

Ownership/Annuitant Change

Fidelity Personal Retirement Annuity® and Fidelity Retirement Reserves® Annuity

Use this form to add or change an INDIVIDUAL owner or annuitant for your annuity contract. Do NOT use this form to name a TRUST as the contract owner, or to modify beneficiary designations. Type on screen or print out and fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page.

Helpful to Know

- To change the owner(s) or annuitant(s) of multiple contracts, submit a separate form for each contract.
- You must already be a contract owner or an authorized individual, such as a custodian or trustee, to use this form.
- If you name a new contract owner, you must get a signature guarantee on this form for the *current* contract owner.
- Ownership changes can have tax and/or legal consequences. You may want to review this document with a tax, financial, or legal advisor.

eDelivery

- You can sign up for eDelivery of certain financial information for this annuity. Simply access Fidelity.com/ edelivery and click Sign up for eDelivery to select your delivery preferences.
- If you currently hold a Fidelity personal investing account or another annuity, the delivery preferences

you have selected for your financial documents will automatically apply to similar documents (as available) for this annuity.

• Fidelity Personal Retirement Annuity®

- You may change the owner, but only to the current owner's spouse.
- You may only add a non-spouse joint owner if younger than you. You can do this only once, and you cannot change it.

• Fidelity Retirement Reserves® Annuity

- You CANNOT change the owner or annuitant of a qualified annuity (funded with pretax money).
- You may change the annuitant of a nonqualified annuity (funded with after-tax money) ONLY if it was issued in New York.
- You may add your spouse as a joint owner. You may add a non-spouse as a joint owner ONLY if your annuity was issued in CA, OR, PA, NY, or VT.

1. Contract to Be Changed

1. Contract t	o be Changed								
Your annuity contract number can be found on a recent statement or on the portfolio positions page on Fidelity.com.	Annuity Contract Number Current Contract Owner/Minor Name Current Joint Contract Owner/Custod	ian Name <i>If</i>	applicabl	e.					
2. New Cont	ract Owner Diskip	to Section	on 3 if y	ou are NOT	changing the	owner.			
Check only one option, and provide the required information.	Remove the current contra Remove the current contra Remove current custodiar	act owner	and rep	olace with cu	rrent joint own	er.			
	First Name		M.I.	Last Name			Social Sec	urity or Tax	xpayer ID Number
	Date of Birth MM DD YYYY	Email							
	Mobile Phone	Se	econdary F	Phone		Relationship to C	urrent Prima	ary Owner	
Legal/Residential A	ddress								
Provide the address used for tax reporting. Cannot be a PO Box, mail drop, or c/o.	Address								
	City		State/Province		ZIP/Postal Code Count		ry		
					New Contract	t Owner conti	nues on	the nex	xt page.

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Mailing Address								
	Same as legal/residential address > Default if no other information indicated below.							
	Address							
	City	State/Province	ZIP/Postal Code	Country				
3. New Join	t Owner/Custodia	n ⊳ Skip to Section 4	if you are NOT char	nging the joint owner or custodian.				
Check only one option,	Add a joint owner. Only one	allowed per contract.						
and provide the required information. Remove the current joint owner.								
•	Remove the current joint own	•						
	☐ Remove the current custodian	n and replace with a nev	v one.					
New Joint Owner								
	First Name	M.I. Last Name		Social Security or Taxpayer ID Numb				
	D + (D: d + 111 D) 1000	1						
	Date of Birth MM DD YYYY Ema	III						
	Mobile Phone	Secondary Phone	Rela	tionship to Current Primary Owner				
New Legal/Reside	ntial Address	•						
Check one.	Same as current contract own	er address						
	☐ Same as NEW contract owne		o other information	indicated below.				
Provide the address used for tax reporting. Cannot	Address							
be a PO Box, mail drop, or c/o.	City	State/Province	ZIP/Postal Code	Country				
New Mailing Addr	ess							
	☐ Same as legal/residential add	ress ▷ Default if no oth	ner information indica	ated below.				
	Address							
	City	State/Province	ZIP/Postal Code	Country				
4. New Ann	uitant ▷ Skip to Section 5 if	you are NOT changing	the annuitant.					
Check only one option,	Fidelity Personal Retirement	Annuity						
and provide the required information.	☐ Keep the current annuitant and add a new annuitant.							
We must have your	Remove the current annuitant and replace with a new annuitant NOT available for trusts.							
change of annuitant request in hand at	Remove a joint annuitant.							
least 30 days BEFORE	Retirement Reserves Annuity MUST have been issued in New York and be a nonqualified account							
the annuity date.	Keep the current annuitant and add a contingent annuitant.							
	Remove the current annuitant and replace with a contingent annuitant. One-time-only change. Not available for trusts.							
	Individual Being Removed If applicable.							
	Name							

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New Annuitant continues on the next page.

