

Surrender/Withdrawal Request (Not for 1035 Exchanges and IRA Transfers.)

If contract is a 403(b)/Tax Sheltered Annuity (TSA), complete the Request for Tax Sheltered Annuity (TSA) Withdrawal Request form.)

Contract Information

Name of Contract Owner(s)

Annuity Contract Number

Fixed Annuity Surrender Options

Please verify the withdrawal provisions and conditions of your contract prior to making a selection.

Please check one:

- A. Make a partial withdrawal for \$_____.
- B. Make a partial withdrawal for interest earnings.
- C. Make a partial withdrawal for my annual free amount without incurring withdrawal/surrender charges.

Variable Annuity Contracts with Guaranteed Withdrawal Benefit Options

Please verify the withdrawal provisions and riders of your contract prior to making a selection. Make sure you understand the impact taking withdrawals will have on your values and riders.

Consult with your financial professional to determine a withdrawal strategy that is right for you.

- A. **Lifetime Income Guarantee - Total benefit amount available for withdrawal in the current contract year**
If this amount exceeds your principal back guarantee, it will reset your principal back benefit. Refer to your product prospectus for age eligibility and specific payout percentages. For *SecureSource*® 20 and *SecureSource Stages*®: this option is available after the 3-year waiting period. This option is not available for the Guarantor Withdrawal Benefit rider.
- B. **Principal Back Guarantee - Total benefit amount available for withdrawal in the current contract year**
If this amount exceeds your lifetime income guarantee and your lifetime income benefit will be reset, the "Benefit Impact Acknowledgement Form" is required before your request can be processed. If required, this form will be mailed to you or you may contact our office for assistance. Refer to your product prospectus for specific payout percentages. For *SecureSource*® 20: this option is available after the 3-year waiting period. This option is not available for *SecureSource Stages*® and *SecureSource Stages 2*™.
- C. **Fixed Dollar Amount - Up to the total benefit amount available without exceeding withdrawal benefit guarantees.**
The dollar amount you have specified will be lowered to the lesser of the lifetime income guarantee or principal back guarantee if the amount you have requested exceeds either guarantee. For *SecureSource*® 20 and *SecureSource Stages*®: this option is available after the 3-year waiting period.
Fixed amount of \$_____.
- D. **Fixed Dollar Amount - Process as directed.**
The dollar amount you have specified will NOT be lowered to the maximum amount currently available under your benefit(s). If taking this withdrawal will decrease your principal back guarantee and/or lifetime income guarantee, the "Benefit Impact Acknowledgement Form" will be required before processing can occur. If required, this form will be mailed to you or you may contact our office for assistance.
Fixed amount of \$_____. If this amount exceeds your free withdrawal privilege, a withdrawal/surrender charge will apply.

Variable Annuity Contracts without Guaranteed Withdrawal Benefit Options

- Fixed amount of \$_____. If this amount exceeds your free withdrawal privilege, a withdrawal/surrender charge will apply.

Tax Withholding Election

Note: If this is a Custodial IRA, please leave this section blank as the Custodian is responsible for the tax withholding.

IMPORTANT FEDERAL INCOME TAX WITHHOLDING INFORMATION ABOUT DISTRIBUTIONS FROM YOUR ANNUITY.

- If you have a taxable distribution from your annuity, we are required by the Internal Revenue Service (IRS) to withhold 10% of the taxable amount for federal taxes, unless you tell us not to; subject to certain exceptions. If you do not select a withholding option, we will automatically withhold federal and state required tax amounts.
- Whether or not you elect out of withholding, you will be responsible for paying any taxes owed on the distribution. If your total withholding or estimated tax payments are insufficient, you could be subject to penalties for underpayment of taxes.
- If you live in a state that requires state withholding, and we withhold federal income taxes from your annuity distribution, we will withhold state income taxes.
- Different withholding rules apply if we do not have a valid Taxpayer Identification Number on the contract, if the payment is delivered outside the United States and/or if you are a nonresident alien.

PLEASE CHECK YOUR TAX WITHHOLDING ELECTION:

- DO NOT WITHHOLD FEDERAL INCOME TAX FROM MY WITHDRAWAL.
- WITHHOLD _____ % FEDERAL INCOME TAX FROM MY WITHDRAWAL. 10% IS THE MINIMUM AMOUNT THAT CAN BE WITHHELD AND WILL BE THE AMOUNT WITHHELD IF NO ELECTION IS MADE.

Authorization and Acknowledgments



I have read and understand:

- I have reviewed the withdrawal provisions and conditions of my contract prior to making my withdrawal selection, and understand the impact taking this withdrawal will have on my values.
- I understand if my annuity has an optional benefit rider, certain riders contain features that may be negatively impacted by taking a withdrawal.
- If my annuity has the **SecureSource® 20 rider** or **SecureSource Stages® rider**, any withdrawal during the 3-year waiting period will set my benefit values equal to zero for the duration of the waiting period. At the end of my waiting period, my benefit amounts will be re-established based on my contract value at that time.
- If my annuity has the **SecureSource Stages 2SM rider**, if any withdrawal is taken during the first year of my contract, the "income bonus" will not be available for the life of my contract. The "income bonus" provides an additional 1% income for a given contract year; availability is determined annually.
- All withdrawals will be processed when the acceptable signed request from the contract owner(s) is received in the corporate office.
- My withdrawal may include taxable income, and if I am under age 59½, an IRS early withdrawal penalty may apply.
- If my annuity is tax non-qualified, and was part of a partial 1035 exchange. IRS Revenue Procedure 2008-24 states if withdrawals are taken from either annuity within a 12 month period following a partial exchange, the 1035 exchange may be invalidated. In that case, the following will occur: 1) the tax-free nature of the partial exchange can be lost, 2) the exchange will be retroactively treated as a taxable withdrawal on the lesser of earnings in the original contract or the amount exchanged and 3) the entire amount of the exchange will be treated as a purchase into the second contract (if certain life events occur between the date of the partial exchange and date of the withdrawal in the first 12 months, the partial exchange could remain valid). A tax advisor should be contacted before any withdrawals are taken from either contract.
- Federal Tax law requires all non-qualified deferred annuity contracts issued by a company to a policyholder during the same calendar year be treated as a single, unified contract (Serial Annuities). All income included and taxed in a distribution for one or more Serial Annuities are aggregated with regard to any earnings and cost basis. If your annuity is a Serial Annuity, the tax information included with your check may not include the Serial Annuity calculation. Tax information for a Serial Annuity distribution will be sent in a separate letter.
- **I understand that my decision to take this withdrawal is final.**

Signature of Contract Owner

Phone Number of Contract Owner

Date Signed

X

Signature of Joint Contract Owner

Date Signed

X

THIS FORM IS VOID IF NOT SUBMITTED WITHIN 60 DAYS OF SIGNING.



- Did you specify the type of withdrawal?
- Did you complete the delivery instructions?
- If you have a variable contract, did you select a withdrawal allocation?
- Did you make a tax withholding election?
- Did the appropriate owner(s) sign this request?