Dear Investor:

Thank you for your interest in the Fidelity Growth and Guaranteed Income® annuity. With the Fidelity Growth and Guaranteed Income deferred variable annuity, you can have the confidence you need in retirement. This retirement income solution offers you guaranteed lifetime income, growth potential, and access to your assets if you ever need them. With an annual annuity charge that is 30% less than the industry average, you spend less on fees so more of your money goes to work for you. Unlike many industry annuities, ours doesn’t have a guaranteed minimum death benefit, which helps us keep our costs low. And, with just two investment choices—both professionally managed by Fidelity—it’s easy to invest and get started.

Take the Next Steps:

1. Review the enclosed materials.
2. Complete the enclosed form.
3. Return the completed form to the address listed on the form.

If you have any questions about the Fidelity Growth and Guaranteed Income annuity, please call a Fidelity Annuity Specialist at 800-544-2442 or visit Fidelity.com/annuities to open an account online.

Sincerely,

Alan Dull
Vice President

Before investing, consider the investment objectives, risks, charges, and expenses of the annuity and its investment options. Call Fidelity or visit Fidelity.com for a free prospectus containing this information. Read it carefully.

Principal value and investment returns of a variable annuity will fluctuate, and you may have a gain or loss when money is withdrawn.

1 In New York, Growth and Guaranteed Income.

2 Guaranteed lifetime income is subject to the claims-paying ability of the issuing insurance company.

3 Excess withdrawals may significantly reduce the guaranteed withdrawal benefit amount, and, if taken during the first five contract years, may be subject to a 2% Surrender Fee. Taxable amounts withdrawn prior to age 59½ may be subject to a 10% IRS penalty.

4 According to Morningstar, Inc., Fidelity Growth and Guaranteed Income’s (FGGI’s) annual annuity charge of 1.40% for joint lives is approximately 30% lower than the industry average annual annuity charge of 2.04% for deferred variable annuities offering guaranteed withdrawal benefits for life as of 3/31/08.

Fidelity Brokerage Services, member NYSE, SIPC
It’s easy to take the next step. Simply call Fidelity\(^1\) to complete an application over the phone, or if you prefer, fill out the enclosed form and return it to the address listed on the form. Upon receipt of the form, a Fidelity Annuity Specialist will contact you to discuss which deferred annuity product may best suit your needs.

1 **Account Setup**
   Please complete all the information in Sections 1 and 2.

2 **Investor Profile**
   We are legally required to obtain this information in order to determine whether this product is suitable for you. Please answer all the questions in Section 3.

3 **Additional Information**
   Please provide the best time and phone number to reach you. A Fidelity Annuity Specialist will review the form, and if appropriate complete an application with you over the phone.

If you need assistance completing the form, please contact a Fidelity Annuity Specialist at **800-544-2442**. We are available Monday through Friday from 8 a.m. to 8 p.m. Eastern time.

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\(^1\) Fidelity refers to Fidelity Investments Life Insurance Company, and for New York residents, Empire Fidelity Investments Life Insurance Company, New York, N.Y. Fidelity Annuity Specialists are licensed insurance agents.
Complete this form and mail to: Fidelity Investments Life Insurance Company Annuity Service Center / P.O. Box 770001 / Cincinnati, OH 45277-0050. For New York residents, mail to: Empire Fidelity Investments Life Insurance Company® Annuity Service Center / P.O. Box 770001 / Cincinnati, OH 45277-0051.

Upon receipt of this form, a Fidelity Annuity Specialist will contact you to further determine what type of deferred annuity may be appropriate for your needs and to assist you in the completion of an application. **This is not an application.**

If you have questions about filling out this form, please call a Fidelity Annuity Specialist at 800-544-2442, Monday through Friday, from 8:00 a.m. to 8:00 p.m. Eastern time.

