

Withdrawal—One-Time

Fidelity Personal Retirement Annuity® and Fidelity Retirement Reserves® 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.
- Review your contract for conditions and policies that apply to withdrawals from your annuity, including frequent-trading policies.
- For Retirement Reserves contracts, note that withdrawals could trigger a prorated annual fee (not to exceed \$30; see 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.
- Original “ink” signature required in Section 6. Copies are not accepted.

1. Contract Number/Owner(s)

Your **annuity contract number** can be found on a recent statement or on the portfolio positions page on Fidelity.com.

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

Phone numbers will be used if we have questions.

2. Withdraw Part of Your Contract Value ▶ Skip to Section 3 if you are surrendering your contract.

The amount you receive will be the amount you request MINUS any taxes and fees triggered by your withdrawal. Your withdrawal will be taken proportionally from ALL annuity funds within your contract (excluding the Guaranteed Fund when held in NY Retirement Reserves contracts), unless you select the last option and specify at least one fund.

Check **ONLY** one withdrawal option, and provide any required information.

ONLY the following amount:

Dollar Amount	\$	\$500 minimum.
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Maximum amount available *We will leave in the required minimum balance of \$2,500 (\$5,000 for Fidelity Personal Retirement Annuities)*

ONLY the following annuity funds and amounts:

Annuity Fund Name or Symbol			
<input type="checkbox"/> ALL units	<input type="checkbox"/> ONLY this percentage:	Percentage %	<input type="checkbox"/> ONLY this dollar amount: Dollar Amount \$
Annuity Fund Name or Symbol			
<input type="checkbox"/> ALL units	<input type="checkbox"/> ONLY this percentage:	Percentage %	<input type="checkbox"/> ONLY this dollar amount: Dollar Amount \$

Form continues on next page. ▶▶



3. Surrender Your Contract

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

- Withdraw ENTIRE contract amount (surrender) *Amount will be cash value of your contract on the day we process your request.*
- Original contract has been lost or destroyed Original contract attached

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.

- Directly deposited to a Fidelity nonretirement 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 Nonretirement Account Number	Fidelity Fund Name or Symbol <i>Mutual fund accounts ONLY.</i>

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

- 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

- 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.

Check one in each column. Contract owner's legal/residential address determines which state's tax rules apply.

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 *Form cannot be processed without signature and date of ALL contract owners.*

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.

- Acknowledge, 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.

Who must sign?

- Owner of Contract
- Joint Owner of Contract (if jointly held) *You can access a recent quarterly statement to confirm ownership.*
- All Trustees (if trust owned)
- Custodian (if UGMA)
- **Please note: Original "ink" signatures are required. Copies are not accepted.**

Do I need a Medallion Signature Guarantee?

- YES—If the withdrawal meets one or more of these criteria, the Medallion Signature Guarantee is required next to each signature:
 - The value of the withdrawal is over \$100,000.
 - The withdrawal is being sent to anyone other than the owners listed in Section 1.
 - The address of record on the contract has been changed within the past 10 days AND the value of the withdrawal is over \$10,000.

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 Medallion Signature Guarantee.**
- You can have the form authenticated at a Fidelity Investor Center if all signers are present.

Print Owner/Authorized Individual Name	
SIGN	Owner/Authorized Individual Signature
	Date MM DD YYYY
X	

MEDALLION SIGNATURE GUARANTEE

Print Joint Owner/Authorized Individual Name	
SIGN	Joint Owner/Authorized Individual Signature
	Date MM DD YYYY
X	

MEDALLION SIGNATURE GUARANTEE

Individual providing Medallion Signature Guarantee *Providing this information will avoid delay or rejection of your request.*

Guarantor Name	Phone	Extension



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

Questions? Call 1-800-634-9361.

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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