

Withdrawal Request Form
(Please use LAD-1233 for any
SecurePay Benefit Withdrawals)

Owner's Name: _____ Contract Number: _____

WITHDRAWAL² – Withdrawals in excess of the surrender charge-free amount may be subject to surrender charges and/or MVA (if applicable). If you wish to exercise the ProPayer SPIA Commutable Benefit, a full surrender is required. Your contract may require a remaining balance after your withdrawal has been processed. If you would like the withdrawal to be deposited directly into your checking account via Electronic Funds Transfer (EFT) you must enclose a voided check with this request. **Please allow 3-5 business days for EFT to be received by your bank.** Withdrawal of earnings is subject to income tax and may be subject to a 10% IRS penalty if taken prior to age 59 ½. For additional information, please refer to your contract or prospectus, if applicable. Also please note: Certain withdrawals within 12 months of a partial exchange can potentially disqualify the tax free exchange. See signature page for IMPORTANT information.

1. Please withdraw \$_____ from my contract.
Process my withdrawal as: Gross Net (If no selection is made, will process as NET)
 Please withdraw the entire contract value. (Please enclose your contract or check the Lost Contract Statement box at the bottom of page 4.)
 Withdraw the Required Minimum Distribution (RMD).
 Withdraw the maximum amount without incurring surrender charges.
2. Pro-rate the withdrawal across my current investment allocations.
 Take the withdrawal from the funds/guaranteed periods indicated below:
\$% _____ from _____ \$% _____ from _____
\$% _____ from _____ \$% _____ from _____

WITHDRAWAL REQUEST - ONE TIME WITHDRAWAL For Contracts with Riders

Important Notice Regarding Excess Withdrawals:

Withdrawals in excess of the guaranteed withdrawal amount called "excess withdrawals", will result in a permanent reduction in future guaranteed withdrawal amounts. If you would like to make an excess withdrawal and are uncertain how an excess withdrawal will reduce your future guaranteed withdrawal amounts, then you may contact us prior to requesting the withdrawal to obtain a personalized, transaction-specific calculation showing the effect of the excess withdrawal.

- I want to take a One-Time withdrawal in the amount of \$_____.

AUTOMATIC INTEREST WITHDRAWAL (AIW) – MVA Contracts ONLY that begin with PX, NR, NN, SC, NK, FN, FS, MG, PP, FW and GW: You may withdraw up to the prior year's interest earned. If you choose any payment frequency, except annual, the payment amount during a contract year will be less because of the interruption of interest compounding. Withdrawals will be made by the 3rd business day after your contract anniversary and checks will be mailed within the next 5 calendar days. If you would like the AIW to be deposited directly into your checking account via Electronic Funds Transfer (EFT) you must enclose a voided check with this request. **Please allow 3-5 business days for EFT to be received by your bank.** Withdrawal of earnings is subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59 ½. AIWs are not available on all products.

1. Withdraw the maximum amount available for the frequency chosen below.
2. Withdraw \$_____ (\$100 minimum) from the _____ year Guaranteed Period(s).
Withdrawal Mode: Monthly Quarterly Semi-Annually Annually
3. Take the AIWs from the _____ year Guaranteed Period(s).
4. Cancel my existing AIW.

PARTIAL AUTOMATIC / SYSTEMATIC WITHDRAWALS² (PAW / SWIP³) – Variable and Indexed Annuity Contracts ONLY – All PAWs must be taken via Electronic Funds Transfer (EFT). PAWs taken from Variable Annuity Contracts that begin with VA and NV must be taken pro-rata from your investment elections. For SWIPs, and withdrawals taken from Indexed Annuity Contracts that begin with AI, BI, MI and WI, you may choose either pro-rata withdrawals or specify how withdrawals are to be allocated between accounts by completing part three of this section below. For Indexed Annuity contracts that begin with FA, FR, FP or FY review and complete sections 1 and 4 below. Minimum contract values may be required before initiating a Partial Automatic Withdrawal. Please refer to your contract or prospectus, if applicable, for additional information. Please enclose a voided check with this request if your withdrawals will be made via EFT. **Please allow 3-5 business days for EFT to be received by your bank.** Withdrawal of earnings is subject to income tax and may be subject to a 10% IRS penalty if taken prior to age 59 ½. Withdrawals in excess of the surrender charge-free amount may be subject to surrender charges. PAW / SWIPS are not available on all products.

1. Begin new PAW/SWIP Change existing PAW/SWIP Cancel existing PAW/SWIP

2. Withdraw \$_____ (\$100 minimum) from my contract beginning _____ (1st – 28th).
 Withdrawal Mode: Monthly Quarterly Semi-Annually Annually

3. For Indexed Annuity Contracts, and Variable Annuity Contracts that begin with either VA or NV, please make payout selection below:
 - Please pro-rate my withdrawals across my current investment allocations.
 - Please take my withdrawals from the funds indicated below:
 \$% _____ from _____ \$% _____ from _____
 \$% _____ from _____ \$% _____ from _____

