

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**
 - 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.
- 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 pre-tax money).

1. Contract to be Changed

Current Contract Owner Name	Annuity Contract Number
Current Joint Contract Owner Name <i>If applicable.</i>	

2. Trust Details

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

Type of Annuity and Trust

Check ONLY one.

Fidelity Personal Retirement Annuity

- 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*

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

Trust Details continues on the next page. ►►



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	Evening Phone	Daytime Phone	Extension

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

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	Evening Phone	Daytime Phone	Extension

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	
Current Owner Signature	Date MM DD YYYY
SIGN ▶	▶

▼ MEDALLION SIGNATURE GUARANTEE ▼

Print Current Joint Owner Name	
Current Joint Owner Signature	Date MM DD YYYY
SIGN ▶	▶

▼ 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.

- 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	
Trustee Signature	Date MM DD YYYY
SIGN ▶	▶

Print Additional Trustee Name	
Additional Trustee Signature	Date MM DD YYYY
SIGN ▶	▶

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 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

Fidelity insurance products are issued by Fidelity Investments Life Insurance Company (FIL), and, in New York, by Empire Fidelity Investments Life Insurance Company,® New York, N.Y. FIL is licensed in all states except New York. A contract's financial guarantees are subject to the claims-paying ability of the issuing insurance company.

Fidelity Brokerage Services LLC, Member NYSE, SIPC. 633491.5.0 (03/20)