

Policy/Certificate # _____ Date _____

Annuitant/Participant _____ Owner _____

Owner's Address _____ Daytime Telephone # _____

Note: If you borrow, surrender, or withdraw any funds from your contract, the guaranteed elements, non-guaranteed elements, face amount, or surrender value of your existing contract may be affected.

I/We request a withdrawal under the provisions of the subject contract. Benefits applicable to the amount withdrawn are waived. I/We understand the contract provisions regarding early withdrawal charges.

PARTIAL WITHDRAWAL to net (check amount) \$ _____ or all but \$ _____ of the Accumulated Value.

COMPLETE CASH SURRENDER

SPECIAL INSTRUCTIONS _____

WITHHOLDING ELECTION

The distribution(s) you receive from the Insurer are subject to federal income tax withholding unless you elect not to have withholding apply. Withholding will only apply to the taxable portion of your distribution. Your withholding election will remain in effect until you revoke it. The Insurer may be required to withhold 20% in federal income tax from a distribution from a 403(b) plan. If mandatory 20% withholding does not apply, the Insurer will withhold 10% of the taxable amount unless you indicate otherwise below. Spousal beneficiaries receiving eligible rollover distributions from 403(b)s may be subject to 20% mandatory withholding. Contract owners and spousal beneficiaries receiving distributions from IRAs and nonqualified annuities are not subject to 20% withholding.

States with a state income tax either require mandatory withholding or allow voluntary withholding. If your state requires mandatory withholding, we will withhold the mandatory amount without regard to your election below. Most states require your state withholding election to be the same as the federal withholding election. If true for your state, we will withhold accordingly without regard to your state withholding election. State withholding may be subject to a 5% administrative default rate when state withholding is requested and no withholding amount is designated. Your state of residence may require that your state income tax withholding election be provided to us on a specific state form. Should your state of domicile require a specific state withholding form, your state income tax withholding election will not occur until the required form is received by our office.

Even if you elect not to have federal or state income tax withheld, or if you do not have enough federal income tax withheld, you are liable for payment of the income tax on the taxable portion of the distribution. You may also be subject to tax penalties if your payments of estimated tax and withholding, if any, are not adequate.

Federal Withholding Election

DO NOT withhold any federal income taxes unless mandated by law **DO** withhold federal income taxes in the amount of _____ % (cannot be less than any mandatory withholding)

State Withholding Election

DO NOT withhold any state income taxes unless mandated by law **DO** withhold state income taxes in the amount of _____ % (cannot be less than any mandatory withholding)

Notice to non-resident aliens: A payment to an address outside the United States may be subject to federal income tax withholding at a rate of 30%, unless the payee submits a completed IRS Form W-8BEN and the payment is eligible for reduced withholding.

You and the Internal Revenue Service will be provided with an informational tax form after the close of the calendar year.

A withdrawal of any type, before age 59 1/2, may subject you to an IRS penalty tax.

TAXPAYER IDENTIFICATION NUMBER

This section must be completed and signed by the owner of the annuity identified on this form. Failure to do so may delay your request.

Please enter your taxpayer identification number in the appropriate box. For individuals and sole proprietors, this is your social security number. For other entities, it is your employer identification number. If you do not have a number, see IRS Publication 505.

Social Security Number

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Employer Identification Number

OR

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Signature of Owner

Date

Signature of Joint Owner (if any)

Signature of Irrevocable Beneficiary

OWNER(S) SIGNATURE MUST BE EITHER NOTARIZED OR SIGNATURE GUARANTEED, OR THE SIGNATURE AND ADDRESS OF TWO ADULT WITNESSES MUST BE PROVIDED.

Signature of Notary or Witness

Address of Witness

Signature of Witness

Address of Witness