

3. Policy account withdrawal — complete sections 1, 3, 5, 6

IAD

- * I request a withdrawal for the maximum amount available.
- * I request a withdrawal which will provide a check for \$ _____.

*Note: After the first policy year, you can request a full or partial withdrawal from your policy account. Withdrawals are subject to a withdrawal charge as shown on your policy data page(s)

4. Full policy surrender — complete sections 1, 4, 5, 6

IAI

- I request a full surrender which will result in termination of my policy.

5. Tax withholding information

IAJ

Distributions from your life contract may be taxable as ordinary income.

Federal withholding election — You must elect whether you want taxes withheld from this distribution.

- I do want federal tax withheld.
- I do not want federal tax withheld.

We will withhold 10 percent of the taxable portion of the distribution if you do not make an election. Distributions of less than \$200 are not subject to withholding.

State withholding election — you must elect if you do not want state taxes withheld from your distribution in states where withholding applies. If you don't know whether your state is subject to withholding, you may call your local tax counsel or our toll-free number. If you do not mark the box below, we will withhold any applicable state tax.

- I do want state tax withheld.
- I do not want state tax withheld.

You are still liable for taxes even if you do not elect withholding. You may also be subject to tax penalties if your estimated tax and withholding payments are not adequate.

6. Signatures

Signature of insured(s)	Date
Signature of owners(s)	*If a community property state, signature of spouse is required.

*Note: If contract was issued in Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, or Wisconsin and the owner was married at the time of issue, the spouse's signature is required.

Please return page 1 and 2. Keep pages 3 and 4 for your records.

Important information about your life insurance policy

Life insurance is a critical part of a broader financial plan. There are many options available, and you have the right to shop around and seek advice from different financial advisers in order to find the options best suited to your needs.

You are encouraged to consider the following possible alternatives to requesting a surrender of your life insurance policy, requesting accelerated death benefits under your life insurance policy or letting your life policy lapse. These alternatives include, but are not limited to:

- **Accelerated Death Benefit:** Your policy may provide an early or accelerated discounted benefit payment if you have a terminal or chronic illness.
- **Cash Surrender:** Your policy may have a cash surrender value your life insurer would pay you if you cancel it.
- **Gift:** You may be able to gift your policy to your beneficiary, who would then assume responsibility for paying premiums.
- **Life settlement:** You may be able to sell your life insurance policy to a third party. You pay no further premium. The third party becomes the policyholder and receives the benefit upon the insured's death.
- **Maintain your policy:** You may be able to maintain your life insurance policy in force by paying the premiums directly or using your current policy values to pay the premiums.
- **Policy changes:** You may be able to reduce or eliminate future premium payments by obtaining a paid-up policy, by reducing optional coverage, or through other options available from your life insurer.
- **Policy loan:** You may be able to take out a loan from your life insurance company using the cash value of your policy as collateral. Loan proceeds can be used to pay the premiums or for other purposes.
- **Third-party loan:** You may be able to get a loan from another party to pay your policy's premiums. In return, the lender may require an assignment of a portion or all of the policy's death benefits.

These options may or may not be available depending on your circumstances, including your age, health or the terms of your life insurance policy. Please see your policy or contact your life insurance company, financial advisor, agent or broker to determine your particular options.

Life settlements are a regulated transaction in most states. Many state laws require life settlement brokers to have a proper license. If you are approached to sell your policy or if you are looking to sell your policy, please check with your state's Division of Insurance for a list of licensed life insurance producers.

If you are a resident of Kentucky and have questions about life insurance and your rights, contact the Office of the Insurance Commissioner at 800-595-6053, or go to www.insurance.ky.gov. If you are a Maine resident, contact the Maine Bureau of Insurance at 800-300-5000, or go to www.maine.gov/pfr/insurance. As a resident of Oregon, you may contact the Insurance Division of the Department of Consumer and Business Services at 888-877-4894, or go to www.oregon.gov/DCBS/insurance. If you're a Washington state resident contact their Office of the Insurance Commissioner at 800-562-6900, or go to www.insurance.wa.gov.

For any state, you may contact their respective Department of Insurance. Ask questions if you don't understand your policy.

Here's a list of commonly used terms:

Accelerated death benefit: A benefit allowing terminally ill or chronically ill life insurance policyholders to receive cash advances of all or part of the expected death benefit. The accelerated death benefit can be used for health care treatments or any other purpose.

Cash surrender value: This term is also called "cash value," "surrender value," and "policyholder's equity." The amount of cash due to a policyholder who requests the insurance company cancel their life insurance policy before it matures or death occurs.

Expected death benefit: The face amount of the policy, less any policy loan amounts, that the insurance company is expected to pay the beneficiaries named in the life insurance policy upon the death of the insured.

Face amount: The death benefit the insurer is required to pay the beneficiaries named in the life insurance policy upon the death of the insured, as stated in the policy. The actual death benefit may differ due to such factors as policy loans, failure to pay premiums and, for some types of policies, investment performance.

Lapse: Refers to a life insurance policy ending or expiring when a policyholder stops making premium payments.

Life settlement: Refers to a contract in which the policyholder sells his or her life insurance policy to a third party for a one-time cash payment which is greater than the cash surrender value, but less than the death benefit of the policy. A life settlement includes a viatical settlement, defined below.

Policy loan: A loan issued by an insurance company using the cash value of a person's life insurance policy as collateral.

Viatical settlement: An arrangement in which someone with a terminal illness sells his or her life insurance policy at an amount less than the death benefit. The ill person receives cash, and the buyer receives the full amount of the death benefit. This death benefit is payable once the former policyholder dies.

This brochure is for informational purposes only and does not constitute an endorsement of any of the options described above.