

Withdrawal – One-Time

Fidelity Income Advantage® Annuity and Fidelity Freedom Lifetime Income® Annuity

Use this form to make a one-time withdrawal from or to surrender your annuity contract. 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? Use a copy of the relevant page.

Helpful to Know

- To make one-time withdrawals from more than one annuity, use a separate form for each contract.
- Note that only two partial withdrawals are allowed each year and that withdrawals reduce your contract's income value and the amount available for future withdrawals.
- Review your contract for conditions and policies that apply to withdrawals from your annuity, including frequent trading policies.
- For Fidelity Income Advantage® annuities, you cannot make a withdrawal from assets allocated to the fixed income portion of your contract.
- It is your responsibility to ensure that your withdrawals comply with IRS rules. All transactions made using this form are reported to the IRS. You may want to consult a tax advisor.

1. Contract Owner(s)

Phone numbers will be used if we have questions, but will not be used to update your account information. ▶

Contract Owner Name		Annuity Contract Number
Joint Contract Owner Name <i>if applicable</i>		
Trust or Entity Name <i>if applicable</i>		
Evening Phone	Daytime Phone	Extension

2. Withdraw Part of Your Contract Value *Skip to Section 3 if you are requesting a full withdrawal.*

The amount you receive will be the amount you request MINUS any taxes and fees triggered by your withdrawal. Note that your withdrawal will reduce your income value and future withdrawal amount. See your contract and prospectus for details. Complete ONLY the subsection for the type of your annuity.

Fidelity Income Advantage Annuity

Withdrawals will be made from assets in the variable portion of your contract and will be taken proportionately from all your variable investments.

Dollar Amount
\$

\$500 minimum

Fidelity Freedom Lifetime Income Annuity

Check ONLY one request option and provide any required information.

- Maximum partial withdrawal amount available *Maximum is the amount that will reduce your variable income amount to \$1,200 per year (\$100 per month).*
- ONLY the following amount:

Dollar Amount
\$

\$500 minimum

Form continues on next page. ▶▶

3. Full Withdrawal

The amount you receive will be the amount you request MINUS any taxes and fees triggered by your withdrawal. Note that your withdrawal may affect the size of any future payments, particularly if you bought your annuity within the past five years. See your contract and prospectus for more details.

Fidelity Income Advantage Annuity

Withdrawals will be made from assets in the variable portion of your contract and will be taken proportionately from all your variable investments.

- Withdraw full liquidity value *Withdrawal period will end and reduced payments will continue from your contract as long as you live.*

Fidelity Freedom Lifetime Income Annuity

The amount you receive will be the amount you request MINUS any taxes and fees triggered by your withdrawal.

- Withdraw full liquidity value *Constitutes a full withdrawal (surrender) of your contract if you request within the first 5 years of your contract. If requested after 5 years, reduced payments will continue from your contract as long as you live.*

4. Withdrawal Method

Be sure to note whether the withdrawal method you choose requires that you obtain a Medallion signature guarantee in Section 6.

Check one and provide any required information.

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

- Directly deposited to a Fidelity non-retirement account: *Withdrawals to a brokerage account will be deposited to the core position only. Requires Medallion signature guarantee if going to an account of which you are not an owner.*

Fidelity Non-retirement Account Number	Fidelity Fund Name or Symbol <i>Mutual fund accounts ONLY.</i>

- Electronic funds transfer (EFT) to bank or credit union account using EFT instructions ALREADY IN PLACE on the contract. *To add EFT to a contract, go to fidelity.com/eft.*

Bank Account Number	Bank Name

Payee cannot be another financial institution.

