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Fidelity INVESTMENTS

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

Ownership Change to Trust

Fidelity Personal Retirement Annuity®, Fidelity Fixed Deferred 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.
  - You CANNOT change the owner of a qualified annuity (funded with pretax money).
- **Fidelity Personal Retirement Annuity (FPRA) and Fidelity Fixed Deferred Retirement Annuity (FDRA)**
  - Trust-owned contracts must have the grantor as the sole annuitant and the owning Trust as the sole beneficiary.
  - **Please note: For primary owner changes, any automatic investment or withdrawal programs will be end dated and will need to be re-established by the new owner(s).**

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 and Fidelity Fixed Deferred 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

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

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 and FDRA 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.

Your trust documents set forth the terms of your trust. Based on these documents, you can identify which state's laws apply to your trust. All trustee signatures MUST be notarized if your trust is governed by the laws of California, Delaware, Idaho, Iowa, Kansas, Michigan, Minnesota, Mississippi, Nebraska, Nevada, South Dakota, Tennessee, or Vermont.

PRINT TRUSTEE NAME		PRINT TRUSTEE NAME	
TRUSTEE SIGNATURE	DATE *MM/DD/YYYY*	TRUSTEE SIGNATURE	DATE *MM/DD/YYYY*
SIGN X	X	SIGN X	X

Notice to CA Residents: A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

Certificate of Acknowledgement of Notary Public *Must be a U.S. Notary. Foreign notary or consular seals may NOT be substituted.*

State of _____, in the County of _____, subscribed and sworn to before me by the above-named trustee who is personally known to me or who has produced _____ as identification, that the foregoing statements were true and accurate and made of his/her own free act and deed, on _____/_____/_____ .

PRINT NOTARY NAME	
NOTARY SIGNATURE	DATE *MM/DD/YYYY*
SIGN X	X

NOTARY SEAL / STAMP

My commission expires _____/_____/_____ .

Certificate of Acknowledgement of Notary Public *Must be a U.S. Notary. Foreign notary or consular seals may NOT be substituted.*

State of _____, in the County of _____, subscribed and sworn to before me by the above-named trustee who is personally known to me or who has produced _____ as identification, that the foregoing statements were true and accurate and made of his/her own free act and deed, on _____/_____/_____ .

PRINT NOTARY NAME	
NOTARY SIGNATURE	DATE *MM/DD/YYYY*
SIGN X	X

NOTARY SEAL / STAMP

My commission expires _____/_____/_____ .

Important Note: If your state law permits, notaries may attach the appropriate notarizing declaration in lieu of this notarization.

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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