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### Owner

<table>
<thead>
<tr>
<th>First Name</th>
<th>MI</th>
<th>Last Name</th>
</tr>
</thead>
</table>

- Date of Birth (MM/DD/YYYY) 
- Social Security/Tax ID Number 
- Fidelity Account Number (if applicable)

- Male  
- Female  
- Married: Yes  
- Retired: Yes  

(if employed, occupation)

<table>
<thead>
<tr>
<th>Address</th>
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<tbody>
<tr>
<td>City</td>
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</tbody>
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### Joint Owner (if applicable)

<table>
<thead>
<tr>
<th>First Name</th>
<th>MI</th>
<th>Last Name</th>
</tr>
</thead>
</table>

- Date of Birth (MM/DD/YYYY) 
- Social Security/Tax ID Number 
- Fidelity Account Number (if applicable)

- Male  
- Female  
- Married: Yes  
- Retired: Yes  

(if employed, occupation)

| Relationship to Owner: Spouse  
- Nonspouse |

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
</tr>
</tbody>
</table>

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### Investor Profile (if there is a joint owner, then include the combined information for both owners)

1. Why are you purchasing this annuity?
   - Tax-deferred accumulation for retirement income 
   - Estate Planning 
   - Other 

2. What is the total amount you plan to invest in this annuity?
   
   $__________
3. Do you have any existing life insurance policies or annuity contracts?  
☐ Yes  ☐ No

4. By applying for this annuity contract, do you intend to replace, discontinue, or change an existing life insurance policy or annuity contract?  
☐ Yes  ☐ No

If you answered yes to either question 3 or 4, additional paperwork may be required. Ask your Fidelity Representative for the appropriate forms.

5. What is the total number of the Owner's and Joint Owner's dependents? _____________

6. What is your risk tolerance/allocation strategy for this investment?  
(Example portfolios listed to the right.)

☐ Conservative: (20% Equities, 50% Fixed Income (Bond), 30% Short Term)  
☐ Balanced: (50% Equities, 40% Fixed Income (Bond), 10% Short Term)  
☐ Growth: (70% Equities, 25% Fixed Income (Bond), 5% Short Term)  
☐ Aggressive Growth: (85% Equities, 15% Fixed Income (Bond), 0% Short Term)

7. What is your annual income (from all sources)?

☐ Less than $50,000  ☐ $50,000–$100,000  ☐ Greater than $100,000

8. What is your estimated net worth (including real estate and personal property, as well as bank accounts, brokerage accounts, and retirement assets, but excluding your primary residence)?

☐ Less than $150,000  ☐ $150,000–$500,000  ☐ Greater than $500,000

9. What are your monthly nondiscretionary expenses (such as housing, clothing, food, utilities, taxes and medical expenses) as a percentage of your monthly income?

☐ Less than 50%  ☐ Between 50% and 80%  ☐ Greater than 80%

4 ADDITIONAL INFORMATION

Upon receipt, a Fidelity Annuity Specialist will contact you to review the information you submitted and gather additional information needed to complete an application for processing. Please provide the following:

Phone number to reach you: __________-________-________

Best time to call you: ________a.m. ________p.m.

Fidelity Annuity Specialists are licensed insurance agents.
Lifetime Income and Growth Potential in a Flexible Retirement Solution

FIDELITY GROWTH AND GUARANTEED INCOME® ANNUITY
The Fidelity Growth and Guaranteed Income® annuity can give you the confidence you need in retirement by offering you guaranteed lifetime income, growth potential, income protection in down markets, and access to your assets.¹

Before investing, consider the investment objectives, risks, charges, and expenses of the annuity and its investment options. Call or write to Fidelity or visit Fidelity.com for a free prospectus containing this information. Read it carefully.

Principal value and investment returns of a variable annuity will fluctuate and you may have a gain or loss when money is withdrawn.

¹ In New York, Growth and Guaranteed Income.
Bring security and growth potential to your retirement.

