



## Partial Withdrawal/Policy Loan Request

### OWNER INFORMATION

Owner's Name	Joint Owner's Name (if applicable)	Policy/Contract Number
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Effective as of the date your request for withdrawal/loan is processed by National Integrity Life Insurance Company (National Integrity), the death benefit, cash surrender value and contract value, if applicable, will be reduced by the amount requested plus any applicable withdrawal or expense charges.

**IMPORTANT:** Refer to the policy information section of your contract and/or prospectus for restrictions and specific information pertaining to withdrawals/loans. If you have either of the Guaranteed Lifetime Income Advantage Riders (GLWB/GMWB), any nonguaranteed withdrawal can have a significant negative effect on your benefits.

### WITHDRAWAL OPTIONS

#### 1. Annuity Contracts—ONLY

- I request a partial withdrawal of \$ \_\_\_\_\_.
- I request a partial withdrawal of my annual free amount available without surrender charges.
- I request an IRS required minimum distribution withdrawal in the amount of \$ \_\_\_\_\_.
- I request a partial withdrawal of my Lifetime Payout Amount (only available on contracts with a GMWB or GLWB rider).

#### 2. Single Premium Endowments—ONLY

- I request the accrued interest only.
- I request a loan in the amount of \$ \_\_\_\_\_.
- I request the maximum loan available on my contract.

2. Withdrawals will be taken pro rata from all funds unless you specify below. You may choose how much of your withdrawal is to come from each fund. *Refer to your prospectus for restrictions and specific information pertaining to withdrawals/loans.*

- \$ \_\_\_\_\_ or \_\_\_\_\_ % from the \_\_\_\_\_ fund
- \$ \_\_\_\_\_ or \_\_\_\_\_ % from the \_\_\_\_\_ fund
- \$ \_\_\_\_\_ or \_\_\_\_\_ % from the \_\_\_\_\_ fund
- \$ \_\_\_\_\_ or \_\_\_\_\_ % from the \_\_\_\_\_ fund
- \$ \_\_\_\_\_ or \_\_\_\_\_ % from the \_\_\_\_\_ fund

### 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.

## 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.)

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

I authorize National Integrity to credit my account with any future annuity benefits at the above named financial institution. This agreement will remain active until written notification is received and in such a time as to afford National Integrity reasonable opportunity to act on my (our) request. I authorize the financial institution to debit my account and to refund any overpayments by National Integrity.

**If there are any changes to this information, please notify National Integrity as soon as possible.**

## TAXES AND WITHHOLDING ELECTION

Federal tax law states that the taxable portion of withdrawals is subject to 10% income tax withholding, although you may elect to have it withheld at a different percentage rate, a specific dollar amount or elect no withholding. Unless you request otherwise, National Integrity will be required to withhold 10% federal income tax. If you are a resident of CA, DC, IA, KS, MA, ME, NE, NC, OK, OR, VA, VT or Puerto Rico and withhold federal tax, 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, ND, NH, NV, SD, TN, TX, WA and WY. If you choose not to withhold federal tax, National Integrity will also not withhold any state income tax unless you indicate otherwise. If you are a resident of DC or MI and your contract is qualified, mandatory state withholding applies without the option to change or elect out of state withholding.

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

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

To withhold taxes as follows:

Federal     standard rate                      or  \_\_\_\_\_% rate or  \$\_\_\_\_\_ amount

State         standard rate (if applicable) or  \_\_\_\_\_% rate or  \$\_\_\_\_\_ amount

**CERTIFICATION**

**Under penalties of perjury**, I certify that (1) the number shown on this form is my (our) correct tax identification number(s), (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.**

<input type="checkbox"/> Check if this is an address change	Social Security Number/TIN		
Address	City	State	Zip Code
Signature of Owner		Date	
Signature of Joint Owner (if applicable)		Date	

**Note to Owners who are legal entities: We must have a completed Entity Ownership Certificate on file to support this request.**

**CUSTODIAL OWNED ACCOUNTS ONLY**

Signature		Date
Printed Name	Title (Custodial Officer Title)	
Signature Guarantee Stamp		Stamp Here