Print Reset Save

Fidelity INVESTMENTS

Questions on your annuity? Call 800-544-4374.

Claimant Statement Form—Deferred Annuity

Use this form to complete the settlement of your inherited deferred annuity contract. If you need more room for information or signatures, use a copy of the relevant page.

Helpful to Know

- To process settlements on multiple contracts, submit a separate form for each contract.
- To designate new beneficiaries to your inherited annuity, complete the Beneficiaries—Annuities form.
- If you are claiming the proceeds on behalf of the beneficiary, you will need to provide additional paperwork. See Section 2 for details.

1. Information about the Deceased

Name	**Annuity Contract Number**

2. Information about the Beneficiary *(Person who will receive the proceeds.)*

Mobile phone number and email are required for account security, transactional alerts, and delivery of other communications.

Name	U.S. Social Security or Taxpayer ID Number

Date of Birth *MM DD YYYY*	Mobile Phone	Secondary Phone

Email

Is the beneficiary the spouse of the deceased annuity contract owner?

☐ Yes

☐ No

Legal/Residential Address

Cannot be a P.O. box, mail drop, or c/o.

Address			
City	**State/Province**	**ZIP/Postal Code**	**Country**

Mailing Address

☐ Same as legal/residential address ▷ *Default if no other information indicated below.*

Address			
City	**State/Province**	**ZIP/Postal Code**	**Country**

Additional Information *Skip to Section 3 on the next page if you are the beneficiary.*

Complete this section only if you are claiming these proceeds on behalf of the beneficiary.

Check ONLY one.

I am filing on behalf of the beneficiary as:

☐ Power of Attorney *Complete the* Durable Power of Attorney—Affidavit and Indemnification, Annuities *form and include a fully executed durable power of attorney document.*

☐ Guardian of a Minor Beneficiary *Include proof of guardianship/conservatorship.*

Form continues on the next page. ▶▶

3. Settlement Options

To complete processing, one copy of the death certificate per contract is required. Your selection is irrevocable and all options may not be available to all beneficiaries. The **Transfer to Inherited IRA** and **Lump-Sum Options** constitute a full surrender of the contract.

Check no more than one option. Provide required information.

☐ **Continuation Option** *Beneficiary must be spouse of deceased client.*

☐ **Stretch Benefit Option** *Nonqualified Fidelity Personal Retirement and Fidelity Retirement Reserves contracts only. Distributions will be sent via check. To add Electronic Funds Transfer, complete Section 5.*

Check ONLY one and provide frequency and start date.

☐ Annually
☐ Semiannually
☐ Quarterly
☐ Monthly

Date of FIRST payout *MM DD YYYY*

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

☐ **Transfer to a Fidelity Inherited IRA** *Qualified annuity contracts ONLY. Proceeds are directly deposited to the core position.*

Fidelity Inherited IRA Account Number

☐ **Transfer to an Inherited IRA at a non-fidelity institution**. *Proceeds are paid via check.* ***Include a completed Transfer of Assets form and a Letter of Acceptance from the institution that will receive the funds.***

For Benefit Of

Address

City	State/Province	ZIP/Postal Code	Country

☐ **Five Years to Distribute Option**

☐ **Annuitization Option** *We will require additional forms from you to complete. Please contact us for a quote.*

☐ **Lump-Sum Option: Check**

☐ **Lump-Sum Option: to Fidelity Account.** Proceeds are directly deposited to **a nonretirement** account. *Note that distributions to a brokerage account will be deposited to the core position only.*

Fidelity Nonretirement Account Number	Fidelity Fund Name or Symbol Mutual fund accounts ONLY.

4. 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 choose 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. The provided withholding instructions 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 the next page. ▶▶

5. EFT Information (Complete this section to receive your annuity payments via direct deposit.)

Please Note: EFT is not available for the Lump-Sum Option.

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 7–10 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 an account statement. Deposit slip NOT accepted.

☐ Savings ▷ Attach ***deposit slip*** with your full name preprinted on it or an account statement.

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 ***medallion signature guarantee*** in Section 7.

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

Fidelity Nonretirement Account

Your annuity contract and nonretirement account must have at least one owner's name in common. Note that distributions to a brokerage account will be deposited to the core position only.

