



Individual Retirement Account Required Minimum Distributions
(For use with traditional, non-Roth, IRAs)

CONTRACT INFORMATION

OWNER NAME (First, Middle, Last)

CONTRACT NUMBER

SOCIAL SECURITY NUMBER / TIN

Check if TIN

DATE OF BIRTH (MM/DD/YYYY)

GENERAL INFORMATION

The Internal Revenue Code (IRC) requires owners to start receiving required minimum distributions (RMD) from IRAs by the required beginning date and every year thereafter. The required beginning date is April 1 of the calendar year following the year the owner reaches age 72. Only the first RMD may be delayed until April 1 of the year following the calendar year the owner attains age 72. All subsequent RMDs must be taken by December 31. Failure to take RMDs may subject the IRA owner to a 50% penalty tax on undistributed amounts.

The RMD is based on the value of the IRA on December 31 of the previous year. The value of your IRA is determined according to the IRC and related regulations and may be greater than the account value if you have certain enhanced death benefits or guaranteed living benefits. The total RMD for an owner each year is based on the sum of the RMDs for each of the owner's IRAs. Distributions from one IRA or any combination of IRAs are acceptable as long as the amount distributed meets the total RMD.

Integrity Life Insurance Company (Integrity) will calculate RMDs beginning the second calendar year after the contract is purchased. If a new contract is being funded by transfer, rollover or conversion in the year the owner turns age 72, or any year thereafter, the RMD for the year of funding cannot be taken from the new contract. The RMD calculated by Integrity is based on this IRA only, and does not take into consideration any other IRAs. Integrity's current company practice is to waive any surrender or withdrawal charges that might otherwise apply to a withdrawal of the RMD. This practice may change without notice unless such a waiver is guaranteed in your contract.

The information in this form is general and not intended as tax advice. Tax rules governing RMD are complex. Seek professional tax advice.

DISTRIBUTION CALCULATION METHOD ELECTION

If the IRA owner designates his or her spouse as the sole beneficiary, and the spouse is more than 10 years younger than the owner, the owner may elect to calculate the RMD over the recalculated joint life expectancy of the owner and spouse. In all other cases, the RMD is calculated according to the Uniform Table published by the IRS.

Choose your method for calculating RMDs:

Calculate my RMD using the Uniform Table.

My spouse is my designated beneficiary and is more than 10 years younger than me. Calculate my RMD using our recalculated joint life expectancy. If selected, complete the following information about the owner's spouse.

SPOUSE NAME (First, Middle, Last)

SOCIAL SECURITY NUMBER

DATE OF BIRTH (MM/DD/YYYY)



DISTRIBUTION OPTIONS ELECTION

Choose only one option below:

Set up a systematic withdrawal of the RMD for this contract.

Begin my withdrawals on *

Process my withdrawals Monthly Quarterly Semiannually Annually

My contract has the optional Guaranteed Lifetime Withdrawal Benefit (GLWB) and I elect to take my distribution using the greater of my Lifetime Payout Option (LPA) or the RMD (maximum amount). The withdrawal option is **MONTHLY** only.

Begin my withdrawals on See Disclosure.

My contract has the optional Guaranteed Minimum Withdrawal Benefit (GMWB) and I elect to take my distribution using the RMD program described in my contract. This withdrawal option is **MONTHLY** only.

Begin my withdrawals on

For Indextra contracts only. My contract has the Optional Guaranteed Lifetime Withdrawal Benefit (GLWB) and I elect to take my distribution using the greater of my Lifetime Payout Option (LPA) or the RMD (maximum amount).

Begin my withdrawals on * See Disclosure.

Process my withdrawals Monthly Quarterly Semiannually Annually

*For Indextra contracts, the start date cannot be the 14th or 27th of any month.

EXCESS WITHDRAWAL AND GLWB/GMWB: A CAUTION

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.

GUARANTEED MINIMUM WITHDRAWAL BENEFIT (GMWB) DISCLOSURE

The following restrictions apply to variable annuity contract owners who have elected the optional GMWB rider. (The GMWB rider was offered from September 2007 to February 2008.)

If you elect to use the systematic RMD program available with your GMWB, your Guaranteed Withdrawal Balance will not be reset (reduced) regardless of the amount of RMD as long as you follow the program rules. Integrity will make your withdrawals on a monthly basis only. You may not take withdrawals in addition to those from the RMD program. If you opt out of the RMD program or make a withdrawal other than through the RMD program, even if taken for the purposes of the RMD, you will be removed from the RMD program and cannot be reinstated. Thereafter, any withdrawals will be treated as ordinary withdrawals, subject to terms of the rider and may result in a reset (reduction) of your Guaranteed Withdrawal Balance. Additional restrictions apply for the initial RMD distribution and for enrollment and distribution if you are over 72 in the calendar year in which you purchase your GMWB Rider. No RMD payments will be made during the Guaranteed Payment Phase. Please read the prospectus and review your GMWB rider for details.



