

Annuity Service Request Form — Financial Transactions

CONTRACT INFORMATION

Contract Number		Annuitant		
Owner		Joint Owner (if applicable)		
Owner's Address	City	State	Zip Code	Phone Number

PARTIAL WITHDRAWAL

I hereby request a partial withdrawal as indicated below (minimum of \$250):

- Accumulated interest, less surrender charges and taxes
- Amount available without surrender charge (free amount)
- Net withdrawal amount of \$ _____ (check will be for amount indicated; any applicable surrender charges and taxes will be deducted prior to determining check amount)
- Gross withdrawal amount of \$ _____ (any applicable surrender charges and taxes will be deducted from the amount indicated)

FULL SURRENDER

- I hereby request cancellation and final payment of the full surrender value. All rights and claims of the contract are released. The contract is enclosed lost/destroyed

INCOME TAX WITHHOLDING

Federal tax law states that the taxable portion of withdrawals is subject to 10% income tax withholding, although you may elect to have it withheld at a different percentage rate or elect no withholding. **Unless you request otherwise on the form below, Western & Southern Life will be required to withhold 10% federal income tax.** If you are a resident of AR, CA, DC, DE, GA, IA, KS, MA, MD, ME, NC, NE, OK, OR, VA, VT or Puerto Rico and withhold federal tax, Western & Southern must also withhold state tax at the state's standard rate unless you indicate otherwise. State withholding does not apply in AK, FL, HI, NV, NH, SD, TN, TX, WA or WY. For CT residents, mandatory withholding will apply unless form CT-W4P is submitted to opt out. Opt out is not available for single sum distributions. For MS residents, mandatory withholding will apply for early distributions (before age 59.5) or a return of excess contributions from qualified plans. If you choose not to withhold federal tax, Western & Southern will also not withhold any state income tax unless you indicate otherwise.

Even if you elect not to have income tax withheld, you are still liable for the payment of income taxes on your taxable distributions. You may also be subject to tax penalties if your payments of estimated tax and withholding, if any, are inadequate. I direct Western & Southern to:

Federal

- To withhold the standard rate for federal income taxes
- NOT to withhold federal income taxes
- To withhold taxes as follows: _____ % rate (see IRS Form W-4R and Marginal Rate Table for more information)

State (Certain states require additional information as noted above)

- Withhold based on the state's standard rate
- NOT to withhold state income taxes
- To withhold taxes as follows: _____ % or \$ _____ amount

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PAYMENTS

Deposit payments to:

- Checking Account (**must** attach voided check)
 Savings Account (**must** attach a signed letter of instruction on Bank's letterhead)

Account Number (required, specify only one)		Routing Number	
Financial Institution		Financial Institution Phone Number	
Address	City	State	Zip Code

- Or make check payable to and mail to contract owner(s)
 (Western & Southern Life reserves the right to charge a fee for this method in the future)

AUTHORIZATION

Contract owner(s) under age 59½ may be subject to a 10% IRS penalty tax on amounts withdrawn. Withdrawals in excess of interest earnings or 10% of the contract value may be subject to withdrawal charges as specified in the contract.

Under penalties of perjury, I (we) certify that the Social Security/Tax ID number(s) listed below is correct, and that I (we) are not subject to backup withholding tax. The Internal Revenue Service does not require consent to any provision of this document other than the certifications required to avoid backup withholding.

Owner's Signature	Social Security Number/TIN	Date
Joint Owner's Signature (if applicable)	Social Security Number/TIN	Date