If you are near or in retirement, the Fidelity Growth and Guaranteed Income annuity may be right for you. This unique deferred variable annuity blends the benefits of guaranteed lifetime income, growth potential, and access to your assets if the need arises. With an annual annuity charge that is nearly 30% less than the industry average, you spend less on fees, so more of your money goes to work for you. Unlike many industry annuities, ours doesn’t have a guaranteed minimum death benefit, which helps us keep our costs low.

And, with just two investment choices—both professionally managed by Fidelity—it’s easy to invest and get started.

The Fidelity Growth and Guaranteed Income annuity may be a smart place to invest your retirement savings or rollover money from a 401(k) or other employer-sponsored plan. It can give you the confidence to stay invested in the market—giving your assets the potential to grow, while also providing the security of a steady stream of income payments that will not go down, even if the market should fall.

Is the Fidelity Growth and Guaranteed Income annuity right for you?

Consider our variable annuity if you want:

- The peace of mind that comes with knowing you’ll have guaranteed income for life
- The flexibility to choose when and how often you access the money from your annuity
- To give your assets the opportunity to grow by staying invested in the market, while knowing your income payments are protected from poor market performance
- To tap your retirement nest egg for income at some point, but are concerned that market volatility could erode your retirement income plan

2 Guaranteed lifetime income is subject to the claims-paying ability of the issuing insurance company.

1 Excess withdrawals may significantly reduce the guaranteed withdrawal benefit amount and, if taken during the first five contract years, may be subject to a 2% surrender fee. Taxable amounts withdrawn prior to age 59½ may be subject to a 10% IRS penalty.

4 According to Morningstar, Inc., Fidelity Growth and Guaranteed Income’s annual annuity charge of 1.40% for joint lives is approximately 30% lower than the industry average annual annuity charge of 2.04% for deferred variable annuities offering guaranteed withdrawal benefits for life as of 3/31/08.
The Fidelity Growth and Guaranteed Income annuity provides flexibility and income protection.

One of the biggest retirement dilemmas you’ll face is determining how to create an income stream that has the opportunity to grow in a good market—while being protected from down markets.

**The Fidelity Growth and Guaranteed Income annuity can provide you with:**

**Guaranteed income.** You have the option of providing guaranteed lifetime income for you, or you and your spouse, giving you a reliable source of income to help cover essential expenses.

**Protection in down markets and potentially higher payments in good markets.** When the market is down, you’ll have peace of mind knowing your payments will never go down due to poor market conditions, even if your annuity contract value declines. With the Fidelity Growth and Guaranteed Income annuity, we’ll also automatically review your annuity contract annually, and when the market is up, you’ll have the opportunity to receive higher payments (up to age 85). Once up, your payments will not go down—regardless of market performance.¹³⁵

**Access to your assets.** Because your situation can change, you have the flexibility to access your assets—you can withdraw or transfer your money as you need it.³

**Tax-deferred growth potential.** The Fidelity managed diversified portfolios available in this annuity allow you to stay invested in the market—so your portfolio has the opportunity to take advantage of potential market growth. And since your income is protected, you can be less concerned about how the market performs in the short term and focus more on long-term growth potential. In addition, your savings, and the earnings they generate, grow tax deferred.

**Withdrawal flexibility.** Whether you want to start taking withdrawals immediately, wait to give your portfolio more opportunity to grow, or take withdrawals on an as needed basis—it’s all up to you.²

Visit Fidelity.com/annuities. Go online to view informative videos, explore our interactive tools, and find out more about your investment options.

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¹ Excess withdrawals may significantly reduce the guaranteed withdrawal benefit amount and, if taken during the first five contract years, may be subject to a 2% surrender fee. Taxable amounts withdrawn prior to age 59½ may be subject to a 10% IRS penalty.

