

AUTHORIZATION FOR FIXED INDEXED ANNUITY WITHDRAWAL

This form does not apply for withdrawals requested under the Lifetime Withdrawal Rider

If your contract contains a Lifetime Withdrawal Rider, withdrawals that are not taken as defined in that Rider will be considered Excess Withdrawals and will adversely impact future benefits under the Rider.

Contract Number: _____ **Contract Owner:** _____

I authorize a partial withdrawal from my Annuity Contract equal to: (Select One)

- 10% of the previous year's account balance / or the penalty free amount under my Contract.
- Gross \$ _____
- Net \$ _____

All withdrawals will be on a pro-rata basis unless otherwise directed.

IMPORTANT NOTICE: Reallocations CANNOT be done after a withdrawal has occurred after a policy anniversary. If you are in a reallocation window (within 10 business days after the anniversary date), please submit any requests for reallocation before taking a withdrawal.

ROTH IRA ONLY – Have 5 years passed since the year for which You made Your first regular or conversion contribution to any ROTH IRA (including ROTH IRAs with any other financial Organization)? Yes No

IMPORTANT TAXPAYER INFORMATION

I understand that if there is a reportable distribution due to the withdrawal, it will be reported to the Internal Revenue Service (IRS) for the calendar year the withdrawal is made. Unless waived by me, if there is a reportable distribution, it will have income tax withheld at a flat rate of 10%. If I am under the age of 59½, an IRS Federal Excise Tax may apply to the withdrawal. State income tax withholding is mandatory in CT and DC, and mandatory if younger than age 59½ in MS and NE. State income tax may not be withheld in AK, FL, HI, NH, NV, SD, TN, TX, WA, and WY. Otherwise, state income tax withholding is voluntary with the following exceptions: mandatory with federal in DE, IA, ME, MA, and OK; mandatory with federal unless waived in CA and NC, and mandatory unless waived in AR, KS, MI, OR, and VT. I further understand that even if I elect not to have Federal Income Tax withheld, any reportable distribution will be reported to the IRS.

TAX WITHHOLDING ELECTION (Please Check)

- I do **NOT** elect to have taxes withheld from my payments.
- I **DO** elect to have **federal** income taxes withheld in the amount of \$ _____ or percentage of ____%.
- I **DO** elect to have **state** income taxes withheld in the amount of \$ _____ or percentage of ____%.

NOTE: TAX AUTOMATICALLY WITHHELD IF WITHHOLDING OPTION NOT ELECTED

The following statement is required by the IRS: Under penalty of perjury, I certify that the number shown on this form is my correct social security or taxpayer ID number and I am not subject to back-up withholding. I certify that I am not under guardianship, nor have I made any assignment, pledge, or executed any document affecting ownership or right to any monies due or to become due under this contract, and further that no proceedings in bankruptcy are pending to which I am a party.

This form dated at _____ on the ____ day of _____, 20____.
City/State

		(_____)
Signature of Owner(s) (if Joint – both must sign)	Owner's Social Security Number or Taxpayer ID Number	Owner's Telephone Number
	(_____)	
Signature of Witness*	Telephone Number of Witness	Assignee Signature (if applicable)

* Signature must be witnessed by an adult who is not a Beneficiary or Owner. In the following states, the signature of your spouse must also be present: AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI.