



Systematic Withdrawal Request

(Do not use this form to request RMDs. Separate form available.)

CONTRACT INFORMATION

Annuitant's Name	Contract Number
Owner's Name	Owner's Social Security Number/TIN
Joint Owner's Name (if applicable)	Joint Owner's Social Security Number/TIN (if applicable)

SYSTEMATIC WITHDRAWAL REQUEST OPTIONS (Not available with SmartStep)

I request and authorize National Integrity Life Insurance Company (National Integrity) to make systematic withdrawals as follows (**check only one option**):

Interest Earnings (available on fixed annuities only)

Available annual free withdrawal amount in equal installments

This is determined by your account value on the last contract anniversary, or from the initial premium amount in your first contract year. I understand that if I do not take any other withdrawals over the contract year, no withdrawal charge will apply. Depending on the timing of the withdrawal, I understand that future guaranteed amounts may be reduced.

A percentage of the account value in the amount of _____%

The systematic withdrawal is a set percentage of the account value, and the amount withdrawn will fluctuate.

Depending on the amount and timing of the withdrawal, I understand that a withdrawal charge may apply and future guaranteed amounts may be reduced.

A set amount of \$_____

Depending on the amount and timing of the withdrawal, I understand that a withdrawal charge penalty may apply and future guaranteed amounts may be reduced.

Additional systematic withdrawal options only available to customers who have elected the optional Guaranteed Lifetime Withdrawal Benefit (GLWB) rider with AdvantEdge, AnnuChoice II, Pinnacle V and VAROOM® variable annuities, or the Guaranteed Minimum Withdrawal Benefit (GMWB) rider with the AnnuChoice II and Pinnacle V variable annuities.

Lifetime Payout Amount (Eligibility dates are Ages 60 and older for GLWB; 65 and older for GMWB). Any withdrawals taken before these eligibility dates will be a nonguaranteed or "excess withdrawal" and will reduce future benefits.

Guaranteed Annual Withdrawal Amount (available on the GMWB rider only)

EXCESS WITHDRAWALS 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.

Contracts with the Guaranteed Return Plus (GMAB) Rider: Systematic withdrawals from your contract will be taken pro-rata among your Investment Options including your Guaranteed Return Plus Investment Option, and will reduce the guaranteed minimum value associated with your contribution to the Guaranteed Return Plus Investment Option on a proportional basis.



DISTRIBUTION OPTIONS

This systematic withdrawal should begin on _____ and taken Monthly Quarterly Semiannually Annually

The withdrawal start date cannot be the 29th, 30th or 31st of any month. Systematic withdrawals will continue on the same day of the month at the interval specified above from the investment options then invested at the time of each withdrawal, allocated by values in the investment options. I understand that a withdrawal charge may be applicable if the amount withdrawn is greater than the free withdrawal amount and a market value adjustment may be applicable to withdrawals from guaranteed rate options. All interest rates are declared at an annual effective rate, taking into account daily compounding of interest. Any withdrawals or transfers during the guarantee period will dilute the benefit of daily compounding and thus lower the effective annual interest rate. Minimum dollar amounts may apply. Refer to the contract and/or prospectus for specific information.

AUTHORIZATION FOR DIRECT DEPOSIT

Please check one account option, and complete the information below:

- Checking Account (You **MUST** attach 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

Address

Phone Number

Name of Account Owner

Other Account Number (if applicable)

Financial Institution Representative Name (printed)

Financial Institution Representative Signature

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



INCOME TAX WITHHOLDING (Required)

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, National Integrity 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, National Integrity 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, National Integrity 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 National Integrity 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



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 amounts withdrawn from a non tax-qualified annuity contract are first treated as taxable income to the extent of any gain and all amounts withdrawn from a tax-qualified annuity contract are treated as taxable income. If I am under age 59 ½, 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 **National Integrity does not provide tax advice.**

I understand that a withdrawal charge applies if the amount withdrawn is greater than the free withdrawal amount, if available. 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 authorize National Integrity to credit my account with any future annuity withdrawals at the above named financial institution. This agreement will remain active until written notification is received and in such time as to afford National Integrity reasonable opportunity to act on my request. I authorize the financial institution to debit my account and to refund any overpayments by National Integrity.

I understand and agree to the terms and conditions of the systematic withdrawal request.

Owner's Signature

Date

Joint Owner's Signature (if applicable)

Date

