

To request a withdrawal from a fixed or indexed annuity, please complete this form **and return Pages 1-6 to Reliance Standard Life Insurance Company** (“Reliance Standard”) using one of the methods below. Complete all required sections for your request. **If you do not provide Pages 1-6 to Reliance Standard, your request will not be processed until pages 1-6 are received.**



EMAIL TO:  
[inforceannuities@rsl.com](mailto:inforceannuities@rsl.com)



FAX TO:  
267.256.4713



MAIL TO:  
Reliance Standard – Annuity Services  
2001 Market Street, Suite 1500  
Philadelphia, PA 19103

**QUESTIONS? Call Customer Care at 1.800.435.7775**

**SECTION 1 | Is the contract existing or new? What type of withdrawal would you like to make?**

**Existing Contract?**

Contract/Certificate Number(s)

**New Contract?**

Attach this Withdrawal Request Form to the application.

**One-time Partial Withdrawal**

Complete Sections  
2, 3, 4, 5, 12

**Systematic Withdrawals**

Complete Sections  
2, 3, 4, 6, 10, 12

**Roth IRA Conversion**

Complete Sections  
2, 3, 4, 7, 12

**Required Minimum Distribution**

Complete Sections  
2, 3, 4, 8, 12

**Cash Value Surrender**

Complete Sections  
2, 3, 4, 9, 12

**SECTION 2 | Tell us about the current annuity owner.**

Name (First, Middle, Last -or- Entity)		Social Security Number/TIN	
Email Address		Telephone Number	Mobile Telephone Number
Street Address	City	State	ZIP Code

If you, the owner or any joint owner in Section 3, are a Non-Resident Alien, provide an IRS W-8 Form appropriate for your status. You can obtain a current version of this form from [www.irs.gov](http://www.irs.gov). A foreign person is subject to U.S. tax on its U.S. source income and a mandatory 30% withholding may apply in certain instances (for tax treaty information and eligibility for a reduced rate, see IRS Publication 515). You are required to sign the appropriate line in Section 12 “Signatures”.

**SECTION 3 | And the joint annuity owner, if there is one.**

Name (First, Middle, Last)		Social Security Number/TIN	
Email Address		Telephone Number	Mobile Telephone Number
Street Address*	City	State	ZIP Code

\*Complete the address portion only if it is different than the owner’s address.

**SECTION 4 | Do you want us to withhold taxes? (Read an Important Tax Notification below.)**

- I DO NOT want Federal or State income tax withheld**
- I DO want Federal or State income tax withheld as I have indicated to the right**

Withhold for Federal Income Tax %	Withhold for State Income Tax %
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**Important Tax Notification**

If you complete Section 4 for non-qualified annuity plans, Reliance Standard will withhold the federal and state income on the taxable portion of your withdrawal(s). Reliance Standard does not withhold federal or state income taxes (state income states cannot be withheld for residents of states shown in e. below) from or provide tax reporting on Custodial IRA, Custodial Roth IRA, or annuity contracts owned by a Pension Trust (e.g., 401(k), H.R.10, 401(a) and 412(e)(3)). Additional restrictions may apply. Refer to "Withholding Election & Important Tax Notification" in the Instructions section on Page 7 of this form.

**Traditional IRA & Inherited IRA Plans**

If you do not complete Section 4, or if you designate federal income tax withholding of less than 10%, Reliance Standard will automatically withhold the minimum amount required by federal law, which is 10% and any mandatory state income taxes from your withdrawal(s). Please review Net Amount and Gross Amount Instructions on Page 7 to ensure you elect the proper selection to meet your needs.

State income tax withholding requirements vary depending on your state of primary residence at the time of the withdrawal. Federal and state withholding requirements for taxable distributions from Individual Retirement Annuities (IRAs) are listed below:

- a. The following states require mandatory state income tax withholding when federal income tax is withheld (AR, CA, CT, DE, IA, KS, MA, ME, NC, OK, OR, VT). In these states, when you indicate a federal income tax withholding rate and you do not indicate a state income tax withholding rate or enter a rate less than your state's minimum withholding rate, we will automatically withhold state tax at the minimum rate required by your state.
- b. Residents of CA, DE and NC may elect to not have state income tax withheld when federal income tax is withheld by entering 0% in the state tax withholding field.
- c. If federal income tax is not withheld, state income tax withholding is not required for the states listed above except for residents of CT, DC and MI where minimum state tax withholding applies even when federal income tax is not withheld. If federal income tax is not withheld, you may elect state income tax withholding by entering a rate in the state tax withholding field above.
- d. The following states allow voluntary state income tax withholding (AL, AZ, CO, GA, ID, IL, IN, KY, LA, MD, MN, MO, MS, MT, ND, NE, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WV, WI). In these states, if you indicate a state income tax withholding rate above, RSL will withhold the state income tax at the rate specified.
- e. The following states do not allow state income tax withholding (AK, FL, HI, NH, NV, SD, TN, TX, WA, WY). In these states, state income tax will not be withheld regardless of the rate entered in the state tax withholding field above IRAs or Non-qualified annuity contracts.

To determine the state income withholding requirements for your resident state, please consult your tax advisor.

**SECTION 5 | If you're requesting a one-time withdrawal, complete this Section.**

- Withdrawal the fixed dollar amount I have entered to the right from the current annuity value.** If you do not elect Net or Gross after the withdrawal amount to the right, your withdrawal will be processed as a Gross withdrawal. To learn more, refer to the explanation of "Net and Gross Amount Withdrawals" on page 8.
- I understand that surrender charges and a market value adjustment (if applicable) of the total early withdrawal charges amount entered to the right will be deducted from the amount withdrawn from the Annuity Contract (as part of this request).**

\$	Is this amount Net or Gross?
	<input type="radio"/> Net <input type="radio"/> Gross

Total Early Withdrawal Charges \$
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**Keystone Equity Indexed Annuity Contract Owners:** It is recommended that any withdrawals from your annuity contract be taken from the fixed interest strategy since amounts withdrawn from an index interest strategy during the year will not receive index interest on the contract anniversary while fixed interest is credited daily to the fixed interest strategy. Partial withdrawals will be deducted from the strategies to meet the amount of the requested withdrawal in the following order 1) Fixed Interest Strategy, 2) Annual Point to Point – Capped, 3) Annual Point to Point – Participation Rate, 4) Annual Monthly Average – Capped.

**Are you currently receiving systematic withdrawals or scheduled Required Minimum Distributions?**

- No (Skip to Section 6.)**
- Yes (You must choose one of the actions below.)**
  - Discontinue Systematic Withdrawal/RMD

- Continue Systematic Withdrawal at current amount regardless of surrender penalties (please verify that the entire amount withdrawn during the contract year, including future systematic withdrawals, does not exceed your penalty free amount). Any existing scheduled RMD payments remaining in the contract years will be reduced dollar for dollar by the amount of this lump sum withdrawal amount.
- Modify the Systematic Withdrawal. (You must complete Systematic Withdrawals Section 6 or Required Minimum Distribution Section 8.)
- Adjust future systematic withdrawals so the withdrawal amounts do not exceed the remaining penalty free amount. (You must complete Systematic Withdrawals Section 6.)

Please Note: A partial withdrawal cannot be disbursed via EFT unless there is an active systematic withdrawal paid via EFT for this annuity contract.

**SECTION 6 | If you're requesting systematic withdrawals, complete this Section.**

Select the type of systematic withdrawal by choosing one of the four options below.

- Fixed Dollar Amount**    \$     Is this amount Net or Gross?     Net     Gross

(If you do not elect Net or Gross after the withdrawal amount above, your withdrawal(s) will be processed as a Gross withdrawal. To learn more, refer to the explanation of "Net and Gross Amount Withdrawals" on page 8.

- Interest Earnings**

- Annual Percentage**     %

- Maximum Penalty-Free Amount**

Confirm the frequency by choosing one of the four options below and indicate the first payment date here:

- Monthly**     **Quarterly**     **Semi-annually**     **Annually**

**Important Partial or Systematic Withdrawal Information**

- Interest is credited to your fixed annuity or the fixed interest rate strategy on a daily basis and compounded annually. If you select to withdraw your accumulated interest on a systematic basis, the effect of annual compounding will be lost, and your effective interest rate will be lower than the stated interest rate.
- If you request a systematic withdrawal of Interest Earnings from a Keystone Equity Index Annuity Contract, only the earnings from the fixed interest strategy will be disbursed. Index interest earnings cannot be disbursed via a systematic withdrawal.
- The amount of each systematic withdrawal payment must be equal to or greater than \$50.00.
- When either Max Penalty Free or Annual Percent withdrawals are selected, the annual payment amount will be pro-rated over the number of remaining payment modes for the current contract year. Example: Max free of 10% and monthly mode with 5 months remaining in the contract year. The amount of each systematic withdrawal would be approximately 2% (10% divided by 5).

If a First Payment Date is not elected in this Section 6, the First Payment Date will default to the day this form is received in good order. If this form is received after the First Payment Date requested, the first payment will be processed on the day this form is received in good order. Systematic withdrawal cannot begin until after the free "Right to Examine" or free look period expires.

If electing optional EFT/direct deposit, indicate your First Payment Date of choice in this Section 6. If paperwork is received after the First Payment Date elected above or in the event that the requested withdrawal date falls on a non-business day, the request will be processed on the next business day. (See General Provisions and Detailed Instructions sections of this form).

**Keystone Equity Index Annuity Contract Owners:** It is recommended that systematic withdrawals from your annuity contract be taken from the fixed interest strategy since amounts withdrawn from an index interest strategy during the year will not receive index interest on the anniversary while interest is credited daily to the fixed interest strategy. In addition, you should plan to reallocate an appropriate amount to the fixed interest strategy each anniversary to meet the total amount of your systematic withdrawals in the following contract year. Systematic withdrawals will be deducted from the strategies to meet the amount of each withdrawal request in the following order 1) Fixed Interest Strategy, 2) Annual Point to Point–Capped, 3) Annual Point to Point–Participation Rate, 4) Annual Monthly Average–Capped.

**SECTION 7 | If you're requesting to convert your existing traditional or SEP IRA to a Roth IRA, complete this Section.**

- I, as the contract owner, certify that I am eligible (tax filing status not married, filing separately) to convert my existing RSL Traditional or SEP IRA to a Roth IRA; that the contributions to the existing IRA are eligible to be converted; and that I understand the tax consequences of the conversion. Note: The entire annuity value will be converted to a Roth IRA – Partial Conversions are not offered by Reliance Standard.

**SECTION 8 | If you're requesting a Required Minimum Distribution (RMD), complete this Section.**

Note that to have Reliance Standard calculate and withdraw your RMD from a Traditional Individual Retirement Account (IRA), you need to complete this section. For additional information, including procedures to follow for Beneficiary/Inherited IRA RMD requests, please call Customer Care at 1.800.435.7775.

**Select the type of RMD withdrawal by choosing one of the two options below.**

- A single, immediate lump sum RMD withdrawal** of the exact RMD amount for the current tax year, which will be processed upon receipt of your request.
- Schedule RMD withdrawals** for the exact amount of my RMD for this contract each year, as indicated below.  
**Indicate the first payment date below.**

MM/DD/YYYY

Confirm the frequency by choosing one of the four options below.

- Monthly       Quarterly       Semi-annually       Annually

**If your annuity contract was effective in the current year, enter the prior year December 31<sup>st</sup> fair market value in dollars to the right.** Note: If your annuity contract was funded through one or more transfers provide only the part of the December 31<sup>st</sup> fair market value that funded your annuity contract.

