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Fidelity INVESTMENTS

Questions on your annuity? Call 800-634-9361.

# Ownership Change to Trust

## Fidelity Personal Retirement Annuity®, Fidelity Retirement Reserves® Annuity, and Fidelity Growth and Guaranteed Income® Annuity

**Use this form to change the ownership of an annuity contract to a TRUST. Do NOT use this form 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) of multiple contracts, submit a separate form for each contract.
- You must already be a contract owner to use this form.
- You must get a signature guarantee on this form for the *current* contract owner(s).
- **eDelivery**
  - 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.
- Ownership changes can have tax and/or legal consequences. You may want to review this document with a tax, financial, or legal adviser.
- **Fidelity Growth and Guaranteed Income and Fidelity Retirement Reserves Annuity**
  - You CANNOT change the owner of a qualified annuity (funded with pretax money).
- **Fidelity Personal Retirement Annuity ("FPRA")**
  - Trust-owned contracts must have the grantor as the sole annuitant and the owning Trust as the sole beneficiary.

## 1. Contract to be Changed

| Current Contract Owner Name | **Annuity Contract Number** |
|---|---|
| | |
| Current Joint Contract Owner Name *If applicable.* | |
| | |

## 2. Trust Details

| Trust Name | | U.S. Taxpayer ID Number |
|---|---|---|
| | | |
| Date of Trust *MM DD YYYY* | For-Benefit-Of Name | |
| | | |
| Grantor of Trust | | |
| | | |

### Type of Annuity and Trust

*Check ONLY one box in this section.*

**Fidelity Personal Retirement Annuity**

***IMPORTANT: Changing the registration to a Trust will result in these additional contract changes:***

***1. The grantor of the trust will become the sole annuitant and any Joint annuitants will be removed.***

***2. The owning trust will become the sole beneficiary.***

☐ Revocable Grantor (income taxed to Grantor) *Grantor must be registered as an annuitant*

☐ Charitable (for example, a trust owned by a charitable organization)

**Fidelity Retirement Reserves Annuity**

☐ Revocable Grantor (income taxed to Grantor) *Grantor must be registered as an annuitant*

☐ Other (for example, an Irrevocable trust)

☐ Charitable (for example, a trust owned by a charitable organization)

**Fidelity Growth and Guaranteed Income Annuity**

☐ Revocable Grantor (income taxed to Grantor) *Grantor must be registered as an annuitant*

**Trust Details continues on the next page.** ▶▶

## Legal/Residential Address

*Provide the address used for tax reporting. Cannot be a P.O. Box, mail drop, or c/o.*

| Address | | | |
|---|---|---|---|
| | | | |
| City | State/Province | ZIP/Postal Code | Country |
| | | | |

## Mailing Address

☐ Same as legal/residential address ▷ *Default if no other information indicated below.*

| Address | | | |
|---|---|---|---|
| | | | |
| City | State/Province | ZIP/Postal Code | Country |
| | | | |

# 3. Trustee

| First Name | M.I. | Last Name | Social Security or Taxpayer ID Number |
|---|---|---|---|
| | | | |

| Date of Birth *MM DD YYYY* | Mobile Phone | Secondary Phone |
|---|---|---|
| | | |

| Email |
|---|
| |

## Legal/Residential Address

*Provide the address used for tax reporting. Cannot be a P.O. Box, mail drop, or c/o.*

| Address | | | |
|---|---|---|---|
| | | | |
| City | State/Province | ZIP/Postal Code | Country |
| | | | |

## Mailing Address

☐ Same as legal/residential address ▷ *Default if no other information indicated below.*

| Address | | | |
|---|---|---|---|
| | | | |
| City | State/Province | ZIP/Postal Code | Country |
| | | | |

**Form continues on the next page.** ▶▶

## 4. Additional Trustee

▷ *Skip to Section 5 on next page if you are NOT naming an additional trustee.*

*Use copies of this section to add more trustees. ALL trustees must sign this form.*

| First Name | M.I. | Last Name | Social Security or Taxpayer ID Number |
|---|---|---|---|
| | | | |

| Date of Birth *MM DD YYYY* | Mobile Phone | Secondary Phone |
|---|---|---|
| | | |

| Email |
|---|
| |

### Legal/Residential Address

*Provide the address used for tax reporting. Cannot be a P.O. Box, mail drop, or c/o.*

| Address | | | |
|---|---|---|---|
| | | | |
| **City** | **State/Province** | **ZIP/Postal Code** | **Country** |
| | | | |

### Mailing Address

☐ Same as legal/residential address ▷ *Default if no other information indicated below.*

| Address | | | |
|---|---|---|---|
| | | | |
| **City** | **State/Province** | **ZIP/Postal Code** | **Country** |
| | | | |

**Form continues on the next page.** ▶▶

## 5. Signature(s) and Date All current contract owners and authorized trustees must sign and date.

### Current Contract Owner(s)

By signing below, you:
- Authorize Fidelity to act on all instructions given on this form and understand how they will affect your contract.
- Affirm that you have read and understood 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.

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

Print Current Owner Name

SIGN Current Owner Signature Date *MM DD YYYY*

MEDALLION SIGNATURE GUARANTEE

Print Current Joint Owner Name

SIGN Current Joint Owner Signature Date *MM DD YYYY*

MEDALLION SIGNATURE GUARANTEE

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

| Guarantor Name | Phone | Extension |
|---|---|---|
| | | |

### Trustee(s)

By signing below, you:
- Affirm that you have read and understood the contract for this annuity.
- Acknowledge that each trustee is authorized, under the terms of the trust, to exercise ownership rights under the contract.
- Understand that each trustee can act independently in relation to this annuity contract.
- Certify that all information you provided is correct to the best of your knowledge.
- Accept that this form supersedes any previously provided certifications.
- Certify that all trustees of this trust are named in this form.
- Agree to notify Fidelity immediately of any change in fact or circumstance for yourself or any other trustee.
- Understand that a change in ownership may be treated as a taxable distribution.
- Acknowledge that for Trust-owned FPRA contracts, the grantor will be the sole annuitant and the owning trust will be the sole beneficiary.
- Understand that for this contract to qualify for tax deferral, a trust must hold the contract "as an agent for a natural person(s)," IRC Section 72(u)(1).
- Acknowledge that Fidelity has not, and will not, provide tax advice, and that the trustees, not Fidelity, are responsible for any tax consequences of trust ownership of this contract.

Print Trustee Name

SIGN Trustee Signature Date *MM DD YYYY*

Print Additional Trustee Name

SIGN Additional Trustee Signature Date *MM DD YYYY*

**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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