

Systematic Withdrawal Program – Annuities

Use this form to establish, update, or delete a systematic withdrawal program for a Fidelity Personal Retirement Annuity or Fidelity Retirement Reserves 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

- If you have multiple contracts, you will need to file a copy of this form for each one.
- You must have at least \$10,000 in your annuity to set up systematic withdrawals.
- Systematic withdrawals will end when your contract value reaches \$2,500 (\$5,000 for Fidelity Personal Retirement Annuity®). See your annuity prospectus for more details.
- Allow 30 days for this feature to be added to your contract.
- Be sure that your withdrawals comply with IRS rules and deadlines. You may want to consult a tax advisor.

1. Contract Owner(s)

Phone number will be used if we have questions, but will not be used to update your account information. ▶

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

2. Request Type

- Check one. Establish a new systematic withdrawal program
- If you check this box, ▶ Change an existing systematic withdrawal program
- provide ONLY the information that is changing. Delete the existing systematic withdrawal program ▶ Skip to Section 6.

3. Withdrawal Amount and Schedule

We may sometimes make payments later than the date you request in this section. Examples include payments that are scheduled for a day when the stock market is closed or for a day that is a non-business day. Subsequent payouts will occur on the same day of the month as the payout date that you select below. Withdrawals will be taken from all your investment options proportionately, at the time of withdrawal.

Check ONLY one and provide amount and start date.

Annually

Semiannually

Quarterly

Monthly

Amount <i>Must be at least \$100.</i>	Date of FIRST payout <i>MM DD YYYY</i>
\$	

Date cannot be after the 28th of the month indicated.

Form continues on next page. ▶▶

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 no more than one option and sub-option, and provide required information.

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

Allow 2-3 business days after the date of withdrawal for the funds to be deposited in your bank account.

- Electronic funds transfer (EFT) to bank or credit union account using EFT instructions ALREADY IN PLACE on the contract.

Checking or Savings Account Number

Allow 4 business days to set up EFT.

- Set up EFT to bank or credit union account. *Your annuity contract and non-annuity account must have at least one owner's name in common.*

- Checking Attach voided check with your full name preprinted on it or account statement. Do NOT attach deposit slip.

- Savings Attach deposit slip with your full name preprinted on it or account statement and provide bank routing number.

Ask your bank for the correct routing number.

If you do not attach a voided check, or a savings deposit slip or bank statement, you MUST obtain a signature guarantee in Section 6.

Bank Routing Number <i>Nine digits, starts 0, 1, 2, 3, or 4.</i>	Bank Name
Checking or Savings Account Number	Checking or Savings Account Owner Name

- 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 \$30,000.*

5. Tax Withholding

Systematic Withdrawals from your annuity are subject to federal and, where applicable, state income tax withholding, unless you choose not to have withholding apply below (if you are a U.S. citizen or other U.S. person). For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. If you elect to not 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.

Do NOT complete this section if you are a nonresident alien. Instead, the nonresident alien tax-withholding rate of 30% will apply.

For assistance in determining a federal withholding rate, you may review the **Federal Tax Withholding—Annuities addendum** attached at the end of this form.

Check one in each column.

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
			\$

State of Residence

Form continues on next page. ►►

6. Signature and Date ALL contract owners must sign and date.

By signing below, you:

- Authorize and request Fidelity Investments Life Insurance Company to make withdrawals indicated on this form from the contract listed in Section 1.
- Acknowledge that non-qualified 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 a 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 requesting EFTs
- Authorize and request Fidelity to make EFT withdrawals from the contract listed in Section 1 by initiating debit entries to that contract.
- Acknowledge that Fidelity may, under certain circumstances, share some of my data with a third-party fraud prevention service for the purpose of verifying that I am an authorized signatory of the Bank Account which I would like to link to the Annuity. Such data may, for the purpose of fraud prevention, include my name, bank account identification information, Social Security number, and date of birth. If Fidelity is unable to validate my account, I will be advised of that fact, and will be provided with a statement of my rights under the Fair Credit Reporting Act.