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**Important RMD Withdrawal Information**

- If you would like to withdraw an amount that is different from the RMD amount, complete Section 5 above for one-time withdrawals or Section 6 above for systematic withdrawals. Note: Any partial or systematic withdrawals during a calendar year, will reduce your scheduled RMD amount dollar for dollar.
- RMD requests must be received by November 30th of each calendar year so they may be processed before calendar year-end. RMD amounts will be calculated using the IRS Uniform Life Expectancy Table.
- For Qualified Charitable Distribution, please complete form EF-3443.

**SECTION 9 | If you're requesting a cash value surrender, complete this Section.**

**Select the total withdrawal request option below.**

- Total Withdrawal Request.** I elect to surrender the contract and receive the Cash Surrender Value.

**If you do not have the original contract document, indicate so below.**

- Return of Contract Document.** If the contract is not included, by my signature in the signature section of this form, I certify that the original contract has been lost or destroyed.

**I understand that surrender charges, and if applicable, a market value adjustment of the amount entered below (entire amount of early withdrawal charges) will be deducted from the total amount withdrawn from the Annuity Contract as part of this request.**

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**SECTION 10 | If you'd like to have your withdrawal direct deposited into your bank account, complete this Section.**

ATTACH A VOIDED CHECK HERE

- Direct deposit is only available if you've elected a systematic withdrawal, RMD withdrawal or partial withdrawal where there is a systematic withdrawal.
- A voided original check pre-printed with the contract owner's name must be on file with RSL or attached to this request for direct deposit. (Check copies will not be accepted.)
- Please verify the routing number with your financial institution.
- For a Savings account, please provide a copy of a current statement or letter from a bank officer, confirming the routing and account numbers.
- It may take 1-5 business days for funds availability from the withdrawal date.

Select the type of account from the two options to the right.  **Checking**  **Savings**

Complete the bank and account information below.

Bank/Financial Institution Name	Bank/Financial Institution Phone Number
Account Routing Number	Account Number

**SECTION 11 | If you have any additional withdrawal instructions beyond what is noted prior, complete this Section.**

Add specific withdrawal instructions (if any) below.

**SECTION 12 | You must complete this Section.**

**Read this section IN ITS ENTIRETY before signing.**

- I certify that the contract number shown on this form is my contract number. I further certify that this contract is neither assigned nor pledged as collateral to any other person or corporation and that no proceedings in bankruptcy or insolvency, voluntary or involuntary have been instituted by or against the owner(s) and that the owner(s) is (are) not under guardianship or any legal disability.
- If direct deposit applies, by completing the direct deposit section of this form, and by my signature, below, I hereby authorize RSL to deposit withdrawals from the annuity contract listed in the owner information section of this form to the bank account specified. In the event an overpayment(s) should be credited to my account, I hereby authorize RSL to initiate, if necessary, debit entries and adjustments for any credit entries.
- If I am electing a Cash Value Surrender/Total Withdrawal, I understand that upon surrender of the contract RSL is discharged from all other obligations under the contract and that the contract is no longer in force. I understand that when I surrender the contract RSL will assess all applicable charges.

**If you are a U.S. Citizen, complete the information below. Under penalties of perjury, I certify that as a U.S. Citizen or U.S. Resident Contract Owner:**

- The social security number shown on this form is my correct social security number or taxpayer identification number,

- 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,
- I am a U.S. citizen or U.S. resident for tax purposes.

