RiverSource Life Insurance Company 829 Ameriprise Financial Center Minneapolis, MN 55474

RiverSource Annuities

401(a) Qualified Plan - Transaction Request

RiverSource Contract Number

- **If you are a client of Ameriprise Financial, do not use this form.** Please contact your Ameriprise financial advisor or call our office at 1-800-862-7919 for a copy of the correct form.
- A separate form must be completed for each contract.
- For Rollovers and Transfers from Custodial Plans to External Financial Institutions we require a letter of acceptance from the new custodian(s).
- This form may be faxed to 1-866-432-9267.
- For questions regarding the completion of this form, call our office at 1-800-333-3437.

Part 1 Owner and Product Information

Plan Name

Client Name

Select One

◯ Custodial Qualified Plan ◯ Investment Only Qualified Plan (Pooled or FBO account)

Part 2 Transaction Information

Transaction Information - *select one*
Choose one of the 5 distribution options below.

◯ **Total Distribution**

◯ **Partial Distribution - Annuity Contracts without a Withdrawal Benefit Rider**

Distribution Amount $

☐ Required Minimum Distribution (RMD) (amount to distribute is indicated above)
- Participant must have reached their required beginning date.
- RMD may not be rolled over to an eligible retirement plan or IRA or converted to a Roth IRA
- Custodial Plans Only: Complete Part 7 - Withholding Instructions

◯ **Partial Distribution - Annuity Contracts with a Withdrawal Benefit Rider**
- Verify the withdrawal provisions and riders of your contract prior to making a selection. Make sure you understand the impact taking withdrawals will have on your values and riders.
- Consult with your financial professional to determine a withdrawal strategy that is right for you.
- All partial surrenders from an annuity with a withdrawal benefit rider must be made pro-rata.

Withdrawal Amount *(Select one)*

◯ Remaining Annual Payment
This is not a withdrawal option for annuities with the Guaranteed Minimum Withdrawal Benefit rider. It represents the maximum amount you can withdraw this contract year under the rider. If this amount exceeds your Principal Back Guarantee, it will reset your principal back benefit.

***Transaction Information** continued on next page...*

Transaction Information continued

◯ Remaining Benefit Payment

This is not an option for RAVA 5 annuities with a withdrawal benefit, or any other annuity with the *SecureSource Stages®*, *SecureSource Stages 2®* or *IncomeSure℠* benefit rider. It is the remaining amount you can withdraw this contract year from your "principal back guarantee." The principal back guarantee provides an annual benefit that can be withdrawn each year until it runs out (it is not guaranteed for life). If this amount exceeds your remaining annual payment and causes it to decrease, a "Benefit Impact Acknowledgement Form" is required before your surrender can be processed. If required, this form will be mailed to you, or you may contact our office for assistance.

◯ Fixed Dollar Amount - Up to the total benefit amount available without exceeding withdrawal benefit payments.

If the amount you indicate below exceeds either the remaining annual payment or remaining benefit payment (if applicable), it will be lowered to the maximum amount available for withdrawal without impacting your benefit values.

Fixed amount of $ ____________

◯ Fixed Dollar Amount - Process as directed.

If the amount you indicate below exceeds either the remaining annual payment or remaining benefit payment (if applicable), it will NOT be lowered to the maximum amount currently available under your benefit(s). If taking
this withdrawal will decrease your remaining annual payment or remaining benefit payment (if applicable), a "Benefit Impact Acknowledgement Form" is required before your withdrawal can be processed. If required, the "Benefit Impact Acknowledgement Form" will be mailed to you, or you may contact your financial professional or the corporate office for assistance.

Fixed amount of $ ____________

If this amount exceeds your free withdrawal privilege, a surrender charge will apply.

◯ **Recurring Distribution**

Payment Frequency ◯ Monthly ◯ Quarterly ◯ Semiannually ◯ Annually

Payment Start Date (MMDDYYYY) ____________ Payment End Date (MMDDYYYY) ____________

☐ Check here if this recurring distribution is a series of Substantially Equal Periodic Payments (SEPP), intended to allow you to avoid the 10% premature penalty tax.

For Custodial 401(a) plans only: If 20% mandatory federal withholding does not apply, selection will be needed in Part 6.

☐ Required Minimum Distribution (RMD) (amount to distribute is indicated above)

- RMD may not be rolled over to an eligible retirement plan or IRA or converted to a Roth IRA

☐ Other distributions with no 20% federal tax withholding

- Different withholding rules apply in certain situations. Consult your tax professional for additional information regarding withholding.
- If distribution is eligible to be rolled back to the plan, it must be done by check and be accompanied by written documentation signed by the plan sponsor attesting this transaction is permitted by the plan.