Fidelity Nonretirement Account Number	Fidelity Fund Name or Symbol Mutual fund accounts ONLY.

6. State Fraud Notices

Read the warning for the state where you reside.

Alabama, Louisiana, Rhode Island, and West Virginia—Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.	**California**—For your protection California law requires the following to appear on this form. "Any person who knowingly presents a false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in a state prison."
Alaska—A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.	**Delaware, Florida, Idaho, and Indiana**—Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony.
Arizona—For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is subject to criminal and civil penalties.	**Kentucky**—Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim or application 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.
Arkansas, Colorado, New Mexico, and Pennsylvania—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.	**Maine, Tennessee, Virginia and Washington**—It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits.

State Fraud Notices continues on the next page. ▶▶

Maryland—Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.	**Ohio**—Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
Minnesota—A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.	**Oklahoma**—WARNING: Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
New Hampshire—Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in N.H. Rev. Stat. Ann. § 638:20.	**Texas**—Any person who knowingly provides a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
New Jersey—Any person who knowingly files a statement of claim or application containing any false or misleading information is subject to criminal and civil penalties.	**Washington, DC**—WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

Form continues on the next page. ▶▶

7. Signature(s) and Date *All beneficiaries or authorized individuals must sign and date.*

Fraud Notice for New York Residents:
New York—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 shall also be subject to civil penalties not to exceed five thousand dollars and the stated value of the claim for each such violation.

By signing below, you:

- Authorize Fidelity to act on all instructions given on this form and that any benefits due to you will be paid under this Claimant Statement.
- Accept that Fidelity is not responsible for changes in the value of assets that may occur during the transfer process.
- Certify that all information you provided is correct to the best of your knowledge.
- Understand that Fidelity Investments will honor this Claimant Statement according to the terms and conditions of the original contract, and if the original contract is found, it will be returned to Fidelity Investments.

If you are a U.S. person for tax purposes, you:

- Certify under penalties of perjury that you are a U.S. person (including a U.S. resident alien or other U.S. person as defined in the instructions to IRS Form W-9) and the Social Security or Taxpayer Identification Number provided is correct (or that you are waiting for a number to be issued to you).

If the Internal Revenue Service (IRS) has notified you that you are currently subject to backup withholding because you failed to report all interest and dividends on your tax return, CROSS OUT all the bracketed text at right.

[
- Certify under penalties of perjury that you are not subject to backup withholding because any of the following applies:
  - You are exempt from backup withholding.
  - You have not been notified by the IRS that you are subject to backup withholding as a result of a failure to report all interest or dividends.
  - The IRS has notified you that you are no longer subject to backup withholding.
]

If you are not a U.S. person for tax purposes:

- You are submitting the applicable Form W-8 with this form to certify your foreign status and, if applicable, claim tax treaty benefits.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Important:

- To complete processing, one copy of the death certificate per contract is required.
- A **medallion signature guarantee** may be required next to your signature below. Please refer to your claim letter for instructions.
- You can get a **medallion signature guarantee** from most banks, credit unions, and other financial institutions. A notary seal/stamp is NOT a signature guarantee.

Print Beneficiary/Authorized Individual Name		MEDALLION SIGNATURE GUARANTEE
SIGN Beneficiary/Authorized Individual Signature	Date *MM DD YYYY*	

Print Beneficiary/Authorized Individual Name		MEDALLION SIGNATURE GUARANTEE
SIGN Beneficiary/Authorized Individual Signature	Date *MM DD YYYY*	

For individual providing signature guarantee *Providing this information will avoid delay or rejection of this request.*

Guarantor Name	Phone	Extension

Did you sign the form? Send the ENTIRE form to Fidelity Investments.
Questions? Call 800-544-4374.

Regular Mail *Except NY*
Annuity Service Center
P.O. Box 770001
Cincinnati, OH 45277-0050

Regular Mail *NY only*
Annuity Service Center
P.O. 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.

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.

Fidelity Brokerage Services LLC, Member NYSE, SIPC. 562681.15.0 (02/24)

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* or *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.

Fidelity Brokerage Services LLC, Member NYSE, SIPC; National Financial Services LLC, Member NYSE, SIPC 1068835.2.0 (01/24)