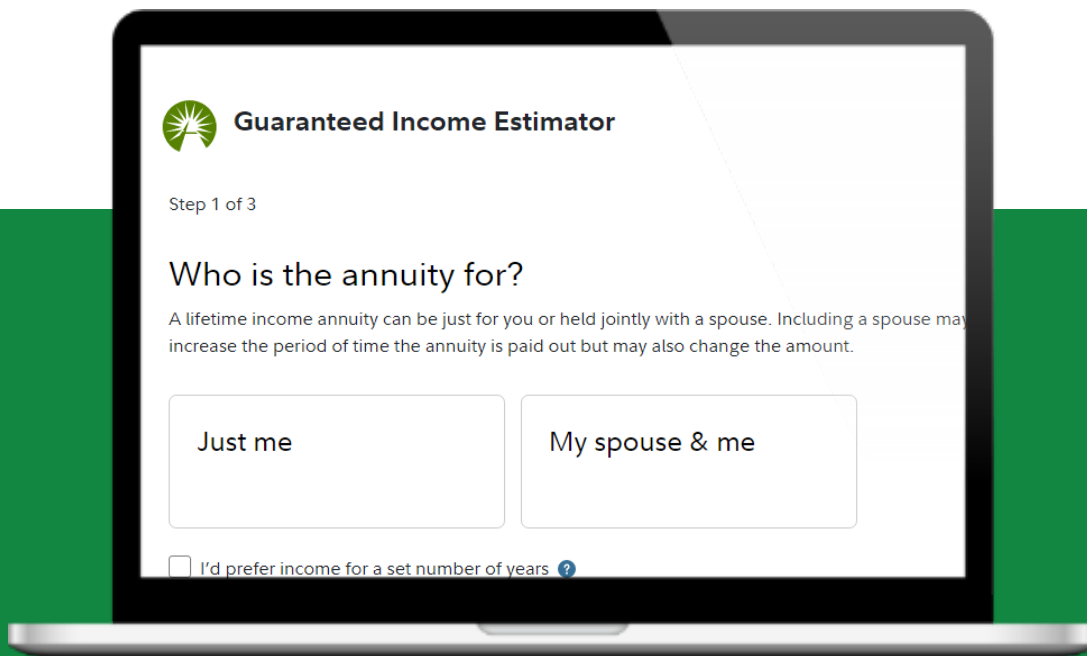


Guaranteed Income Estimator

Estimate how much you could have every month with a guaranteed income annuity.

This tool can help you:

- Compare your monthly income across several income annuity types and features.
- View your cumulative income over time.
- Learn more about creating and protecting your future income.
- Take the first step toward securing your income in retirement.

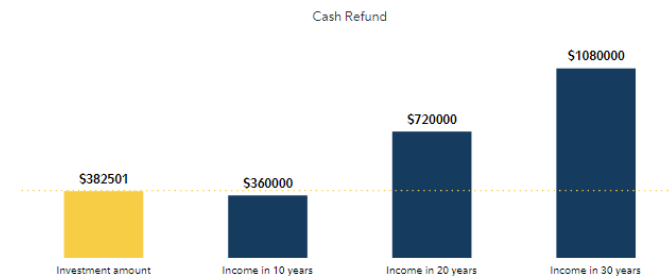


Lifetime income for you

[How is this calculated?](#)

Lifetime benefit	Investment Amount	Minimum payout	Description
<input checked="" type="radio"/> Cash Refund	\$382,501	\$382,501	Guaranteed income for your life. Your beneficiaries would receive a lump-sum payout of your initial investment less any payments received. See more
<input type="radio"/> 10 years guaranteed	\$381,359	\$360,000	Guaranteed income for your life. If you pass away before 10 years, your beneficiaries will receive payments for the remaining period. See more
<input type="radio"/> 20 years guaranteed	\$400,574	\$720,000	Guaranteed income for your life. If you pass away before 20 years, your beneficiaries will receive payments for the remaining period. See more
<input type="radio"/> Withdrawal Benefit	\$455,688	\$455,688	Guaranteed withdrawals for your life. Income increases each year for the first 10 years or until you start withdrawals, whichever comes first. See more

Your cumulative income over time*



For illustrative purposes only

Annuity guarantees are subject to the claims-paying ability of the issuing insurance company.

Income annuities have limited or no access to assets. Withdrawals of taxable amounts and taxable income received from an annuity are subject to ordinary income tax. Withdrawals of taxable amounts taken before age 59½ may be subject to a 10% IRS penalty.

Fixed income annuities may be offered as distribution options from retirement plans to eligible participants or purchased outside of the plan. Annuities available as distributions from retirement plans are selected by the plan fiduciary and subject to the terms of the plan. The forms of annuity payout may be subject to requirements imposed by the Internal Revenue Code.

Fixed annuities available at Fidelity for purchase outside of a retirement plan are issued by third-party insurance companies, which are not affiliated with any Fidelity Investments company. These products are distributed by Fidelity Insurance Agency, Inc., and, for certain products, by Fidelity Brokerage Services LLC, Member NYSE, SIPC.

Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

Participants should carefully consider all the available options and the applicable fees and features of each before moving their retirement assets.

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