AW		

	First Name		M.I.	Last Name		Social Security or Taxpayer ID Number			
	Date of Birth MM DD YYYY	Dalatianal	hin to C	urrant Primary Owner					
	Date of Biltii Mim DD 11111	Relationship to Current Primary Owner							
Legal/Residential Address									
Check one.	Check one. Same as current contract owner address								
	☐ Same as NEW contract owner address ▷ Default if no other information indicated below.								
Provide the	Provide the Address								
address used for tax									
reporting. Cannot be a PO Box, mail	City		Stat	e/Province	ZIP/Postal Code	Country			
drop, or c/o.									
Mailing Address									
	☐ Same as legal/residential address ▷ Default if no other information indicated below.								
	Address								
	City		Stat	e/Province	ZIP/Postal Code	Country			

5. Contract Owner(s) Signature and Date Form cannot be processed without signature and date of all CURRENT and NEW contract owners.

By signing below, you:

Current contract owners being removed

- Authorize Fidelity to act on all instructions given on this form, and you understand how they will affect your contract.
- Affirm that you have read and understand your contract.
- Certify that all information you provided is correct to the best of your knowledge.
- Understand that your instructions will be effective as of the date your signed form has been accepted at the Annuity Service Center.

New contract owner(s)

- Affirm that you are at least 18 years old.
- Affirm that you have read and understand the contract for this annuity.
- Certify that all information you provided is correct to the best of your knowledge.

 Certify under penalties of perjury that you are a U.S. person (including a U.S. resident alien) and the Social Security or Taxpayer Identification Number provided is correct (or that you are waiting for a number to be issued to you).

If the IRS has notified you that you are currently subject to backup withholding because you failed to report all interest and dividends on your tax return, CROSS OUT all of the bracketed text, at right.

- Certify under penalties of perjury that you are not subject to backup withholding because any of the following applies:
 - You are exempt from backup withholding.
 - You have not been notified by the Internal Revenue Service (IRS) that you are subject to backup withholding as a result of a failure to report all interest or dividends.
 - The IRS has notified you that you are no longer subject to backup withholding.

Contract Owner(s) Signature and Date continues on the next page.

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5a. Owners REMAINING on the contract or being REMOVED from contract ONLY

Who must sign?

All owners remaining on the contract after the change AND all owners being **removed** from the contract:

- Owner and Joint Owner (if applicable)
- All Trustees (if changing from Trust ownership)
- Custodian (if UGMA and minor coming of age)

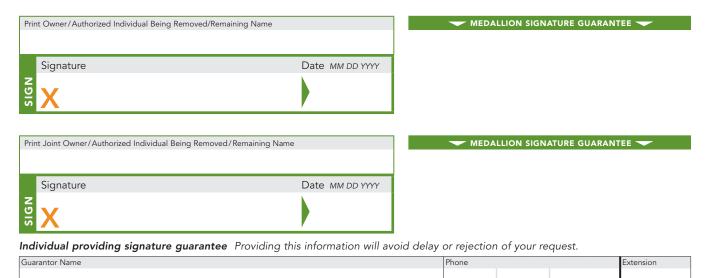
Do I need a Medallion Signature Guarantee?

YES, for the following owners, a Medallion Signature Guarantee is required in the box next to your signature.

- Any owners being removed
- Remaining owner ONLY if a new owner is being added

Where can I get a Medallion Signature Guarantee?

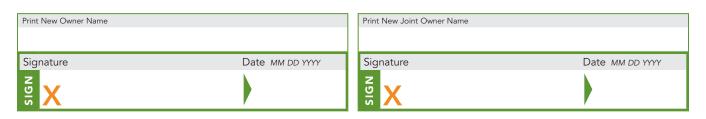
- You can get one at most banks, credit unions, and other financial institutions. A notary seal is not a signature guarantee.
- You can have the form authenticated at a Fidelity Investor Center if all signers are present.



5b. Owners being ADDED to the contract

Who must sign in this section?

- All new owners (owner and joint if applicable)
- A minor who is now of age on an UGMA
- Exception: New annuitants do not need to sign



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Did you sign the form? Send the ENTIRE form to Fidelity Investments. After the changes are registered, the contract owner 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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Fidelity Brokerage Services LLC, Member NYSE, SIPC. 574630.14.0 (12/22)

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