



## Required Minimum Distribution (RMD) Withdrawal

### Annuities

**Fixed/Fixed-indexed annuities:**

**Variable/Registered index-linked annuities:**

**Overnight Address:**

**Website:**

PO Box 5420, Cincinnati OH 45201 / 800-854-3649 / 800-482-8126 Fax

PO Box 5423, Cincinnati OH 45201 / 800-789-6771 / 513-768-5115 Fax

10th Floor, 301 E Fourth St, Cincinnati OH 45202

GAIAnnuities.com

To help ensure your request is processed timely and accurately, please print clearly and only in the spaces provided. Do not write outside of the boxes. If you need to provide additional information or special instructions, please attach a separate sheet of paper.

Contract Number

### Contract Owner Information

First Name

Middle Initial

Last Name

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Home Phone Number

Cell Phone Number

<input type="text"/>	<input type="text"/>
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Social Security Number

Date of Birth

<input type="text"/>	<input type="text"/>
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Street Address (If address differs from what we have on file, we will update our records to reflect what is entered.)

City

State

Zip

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Email

If you provided an email above or we have an email address on record, you will receive status updates. Email notifications will be sent from no-reply@gaig.com. Please remove this address from your list of blocked senders.

**Member Companies:**

Great American Life Insurance Company®

Annuity Investors Life Insurance Company®

**Administrator for Life Insurance and Annuities:**

Loyal American Life Insurance Company®

Continental General Insurance Company®

## RMD Election (select only one)

- A. Withdrawal for contract's current year RMD of \$   
(net of charges)
- B. Withdrawal for contract's current year RMD (net of charges), as calculated by the Company. *This option is only available if we have a prior year-end value for the contract.*
- C. Automated RMD withdrawals from the annuity contract under the standard method. *Not available for EquiLink or MultiLink products.*

**Payment frequency:**  Monthly  Quarterly  Semi-annually  Annually  
*Annual payments are required unless payment is made by direct deposit. Annual payments also required for the Legacy Income Option rider. If a payment frequency is not indicated, annual payments will be made.*

Date (MM/DD/YYYY)

Start payments effective 

*If no date is specified or the specified date does not allow time for processing, the start date will be the date we process your request.*

Automated RMD withdrawals will be reduced by any withdrawals taken from the annuity contract during the same calendar year. **Your automated RMD withdrawal will be insufficient if a rollover or direct transfer occurs before receiving your full RMD.** You will need to request an additional withdrawal to make up for any shortfall.

## Additional Election Considerations (only applies if you selected Option B or C above)

**For contracts issued in the current calendar year**, you must provide us with the prior 12/31 Fair Market Value. To locate this value, contact your previous provider. If the contract was funded through a partial exchange or partial transfer, provide only that part of the 12/31 Fair Market Value that was sent to us.

Prior 12/31 Fair Market Value: \$ 

**If your spouse is more than 10 years younger than you** and the sole beneficiary of the contract, and you would like to take a lesser withdrawal, please provide:

Spouse's First Name

Middle Initial

Spouse's Last Name

<input type="text"/>	<input type="text"/>	<input type="text"/>
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Spouse's Date of Birth (MM/DD/YYYY)

Spouse's Social Security Number

<input type="text"/>	<input type="text"/>
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**If this is your first RMD and a prior year's RMD is needed**, please check the box below if you would like to receive a prior and current year RMD payment.

- I want to include last year's RMD with my first RMD payment.

**For a contract issued in the current year:** If a prior year's RMD is needed, you must take a partial withdrawal for the RMD for both the prior and current year.

**Income Tax Withholding (select only one)**

Federal tax withholding is not mandatory. The default withholding amount is 10%. Withholding will only apply to the portion of your distribution that is taxable. If no selection is made, we will withhold based on the default amount required. If federal income tax withholding is elected, state income tax withholding may also apply due to state requirements.

**Federal Income Tax Withholding (select one):**

10% default amount  No withholding, unless required

More than 10% default or required amount:  %

**State Income Tax Withholding (select one):**

Any required amount  No withholding, unless required

More than required amount:  %

**Payment Information**

Payments by check

Direct deposit to a personal checking or savings account

Send payment by direct deposit to my financial institution account listed below. I also authorize the GAIG member company and the financial institution indicated below to adjust any over-deposit made to my account. Please also include a voided check below or a copy of your account statement or a letter from your financial institution confirming the information.

Account type:  Checking  Savings

Financial Institution Name

Financial Institution Phone Number

Routing Number (9 digits required)

Account Number

List Names of ALL Owners on the Financial Institution Account

**ATTACH A VOIDED CHECK**

<b>A T T A C H  H E R E</b>	<b>Name</b>	
	<b>Address</b>	
	City, State Zip	
	Payable to:	<input type="text"/>
	Memo:	<input type="text"/>
	{Routing Number} {Check Number} {Account Number}	

VOID

**Acknowledgment and Signature Authorization**

I have read and agreed to the RMD Withdrawals Terms and Conditions. I understand I am personally responsible for any income tax implications of my request. I agree to hold the GAIG member company harmless against any and all claims made by reason of its compliance with this request.

