

Advisor Services Third Party Withdrawal Authorization

The undersigned Owner(s) of the Variable Annuity Contract or Variable Life Insurance Policy ("Contract") identified below, hereby authorizes the Investment Advisory Firm ("Advisor") designated below to make withdrawals from the Contract, subject to the terms and conditions below. For assistance in completing this form, please call 800-910-7899 between 8:00 a.m. and 6:00 p.m. ET.

1 OWNER INFORMATION

Contract/Policy Number

 - -

Phone Number

Owner's First Name

Owner's Last Name/Trust Name

 - -

Owner's Social Security Number/Tax ID Number

Joint Owner's First Name

Joint Owner's Last Name

 - -

Joint Owner's Social Security Number

2 TERMS AND CONDITIONS

A Variable Annuity Contract or Variable Life Insurance Policy is a tax advantaged investment vehicle. By choosing to pay your Investment Advisor's fees from this Contract/Policy, you may be giving up tax advantages and you may suffer adverse tax consequences.

For Annuity Contracts Only:

- When there are gains in a Contract, all distributions, including those made under this Authorization, will be reported to the IRS on Form 1099-R as ordinary income to Owner(s) and may result in income tax liability. All distributions may be subject to a federal 10% penalty tax if the taxpayer is under age 59½.
- If a withdrawal from a Contract made under this Authorization is subject to a redemption fee or other charge, the amount withdrawn will be increased above the requested amount in order to generate a net amount sufficient to equal the amount requested by Advisor. Withdrawal requests under this Authorization will not be honored if Fidelity would be required to withhold income tax and/or penalty tax. In such circumstances, Owner(s) must make alternative arrangements with Advisor for payment of Advisor's fees.

For Life Insurance Policies Only:

- If no basis remains in the Policy or if the Policy is a Modified Endowment Contract, withdrawals will be reported to the IRS on Form 1099 and may result in income tax liability. All such withdrawals may be subject to a federal 10% penalty tax if the taxpayer is under age 59½.
- When a partial withdrawal¹ is made, the Policy Account Value and Cash Surrender Value of the Policy will be reduced by the amount of the withdrawal.
- Withdrawals may affect the availability of the No-Lapse Guarantee, may increase the risk of Policy lapse, and may result in the Policy becoming a Modified Endowment Contract.
- For Death Benefit Option A Policies: The Face Amount will also be reduced by the amount of the partial withdrawal, and no withdrawal will be allowed if the resulting Face Amount would be less than the minimum Face Amount allowed by the Policy, or if the withdrawal would cause the Policy to fail to qualify as life insurance under the applicable tax test.
- For Death Benefit Option B Policies: A partial withdrawal will not affect the Face Amount but the Death Benefit will be reduced by the same amount as the Policy Account Value.

A. If Fidelity² complies with its own procedures in connection with withdrawal requests that it believes to be genuine and from a person it believes to be authorized to act on behalf of Advisor, the Owner(s) will hold harmless Fidelity and its officers, directors, employees and affiliates from and against any claims, liabilities, losses, expenses (including reasonable attorney's fees), arising from withdrawals under this Authorization.

B. Fidelity reserves the right to terminate this agreement at any time.

2 TERMS AND CONDITIONS CONTINUED

- C. This authorization will terminate immediately if Fidelity receives any of the following in good order at its Service Center:
1. Notification from any Owner or the Advisor of the termination of this Authorization, in writing or via phone.
 2. Instructions to annuitize the Contract.
 3. Proof of death of any Owner or any Annuitant.
 4. A transfer of ownership or assignment of the Annuity Contract, or the designation of a new irrevocable beneficiary of a Life Insurance Policy.
 5. An order of a court of competent jurisdiction superseding the provisions of this Authorization.
- D. This Authorization will not become effective with respect to the Contract until any free look period has ended.
- E. All withdrawals made under this Authorization are subject to the terms and conditions of the Contract and the then current prospectus for the Contract, including any limitations on withdrawals and/or any fees associated with withdrawals. Owner(s) will check the Contract and the associated prospectus carefully for details.
- F. Fidelity will not process a withdrawal requested under this Authorization that would exceed 2% of the Contract Value/Cash Surrender Value, calculated immediately before the previous Valuation Period. Fidelity will process withdrawals in excess of 2% if it obtains prior written consent specifically for that withdrawal from every Owner.

3 ADVISOR INFORMATION AND SIGNATURES

Advisor Firm Name

Address

City, State Zip

Name of Advisor's Authorized Representative

Tax ID Number

Phone Number

Title of Advisor's Authorized Representative

X

SIGNATURE OF ADVISOR'S AUTHORIZED REPRESENTATIVE

4 OWNER SIGNATURE

Owner(s) hereby authorize Fidelity to honor withdrawals initiated by any persons Fidelity reasonably believes to be acting on behalf of Advisor subject to the terms and conditions listed above, and to send money directly to Advisor.

Owner(s) hereby direct Fidelity not to withhold income taxes or penalty taxes from withdrawals made under this Authorization. Owner(s) understand that any liability with respect to such taxes are solely the responsibility of Owner(s).

Owner Name

X

SIGNATURE OF OWNER

DATE

Joint Owner Name

X

SIGNATURE OF OWNER

DATE

Please mail this form to:

Fidelity Investments
Life Insurance Company
P.O. Box 770001
Cincinnati, OH 45277-0050

Or in New York

Empire Fidelity Investments
Life Insurance Company
P.O. Box 770001
Cincinnati, OH 45277-0051



¹ Partial Withdrawals may increase your risk of lapse, and may have unfavorable tax consequences. If the policy is a life insurance policy, a reduction in the face amount may result in the policy becoming a Modified Endowment Contract (MEC).

² Fidelity refers to Fidelity Investments Life Insurance Company and, for New York residents, Empire Fidelity Investments Life Insurance Company,® New York, N.Y.