Select One:

◯ Birth or adoption ◯ Personal or family emergency expense
◯ Domestic abuse victim ◯ Federal disaster
◯ Terminal illness

***Transaction Information** continued on next page...*

Annuity Contracts without a Withdrawal Benefit Rider

◯ Fixed Dollar Amount

- For variable annuities: Unless specific instructions are provided below, systematic withdrawals will be made pro rata.
- For structured annuities: all systematic withdrawals will be processed using the default surrender order as follows: interim account, fixed account (if available), pro rata among all segments. Manually specified systematic withdrawals are not available.

Dollar Amount **$** ____________

Specify Withdrawal

Available only for variable annuities. RiverSource annuities held in brokerage account (Prefix 9925), you must enter in a whole percentage. For all other annuities, a dollar amount must be entered.

Account/Fund name	Percent/Dollar Amount	Account/Fund name	Percent/Dollar Amount

Automated Transfer Program (only available for RiverSource Structured Solutions annuities with an application generally signed before 01/08/2024)

- If elected: On each contract anniversary, this program transfers the total systematic withdrawal amount requested for the year from the fixed account, and then proportionally from any matured indexed accounts (up to the amount available in those accounts), to the interim account. Each year, any withdrawals that exceed what is in the interim and fixed accounts will come from the open segments.
- If not elected: The account requested will be disbursed first from the fixed account and then proportionately from all segments, which are subject to market volatility and transaction costs.
- You can choose to elect or cancel this program at any time.

◯ I want to elect the Automated Transfer Program (this will apply to all fixed Dollar Amount systematic withdrawals on this contract)

◯ Cancel the Automated Transfer Program on this contract

◯ Contingent Yield/Return Earnings (Structured annuities only)

- Only one Contingent Yield/Return Withdrawal Program can be established on the contract.
- Earnings from any one year Contingent Yield/Return segments, if any, will transfer to the interim account on each contract anniversary and be distributed at the frequency selected. To help avoid surrender charges, the amount transferred will not exceed the contract's "free amount" (the amount that can be withdrawn without incurring a surrender charge).
- Contingent yield/return rates for one year segment will reset on the contract anniversary. Therefore, the amount of the withdrawal will likely vary each year. The distribution amount depends on the amount of the earnings and the frequency you've selected.
- **There is also the possibility that there will be no earnings when a segment matures**. In that case, no money will be disbursed through the systematic withdrawal for the following contract year.

◯ Earnings Only (not available for Index 500 annuities or RiverSource annuities held in a brokerage account)

- The Earnings only selection is not applicable for RiverSource annuities held in a brokerage account.
- Amounts exceeding the base amount indicated will be surrendered on the scheduled pull date, provided it meets the $50 minimum scheduled surrender requirement. If no base amount is listed, we will use the current account value.
- Surrender amounts will fluctuate and will not occur if earnings are less than $50. For this reason, LTC and DI policies cannot be a destination for "Earnings Only" arrangements.
- The earnings only option is not available for accounts that have a withdrawal benefit rider.
- Surrenders will be made pro rata.

Base Amount **$** ____________

***Transaction Information** continued on next page...*

Transaction Information continued

Annuity Contracts with a Withdrawal Benefit Rider

◯ **Current Annual Payment**

This is not an option for annuities with the Guaranteed Minimum Withdrawal Benefit rider. The maximum amount available each contract year (under the rider) will be distributed at the frequency selected. Payments will be reduced if the benefit decreases, which includes taking additional withdrawals during the contract year. Payments will increase if the benefit increases. Each systematic withdrawal payment could be higher the first year than in subsequent years. This ensures the entire annual amount will be distributed if there are fewer payments the first year.

Optional - Riders with the Income Bonus only

For riders with the Income Bonus feature, choose one option below to indicate how you'd like the Income Bonus (if eligible) to be paid, which will be applicable in contract years when the Income Bonus is available. If no option is selected, the default is to include a portion of the Income Bonus in each periodic payment.

If the Income Bonus is paid as a separate lump sum, it will be sent at the same time as the first systematic withdrawal of the contract year. The remaining annual amount will be distributed evenly at the frequency selected. If a withdrawal is taken before the first systematic withdrawal in a contract year, any available Income Bonus will be included with the systematic withdrawals instead of in a separate payment for that year.

◯ **Include a portion of the Income Bonus in each periodic payment**

◯ **Receive the Income Bonus as a separate lump sum payment**

◯ **Guaranteed Benefit Payment***

This is not an option for *RAVA 5®* annuities with a withdrawal benefit, or any other annuity with the *SecureSource Stages®*, *SecureSource Stages 2®* or *IncomeSure℠* benefit. The systematic withdrawal payment amount will be established using the total amount available for withdrawal for that contract year. Your payments may fluctuate each contract year if your principal back benefit increases or decreases, which includes taking additional withdrawals during the contract year. Each systematic withdrawal payment could be higher the first year than in subsequent years. This ensures the entire annual amount will be distributed if there are fewer payments the first year.

