



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

CONTRACT INFORMATION table with fields for Annuitant's Name, Contract Number, Owner's Name, etc. SYSTEMATIC WITHDRAWAL REQUEST OPTIONS (Not available with SmartStep) section with checkboxes for Interest Earnings, Available annual free withdrawal amount, A percentage of the account value, and A set amount. Additional systematic withdrawal options section with checkboxes for Lifetime Payout Amount and Guaranteed Annual Withdrawal Amount. EXCESS WITHDRAWALS AND GLWB/GMWB: A CAUTION section. Contracts with the Guaranteed Return Plus (GMAB) Rider section.

## DISTRIBUTION OPTIONS

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

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 I understand that a withdrawal charge may be applicable if the amount withdrawn is greater than the free withdrawal amount and a market value adjustment may be applicable to withdrawals from guaranteed rate options.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

## AUTHORIZATION FOR DIRECT DEPOSIT

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

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

Financial Institution Name

ABA Routing Number

Account Number

Address

Phone Number

Name of Account Owner

Other Account Number (if applicable)

Financial Institution Representative Name (printed)

Financial Institution Representative Signature

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

## TAXES AND WITHHOLDING

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

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

I understand amounts withdrawn from a non tax-qualified annuity contract are first treated as taxable income to the extent of any gain and all amounts withdrawn from a tax-qualified annuity contract are treated as taxable income. If I am under age 59 ½, I understand that I may be subject to a 10% penalty tax on taxable amounts received.

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

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

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

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

Owner's Signature

Date

Joint Owner's Signature (if applicable)

Date