

Expand your business — not your expenses.

Leverage Fidelity's annuity outsourcing.



Let us help grow your practice.

Today, managing your clients' evolving financial needs often means providing more comprehensive solutions. You can easily consolidate and manage more of your clients' wealth by bringing their annuity assets under your investment management.

Fidelity can help you round out your practice in a manner that's consistent with your fee-based pricing model. Our full service annuity outsource offering simplifies the process by taking care of all the administrative and insurance-related work for you. Whether you're insurance licensed or not, we'll handle all your back-office work. You can rely on our experienced insurance-licensed annuity advisor relationship managers to help:

- Exchange¹ your clients' existing high-cost annuities to low-cost Fidelity² annuities when in their best interest
- Open new annuity contracts
- Integrate everything on the Fidelity Institutional Wealth Services[®] platform, Advisor CHANNEL[®].

Use our advisor annuity service for 1035 exchanges or for opening new annuity contracts.

Consider a 1035 exchange to Fidelity if your clients:

- Have existing high-cost annuities
- Want access to Fidelity's funds, including many 4- and 5-star funds³
- Want to consolidate their annuity savings in one convenient place

Consider a tax-deferred Fidelity annuity contract if your clients:

- Have maximized their IRA and 401(k) contributions
- Want to build a larger nest egg
- Are interested in tax-efficient retirement savings

¹ Before exchanging, your clients should check with the current provider to see if it will assess a surrender charge, and also consider the existing benefits and features that may be lost in an exchange.

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

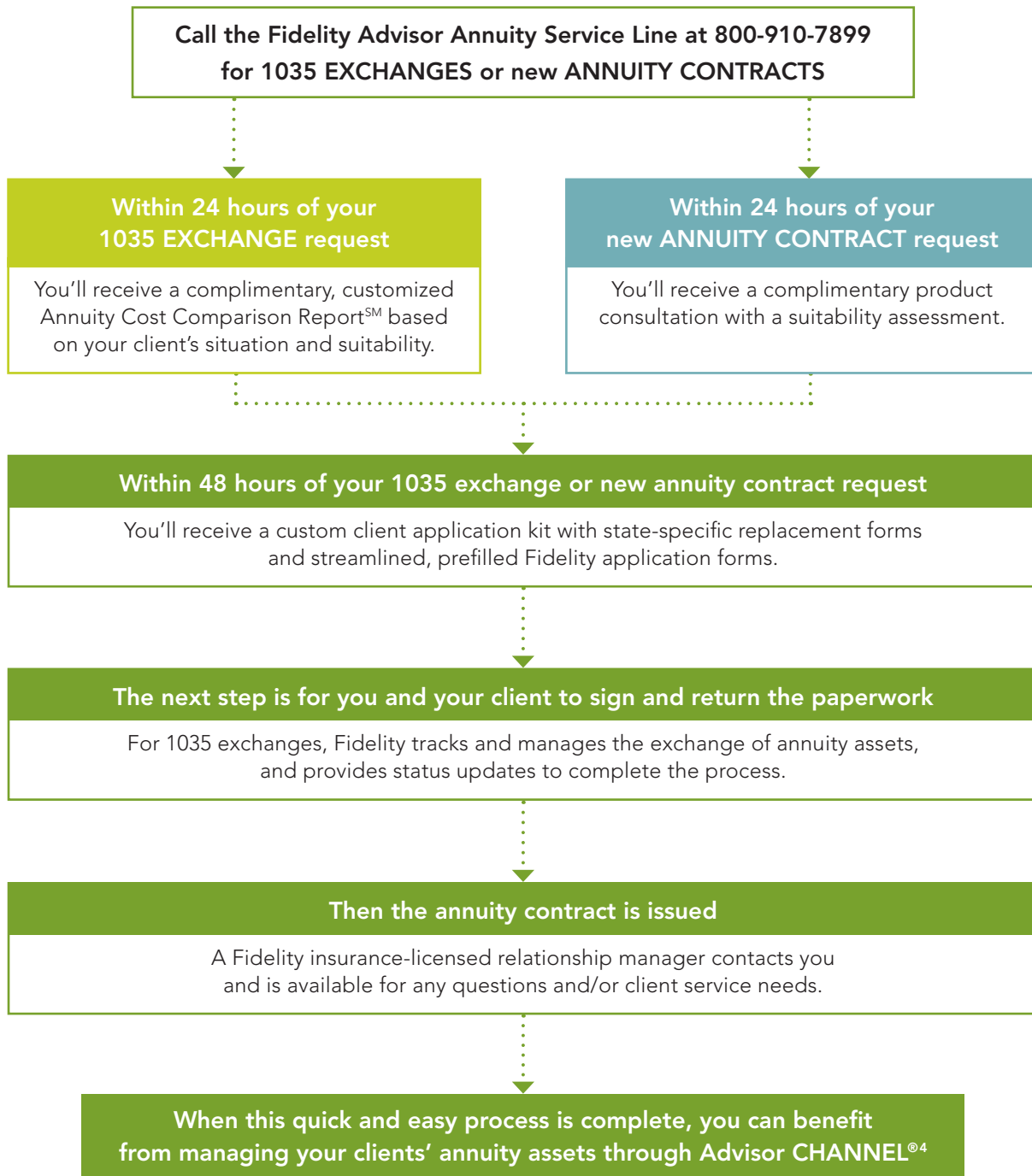
³ Morningstar ratings are based on a fund's risk-adjusted returns. The top 10% of funds in each broad asset class receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. **Past performance is no guarantee of future results.**

