for  
different contracts, use  
copies of this form.

Annuity Contract Number	Annuity Contract Number	Annuity Contract Number
Annuity Contract Number	Annuity Contract Number	Annuity Contract Number

Form continues on next page. ►►



### 3. Beneficiaries

If you need more room for additional primary OR contingent beneficiaries, make a copy of this Section 3 or use a blank sheet.

#### Primary Beneficiaries

- **For custodial contracts**, list the minor's estate as the primary beneficiary.
- **For jointly owned Retirement Reserves contracts**, to continue the contract upon either owners death, both owners **MUST** be listed as the primary beneficiaries.
- **For Fidelity Fixed Deferred Retirement Annuity contracts**, for a spouse to continue the contract upon the owners death, the spouse **MUST** be listed as the sole primary beneficiary.
- **For Fidelity Personal Retirement and Fidelity Fixed Deferred Retirement Annuities**, trust-owned contracts **MUST** have the owning Trust as the sole beneficiary.

☐ Keep the primary beneficiary designations already in place on the contract(s). **Do not** list beneficiaries below if box is checked.

For each beneficiary listing, provide all required information.

If a beneficiary is deceased at the time of the contract owner's death and you want that beneficiary's share to go to his or her legal descendants (children born of or legally adopted by the beneficiary), check "Per stirpes" (not applicable for trust/estate beneficiaries).

Name of Person, Trust, or Entity				Email			
Address Street, City, State, ZIP Code				Relationship		Share Percentage	
						%	
Social Security or Taxpayer ID Number		Date of Birth or Trust MM DD YYYY		Phone		<input type="checkbox"/> Per stirpes	
Name of Person, Trust, or Entity				Email			
Address Street, City, State, ZIP Code				Relationship		Share Percentage	
						%	
Social Security or Taxpayer ID Number		Date of Birth or Trust MM DD YYYY		Phone		<input type="checkbox"/> Per stirpes	
Name of Person, Trust, or Entity				Email			
Address Street, City, State, ZIP Code				Relationship		Share Percentage	
						%	
Social Security or Taxpayer ID Number		Date of Birth or Trust MM DD YYYY		Phone		<input type="checkbox"/> Per stirpes	
						<input type="checkbox"/> %	

Total must add up to 100%

Beneficiaries continues on next page. ►►



## Contingent Beneficiaries

**Do NOT list any primary beneficiaries here.**

Contingent beneficiaries receive assets if no primary beneficiaries survive you.

If a beneficiary is deceased at the time of the contract owner's death and you want that beneficiary's share to go to his or her legal descendants (children born of or legally adopted by the beneficiary), check "Per stirpes" (not applicable for trust/estate beneficiaries).

☐ Keep the contingent beneficiary designations already in place on the contract(s). **Do not** list beneficiaries below if box is checked.

Name of Person, Trust, or Entity			Email		
Address Street, City, State, ZIP Code			Relationship		Share Percentage %
Social Security or Taxpayer ID Number	Date of Birth or Trust MM DD YYYY	Phone		<input type="checkbox"/> Per stirpes	
Name of Person, Trust, or Entity			Email		
Address Street, City, State, ZIP Code			Relationship		Share Percentage %
Social Security or Taxpayer ID Number	Date of Birth or Trust MM DD YYYY	Phone		<input type="checkbox"/> Per stirpes	
Name of Person, Trust, or Entity			Email		
Address Street, City, State, ZIP Code			Relationship		Share Percentage %
Social Security or Taxpayer ID Number	Date of Birth or Trust MM DD YYYY	Phone		<input type="checkbox"/> Per stirpes	
Name of Person, Trust, or Entity			Email		
Address Street, City, State, ZIP Code			Relationship		Share Percentage %
Social Security or Taxpayer ID Number	Date of Birth or Trust MM DD YYYY	Phone		<input type="checkbox"/> Per stirpes	
					Total must add up to 100% %

## 4. Signature and Date ALL owners of the contract must sign and date below.

By signing below, you:

- Acknowledge that the information in this form replaces any and all beneficiary information (for NY Retirement Reserves, annuitant beneficiary information only) that may be on record for this annuity at the time this form is received in good order by Fidelity.
- Acknowledge and agree to all terms in the contract concerning beneficiaries.
- Acknowledge that only those beneficiaries who are alive on the contract owner's death ("date of death") will receive the assets of your contract.
- Acknowledge that Fidelity or Brighthouse Financial has no responsibility for the application of assets distributed to beneficiaries.
- Agree that by checking the "per stirpes" box next to a beneficiary's name, any sum payable to that beneficiary will be divided equally among the beneficiary's surviving legal descendants, if the beneficiary him- or herself is no longer living on the date of death.
- Acknowledge that "per stirpes" creates a category of beneficiaries (for example, the children of your daughter or son), and therefore may end up including individuals who are not yet born or adopted.
- Acknowledge that if no percentages are indicated, assets will be divided equally among primary beneficiaries that are living or have per stirpes descendants.
- Acknowledge that listing beneficiaries by name does NOT create a category, and that if you later want to include other beneficiaries (such as any children born to or adopted by you in the future), you will need to file a new beneficiary form with updated names and information.
- Agree that Fidelity or Brighthouse Financial has no obligation to locate any beneficiary, notify any person of any transfer of assets to beneficiaries, or to independently verify any information submitted by any person claiming an interest in your contract.
- Certify that for Fidelity-issued trust-owned annuities (excluding charitable remainder trusts), all beneficiaries are natural persons.

CONTRACT OWNER NAME/TRUSTEE NAME		<ul style="list-style-type: none"> <li>Contract owner must sign and date.</li> <li>If the contract is owned by a Trust, all Trustees must sign and date.</li> <li>If the signee is power of attorney, required documentation must be on file granting powers to add or change beneficiaries.</li> </ul>
SIGNATURE	DATE MM/DD/YYYY	
SIGN X	DATE X	
JOINT CONTRACT OWNER NAME/TRUSTEE NAME		<ul style="list-style-type: none"> <li>Joint owner of the contract must sign and date. (If needed, ownership of the contract can be verified on your recent quarterly annuity statement.)</li> </ul>
SIGNATURE	DATE MM/DD/YYYY	
SIGN X	DATE X	



**Did you print the form and did all owners sign it?** Send the ENTIRE form to Fidelity Investments. After the changes are registered, you will receive a Revised Annuity Profile.

**Questions?** Call 800.634.9361.

**Regular Mail** *Except NY*

Annuity Service Center  
PO Box 770001  
Cincinnati, OH 45277-0050

**Regular Mail** *NY only*

Annuity Service Center  
PO Box 770001  
Cincinnati, OH 45277-0051

**Overnight Mail**

Fidelity Investments  
100 Crosby Parkway, KC2Q  
Covington, KY 41015

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Brighthouse Growth and Income<sup>SM</sup> annuity (Policy Form Series No. 8800 (10/09)) is issued by Brighthouse Life Insurance Company, Charlotte, NC 28277. The contract's financial guarantees are solely the responsibility of the issuing insurance company. Fidelity Brokerage Services LLC, Member NYSE, SIPC, and Fidelity Insurance Agency, Inc., are the distributors; they are not affiliated with any Brighthouse Financial company.

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