Pursuant to the transaction requested, the Company may use a third party service provider to verify your identity or confirm your ownership of the account to which you are requesting funds to be transferred.

Check here if you are attaching any additional pages to this form.

Signature of Owner

Date (MM/DD/YYYY)

Signature of Power of Attorney(s)/Authorized Representative(s) signing on behalf of Owner

Date (MM/DD/YYYY)

**For requests signed by a Power of Attorney (POA):**

- We must receive a copy of the POA document.
- The POA Certification (form AAG2816) must also be completed or on file. If you need a copy, please log into **GAIGannuities.com**

**Plan Administrator Certification and Authorization**

This section only needs to be completed for 403(b) TSA, 401 Pension/Profit Sharing/401(k), or 457 tax qualified contracts.

The Plan Administrator should complete this section.

Name of Employer Plan

Name of Plan Administrator

Plan Administrator Phone

The Plan Administrator certifies that these payments are permitted under the employer’s plan. The Plan Administrator authorizes the GAIG member company to process the request as indicated above.

Plan Administrator Signature

Date (MM/DD/YYYY)

Signature Notarization or Signature Guarantee (if applicable)

Your signature on this request must be notarized or signature guaranteed below if you purchased your contract electronically with an electronic signature and you have not previously submitted a notarized or guaranteed signature, or as requested by the appropriate GAIG Company.

Option 1: Notarized Signature

State of

County of

Date (MM/DD/YYYY)

This RMD Withdrawal Form was acknowledged before me on

Name of Person who is acknowledging his/her signature

by

Signature of Notary Public

My Commission expires (MM/DD/YYYY)

Seal

Option 2: Signature Guarantee

SIGNATURE GUARANTEED BY: Stamp or Seal of Eligible Guarantor Institution with Authorized Signature

You may have signature guarantee provided by a bank, savings and loan association, trust company, credit union, broker/dealer or any other "eligible guarantor institution" as defined under the rules adopted by the Securities and Exchange Commission. These institutions often participate in signature guarantee medallion programs such as the Securities Transfer Agent Medallion Program (STAMP).



# Required Minimum Distributions (RMD) Withdrawal Terms and Conditions

## Qualification

RMD withdrawals are only available from tax-qualified annuity contracts. Unless you were born on or before 6/30/1949, RMD withdrawals are only available in a year you will be age 72 or older.

For automated withdrawals, the contract must meet the minimum value required for an annuity payout benefit of the account or annuity value. Automated withdrawals are not available for EquiLink or MultiLink products.

## Payment Amounts and Terms

**Duration of Automated Payments:** Unless changed or terminated, automated RMD withdrawals will continue for your life. Automated RMD withdrawals will terminate if the Surrender Value of the contract is reduced to zero.

**Automated Program Changes and Termination:** The company reserves the right to change or terminate the automated RMD withdrawal program at any time.

**Other Contract Withdrawals:** A partial withdrawal will reduce the amount of the automated RMD withdrawals to be made later in that year.

**403(b) TSA Minimum:** For a 403(b) Tax Sheltered Annuity (TSA), if we have a 12/31/86 balance, we will calculate the RMD amount using special tax rules that may reduce your RMD obligation.

## Taxes

Whether or not taxes are withheld, you will be liable for payment of all applicable federal and state income taxes on the taxable portion of the distribution. You may also be subject to penalties under the estimated tax rules if your withholding and estimated tax payments, if any, are not adequate.

## Effect on Other Annuity Contract Provisions

**Charges and Adjustments:** Early withdrawal charges (which may also be referred to as surrender charges, premature use charges, and/or contingent deferred sales charges), base contract proportionality adjustments, if any, and market value adjustments, if any, will be waived on an amount equal to the automated RMD withdrawal. These charges and adjustments will not be waived on one-time withdrawals. Proportionality adjustments, if any, under a living benefit rider or death benefit rider will not be waived on automated RMD withdrawals or one-time withdrawals. If the contract is surrendered or an annuity payout benefit begins, any charges and adjustments that were waived for automated RMD withdrawals within the last 12 months will be retroactively applied. A partial withdrawal will reduce the amount of the automated RMD payments to be made later in that year.

**Loans:** If you choose automated RMD withdrawals and an outstanding loan prevents us from taking an automated RMD withdrawal, we will default and offset the entire loan balance. If you choose a one-time withdrawal and an outstanding loan prevents us from paying the full amount, we will offset the RMD shortfall against the loan. Any offset will be treated as taxable income to you.

**Effect on Bonuses:** RMD withdrawals may have a negative impact on contracts with a persistency or annuitization bonus. You may want to consider an annuity payout benefit instead.

**Effect on Fixed-Indexed Contracts:** Any RMD withdrawal from an indexed strategy before the end of the term will not be credited interest for that term.

**Contract Minimums:** We will waive the minimum withdrawal amount for RMD withdrawals. For automated RMD withdrawals, we will also waive the minimum Surrender Value requirement.