GUARANTEED LIFETIME WITHDRAWAL BENEFIT (GLWB) DISCLOSURE

If you have an annuity with a GLWB, RMD withdrawals will be made automatically at the frequency indicated on page one. Withdrawals will represent the greater of your Lifetime Payout Amount (LPA) or your RMD. Timing of the withdrawals may be restricted so you can satisfy your RMD requirements without inadvertently taking a Nonguaranteed Withdrawal, which will reduce your benefit. If you take additional withdrawals or do not honor these automatic timing restrictions, any withdrawal that exceeds your LPA will be treated as a Nonguaranteed Withdrawal. Please read the prospectus and review your GLWB rider for details.

If you have a contract with a GLWB, withdrawal of your RMD will not result in a Nonguaranteed Withdrawal, which will reduce your benefit, except if you have elected the spousal GLWB and your spouse is more than 10 years younger than you.

AUTHORIZATION FOR DIRECT DEPOSIT

Please check one option, and complete the information below:

- Checking Account (You **MUST** attach a voided check, or a copy of a voided check)
- Savings Account (Complete the information below **AND** have a Bank Representative verify and sign below, **OR** attach a signed letter of instruction on the Bank's letterhead with the information requested below.)

With Direct Deposit, please allow 3-5 business days after the payment date for the funds to be deposited into the designated account.

FINANCIAL INSTITUTION NAME

ABA ROUTING NUMBER

ACCOUNT NUMBER

NAME OF ACCOUNT OWNER (must match PAYEE)

OTHER ACCOUNT NUMBER (if applicable)

FINANCIAL INSTITUTION ADDRESS

CITY

STATE

ZIP

Print Name _____
FINANCIAL INSTITUTION REPRESENTATIVE NAME

Sign Here _____
FINANCIAL INSTITUTION REPRESENTATIVE SIGNATURE

Date _____

- OR make check payable to and mail to contract owner (Integrity reserves the right to charge a fee for this method)



TAXES AND WITHHOLDING ELECTION

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, a specific dollar amount or elect no withholding. Unless you request otherwise, Integrity will be required to withhold 10% federal income tax. If you are a resident of CA, DC, IA, KS, MA, ME, NE, NC, OK, OR, VA, VT or Puerto Rico and withhold federal tax, Integrity must also withhold state tax at the state's standard rate unless you indicate otherwise. State withholding does not apply in AK, FL, ND, NH, NV, SD, TN, TX, WA and WY. If you choose not to withhold federal tax, Integrity will also not withhold any state income tax unless you indicate otherwise. If you are a resident of DC or MI and your contract is qualified, mandatory state withholding applies without the option to change or elect out of state withholding.

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. You direct Integrity:

NOT to withhold federal income tax (or state income tax, if applicable)

To withhold taxes as follows:

Federal standard rate **or** _____ % rate **or** \$ _____ amount **AND**

State standard rate, if applicable **or** _____ % rate **or** \$ _____ amount

CERTIFICATION

Under penalties of perjury, I certify that (1) the number shown on this form is my correct tax identification number, (2) that I am not subject to backup withholding because (a) I am exempt from backup withholding or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends or (c) the IRS has notified me that I am no longer subject to backup withholding, **and** (3) I am a US citizen or resident alien.

Note: You must cross out item #2 of certification if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting of interest or dividends on your tax returns.

I understand all amounts withdrawn from a tax-qualified annuity contract are treated as taxable income. If I am under age 59½, I understand that I may be subject to a 10% penalty tax on taxable amounts received.

I understand and acknowledge that I should seek professional tax advice about my specific situation and that **Integrity does not provide tax advice.**

I understand that a withdrawal charge may apply if the amount withdrawn is greater than the free withdrawal amount. All interest rates are declared at an annual effective rate, taking into account daily compounding of interest. I understand that withdrawals or transfers during the guarantee period will dilute the benefit of daily compounding and thus lower the effective annual interest rate.

I have read and understand the requirements for RMDs. My financial representative has explained that any rollover or transfer amounts I may use to fund this contract is net of any RMD for the current tax year. I elect to have my RMD distributed to me as indicated above. I understand that distributions will continue automatically at the intervals selected until I provide written notification to Integrity that I wish distributions to cease or be changed. I authorize the financial institution to debit my account and to refund any over payments by Integrity.

I understand and agree to the terms and conditions of this request.

Print Name _____
OWNER

Sign Here _____
SIGNATURE OF OWNER

Date _____