Fixed Dollar Amount - Up to the total benefit available without exceeding the maximum amount available under your rider

The systematic withdrawal payment amount will be established using the fixed dollar amount entered below. If this amount exceeds the maximum amount available under your rider, the dollar amount you have specified will be lowered to the maximum amount currently available as a level payment each contract year.

◯ ***RAVA 5* annuity or other annuity with *SecureSource Stages*, *SecureSource Stages 2* or *IncomeSure* benefit**

Once established, this amount will not increase. It will automatically decrease if you take a one-time withdrawal. Additionally, your payments will increase up to your requested amount if your benefit increases.

◯ **Fixed Amount of $** ______ for each withdrawal (up to the total benefit available without exceeding the Current Annual Payment).

◯ **Annuity with *Guarantor for Life®*, *SecureSource®* or *SecureSource 20* benefit**

Once established, this amount will not increase. If you take a one-time withdrawal, your systematic withdrawal will not automatically decrease. If needed, you must adjust the dollar amount of your systematic withdrawal to prevent an excess withdrawal from occurring.

Select one

◯ **Fixed Amount of $** ______ for each withdrawal (up to the total benefit available without exceeding the Current Annual Payment). If this amount exceeds your Guaranteed Benefit Payment, it will reset your principal back benefit.

◯ **Fixed Amount of $** ______ for each withdrawal (up to the total benefit available without exceeding the Guaranteed Benefit Payment).*

*If the systematic withdrawal payment amount exceeds your current annual payment and causes it to decrease, a "Benefit Impact Acknowledgement Form" is required before processing can occur. If required, this form will be mailed to you or you may contact our office for assistance.

Part 3 Annuity - Rollover or Conversion to Roth IRA (Select One)

Intra-account rollover (annuity), go to Part 4.

◯ Direct Rollover: I will receive a distribution from the above-referenced Qualified Plan. My interest in said Plan is funded wholly (or partially) by an annuity contract issued by RiverSource Life Insurance Company, which annuity contract will be distributed to me. I intend to roll over, under the terms of Sections 401(a)(31) and 408 (d)(3) of the Internal Revenue Code, all or part of my distribution from said Plan to an Individual Retirement Account (IRA) to be funded by an Individual Retirement Annuity issued by RiverSource Life Insurance Company.

◯ Direct Roth Conversion: I will receive a distribution from the above-referenced Qualified Plan. My interest in said Plan is funded wholly (or partially) by an annuity contract issued by RiverSource Life Insurance Company, which annuity contract will be distributed to me. I intend to convert, under the terms of Section 408A (e) of the Internal Revenue Code, all or part of my distribution from said Plan to a Roth IRA to be funded by an Individual Retirement Annuity issued by RiverSource Life Insurance Company.

For Roth Conversions: I understand that by converting my Qualified Plan account to a Roth IRA, I will owe income tax on all pre-tax assets converted. The decision of whether to convert my Qualified Plan account to a Roth IRA was made in light of all relevant financial information and in conjunction with a professional tax advisor.

Part 4 Annuity Intra-account Direct Rollover or Conversion

A. You wish to accomplish the rollover or conversion without surrendering the Qualified Pension Annuity contract and purchasing a new Individual Retirement Annuity contract. You understand that in order to accomplish the transaction in this manner, the following process must occur:

Intra annuity only: You understand that the actuarial present value of additional death and/or living benefits are considered, if applicable, in determining the Fair Market Value (FMV) of annuity Roth conversions within the same contract. The FMV is the contract value plus the present value of the additional benefits, which is determined as of the date of the conversion and is reported on Form 1099R, Distributions from Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

1. The ownership of said Annuity contract must be transferred from:

Name of Plan

to:

Plan Type (Select One):

◯ Traditional IRA ◯ SEP IRA ◯ Roth IRA

to:

Name of Participant	Brokerage Account Number

2. RiverSource Life Insurance Company must calculate the fair market value or "entire interest" value of said contract as of the date of the transfer of ownership to me.
3. RiverSource Life Insurance Company must endorse the said contract as an IRA or Roth IRA, as applicable.

B. New Registration Information (for all types of accounts) **or New Annuitant Information** (refer to your contract for eligibility)

- To change a beneficiary go to RiverSource.com/forms to complete form 37856, the customer service request form.
- When all forms are properly executed and processed, the transfer or conversion will take place.
- RiverSource Life Insurance Company will send out an IRA or Roth IRA Annuity Contract Endorsement, as applicable.
- RiverSource Life Insurance Company will issue a substitute Form 5498, IRA Contribution Information, to report the rollover or conversion contribution by May 31 of the following year.

***Annuity Intra-account Direct Rollover or Conversion** continued on next page...*

Annuity Intra-account Direct Rollover or Conversion continued

Select One: ◯ Change TIN ◯ Change Owner

We are required by law to obtain certain personal information from you which will be used by us to verify your identity. If you do not provide us the information, we may not be able to open your account. If we are unable to verify your identity, we reserve the right to close your account or take other such steps as we deem reasonable.

W-9 TIN Certification

Check appropriate box for federal tax classification (required):

◯ **Individual/Sole proprietor/Single Member LLC**

Corporation

◯ C-Corporation

◯ S-Corporation

Limited Liability Company (LLC)

◯ C-Corporation

◯ S-Corporation

◯ Partnership

◯ **Partnership**

◯ **Trust**

◯ Revocable (Optional Additional Trust Details)

◯ Irrevocable Non-Grantor (Optional Additional Trust Details)

◯ Irrevocable Grantor (Optional Additional Trust Details)

◯ **Estate**

◯ **Other** ____________

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Check here if owner is an Exempt Payee (defined in form W-9 instructions) **Exempt Payee code:** ____________

See IRS instructions for Form W-9 for exempt payee codes.

Foreign Account Tax Compliance Act Reporting

A FATCA exemption code is required for persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. If you are only submitting this form for an account you hold in the United States, no code is required. Otherwise, submit IRS Form W-9 separately.

Under penalties of perjury, I certify that:

1. **The number shown on this form is my correct taxpayer identification number, and**
2. **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 U.S. citizen or other U.S. person (defined below), and**
4. **The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.**

Certification Instructions:

As used below, the word “You” refers to the new owner who is the taxpayer on the account.

☐ Check this box if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate),
- or A domestic trust (as defined in Regulations section 301.7701-7).

Non-U.S. persons should submit the appropriate Form W-8.
Form W-9 and Form W-8 and their instructions are available upon request or on irs.gov.

Relationship to Current Owners in Part 1 | Date of Birth (MMDDYYYY)

Citizenship - Select One: ◯ U.S. Citizen ◯ Resident Alien ◯ Non-Resident Alien | Gender: ◯ Male ◯ Female

Marital Status - Select One: ◯ Married ◯ Divorced ◯ Single

Name as it appears in IRS Records | Social Security Number

Residential Address: ☐ Please check here if this is an address change.

City | State | ZIP code

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

Signature of Plan Participant | Date (MMDDYYYY)

X

Acceptance of Corporate Secretary

Signature of Corporate Secretary | Date (MMDDYYYY) of Acceptance:

X

This annuity is not a deposit of a bank or financial institution and therefore is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.

Part 5 Delivery Instructions

- If no instructions are provided, we will send the cash distribution to the Trustee/Plan Administrator's address of record. **For Investment Only plans, we can not make any checks payable to the IRS or remit any funds to the IRS.**
- If you are withdrawing funds from a custodial IRA, leave this section blank as delivery of funds will be based on our agreement with the custodian.
- Anonymous charitable donations must be made payable to the charity and mailed to the client's address.
- Only one check/payee is allowed per surrender request and you may only submit one surrender request per day. Requests for multiple checks to separate payees will not be accepted.

Select Option: If no option is selected, a check will be sent to the client's address of record.

◯ **Send check to client(s) at address on record**

◯ **Make check payable to special payee or charity and mail to the address provided below**

◯ **Make check payable to a special payee or charity and send to client(s) at address on record (provide special payee/charity name below)**

Note: All special payee transactions will be processed as a taxable surrender and may result in a taxable event to the contract owner.

Name *(Required)*

◯ For Benefit Of ◯ Gift From ◯ Send Gift Anonymously *(If applicable, select one and include name below)*

Mailing Address *(Required)*

City | State | ZIP code

***Delivery Instructions** continued on next page..*

Delivery Instructions continued

ACH to external bank

If the bank instruction is not already authorized for use:

- **Complete the Standing Instruction: Bank form to authorize the bank account for use.**
- The bank account must be authorized and approved prior to submitting this request. If we receive this form prior to the bank being authorized, the withdrawal request will not be processed.
- To request a withdrawal while a bank authorization is pending, please consider requesting a check to the address of record.
- Only domestic (US) bank accounts may be authorized for ACH or for future use.

Bank Details

Bank account type *(Select one)* Checking Savings

Name of Financial Institution

Bank Account Owner Name

Bank Routing Number / RTN (Always 9 digits in length)

RTNs must start with 0, 1, 2, or 3.

Bank Account Number

Wire Detail (Domestic banks only) (fees may be charged by receiving bank)

! **International Wires are not to be allowed for 401(a) or 403(b) ownerships**

Bank account type *(Select one)*

Checking Savings

Account Ownership at bank

Name of Financial Institution

Bank Routing Number / RTN

Bank Account Number

Receiving Bank Account Owner

Address of receiving bank account owner

City

State

Zip code

Phone Number

Subsequent Account (for Further Credit To)

For wires through an intermediary bank or financial institution, indicate the initial bank information above, and the final destination below.

Account Ownership at Subsequent Bank

Bank Account Number at Subsequent Bank

Additional Routing Information

Part 6 Withholding Instructions

Withholding instructions are applicable for **Custodial Plans only.**

- **Distributions not eligible for rollover** (such as Required Minimum Distributions, Substantially Equal Periodic Payments, etc.): 10% Federal income tax will be withheld unless you make a different election below.
- **Direct Conversion to a Roth IRA:** A direct conversion from a qualified plan to a Roth IRA results in income tax being due on the taxable portion of the transaction. Consult a tax advisor prior to requesting this transaction. No withholding will be taken unless requested below. If you elect withholding, taxes will be taken from the gross distribution amount. Any amount withheld will be considered a distribution (in the form of withholding) and may result in an IRS premature distribution penalty, in addition to the ordinary income taxes that apply to the entire distribution. If the amount withheld is to be rolled over to the Roth IRA, the withholding amount will have to be made up from other assets.
- Federal Withholding: You are liable for federal income tax on the taxable portion of your distribution. If total withholding is not adequate, you may be subject to estimated tax payments and/or penalties.
- Different withholding rules apply in certain situations: If we do not have a valid Taxpayer Identification Number on the account, if the payment is delivered outside the United States or if you are a non-resident alien.
- Please consult your tax professional for additional information regarding federal and/or state withholding.

Important IRS Federal Withholding changes

- Effective January 1, 2023, IRS regulations require use of Form W-4R, signed by the taxpayer or authorized signer, to elect federal withholding at a rate other than the mandatory minimum rate of 20%, or the default rate of 10%.
- If 20% withholding is not mandatory, you may request 0% federal withholding without a Form W-4R by indicating your choice below.

For federal withholding rates other than 0% or the 10% default federal rate:

- The account's taxpayer (the plan participant) may establish a federal withholding percentage using the W-4R Federal Withholding Instruction for RiverSource form (Form 117574). This form may be obtained at riversource.com/forms.
- **Do not attach a Form W-4R to this distribution request.** The Form W-4R must be on file with RiverSource before it can be used during a distribution.
- Current federal standing elections can be confirmed by contacting us.

Federal Tax Withholding:

20% Minimum Mandatory Federal Withholding

- ◯ Withhold 20% federal tax
- ◯ Withhold more than 20% federal tax ______

Form W-4R must be on file with RiverSource prior to this distribution; do not attach a Form W-4R to this request. If this box is checked and no Form W-4R is on file for this percentage, RiverSource must withhold the 20% mandatory minimum federal tax.

No 20% Minimum Mandatory Federal Withholding

- ◯ Do not withhold federal tax
- ◯ Withhold default 10% federal tax
- ◯ Withhold at the rate on the Form W-4R on file with RiverSource

Form W-4R must be on file with RiverSource prior to this distribution; do not attach a Form W-4R to this request. If this box is checked and no Form W-4R is on file, RiverSource must withhold the 10% federal tax.

Part 7 Authorization for Plan-to-Plan Transfer (Pension to Pension)

Complete only if you are transferring plan assets in a direct trustee-to-trustee transfer. Do not complete if requesting a direct rollover or Roth conversion

Ceding Plan - I am the Plan Sponsor of the Custodial Qualified Plan or the Trustee of the Investment Only Qualified Plan. I direct and authorize RiverSource Life Insurance Company and/or its affiliates to process the transfer outlined above, and I certify and acknowledge that:

- If the transfer is a trustee-to-trustee transfer, then to the extent required by law, material characteristics associated with the transferred funds as held in the qualified plan identified in Part 1, potentially including but not limited to qualified joint and survivor annuity requirements, restrictions on withdrawal, and certain protected benefits, will continue to be associated with such funds after their transfer.
- If the transfer is an elective transfer, then the following statements are true: (i) the transfer is being received from a qualified plan of similar type, from which such a transfer is permitted under applicable IRS rules; (ii) the participant will be fully vested in the amounts transferred, if required by IRS elective transfer rules.
- I have given the Special Tax Notice for Plan Distributions to the participant.

Plan Sponsor or Trustee Name

Plan Sponsor or Trustee Signature (Transferee plan)

X

Date (MMDDYYYY)

Plan Sponsor or Trustee Name

Plan Sponsor or Trustee Signature (Transferee plan)

X

Date (MMDDYYYY)

Part 8 Authorization and Acknowledgment

"You" refers to the Plan Sponsor or Trustee. "We" refers to RiverSource Life Insurance Company.