4. For Indexed Annuity Contracts that begin with FA, FR, FP, or FY, ONLY, contracts that have NOT elected a Protected Lifetime Income Benefit Rider can participate in a systematic withdrawal program. Please review these important disclosures regarding your indexed annuity. You can select a specified dollar amount or a percent of contract value. Upon the next anniversary, we will transfer the minimum amount needed to the Fixed account in order to support the annual withdrawal amount specified or calculated. Funds will be transferred pro rata from available strategies. All systematic withdrawals will be processed from the Fixed account. If your contract is invested in a multi-year interest crediting strategy that does not earn interest annually (i.e. 2 – year fund), the fund transfer to the Fixed account can only occur on the index anniversary. Therefore, the anniversary transfer will include enough funds to proportionally cover the systematic withdrawal amount for the subsequent years. Any partial withdrawal will stop a systematic withdrawal. You may instruct us to re-start a new systematic withdrawal by completing a new request form. If your Fixed account has enough funds available to cover your withdrawal request, we can set up prior to next anniversary. If you request a required minimum distribution (RMD) from your account that has an existing systematic withdrawal, we will set the RMD to process as of 12/20/YYYY (current year) to reduce negative effects on the existing systematic withdrawal. However, an adhoc RMD request will affect the amount remaining in the Fixed account and could terminate the systematic withdrawal if enough funds do not remain.

- Withdraw \$_____ (\$100 minimum) from my contract beginning _____ (1st – 28th excluding anniversary date).
 Withdrawal Mode: Monthly Quarterly Semi-Annually Annually
- OR-**
- Annual Percentage of Contract Value _____% beginning _____ (1st – 28th excluding anniversary date).
 Withdrawal Mode: Monthly Quarterly Semi-Annually Annually

PAYMENT INSTRUCTIONS

- Yes Please withdraw \$15.00 from my account and express mail the check to the address indicated below. I understand that this constitutes a distribution from my account and the company will withhold the appropriate amount for federal income taxes (if withholding is elected.) *Express fees may change based on mailing address but currently will not exceed \$15.00.* Please note: express mail will not be delivered to a PO Box.

Select one: Payment to Owner or both Joint Owners

Payment to third party or only one Joint Owner

Name: _____

SSN or Tax ID of Third Party Payee Named above: _____

Address of Third Party Payee: _____

****You must include the appropriate W-9 or W-8 for the Third Party Payee.***

Select one: Use address of record for owner

Use address of Third Party Payee

Use alternate address _____

I want my funds sent electronically to my bank (EFT).

Please allow 3-5 business days for EFT to be received by your bank.

PLEASE ATTACH A VOIDED CHECK

Routing Number: _____ Bank Account Number: _____

****Foreign Individuals or Entities must provide the correct W-8; all others provide W-9.***

IMPORTANT FOR WITHDRAWAL OR SURRENDER REQUESTS FROM A CONTRACT INVOLVED IN A TAX-FREE PARTIAL EXCHANGE UNDER INTERNAL REVENUE SECTION 1035.

Please consult your tax advisor about whether a withdrawal from, or surrender of, a contract involved in partial exchange could cause the exchange to be treated as a taxable distribution or have other adverse federal income tax consequences.

For Contracts Involved in a Partial Exchange on or after October 24, 2011

Based on our understanding of IRS guidance in Rev. Proc. 2011-38, if a contract is involved in a tax-free partial exchange under Internal Revenue Code section 1035 that is completed on or after October 24, 2011, and an amount is withdrawn from or received in surrender of either contract involved within 180 days of the exchange, the IRS will apply general tax principles to determine the substance, and hence the treatment of the partial exchange and the subsequent withdrawal or surrender. Such a withdrawal or surrender could affect how the partial exchange and the withdrawal or surrender is reported to you and the IRS.

Federal and State Tax Withholding

If you are not a United States citizen and you are also not a resident of the United States, then please provide to us with this form your IRS Form W-8. If you meet these criteria (not a US citizen and also not a US resident), then this section does not apply to you. The Company will determine the appropriate amount of federal tax withholding based on the information in your W-8. In most situations the Company is not required to withhold federal taxes. State tax withholding will not be applicable. You may skip to the signature section of this form.

The Company may be required to withhold income taxes on a payment to you. If below you elect to not have taxes withheld, then when you file your tax returns there is a possibility that you will owe more money than if you choose below to have taxes withheld. Each year-end we will report to you on an appropriate IRS form 1099R any taxes that we withheld during that year. Taxes withheld count as part of your total taxes paid when you file your tax returns.

Regarding federal taxes, you may not choose below Do not withhold if the payment will be made to an address (or to an account) in a foreign country. Furthermore, in certain situations a payment from your contract or policy is subject to an additional 10% tax when you file your federal tax return.

Regarding state taxes, some states require that withholding be done at a certain minimum rate. If below you do not make any tax withholding choices, or if your choice below is inconsistent with these rules, then in general the Company is required to choose for you instead a certain minimum rate of state tax withholding.

Please make your tax withholding choices below in the section that is applicable to your policy. You may change at any time the choices that you make below. Your choices will remain in effect until you notify us that you want to change them.

1) Tax Withholding for IRA's and Non-Qualified Annuities Only

a. Federal income taxes

Withhold 10% Withhold \$ _____ or _____% Do not withhold

b. State income taxes

Withhold \$ _____ or _____% Withhold as required by my state Do not withhold

2) Tax Withholding for 401(k), 403(b), or 457 Annuities Only

a. Federal income taxes

Withhold 20% Withhold \$ _____ or _____% (cannot be less than 20%)

b. State income taxes

Withhold \$ _____ or _____% Withhold as required by my state Do not withhold
