

Advisor Services Third Party Withdrawal Form

The Investment Advisor Firm ("Advisor") previously authorized by the owner of the Variable Annuity Contract or Variable Life Insurance Policy ("Contract") to make withdrawals on the Contract is the party to complete this form, and is 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 WITHDRAWAL TERMS AND INSTRUCTIONS

Terms and Conditions

- This Withdrawal may not reduce the Contract Value/Cash Surrender Value below \$2,500.
- Fidelity¹ 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.

This withdrawal will be taken from the investment option(s) on a prorated basis unless you specify the specific investment option(s) and amount(s) below.

Investment Option	Dollar Amount or Percentage of Withdrawal

Total:

(Total should equal Amount Withdrawn or 100%)

3 PAYMENT OF PROCEEDS (payments made to advisor only)

Advisor Firm Name

Address

City, State Zip

Tax ID Number

Advisor Phone Number

4 TAX INFORMATION *(This section discusses some important tax consequences for your client)*

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

For Annuity Contracts Only:

- Withdrawals are treated as taxable distribution of gains first, and only after all gains have been withdrawn will a withdrawal be treated as a non-taxable return of principal. Taxable distributions will be subject to an additional 10% federal penalty tax if the tax payer has not yet reached age 59½.
- If total distributions exceed total premiums, the difference will be taxable income. If the Policy is a Modified Endowment Contract, all distributions will be taxable income. An additional 10% federal penalty tax may also apply if the taxpayer has not reached age 59½.

No federal income tax will be withheld. Tax reporting and payment of taxes are the responsibility of the taxpayer.

5 ADVISOR SIGNATURES *(The previously authorized Advisor Representative must sign below to permit withdrawal)*

Name of Advisor's Authorized Representative

Title of Advisor's Authorized Representative

X

SIGNATURE OF ADVISOR'S AUTHORIZED REPRESENTATIVE

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



¹ Fidelity refers to Fidelity Investments Life Insurance Company and in New York, Empire Fidelity Investments Life Insurance Company. Annuities are issued by Fidelity Investments Life Insurance Company and in New York, Empire Fidelity Investments Life Insurance Company and distributed by Fidelity Insurance Agency, Inc.