You are the duly authorized Plan Sponsor of the Custodial Qualified Plan or the Trustee of the Investment Only Qualified Plan identified in Part 1, and you direct and authorize RiverSource Life Insurance Company to process the transaction in accordance with the instructions above. You represent that: (i) a distributable event that permits distribution to the affected participant has occurred, the distribution requested is permitted under the terms of the plan, and all required distribution-related disclosures and elections have been provided to the participant, as well as to the participant's spouse, if required; (ii) the consent of the participant has been separately obtained, as well as the consent of the participant's spouse, if required; and (iii) any tax withholding instructions are consistent with the participant's election.

As Trustee of the Investment Only Qualified Plan identified in Part 1, you acknowledge that you are responsible for any applicable tax withholding and reporting of distributions to the IRS and the plan participant.

For Direct Rollovers - You further represent that: (i) if a Custodial or Investment Only Qualified Plan is identified, the plan administrator of that plan or another authorized party has confirmed that the plan will accept the rollover (including a separate and specific confirmation regarding any included after-tax and/or Roth 401(k) contributions, which must be segregated and separately maintained, if applicable).

Authorization Acknowledgment *continued on next page..*

Authorization Acknowledgment continued

For Elective Transfers - If the transaction outlined above is an elective transfer, then you certify and acknowledge that the following statements are true: (i) this transfer is occurring either in connection with a distributable event that would permit a distribution to the affected participant (involving amounts that are not eligible for rollover), or in connection with a corporate transaction (such as a merger or acquisition) or an employment change that makes the participant ineligible to receive future allocations under the plan; (ii) the transfer is being made to a qualified plan of similar type that is eligible to receive the transfer under applicable IRS rules; (iii) informed consent acknowledging the potential loss of protected benefits has been received from the participant, as well as the participant's spouse, if required; and (iv) if required by IRS elective transfer rules, the amount transferred, combined with any direct rollover at the same time, equals the full amount of the participant's vested accrued benefit under the plan.

- All transactions are processed as of the date the acceptable signed request from the contract owner(s) is received in the corporate office, unless the "Benefit Impact Acknowledgement Form" is required.
- If you have a living benefit rider on your contract, it is important to understand the terms of the living benefit rider with regard to surrenders. Surrendering money from a contract with a living benefit rider may impact the benefits provided by the rider.
- Payments less than 10 days old will NOT be included in the surrender calculation.
- If you have an annuity with the *SecureSource*® rider, *SecureSource*® Flex rider, *SecureSource Stages*® rider, or *SecureSource Stages 2*® rider, and are invested in the Portfolio Navigator aggressive or moderately aggressive option, taking this withdrawal will move the contract value into the moderate fund. Once you take a withdrawal, you may invest in the conservative, moderately conservative or moderate funds without affecting your guaranteed benefit values. If you take this withdrawal and later choose to move to one of the more aggressive funds, your guaranteed benefit values will be reset to the lesser of your contract value or the benefit guarantees at the time. You also have the option to transfer to any Portfolio Stabilizer fund. You can invest in any Portfolio Stabilizer fund while taking withdrawals without impacting your guaranteed benefit values. **It's important to note that if you transfer to one or more Portfolio Stabilizer fund(s), you will not be able to transfer back to any of the Portfolio Navigator funds.**
- If your annuity has a withdrawal benefit rider with the Base Doubler feature, any withdrawal taken (including Required Minimum Distributions) before the Base Doubler effective date will permanently set the Base Doubler value to $0.

All signatures on the form must be dated within 60 days of receipt of the form in the corporate office.

In certain circumstances, we may contact you in an effort to validate the request before the transaction can be processed.

Plan Sponsor (if Custodial Qualified Plan) or Trustee (if Investment Only Qualified Plan) Name

Plan Sponsor (if Custodial Qualified Plan) or
Trustee (if Investment Only Qualified Plan) Signature

X

Date (MMDDYYYY)

Plan Sponsor (if Custodial Qualified Plan) or Trustee (if Investment Only Qualified Plan) Name

Plan Sponsor (if Custodial Qualified Plan) or
Trustee (if Investment Only Qualified Plan) Signature

X

Date (MMDDYYYY)

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SPECIAL TAX NOTICE FOR PLAN DISTRIBUTIONS

For Payments Not From a Designated Roth Account

YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from the 403(b) annuity or custodial account relating to your employer's plan (the "Plan") is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account in some employer plans that is subject to special tax rules). If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account.

Rules that apply to most payments from a plan are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

GENERAL INFORMATION ABOUT ROLLOVERS

How can a rollover affect my taxes?

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (generally, distributions made before age 59½), unless an exception applies. However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception to the 10% additional income tax applies).

