Important sections of the 1099-R form include:

**RECIPIENT’S ID#:** Individual’s nine-digit tax identifier number is now truncated to provide only the last four digits. Trust identification numbers will not change.

**Account number:** Your annuity contract number.

**Box 1:** Reports the total amount taken from your annuity contract, including income taxes and fees withheld, if any.

**Box 2a:** Reports part of the distribution that is generally taxable. In cases in which we know that the distribution is generally not taxable (such as a 1035 exchange), the amount reported will be zero. If the box is blank, we were not able to determine the taxable amount of the distribution. If there is an amount listed here, it will be reported to the IRS as taxable income. The “Total distribution” box in Box 2b will be checked if all the assets have been distributed from the account.

**Box 2b:** Total taxable amount from the annuity contract.

**Box 3:** Capital gain (if applicable). If included, the total capital gain from Box 3a and Box 3b will be determined.

**Box 4:** Reports any federal income tax withheld from your distribution. Include this on your income tax return as tax withheld, and if Box 4 shows an amount (other than zero), attach Copy B of your Form 1099-R to your federal income tax return.

**Box 7:** Defines how the money that has been taken out is reported to the IRS. For example, Code 6 is a 1035 tax-free transfer and Code 7 is a normal distribution.

**Note:** Nonqualified annuity distribution codes will be followed by the letter D to identify distributions that may be subject to additional tax under Internal Revenue Code (IRC) Section 1411. Please see the FAQs on the next page for more information.

**Boxes 12–13:** Report state tax and withholding information. Boxes 3, 6, 8, and 9b do not apply to your annuity contract. In addition, Fidelity does not currently complete Boxes 14–17.

**Transactions that require a 1099-R to be issued may include:**

- Withdrawal(s) from your annuity contract
- Closing or surrendering your annuity contract
- Payments from your annuitized income annuity contract
- Exchange of your annuity to another company (called a 1035 exchange)
- Ownership changes

**For illustrative purposes only.** Certain categories of transactions in the sample may not pertain to your contract. The PAYER’S information differs from the form, illustrated here, for annuity contracts issued in New York and for contracts issued by third-party insurance carriers that are distributed by Fidelity Brokerage Services, Member NYSE, SIPC, and Fidelity Insurance Agency, Inc.
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<th><strong>Frequently Asked Questions</strong></th>
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<td><strong>Can I view my Form 1099-R online at Fidelity.com?</strong></td>
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<td><strong>Am I required to report information contained in Form 1099-R on my federal income tax return?</strong></td>
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<td><strong>I exchanged my annuity during 2016. Who will send me my tax forms?</strong></td>
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<td><strong>I exchanged my annuity to a non-Fidelity annuity during 2016. This was nontaxable. Why am I receiving a 1099-R?</strong></td>
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<tr>
<td><strong>What does the letter D next to my distribution code in Box 7 mean?</strong></td>
</tr>
</tbody>
</table>

You are encouraged to consult your tax advisor concerning the use of the information in this brochure in preparing your 2016 income tax return.

If you have questions about the information provided, please call the Annuity Service Center at 800-634-9361, Monday through Friday, from 8 a.m. to 8 p.m. Eastern time.
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