

<p>SECTION IV</p> <p>METHOD OF PAYMENT</p>	<p><input type="checkbox"/> Direct Deposit (EFT)</p> <p><input type="checkbox"/> Checking Account (original voided check)</p> <p><input type="checkbox"/> Savings Account (need an original voided saving check or a letter confirming Saving account information submitted from the bank on bank letterhead signed by authorized bank representative)</p> <p align="center">(Note: Please attach an original voided check for routing number verification.)</p> <p>_____ Name of Financial Institution</p> <p>_____ Address of Financial Institution</p> <p>_____ Account Number</p> <p>_____ Transit / Routing Number</p> <p>Note: Direct deposit must be to an account where the Payee's name and social security number listed above match those on the account's records. A notarized signature of the Owner and Joint Owner (if applicable) will be required on this form if: 1) the funds are being sent to an alternate address other than to a bank or financial institution for the benefit of policy owner, or 2) if the address of record has changed within the last 30 days.</p> <p><input type="checkbox"/> Paper Check</p>
<p>SECTION V</p> <p>WITHHOLDING ELECTION</p>	<p>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 will withhold 10% of the taxable amount unless you indicate otherwise below.</p> <p>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. Each state determines their specific state withholding requirements and we will follow your state of domicile withholding obligations. 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.</p> <p>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.</p> <p>Federal Withholding Election</p> <p><input type="checkbox"/> DO NOT withhold any federal income taxes unless mandated by law</p> <p><input type="checkbox"/> DO withhold federal income taxes in the amount of _____% (cannot be less than any mandatory withholding)</p> <p>State Withholding Election</p> <p><input type="checkbox"/> DO NOT withhold any state income taxes unless mandated by law</p> <p><input type="checkbox"/> DO withhold state income taxes in the amount of _____% (cannot be less than any mandatory withholding)</p> <p>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.</p>

<p>SECTION VI</p> <p>TAXPAYER IDENTIFICATION NUMBER</p>	<p>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.</p> <p>Please enter your taxpayer identification number:</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> </tr> </table>												

Under penalties of perjury, I certify: (1) that the Social Security number (SSN) or taxpayer identification number (TIN) is correct as it appears on the form; and (2) that I am not subject to backup withholding under section 3406(a)(1)(C) of the Internal Revenue Code; and (3) I am a U. S. person (including U. S. resident alien); and (4) The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct (enter exemption from FATCA reporting code, if applicable: _____).

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

	Signature of Owner	Date
	Signature of Notary for Owner	Date
	SEAL	
	<p>Medallion Signature Guarantee: Original form and original Medallion Signature Guarantee is required if the check amount exceeds \$500,000. Medallion Signature Guarantee may be obtained at a bank or brokerage firm.</p>	
	Attach Seal Here	
	Signature	Date