

Premiere Select® IRA Beneficiary Distribution Account Request for Periodic Life Expectancy Calculations based on Life Expectancy Tables in the 2002 Final MRD Regulations

In April, 2002, the IRS issued final regulations ("2002 Final MRD Regulations") intended to simplify and clarify Minimum Required Distribution ("MRD") rules. Under the 2002 Final MRD Regulations, the life expectancy tables were updated to reflect the increased life expectancies of more current mortality tables. The life expectancy tables from the 2002 Final MRD Regulations ("2002 life expectancy tables") will go into effect on January 1, 2003 for IRA Beneficiary Distribution Account ("IRA-BDA") customers receiving periodic distributions based on a single life expectancy factor. However, IRA-BDA customers can choose to use the 2002 life expectancy tables for calculating their 2002 payments.

If you wish to change your existing life expectancy periodic distribution plan to have your payments calculated based on the 2002 life expectancy tables, you need only to complete this Form.

To request a new life expectancy periodic distribution plan calculated based on the 2002 life expectancy tables, this completed Form must be attached to a completed **Premiere Select IRA Distribution Request Form for Spouse as Beneficiary or Premiere Select IRA Distribution Request Form for Non-Spouse Beneficiary** ("IRA Distribution Request Form") as applicable.

IMPORTANT NOTE: Your periodic payment plan is not a MRD calculation service. If you are establishing a periodic distribution plan to satisfy your MRD, please consult with your tax advisor to ensure that the plan you establish is applicable to your specific situation and satisfies your MRD requirements. It is your responsibility to ensure that your distributions satisfy IRS requirements.

If you wish to use the 2002 life expectancy tables for a periodic distribution plan from more than one Premiere Select IRA-BDA, a separate **Premiere Select IRA Beneficiary Distribution Request for Periodic Life Expectancy Calculations based on Life Expectancy Tables in the 2002 Final MRD Regulations Form** must be completed for each IRA-BDA.

Do not use this Form if you have already received your 2002 distribution amount. Please consult with a tax advisor.

1 Premiere Select IRA Beneficiary Distribution Account Information

Beneficiary First Name

MI

Last Name

Premiere Select IRA-BDA account number (for new periodic distribution plan requests, must match the number provided on the attached IRA Distribution Request Form)

Date of Birth

Social Security Number



5VIBGPLEW0012

2 I elect to have periodic distributions calculated based on the Life Expectancy Tables from the 2002 Final MRD Regulations (Choose one option below)

Modification of existing periodic distribution plan — I have previously requested National Financial Services LLC (“NFS”) to calculate my periodic payments from my Premiere Select IRA-BDA indicated in Section 1 above, based on my single life expectancy. Effective with the next payment,* I hereby request to have all remaining payments calculated using my single life expectancy determined under the 2002 life expectancy tables.

(*Please allow 5 business days from the date NFS receives this request in good order, for the calculation change to take effect.)

— OR —

New periodic distribution plan — I would like NFS to calculate my periodic payments from my Premiere Select IRA-BDA indicated in Section 1 above and have attached a completed **Premiere Select IRA Distribution Request Form for Spouse as Beneficiary** or **Premiere Select IRA Distribution Request Form for Non-Spouse Beneficiary**, as applicable. I hereby instruct NFS to calculate my periodic payments from my Premiere Select IRA-BDA using my single life expectancy determined under the 2002 life expectancy tables.

3 Signature

Please check to make sure you have completed all appropriate sections of this Form, then sign and date below.

I hereby instruct National Financial Services LLC (“NFS”) to use the 2002 life expectancy tables to calculate my periodic distributions from my Premiere Select IRA-BDA indicated in Section 1 above

I understand that if I have not previously requested NFS to calculate my periodic distributions based on my single life expectancy, I must also complete and attach a **Premiere Select IRA Distribution Request Form for Spouse as Beneficiary** or **Premiere Select IRA Distribution Request Form for Non-Spouse Beneficiary** as applicable, to this Form.

I understand that if I have already received my 2002 life expectancy payments from the above-named IRA-BDA, I cannot use this Form to request a change to the amount already distributed to me.

I understand that if I am requesting a change to an existing periodic distribution for the Premiere Select IRA-BDA indicated in Section 1 above, that by completing and submitting this **Premiere Select IRA Beneficiary Distribution Request for Periodic Life Expectancy Calculations based on Life Expectancy Tables in the 2002 Final MRD Regulations Form**, I am instructing NFS to calculate all remaining periodic payment(s) in accordance with the 2002 life expectancy tables and that the new calculation for each periodic distribution payment will take effect approximately 5 business days from the date that NFS receives this Form in good order. I understand that this instruction may result in a change in the amount distributed from my Premiere Select IRA-BDA indicated in Section 1 above. I further understand that my periodic distribution amounts will not be adjusted for any amounts distributed to me from the Premiere Select IRA-BDA indicated in Section 1 above that are not part of the periodic distribution plan.

I accept full responsibility for complying with the Minimum Required Distribution (“MRD”) rules of Section 401(a)(9) of the Internal Revenue Code and related regulations including the rules regarding any changes to existing MRD calculations pursuant to the 2002 Final MRD Regulations. I indemnify Fidelity Management Trust Company (FMT) and NFS and their agent(s), successors, affiliates, and employees from any liability in the event that I fail to meet the IRS requirements with regard to minimum required distributions.

Premiere Select IRA-BDA Customer Signature

Date (required)

Please submit this completed Form to your Investment Professional.