A Medallion signature guarantee is required next to each signature below if:

- **Setting up EFT in Section 4** and no check, savings deposit slip, or bank statement is attached.
- Your withdrawal amount is over \$100,000.
- Withdrawals are sent to someone other than the account owner.
- Contract's address of record has been changed within the past 10 days AND the withdrawal amount is over \$30,000.

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

Print Owner Name	
Date MM DD YYYY	
DATE	▶
Owner Signature	
SIGN	▶

▼ MEDALLION SIGNATURE GUARANTEE ▼

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

▼ MEDALLION SIGNATURE GUARANTEE ▼

Individual providing 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. You 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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Fidelity Brokerage Services LLC, Member NYSE, SIPC. 494737.19.0 (01/24)



Federal Tax Withholding—Annuities

Helpful to Know

- Federal tax withholding rules can change, and the information cited below may not reflect the current withholding from a federal perspective. Consult your tax advisor or the IRS for the most up-to-date information pertaining to your situation.
- The IRS requires Fidelity to provide you with the Marginal Rate Tables and the Tax Withholding Instructions from the *IRS Form W-4R*.
- You are responsible for paying your federal income taxes and any penalties, including penalties for insufficient withholding.
- The federal tax withholding rate, if indicated, must be provided as a whole number from 1% to 100% for any one-time withdrawals.

Federal Tax Withholding Information

2024 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See the *General Instructions* section for more information on how to use this table. (Note: This is an excerpt from the *IRS Form W-4R*. For the complete copy, please go to [Fidelity.com/W-4R](https://www.fidelity.com/W-4R) or [IRS.gov/pub/irs-pdf/fw4r.pdf](https://www.irs.gov/pub/irs-pdf/fw4r.pdf).)

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
14,600	10%	29,200	10%	21,900	10%
26,200	12%	52,400	12%	38,450	12%
61,750	22%	123,500	22%	85,000	22%
115,125	24%	230,250	24%	122,400	24%
206,550	32%	413,100	32%	213,850	32%
258,325	35%	516,650	35%	265,600	35%
623,950*	37%	760,400	37%	631,250	37%

*If married filing separately, use \$380,200 instead for this 37% rate.

General Instructions

Nonperiodic payments—10% withholding. Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

Note: If you don’t give Form W-4R to your payer, you don’t provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of

the payment for federal income tax and can’t honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2024, your current withholding election (or your default rate) remains in effect unless you submit a new withholding election.

Payments to nonresident aliens and foreign estates. Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-”. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions for IRS Form W-4R

Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for "Social security number."

Line 2

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate on line 2 (including "-0-") if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter "-0-".

Suggestion for determining withholding. Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

Examples. Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be \$62,000 without the payment. Step 1: Because your total income without the payment, \$62,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$82,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Because these two rates are the same, enter "22" on line 2.

Example 2. You expect your total income to be \$43,700 without the payment. Step 1: Because your total income without the payment, \$43,700, is greater than \$26,200 but less than \$61,750, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$63,700, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. The two rates differ. \$18,050 of the \$20,000 payment is in the lower bracket (\$61,750 less your total income of \$43,700 without the payment), and \$1,950 is in the higher bracket (\$20,000 less the \$18,050 that is in the lower bracket). Multiply \$18,050 by 12% to get \$2,166. Multiply \$1,950 by 22% to get \$429. The sum of these two amounts is \$2,595. This is the estimated tax on your payment. This amount corresponds to 13% of the \$20,000 payment (\$2,595 divided by \$20,000). Enter "13" on line 2.

This tax information is for informational purposes only, and should not be considered legal or tax advice. Always consult a tax or legal professional before making financial decisions.

We do not provide tax or legal advice and we will not be liable for any decisions you make based on this or other general tax information we provide.

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