



**4 TAX WITHHOLDING** (This section is for providing tax withholding instructions. Please read this carefully)

The taxable portion of any withdrawal you receive from your Contract is subject to Federal Income Tax. Please indicate whether you'd like us to withhold taxes and the percentage to withhold. Whether or not you elect to have taxes withheld, you are still responsible for the full payment of federal, state, or local taxes and any penalties that may apply to your withdrawal. Taxable amounts withdrawn prior to age 59½ may be subject to a 10% IRS early withdrawal penalty tax. If you do not indicate a selection, 10% in Federal Income Tax will automatically be deducted from your distribution.

Please check one:  I DO NOT want Federal Income Tax withheld.  
 I WANT Federal Income Tax withheld at the rate of \_\_\_ \_\_\_%.

**5 PAYMENT INSTRUCTIONS** (Please specify one method for payment of proceeds)

Indicate below how you wish to receive your redemption.

- Send check to my address of record.
- Please make check payable and/ or mail to: (A signature guarantee is required if the check is made payable to someone other than owners, or is to be mailed to an address other than the address of record. Checks can not be sent to other Financial Institutions.)

Payee: \_\_\_\_\_

Mail check to: \_\_\_\_\_

- Please Transfer the proceeds to the following Non-Retirement Fidelity Account. (A signature guarantee is required if the ownership of the Brokerage or Mutual Fund Account is different than the ownership of this annuity.)

Fidelity Brokerage or Mutual Fund Account:    -         
Account Number

Mutual Fund Name \_\_\_\_\_ Mutual Fund Number

**6 OWNERS SIGNATURES** (Signatures of all owners are required in every case)

A Signature Guarantee is required if this request meets any one or more of the following criteria:

- The check or an account transfer is to be made to someone other than the registered owner of the contract.
- The check is to be mailed to an address other than that currently on record for the contract.
- The address of record on your contract has changed in the past 15 days.
- The withdrawal is for more than \$100,000.

**X**  
SIGNATURE OF OWNER DATE

**X**  
SIGNATURE OF JOINT OWNER (IF APPLICABLE) DATE

SIGNATURE GUARANTEE STAMP

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A signature guarantee is designed to protect you and Fidelity from fraud. You should be able to obtain a signature guarantee from a bank, broker (including Fidelity Investor Centers), dealer, credit union (if authorized under state law), securities exchange or association, clearing agency, or savings association. A notary public cannot provide a signature guarantee.

Please mail this form to: **Fidelity Investments Life Insurance Company P.O. Box 770001 Cincinnati, OH 45277-0050**  
In New York: **Empire Fidelity Investments Life Insurance Company P.O. Box 770001 Cincinnati, OH 45277-0051**



Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which is a crime and subjects such person to criminal and civil penalties.