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

U.S. Citizen or U.S. Resident Contract Owner Signature X	Date
U.S. Citizen or U.S. Resident Contract Joint Owner Signature (if any) X	Date

**Signature of Spouse when owner and/or any joint owner reside in a community property state (AZ, CA, IA, LA, NM, NV, TX, WA, WI), spouse signature only required for Non-Qualified annuity contracts and not required for IRAs.**

U.S. Citizen or U.S. Resident Contract Owner Spouse Signature X	Date
U.S. Citizen or U.S. Resident Contract Joint Owner Spouse Signature (if any) X	Date

**If you are a Non-Resident Alien, complete the information below. Under penalties of perjury, I certify that as a Non-Resident Alien Contract Owner:**

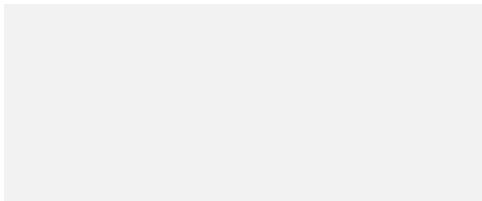
By signing below as a Non-Resident Alien or on behalf of a Foreign Entity, I am not attesting to the certifications above in Sections 1 through 4. My signature below is authorization and consent for the remaining items within this section.

Non-Resident Alien Contract Owner Signature X	Date
Non-Resident Alien Contract Joint Owner Signature (if any) X	Date

**An original Medallion Signature Guarantee is required for any withdrawal/surrender request when:**

- The request includes mailing checks to an address other than the address of record (a "special" mailing).
- The address of record has changed within the last 30 calendar days.
- RSL reserves the right to request a signature guarantee to protect all parties.

**A notary seal/stamp is NOT a Medallion signature guarantee.** The space below is reserved for Medallion Signature Guarantee (if required).



Please review instructions and general provisions below in their entirety:

<b>One-Time Partial Withdrawal</b>	<ul style="list-style-type: none"> <li>If the requested withdrawal amount exceeds the available surrender value at the time that the withdrawal is processed, RSL will NOT complete that withdrawal and will cancel the systematic withdrawal plan associated with it. In such cases, RSL will attempt to contact the owner for further instructions.</li> </ul>
<b>Systematic Withdrawals</b>	<ul style="list-style-type: none"> <li>Unless otherwise instructed, amounts withdrawn from the Keystone Index products will be deducted from the strategies as described in Sections 5 and 6.</li> <li>If a scheduled systematic withdrawal would reduce the contract value below the minimum account value required by the annuity contract, RSL will not process that systematic withdrawal and will terminate the systematic withdrawal program.</li> </ul>
<b>IRA-to-IRA Rollover</b>	<ul style="list-style-type: none"> <li>In general, any amount distributed from an IRA is not taxable to the extent the amount is paid into an IRA for your benefit within 60 days.</li> <li>However, you are limited to only making one non-taxable 60-day indirect rollover between IRAs in any one-year period, subject to certain IRS transition rules effective 2014.</li> <li>This one-year limitation applies to all IRAs on an aggregate basis but excludes any trustee-to-trustee IRA transfers or rollovers to or from a qualified plan, nor does it apply to Roth IRA conversions. If you have questions about your IRA, rollovers or this limitation, consult your personal tax advisor.</li> </ul>
<b>Required Minimum Distribution (RMD)</b>	<ul style="list-style-type: none"> <li>The RMD is calculated only with respect to the fair market value of this annuity contract and is based on the date of birth information on record with RSL and the account information on this form. You may be subject to tax penalties if you fail to withdraw your entire RMD. You may need to consult a tax advisor to determine if any additional tax laws apply to your particular situation.</li> <li>RMD amounts are NOT eligible for a trustee to trustee rollover.</li> </ul>
<b>Direct Deposit</b>	<ul style="list-style-type: none"> <li>With the exception of RMD installment programs, any date may be requested for direct deposits.</li> <li>The owner's name on the contract must match the registration of the bank/financial institution account.</li> <li>Direct deposits of systematic withdrawals will remain in effect until RSL receives further written instructions from the owner or until direct deposits are discontinued by your bank.</li> </ul>
<b>Withholding Election &amp; Important Tax Notification</b>	<ul style="list-style-type: none"> <li>RSL and its affiliates, subsidiaries, employees and agents do not provide tax or legal advice. Tax laws and regulations are complex and subject to change. For complete information about your specific situation, consult your attorney or tax advisor.</li> <li>The taxable portion of a withdrawal from an annuity contract is considered ordinary income for tax purposes. RSL is required to withhold federal taxes (and state taxes where applicable) from any withdrawal, unless you opt out of income tax withholding and provide your social security or tax ID number.</li> <li>Even if you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your withdrawal and RSL is obligated to report this information both to you and to the Internal Revenue Service (IRS). If your payment of estimated tax and withholding, if any, is not adequate, you may also be subject to penalties under the estimated tax payment rules.</li> <li>If you are a U.S. citizen/legal resident/resident alien and the withdrawal check is sent outside the United States, RSL is required to withhold federal tax.</li> </ul>
<b>Signature</b>	<ul style="list-style-type: none"> <li>This form must be signed by the owner, joint owner (if any), spouses when required or the custodian/trustee.</li> <li>An original Medallion Signature Guarantee is required for any withdrawal/surrender request when:             <ul style="list-style-type: none"> <li>the request includes mailing checks to an address other than the address of record (a "special" mailing);</li> <li>the address of record has changed within the last 60 calendar days;</li> <li>RSL reserves the right to request a signature guarantee to protect all parties.</li> </ul> </li> </ul>