³ Benefit base will be compared to contract value annually and increased when the contract value exceeds the benefit base on anniversary dates prior to the customer reaching age 85. After age 85, customer will no longer be eligible for potential benefit base increases.
Low cost — nearly 30% less than the cost of the competition. The annual annuity charge of the Fidelity Growth and Guaranteed Income annuity is lower than the industry average. The result — because you spend less on fees, more of your money goes to work for you! The chart to the right demonstrates the impact that lower fees can have on your portfolio — even after you’ve taken your withdrawals. Unlike many industry annuities, ours doesn’t have a guaranteed minimum death benefit, which helps us keep our costs low.

Investment solutions made easy. Investing in the Fidelity Growth and Guaranteed Income annuity is simple. With just two investment choices — both professionally managed by Fidelity — it’s easy to invest and get started.

- Fidelity VIP Balanced Portfolio invests in individual securities composed of approximately 60% equities, and the remaining 40% in bonds and other debt securities.
- Fidelity® VIP FundsManager® 60% Portfolio invests in other mutual funds and maintains an approximate target asset allocation mix consisting of 60% equity, 35% fixed income, and 5% money market portfolios.

Both investment options are actively managed, which takes the guesswork out of investing.

According to Morningstar, Inc., Fidelity Growth and Guaranteed Income’s annual annuity charge of 1.40% for joint lives is approximately 30% lower than the industry average annual annuity charge of 2.04% for deferred variable annuities offering guaranteed withdrawal benefits for life as of 3/31/08.

These portfolios are subject to the volatility of the financial markets in the U.S. and abroad, and may be subject to the additional risks associated with investing in high-yield, small-cap, and foreign securities. Please note that the performance of the VIP FundsManager 60% Portfolio depends on that of the underlying Fidelity and Fidelity VIP funds in which it invests.
How does it work?

Imagine the best of both worlds: When the market is down, you get paid. When the market is up, you have the potential to get paid more.\(^5\)

If the market is up and your annuity contract value reaches a new high point on your contract anniversary, your guaranteed income payment will be increased.\(^3\) And even if your annuity contract value falls due to a down market, your guaranteed income payments will remain at their highest level.\(^3\)

### Hypothetical Example: Guaranteed Lifetime Income and Growth Potential

In the earlier years of this example, when the market is up, your income is guaranteed at the higher amount.\(^3\) In the later years of this example, even when the market is down, your guaranteed income remains the same regardless of the decline in your annuity contract value.\(^3\)

**Chart assumptions:** These projections are based on an assumed purchase payment of $200,000, withdrawal percentage of 5%, and monthly withdrawals of $833 in year 1, $860 in year 2, $905 in year 3, $917 in year 4, $964 in year 5, and $1,004 in years 6 through 10. This example also assumes hypothetical annual rates of return of 10%, 12%, 6%, 12%, 11%, -5%, 0%, 10%, 0%, and 12% in years 1 through 10, respectively, less a 1.40% annual annuity charge. Underlying fund fees also apply, which if included would lower results. To receive additional income increases in this hypothetical example, your contract value would have to exceed $240,997 on a contract anniversary prior to your turning age 85.

At a 0% rate of return each year, the guaranteed income would be $10,000 in all years (or $833 in all months) and the contract value would be $80,484 at the end of the 10-year period.

This hypothetical example is not intended to predict or project investment results of the Fidelity Growth and Guaranteed Income® annuity. Your rate of return may be higher or lower than in the hypothetical illustration shown above.

\(^3\) Excess withdrawals may significantly reduce the guaranteed withdrawal benefit amount and, if taken during the first five contract years, may be subject to a 2% surrender fee. Taxable amounts withdrawn prior to age 59% may be subject to a 10% IRS penalty.

