

Withdrawal—One-Time

Fidelity Personal Retirement Annuity® and Fidelity Retirement Reserves® Annuity

Use this form to make a one-time withdrawal from or to surrender your 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.

Helpful to Know

- To make one-time withdrawals from more than one annuity, use a separate form for each contract.
- Review your contract for conditions and policies that apply to withdrawals from your annuity, including frequent-trading policies.
- For Retirement Reserves contracts, note that withdrawals could trigger a prorated annual fee (not to exceed \$30; see your contract).
- It is your responsibility to ensure that your withdrawals comply with IRS rules. All transactions made using this form are reported to the IRS. You may want to consult a tax advisor.
- Original "ink" signature required in Section 6. Copies are not accepted.

1. Contract Number/Owner(s)

Your **annuity contract number** can be found on a recent statement or on the portfolio positions page on Fidelity.com.

Annuity Contract Number

Contract Owner Name

Joint Contract Owner Name If applicable.

Trust or Entity Name if applicable

Primary Phone

Phone numbers will be used if we have questions.

2. Withdraw Part of Your Contract Value ▶ Skip to Section 3 if you are surrendering your contract.

The amount you receive will be the amount you request MINUS any taxes and fees triggered by your withdrawal. Your withdrawal will be taken proportionally from ALL annuity funds within your contract (excluding the Guaranteed Fund when held in NY Retirement Reserves contracts), unless you select the last option and specify at least one fund.

Check **ONLY** one withdrawal option, and provide any required information.

- ☐ ONLY the following amount:

Dollar Amount
\$

\$500 minimum.

- ☐ Maximum amount available We will leave in the required minimum balance of \$2,500 (\$5,000 for Fidelity Personal Retirement Annuities)

- ☐ ONLY the following annuity funds and amounts:

Annuity Fund Name or Symbol

☐ ALL units

☐ ONLY this percentage:

Percentage
%

☐ ONLY this dollar amount:

Dollar Amount
\$

Annuity Fund Name or Symbol

☐ ALL units

☐ ONLY this percentage:

Percentage
%

☐ ONLY this dollar amount:

Dollar Amount
\$

Form continues on next page. ▶▶

3. Surrender Your Contract

The amount you receive will be the amount you request MINUS any taxes and fees triggered by your withdrawal.

- ☐ Withdraw ENTIRE contract amount (surrender) Amount will be cash value of your contract on the day we process your request.
- ☐ Original contract has been lost or destroyed ☐ Original contract attached

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 one and provide any required information.

- ☐ Directly deposited to a Fidelity nonretirement 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 Nonretirement Account Number	Fidelity Fund Name or Symbol Mutual fund accounts ONLY.
<input type="text"/>	<input type="text"/>

Provide bank information ONLY if there are multiple EFT instructions on the contract identified in Section 1.

- ☐ Electronic funds transfer (EFT) to bank or credit union account using EFT instructions ALREADY IN PLACE on the contract. To add EFT to a contract, go to [Fidelity.com/eft](https://www.fidelity.com/eft).

Bank Account Number	Bank Name
<input type="text"/>	<input type="text"/>

- ☐ Check paid to an alternate payee or mailed to an alternate address: Requires Medallion Signature Guarantee.

Alternate Payee Name			
<input type="text"/>			
Address			
<input type="text"/>			
City	State/Province	Zip/Postal Code	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

- ☐ 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

Withdrawals from your annuity are subject to federal and, where applicable, state income tax withholding, unless you elect 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 not to 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
<input type="text"/>
%

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
<input type="text"/>		<input type="text"/>
%		\$
State of Residence		
<input type="text"/>		

Form continues on next page. ►►

6. Signature and Date

Form cannot be processed without signature and date of ALL contract owners.

By signing below, you:

- Authorize and request Fidelity Investments Life Insurance Company to make the withdrawals indicated on this form from the contract listed in Section 1.
- Acknowledge that 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 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 surrendering contracts:

- Understand that Fidelity will be released from any other contractual obligation and that the contract listed in Section 1 will be canceled.
- Certify that there are no existing assignments and that no bankruptcy petition has been filed by or against you.

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.

Who must sign?


- Owner of Contract
- Joint Owner of Contract (if jointly held) *You can access a recent quarterly statement to confirm ownership.*
- All Trustees (if trust owned)
- Custodian (if UGMA)
- **Please note: Original "ink" signatures are required. Copies are not accepted.**

Do I need a Medallion Signature Guarantee?

- YES—If the withdrawal meets one or more of these criteria, the Medallion Signature Guarantee is required next to each signature:
 - The value of the withdrawal is over \$100,000.
 - The withdrawal is being sent to anyone other than the owners listed in Section 1.
 - The address of record on the contract has been changed within the past 10 days AND the value of the withdrawal is over \$30,000.

Where can I get a Medallion Signature Guarantee?

- You can get one at most banks, credit unions, and other financial institutions. **A notary seal is not a Medallion Signature Guarantee.**
- You can have the form authenticated at a Fidelity Investor Center if all signers are present.

Print Owner/Authorized Individual Name	
SIGN	Owner/Authorized Individual Signature
	Date MM DD YYYY
	

▼ MEDALLION SIGNATURE GUARANTEE ▼

Print Joint Owner/Authorized Individual Name	
SIGN	Joint Owner/Authorized Individual Signature
	Date MM DD YYYY
	

▼ MEDALLION SIGNATURE GUARANTEE ▼

Individual providing Medallion 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.
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

Fidelity 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. A contract's financial guarantees are subject to the claims-paying ability of the issuing insurance company.

Fidelity Brokerage Services LLC, Member NYSE, SIPC. 493091.21.0 (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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