

Policy Number _____ Date _____

Owner _____ Daytime Telephone Number _____

Owner's Address _____

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 Benefits applicable to the amount withdrawn are waived.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

- PARTIAL WITHDRAWAL - Net (check amount) \$ _____, or all but \$ _____ of the Accumulation Value.
- COMPLETE CASH SURRENDER - Stop any Salary Reduction Agreement (written confirmation from employer and receipt of final premium required before funds will be disbursed.)
SALARY REDUCTION AGREEMENT HAS STOPPED AS OF _____
Date _____ Signature of Payroll Administrator _____
- OTHER - SPECIAL INSTRUCTIONS _____

The Tax Reform Act of 1986 changed the rules concerning withdrawal of interest earned and premiums paid after December 31, 1988 for a Tax Sheltered Annuity funded under a Salary Reduction Agreement.

I certify that I qualify for a distribution of post 1988 interest earnings and premiums by reason of the condition(s) checked below:

- Age 59½ or over
- Termination of employment with premium payor as of _____
Month _____ Day _____ Year _____
- Disabled within meaning of Internal Revenue Code Sec. 72(m)(7)
- Hardship as defined by the Internal Revenue Service. Any interest accrued after 1988 is not available for withdrawal under financial hardship. (Complete cash surrender is not available under financial hardship. If this reason is checked, please complete form WNL 162-H.)

I understand I am solely responsible for the tax consequences of any withdrawal.

WITHHOLDING

Federal law requires 20% Federal income tax withholding unless distribution is by transfer to another TSA or by direct rollover to an IRA or to another plan if the plan accepts such rollovers. The mandatory 20% Federal income tax withholding is required only for eligible rollover distribution amounts. Please refer to the attached Special Tax Notice.

Federal Income Tax 20% or _____% if greater.

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 on page 2. 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 on page 2. Most states require your state withholding election to be the same as your 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.

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 59½, may subject you to a federal 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 (social security number). If you do not have a number, see IRS Publication 505.

Social Security Number

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Signature of Owner	Date	
Witness to Signature of Owner	Signature of Irrevocable Beneficiary	Witness to Signature of Irrevocable Beneficiary

LEGAL INFORMATION

SPECIAL TAX NOTICE

You have the right to at least 30 days to consider your alternatives after receiving this notice. You may waive this review period. Your signature on this form will indicate that either you have had this 30-day review or that you have chosen to waive it, and you are requesting an immediate distribution.

Eligible Rollover Distributions

The information in this notice applies to qualified plans, tax-deferred annuity arrangements, IRAs, and governmental 457 deferred compensation plans. Generally, the rules below that apply to payments to employees also apply to surviving spouses and alternate payees.

Most withdrawals from tax-favored retirement plans are eligible for rollover either to an IRA or to another plan if the receiving plan accepts such rollovers. Some plans do not accept rollovers of certain types of distributions. Check with the administrator of that plan about whether the plan accepts rollovers and, if so, the types of distributions it accepts.

Rollovers of Beneficiary Accounts

Only spousal beneficiaries are allowed to roll over distributions to an IRA or another plan. The receiving plan must accept such rollovers. Non-spousal beneficiaries are not allowed to roll over distributions.

Direct rollover

If an amount is eligible for rollover, you have the option of requiring that we pay it directly to an IRA or to another plan if the plan accepts such rollovers. Your payment will not be taxed in the year of the direct rollover, and we will not withhold income taxes.

Any amounts under your employer-sponsored plan that will not be subject to federal income tax when distributed may be rolled over directly to an employer-sponsored plan if such plan accepts such rollovers or to an IRA.

Rollovers may be subject to the plan restrictions of the receiving plan. The new plan restrictions may be different, or more or less restrictive, than the plan from which the funds were rolled. Check with the administrator of the receiving plan prior to making your decision in order to clearly understand what restrictions may apply.

Examples of some possible differences in plan restrictions:

- The new plan may require spousal consent or plan administrator approval for distributions.
- The new plan may restrict distributions.

- Distributions from a governmental 457 deferred compensation plan are generally not subject to the 10-percent premature withdrawal penalty regardless of your age at the time of the distribution. If you roll your governmental 457 deferred compensation plan to another plan that is not a 457 deferred compensation plan, or into an IRA, any subsequent distributions may be subject to a 10-percent premature withdrawal penalty.
- Eligible rollovers into a governmental 457 deferred compensation plan that were previously subject to a 10-percent premature withdrawal penalty will continue to be subject to that penalty at the time of withdrawal unless you are over age 59½ or some other exception applies.

Distributions paid directly to you

You can request that we pay you directly. Except for IRA distributions, when we pay you directly, federal law requires us to withhold 20% for federal income taxes.

If a distribution is paid directly to you, you may subsequently roll over any pre-tax contributions to another employer-sponsored plan or to an IRA within 60 days. Any distributions of after-tax contributions paid directly to you may not be rolled over to another employer-sponsored plan. However, they may subsequently be rolled over to an IRA within 60 days.

If your eligible rollover distribution is paid directly to you and not rolled over (including any amount withheld), the distribution will be taxable to you in the year you receive it. The distribution will not be taxable to the extent you roll other funds to replace the amount distributed and the amount withheld.

Amounts Not Eligible for Rollover

Some amounts not eligible for rollover include these: amounts paid to non-spousal beneficiaries, amounts paid from a non-qualified (after-tax) annuity that is not part of your employer's plan, financial hardship withdrawals, required minimum distributions, deemed distributions due to loan default, and amounts paid from certain deferred compensation plans.

Loans

If you request a total surrender of your tax-favored retirement plan account and you have an outstanding loan, the account balance will be reduced by the outstanding loan balance unless you indicate in the Special Instructions section that you wish to pay off the loan prior to surrender. **If you do not pay off your loan, the offset loan amount will be reported as a taxable distribution and will be taxable to you unless you roll over an equal amount to an employer-sponsored plan or IRA. Taxes will not be withheld from the offset loan amount.**

0% Penalty

The IRS may also assess a 10% federal tax penalty for early distributions, if you are younger than 59½ unless an exception applies.

Special Tax Treatment for Certain Lump Sum Distributions

If you were born before January 1, 1936, and if your qualified plan distribution qualified as a "lump sum distribution", you may be entitled to special tax treatment regarding your payment. If you have any questions, please consult your tax advisor.

**WESTERN NATIONAL LIFE INSURANCE COMPANY
MAILING ADDRESS**

Please send completed forms to:

Western National Life Insurance Company
P.O. Box 871
Amarillo, TX 79105-0871

Call 1-800-424-4990 for assistance.