\(^5\) Benefit base will be compared to contract value annually and increased when the contract value exceeds the benefit base on anniversary dates prior to the customer reaching age 85. After age 85, customer will no longer be eligible for potential benefit base increases.
Get the upside potential for the long run. Let’s assume that at age 65, you invested $200,000 of your rollover assets into the Fidelity Growth and Guaranteed Income annuity. If you began taking income (withdrawals) immediately, your guaranteed annual income would be $10,000, or approximately $833 per month. As the hypothetical example on the previous page illustrates, over the next few years, as the market rose, so would your annuity contract value. As a result, your guaranteed income payments would rise to a higher amount, as shown below:

<table>
<thead>
<tr>
<th>Year</th>
<th>Annuity Contract Value</th>
<th>Monthly Withdrawals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>$200,000</td>
<td>$833</td>
</tr>
<tr>
<td>Year 2</td>
<td>$206,467</td>
<td>$860</td>
</tr>
<tr>
<td>Year 3</td>
<td>$217,108</td>
<td>$905</td>
</tr>
<tr>
<td>Year 4</td>
<td>$219,961</td>
<td>$917</td>
</tr>
<tr>
<td>Year 5</td>
<td>$231,297</td>
<td>$964</td>
</tr>
<tr>
<td>Year 6</td>
<td>$240,997</td>
<td>$1,004</td>
</tr>
</tbody>
</table>

And get protection in down markets. However, in year six of the example on the previous page, let’s assume the market started to take a downturn, which, coupled with the guaranteed income (withdrawals) taken, caused your annuity contract to lose value. With the Fidelity Growth and Guaranteed Income annuity, your income payments would be locked in at the higher amount and would remain constant, regardless of the decline in your annuity contract value:

<table>
<thead>
<tr>
<th>Year</th>
<th>Annuity Contract Value</th>
<th>Monthly Withdrawals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 7</td>
<td>$214,109</td>
<td>$1,004</td>
</tr>
<tr>
<td>Year 8</td>
<td>$199,154</td>
<td>$1,004</td>
</tr>
<tr>
<td>Year 9</td>
<td>$203,407</td>
<td>$1,004</td>
</tr>
<tr>
<td>Year 10</td>
<td>$188,601</td>
<td>$1,004</td>
</tr>
</tbody>
</table>

With the Fidelity Growth and Guaranteed Income annuity, you enjoy growth potential as well as income protection in down markets.

2 Guaranteed lifetime income is subject to the claims-paying ability of the issuing insurance company.

7 To receive additional income increases in this hypothetical example, your contract value would have to exceed $240,997 on a contract anniversary prior to your turning age 85.
Help protect against potential risks to a secure retirement.

There are certain risks in retirement that could have the potential to derail even the best retirement income plan. The Fidelity Growth and Guaranteed Income annuity can help protect against these risks in several ways.

1. **Longevity.** The Fidelity Growth and Guaranteed Income annuity offers income payments that are guaranteed for life, plus optional spousal coverage, so you don’t have to worry about outliving your assets.

2. **Inflation.** The opportunity for annual payments to increase up until age 85 helps you to potentially keep pace with inflation.

3. **Asset allocation.** Two diversified portfolios are actively managed to stay within a moderately aggressive asset allocation mix, giving your assets the potential to grow.

4. **Withdrawal rate.** The Fidelity Growth and Guaranteed Income annuity has a guaranteed minimum income payment, which can help eliminate the fear that you’ll withdraw too much and outlive your retirement assets.

5. **Access to your assets.** You have the flexibility to access your assets, which you may need due to unexpected circumstances.

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3 Excess withdrawals may significantly reduce the guaranteed withdrawal benefit amount and, if taken during the first five contract years, may be subject to a 2% surrender fee. Taxable amounts withdrawn prior to age 59½ may be subject to a 10% IRS penalty.

5 Benefit base will be compared to contract value annually and increased when the contract value exceeds the benefit base on anniversary dates prior to the customer reaching age 85. After age 85, customer will no longer be eligible for potential benefit base increases.
Already own an annuity?

Exchange to help save on fees.
Did you know that your annuity’s fees could be taking a bite out of your retirement assets? Many annuities have high annual annuity charges, which can have a negative impact on investment returns. By exchanging to the low-cost Fidelity Growth and Guaranteed Income annuity, more of your retirement assets can go to work for you and less to paying fees.