Taxable amounts withdrawn from an annuity prior to age 59½ may be subject to a 10% IRS penalty.

Advisor CHANNEL[®] download is Fidelity's proprietary technology platform and is available through Fidelity Institutional Wealth Services. Fidelity Institutional Wealth Services' products and services are provided by **Fidelity Brokerage Services LLC, Member NYSE, SIPC.**

Managing more of your clients' assets has never been easier.

Here's how the Fidelity Advisor Annuity Service can work for you.



⁴ For Fidelity Institutional Wealth Services advisors.

Put the Fidelity advantage to work for you and your clients.

FEATURE	ADVISOR BENEFITS	CLIENT BENEFITS
Low-Cost Product Innovation	<ul style="list-style-type: none"> Get the chance to consolidate more assets under management Gain an effective way to manage your clients' total portfolio Access a range of investment options 	<ul style="list-style-type: none"> Appreciate additional tax deferral from a low-cost annuity Gain the potential for tax-deferred investment to grow faster due to low fees
Consolidated Portfolios	<ul style="list-style-type: none"> Manage more of your clients' assets on one platform with Advisor CHANNEL® View, trade, and create customized asset allocation models for your clients' annuity assets 	<ul style="list-style-type: none"> Gain the ability to exchange a high-cost annuity to Fidelity tax free View annuity holdings in one consolidated statement Enjoy your investment management expertise of their annuity assets
Exceptional Service	<ul style="list-style-type: none"> Reduce costs and increase efficiency by relying on us to do all the insurance work for you Leverage our annuity and insurance expertise for retirement savings, income planning, and wealth transfer 	<ul style="list-style-type: none"> Take advantage of Fidelity's expertise and financial strength⁵ Receive your oversight and investment management
Complete Support	<ul style="list-style-type: none"> Receive a free Annuity Cost Comparison Report to analyze and compare client's outside annuity with Fidelity's Utilize Fidelity's research and cost analysis Outsource administrative tasks, suitability assessment, and state-specific forms to Fidelity 	<ul style="list-style-type: none"> Save time with streamlined, prefilled forms Experience quality service

Call an Advisor Annuity Service Relationship Manager today at 800-910-7899, or visit FidelityInsuranceAgency.com.



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.

⁵Fidelity Investments Life Insurance Company maintains an AA- rating from Standard and Poor's, which represents Very Strong financial strength (as of 12/08/2007). FILI is also rated by AM Best as A+, which represents Superior financial strength (as of 04/01/2008).

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

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. Some annuities are issued by third-party insurance carriers. The contract's financial guarantees are solely the responsibility of the issuing insurance company.

Annuities are distributed by Fidelity Brokerage Services, Member NYSE, SIPC, and/or Fidelity Insurance Agency, Inc.

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