What types of retirement accounts and plans may accept my rollover?

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, IRAs are not subject to spousal consent rules, and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

If you do a direct rollover, the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. Generally, you will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

How much may I roll over?

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Required minimum distributions after age 70½ (if you were born before July 1, 1949), after age 72 (if you were born after June 30, 1949), or after death;
- Hardship distributions;
- Payments of employee stock ownership plans (ESOP) dividends;
- Corrective distributions of contributions that exceed tax law limitations;
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends);
- Cost of life insurance paid by the Plan;
- Payments of certain automatic enrollment contributions that you request to withdraw within 90 days of the first contribution;
- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there generally will be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA); and
- Distributions of certain premiums for health and accident insurance.

The Plan administrator or the payor can tell you what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax applies to the part of the distribution that you must include in income and is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation;
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the joint lives or joint life expectancies of you and your beneficiary);
- Payments from a governmental plan made after you separate from service if you are a qualified public safety employee and you will be at least age 50 in the year of the separation;
- Payments made due to disability;

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- Payments after your death;
- Payments of ESOP dividends;
- Corrective distributions of contributions that exceed tax law limitations;
- Cost of life insurance paid by the Plan;
- Payments made directly to the government to satisfy a federal tax levy;
- Payments made under a qualified domestic relations order (QDRO);
- Payments of up to $5,000 made to you from a defined contribution plan if the payment is a qualified birth or adoption distribution;
- Payments up to the amount of your deductible medical expenses (without regard to whether you itemize deductions for the taxable year);
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days;
- Payments of certain automatic enrollment contributions that you request to withdraw within 90 days of your first contribution;
- Payments excepted from the additional income tax by federal legislation relating to certain emergencies and disasters; and
- Phased retirement payments made to federal employees.

If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?
If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions on the part of the distribution that you must include in income, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- The exception for payments made after you separate from service if you will be at least age 55 in the year of the separation (or age 50 for qualified public safety employees) does not apply;
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse); and
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- Additional exceptions apply for payments from an IRA, including:
- Payments for qualified higher education expenses;
- Payments up to $10,000 used in a qualified first-time home purchase, and
- Payments for health insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?
This notice does not address any State or local income tax rules (including withholding rules).

SPECIAL RULES AND OPTIONS

If your payment includes after-tax contributions
After-tax contributions included in a payment are not taxed. If you receive a partial payment of your total benefit, an allocable portion of your after-tax contributions is included in the payment, so you cannot take a payment of only after-tax contributions. However, if you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment. In addition, special rules apply when you do a rollover, as described below.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the Plan and at the same time the rest is paid to you, the portion rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of $12,000, of which $2,000 is after-tax contributions. In this case, if you directly roll over $10,000 to an IRA that is not a Roth IRA, no amount is taxable because the $2,000 amount not rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from the Plan to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.
Similarly if you do a 60-day rollover to an IRA of only a portion of a payment made to you, the portion rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of $12,000, of which $2,000 is after-tax contributions, and no part of the distribution is directly rolled over. In this case, if you roll over $10,000 to an IRA that is not a Roth IRA in a 60-day rollover, no amount is taxable because the $2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

If you miss the 60-day rollover deadline
Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. Under certain circumstances, you may claim eligibility for a waiver of the 60-day rollover deadline by making a written self-certification. Otherwise, to apply for a waiver from the IRS, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs)*.

If your payment includes employer stock that you do not roll over
If you do not do a rollover, you can apply a special rule to payments of employer stock (or other employer securities) that are either attributable to after-tax contributions or paid in a lump sum after separation from service (or after age 59½, disability, or the participant's death). Under the special rule, the net unrealized appreciation on the stock will not be taxed when distributed from the Plan and will be taxed at capital gain rates when you sell the stock. Net unrealized appreciation is generally the increase in the value of employer stock after it was acquired by the Plan. If you do a rollover for a payment that includes employer stock (for example, by selling the stock and rolling over the proceeds within 60 days of the payment), the special rule relating to the distributed employer stock will not apply to any subsequent payments from the IRA or, generally, the plan. The Plan administrator can tell you the amount of any net unrealized appreciation.

If you have an outstanding loan that is being offset
If you have an outstanding loan from the Plan, your Plan benefit may be offset by the outstanding amount of the loan, typically when your employment ends. The offset amount is treated as a distribution to you at the time of the offset. Generally, you may roll over all or any portion of the offset amount. Any offset amount that is not rolled over will be taxed (including the 10% additional income tax on early distributions, unless an exception applies). You may roll over offset amounts to an IRA or an employer plan (if the terms of the employer plan permit the plan to receive plan loan offset rollovers). How long you have to complete the rollover depends on what kind of plan loan offset you have. If you have a qualified plan loan offset, you will have until your tax return due date (including extensions) for the tax year during which the offset occurs to complete your rollover. A qualified plan loan offset occurs when a plan loan in good standing is offset because your employer plan terminates, or because you sever from employment. If your plan loan offset occurs for any other reason (such as a failure to make level loan repayments that results in a deemed distribution), then you have 60 days from the date the offset occurs to complete your rollover.