<b>General Provisions</b>	<ul style="list-style-type: none"><li>• Withdrawals must be made in accordance with the provisions of your annuity contract.</li><li>• Please review your annuity contract before submitting a withdrawal request to ascertain if any of the withdrawal is subject to early withdrawal penalties such as a surrender charge and market value adjustment.</li><li>• Please also review your annuity contract for withdrawal minimums, contract fees or other restrictions that apply. Withdrawals will affect the death benefit and annuity value.</li></ul>
<b>Net Amount</b>	<ul style="list-style-type: none"><li>• The net amount is the amount that will be paid to you. The total or gross amount deducted from your annuity contract will be the sum of the net amount paid to you, any applicable market value adjustment, surrender charge, and any federal or state income tax withholding.</li><li>• If you are requesting a withdrawal from your annuity contract and would like to receive a specific amount such as \$5,000, then select a net amount withdrawal for the amount you want to receive.</li></ul>
<b>Gross Amount</b>	<ul style="list-style-type: none"><li>• The gross amount is the amount deducted from your annuity value. The amount paid to you for a gross withdrawal will be the gross amount less any applicable market value adjustment, surrender charge, and any federal or state income tax withholding.</li><li>• If you are satisfying an RMD request or would like a specific amount withdrawn from your annuity contract, select a gross amount withdrawal.</li></ul>

- In the event that a withdrawal date falls on a non-business day (i.e., a weekend or federal holiday in which the company is closed), the withdrawal will be processed on the next business day.
- Systematic withdrawals requested on this form supersede any previous instructions and will remain in effect until RSL receives further written instructions from the owner or until direct deposit is discontinued by your bank. Such written instructions must be signed by all owners and sent to Reliance Standard Annuity Services.
- To cancel systematic withdrawals or RMDs, please call Customer Care at 1.800.435.7775 for instructions.

**RSL and its affiliates, subsidiaries, employees and agents do not provide tax or legal advice. Tax laws and regulations are complex and subject to change. For information that is specific to your situation, consult your attorney or tax advisor prior to requesting a withdrawal.**

Any taxable portion of the withdrawal you are requesting will be subject to ordinary income tax and possible 10% federal income tax withholding. If the withdrawal is taken prior to age 59½, a 10% IRS penalty tax may also apply. However, you may elect not to have withholding apply. Even if you elect not to have withholding apply, you are liable for payment of federal income tax on the taxable portion of your withdrawal and RSL is obligated to report this information to you and the Internal Revenue Service. Whether or not you elect to have withholding apply, you may be responsible for payment of estimated taxes, and you may incur penalties if your estimated tax payments are insufficient. Consult your tax advisor or IRS Publication 590 for more information.

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