

## Full Withdrawal Request Form - ANNUITY

Use this form to request the full cash value of your Certificate. **NOTE: We may not be able to reinstate your Certificate after full withdrawal. Please make sure to check with us for more information regarding reinstatement before sending this form.** All values of your Certificate will be recalculated on the date the full withdrawal is processed and may vary from the current account value.

INFORMATION ABOUT THE OWNER	
Owner Name	SSN/TIN
Address (City, State, Zip Code)	
Date of Birth (mm/dd/yyyy)	Phone Number
Policy Number	Insured
TAX WITHHOLDING	
<p>The IRS requires that we withhold 10% federal income tax from any taxable portion of this distribution unless you advise us otherwise. Applicable state income tax will also be withheld as appropriate. If you <b>do not</b> want us to withhold 10% from any taxable portion, please select the appropriate option below.</p> <p> <input type="checkbox"/> Do not withhold federal or state income taxes from my payment.  <input type="checkbox"/> Withhold ____% federal income taxes from my payment.  <input type="checkbox"/> Withhold ____% state income tax from my payment.         </p> <p>Please consult a tax advisor for more information on withholding requirements for your state.</p> <p>Note: Whether or not taxes are withheld, you will be liable for payment of all applicable federal and state income taxes and the taxable portion of this distribution. You may also be subject to penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.</p>	
DIRECT DEPOSIT	
<p>To provide faster access to your money, we can deposit your funds directly into your bank account using Electronic Funds Transfer (EFT). EFT may be available for all policies. Please provide the following instruction.</p> <p> <input type="checkbox"/> Check here if you'd prefer to receive payment by check to your mailing address. Please move on to the next section.         </p>	
Account Name (as it appears on the account)	Bank Name
Routing Number (bottom left of check)	Account Number (bottom center of check)
<p>Type of account: - Please attach a voided check for the listed account</p> <p> <input type="checkbox"/> Checking  <input type="checkbox"/> Savings         </p> <p>To expedite your request, your first payment may be sent to you via check. If EFT is not available for your account, we will continue to pay you by check.</p>	

### CERTIFICATION OF TAXPAYER IDENTIFICATION

Under penalties of perjury, I certify that:

1. My Social Security Number or taxpayer identification number shown on this form is correct;
2. I am not subject to backup withholding due to failure to report interest or dividend income;
3. I am a U.S. citizen or other U.S. person (as defined in the Internal Revenue Code); and
4. I am not subject to FATCA reporting because I am a U.S. Person and the account is located within the United States.

**Certification Instructions - You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest or dividends on your tax return. If you are not a U.S. citizen or other U.S. person for tax purposes, please cross out certifications 3 and 4 and complete and return to us the appropriate IRS documentation.**

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholdings.

Owner(s) and/or Assignee(s) Signature(s) (required)	Title (if corp or trust)	Date (mm/dd/yyyy)
All Irrevocable Beneficiaries	Name and Title	Date (mm/dd/yyyy)
Other Required Signatures (if any)	Name and Title	Date (mm/dd/yyyy)

### SPOUSAL CONSENT

If you reside in the following states AZ, CA, GU, ID, LA, NV, NM, TX, WA, or WI, your spouse must consent to this transaction. Unless the Company has been notified of a community property interest in this Certificate, we are entitled to rely on our good faith belief that no community property interest exists, and we assume no responsibility for inquiry.