If you already own an annuity elsewhere, you can exchange your current annuity tax free to the Fidelity Growth and Guaranteed Income annuity. We can help you by:

• Offering a free Annuity Cost Comparison Report, which compares our annuity to the one you own
• Showing how our fees compare to your annuity’s fees
• Working with you to evaluate the role your annuity should play in your overall retirement plan

Keep it simple.
If you already have other assets with Fidelity, exchanging your annuity may make it easier to manage your entire investment portfolio at Fidelity. When you work with Fidelity to manage your retirement, your annuity information can be viewed as part of your comprehensive retirement plan.

If you decide that an exchange makes sense for you, our annuity exchange service makes it easy to exchange your annuity to Fidelity. To learn more, simply call a Fidelity Annuity Specialist at 800-544-2442.

Help protect your retirement plans. Learn how Fidelity insurance solutions can help. Call 888-343-8376, or visit Fidelity.com/insurance.

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4 According to Morningstar, Inc., Fidelity Growth and Guaranteed Income’s annual annuity charge of 1.40% for joint lives is approximately 30% lower than the industry average annual annuity charge of 2.04% for deferred variable annuities offering guaranteed withdrawal benefits for life as of 3/31/08.

8 Before exchanging, check with your current provider to see if it will assess a surrender charge, and also consider the existing benefits and features you may lose in an exchange, which may be of particular importance in poor market conditions.
Open a Fidelity Growth and Guaranteed Income annuity today!

The Fidelity Growth and Guaranteed Income annuity can help you live the retirement you envision. Take the next step by completing the enclosed form, or call a Fidelity Annuity Specialist to help you get started.

We can help you get started today.
Call a Fidelity Annuity Specialist at 800-544-2442.
We are available Monday through Friday, from 8 a.m. to 8 p.m. Eastern time.
Fidelity Growth and Guaranteed Income Annuity

Quick Facts

Benefits:
- Income payments guaranteed for life
- Potential for portfolio and income payments to grow
- Flexibility and access to your assets

Low annuity costs:
- Low annual annuity charge that is nearly 30% lower than the industry average
- No annual maintenance fees
- No initial sales charges
- 2% surrender charge during first five contract years

How to fund your annuity:
- Fund from existing retirement savings or employer-sponsored accounts such as a 401(k) plan or IRA
- Exchange an existing annuity to Fidelity tax free
- $25,000 minimum investment

Where to invest your savings:
- Choice of two diversified portfolios that are actively managed by Fidelity

Withdrawal rates:
- Eligibility to withdraw a specified guaranteed amount each year once you, or you and your spouse, reach age 59½
- Withdrawals that are systematic or on request

Go to Fidelity.com/annuities to:
- View informative videos
- Explore our interactive tools
- Learn more about investment options

Fill out and return your form today.

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1 Excess withdrawals may significantly reduce the guaranteed withdrawal benefit amount and, if taken during the first five contract years, may be subject to a 2% surrender fee. Taxable amounts withdrawn prior to age 59½ may be subject to a 10% IRS penalty.

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Fidelity Annuity Specialists are licensed insurance agents.
Insurance products are issued by Fidelity Investments Life Insurance Company (FILI), and in New York, by Empire Fidelity Investments Life Insurance Company,® New York, N.Y. FILI is licensed in all states except New York. The contract’s financial guarantees are solely the responsibility of the issuing insurance company.

Fidelity Growth and Guaranteed Income® annuity (Policy Form No. DVA-GWB-2007 et al.) is issued by Fidelity Investments Life Insurance Company and, for New York residents, Growth and Guaranteed Income annuity (Policy Form No. EDVA-GWB-2007 et al.) is issued by Empire Fidelity Investments Life Insurance Company,® New York, N.Y. Fidelity Brokerage Services, member NYSE, SIPC, and Fidelity Insurance Agency, Inc., are the distributors.