

# Beneficiaries – Annuities

Use this form to add or change the beneficiaries of your Fidelity 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 or a blank sheet.

## Helpful To Know

- You may want to review this document with a tax, financial, or legal advisor.
- For all Fidelity annuities, filing this form replaces any existing beneficiary records for this contract.** Be sure this form includes ALL beneficiaries you want on this contract.
- File one form per contract.** If you have multiple contracts, complete a separate form for each contract.
- For NY Retirement Reserves contracts, this form applies only to owner beneficiaries.** Filing this form replaces any owner beneficiaries, but not any annuitant beneficiaries. To change annuitant beneficiaries, use the "Beneficiaries – Retirement Reserves Annuities" form.

## 1. Contract Owner(s)

Contract Owner Name	Annuity Contract Number
Joint Contract Owner Name <i>if applicable</i>	
Trust or Entity Name <i>if applicable</i>	

## 2. Beneficiaries

### Primary Beneficiaries

For each beneficiary listing, provide all required information.

If you want a beneficiary's share to go to his or her legal descendants (biological or legally adopted children) in the event that you outlive the beneficiary, check "per stirpes."

**For custodial contracts,** list the minor's estate as the primary beneficiary.

**For jointly owned Retirement Reserves contracts,** to continue the contract upon either owner's death, list both owners as the primary beneficiaries.

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

Beneficiaries continues on next page. ►►

### Contingent Beneficiaries

Contingent beneficiaries receive assets if no primary beneficiaries survive you.

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

### 3. Signature and Date *Required. ALL contract owners must sign and date.*

By signing below, you:

- Acknowledge that the information in this form replaces any and all beneficiary information (for NY Retirement Reserves, owner 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.
- 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 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 trust-owned annuities (excluding charitable remainder trusts), all beneficiaries are natural persons.

Contract Owner/Trustee Name		Joint Contract Owner Name	
Signature	Date MM DD YYYY	Signature	Date MM DD YYYY
<b>SIGN</b> ▶	▶	<b>SIGN</b> ▶	▶

<p><b>Did you print the form and did all owners sign it?</b> Send the ENTIRE form to Fidelity Investments. After the changes are registered, you will receive a Revised Annuity Profile.</p>	<p><b>Regular Mail</b> <i>Except NY</i></p> <p>Annuity Service Center PO Box 770001 Cincinnati, OH 45277-0050</p>	<p><b>Regular Mail</b> <i>NY only</i></p> <p>Annuity Service Center PO Box 770001 Cincinnati, OH 45277-0051</p>	<p><b>Overnight Mail</b></p> <p>Fidelity Investments 100 Crosby Parkway, KC2Q Covington, KY 41015</p>
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Fidelity Brokerage Services LLC, Member NYSE, SIPC. 420251.7.0 (04/13)