- Check paid to an alternate payee or mailed to an alternate address: *Requires Medallion signature guarantee.*

Alternate Payee Name			
Address			
City	State/Province	Zip/Postal Code	Country

- Check mailed to the address of record *Default if no choice indicated or if we are unable to process your choice. Requires Medallion signature guarantee if the contract's address of record has been changed within the past 10 days AND the withdrawal amount is over \$10,000.*

5. Tax Withholding

Withdrawals from your annuity are subject to federal and, where applicable, state income tax withholding, unless you choose not to have withholding apply below (and if you provided a U.S. address). If you do not elect out of withholding, federal income tax will be withheld at the rate of 10% from the taxable portion of your annuity withdrawal amount, unless you indicate a higher percentage below. If you choose not to have withholding apply, or if you do not have enough federal income tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Withholding instructions provided will remain effective for all withdrawals until you either revoke them or give us new instructions.

Federal

- Do NOT withhold federal taxes
- Withhold federal taxes at the rate of:

Percentage	%

No dollar amounts. Note that if there is federal withholding, certain states require that there also be state withholding.

State

- Do NOT withhold state taxes unless required by law
- Withhold state taxes at the applicable rate
- Withhold state taxes at the rate, or in the amount, of:

Percentage	%	or	Dollar Amount	\$

Form continues on next page. >>



6. Signature and Date ALL contract owners must sign and date.

By signing below, you:

- Authorize and request Fidelity Investments Life Insurance Company to make the withdrawals indicated on this form from the contract listed in Section 1.
- Acknowledge that withdrawals will be taxed as ordinary income, and may be subject to a 10% early withdrawal penalty if taken before age 59½.
- Indemnify Fidelity and its agents, affiliates, successors, and employees from any liability in the event that you fail to meet the IRS requirements.
- Authorize and request Fidelity Investments Life Insurance Company to make the withdrawals indicated on this form from the contract listed in Section 1.

- Agree that if you withdraw all or part of the variable portion of your contract after your first annuity income date but on or before its fifth anniversary, you will forfeit the portion of your purchase payment intended to provide annuity income to annuitants still living after the withdrawal period.
- Acknowledge that if any portion of this contract was funded via a partial exchange of an existing annuity contract within the last 6 months, any withdrawals from the existing or new contract that are not part of an annuity income program could nullify the partial 1035 protection or result in an adverse tax consequence.
- Certify under penalties of perjury that you are U.S. citizen or other U.S. person (including a resident alien individual) and that the tax ID you provided on the Fidelity

Annuity Contract associated with this withdrawal (or as updated in a subsequent communication to Fidelity) is your correct tax identification number.

Customers surrendering contracts

- Understand that Fidelity will be released from any other contractual obligation and that the contract listed in Section 1 will be canceled.
- Certify that there are no existing assignments and that no bankruptcy petition has been filed by or against you.

Customers requesting EFTs

- Authorize and request Fidelity to make EFT withdrawals from the contract listed in Section 1 by initiating debit entries to that contract.

A Medallion signature guarantee is required next to each signature below if:

- Your withdrawal amount is over \$100,000.
- Withdrawals are sent to someone other than the account owner.
- Contract's address of record has been changed within the past 10 days AND the withdrawal amount is over \$10,000.

You can get one from most banks, credit unions, and other financial institutions. A notary seal/stamp is NOT a signature guarantee.

Print Contract Owner Name	
DATE	Date MM DD YYYY
SIGN	Owner Signature

▼ MEDALLION SIGNATURE GUARANTEE ▼

Print Joint Contract Owner Name	
DATE	Date MM DD YYYY
SIGN	Owner Signature

▼ MEDALLION SIGNATURE GUARANTEE ▼

Individual providing signature guarantee Providing this information will avoid delay or rejection of your request.

Guarantor Name	Phone	Extension

<p>Did you sign the form? Send the ENTIRE form to Fidelity.</p> <p>Questions? Call 1-800-634-9361.</p>	<p>Regular Mail <small>Except NY</small></p> <p>Annuity Service Center PO Box 770001 Cincinnati, OH 45277-0050</p>	<p>Regular Mail <small>NY only</small></p> <p>Annuity Service Center PO Box 770001 Cincinnati, OH 45277-0051</p>	<p>Overnight Mail</p> <p>Fidelity Investments 100 Crosby Parkway, KC2Q Covington, KY 41015</p>
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