If you were born on or before January 1, 1936
If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, *Pension and Annuity Income.*

If your payment is from a governmental section 457(b) plan
If the Plan is a governmental section 457(b) plan, the same rules described elsewhere in this notice generally apply, allowing you to roll over the payment to an IRA or an employer plan that accepts rollovers. One difference is that, if you do not do a rollover, you will not have to pay the 10% additional income tax on early distributions from the Plan even if you are under age 59½ (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). However, if you do a rollover to an IRA or to an employer plan that is not a governmental section 457(b) plan, a later distribution made before age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies). Other differences include that you cannot do a rollover if the payment is due to an "unforeseeable emergency" and the special rules under "If your payment includes employer stock that you do not roll over" and "If you were born on or before January 1, 1936" do not apply.

If you are an eligible retired public safety officer and your payment is used to pay for health coverage or qualified long-term care insurance
If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income Plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of $3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your payment to a Roth IRA
If you roll over a payment from the Plan to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. In general, the 10% additional income tax on early distributions will not apply. However, if you take the amount rolled over out of the Roth IRA within 5-year period that begins on January 1 of the year of the rollover, the 10% additional income tax will apply (unless an exception applies).
If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to $10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs),* and IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*.

If you do a rollover to a designated Roth account in the Plan You cannot roll over a distribution to a designated Roth account in another employer's plan. However, you can roll the distribution over into a designated Roth account in the distributing Plan. If you roll over a payment from the Plan to a designated Roth account in the Plan, the amount of the payment rolled over (reduced by any after-tax amounts directly rolled over) will be taxed. In general, the 10% additional income tax on early distributions will not apply. However if you take the amount rolled over out of the Roth IRA within the 5-year period that begins on January 1 of the year of the rollover, the 10% additional income tax will apply (unless an exception applies). If you roll over the payment to a designated Roth account in the Plan, later payments from the designated Roth account that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a designated Roth account is a payment made both after you are age 59½ (or after your death or disability) and after you have had a designated Roth account in the Plan for at least 5 years. In applying this 5-year rule, you count from January 1 of the year your first contribution was made to the designated Roth account. However, if you made a direct rollover to a designated Roth account in the Plan from a designated Roth account in a plan of another employer, the 5-year period begins on January 1 of the year you made the first contribution to the designated Roth account in the Plan or, if earlier, to the designated Roth account in the plan of the other employer. Payments from the designated Roth account that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies).

If you are not a Plan participant
Payments after death of the participant. If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the deceased participant was born on or before January 1, 1936.

If you are a surviving spouse. If you receive a payment from the Plan as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.
An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½ (if you were born before July 1, 1949) or age 72 (if you were born after June 30, 1949).
If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70½ (if the participant was born before July 1, 1949) or age 72 (if the participant was born after June 30, 1949).

If you are a surviving beneficiary other than a spouse. If you receive a payment from the Plan because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.
Payments under a QDRO. If you are the spouse or former spouse of the participant who receives a payment from the Plan under a QDRO, you generally have the same options and the same tax treatment that the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). However, payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

If you are a nonresident alien
If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, the Plan is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, *U.S. Tax Guide for Aliens*, and IRS Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*.

Other special rules
If a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).
If your payments for the year are less than $200 (not including payments from a designated Roth account in the Plan), the Plan is not required to allow you to do a direct rollover and is not required to withhold federal income taxes. However, you may do a 60-day rollover.

Unless you elect otherwise, a mandatory cashout of more than $1,000 (not including payments from a designated Roth account in the Plan) will be directly rolled over to an IRA chosen by the Plan administrator or the payor. A mandatory cashout is a payment from a plan to a participant made before age 62 (or normal retirement age, if later) and without consent, where the participant's benefit does not exceed $5,000 (not including any amounts held under the plan as a result of a prior rollover made to the plan).

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information on special rollover rights related to the U.S. Armed Forces, see IRS Publication 3, *Armed Forces' Tax Guide*. You also may have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at www.irs.gov.

FOR MORE INFORMATION
You may wish to consult with the Plan administrator or payor, or a professional tax advisor, before taking a payment from the Plan. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, *Pension and Annuity Income;* IRS Publication 590-A, *Contributions to Individual Retirement Arrangements (IRAs);* IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs);* and IRS Publication 571*, Tax-Sheltered Annuity Plans (403(b) Plans)*. These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 1-800-TAX-FORM.