



Withdrawal

for variable annuities

- You should talk with your financial and tax advisors and read your prospectus carefully to understand how this withdrawal will affect your contract values and living benefits.
- Taking withdrawals (including withdrawals to pay advisory fees) can reduce or eliminate your living benefits.
- 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.
- If you are already taking withdrawals under the Substantially Equal Periodic Payments (SEPP) program, any additional withdrawals will cancel your SEPP program.

For questions or help with this form, call us at **877-253-2323**.

Throughout this form, "the Company" refers to the issuing company.¹

1 CONTRACT INFORMATION (please print clearly)

CONTRACT NUMBER

OWNER

SSN/TIN

CO-OWNER (IF APPLICABLE)

SSN/TIN

☐ Check here if your address has changed. We will update your address, and we require a **signature guarantee** to process this withdrawal. See section 7.

ADDRESS

ADDRESS

CITY

STATE

ZIP CODE

In case we need to contact you about this request

DAYTIME PHONE

2 SECURED RETURNS OPTION

Complete this section **ONLY** if you have an annuity with a Secured Returns living benefit. Otherwise go to section 3.

If your annuity has a Secured Returns living benefit, you can switch to the Guaranteed Minimum Withdrawal Benefit (GMWB) plan before we process your withdrawal request by checking the box below. No additional paperwork will be required for the change.

☐ Please change my Secured Returns living benefit from the Guaranteed Minimum Accumulation Benefit (GMAB) plan to the Guaranteed Minimum Withdrawal Benefit (GMWB) plan.



¹ Delaware Life Insurance Company is authorized to transact business in all states except New York, as well as in the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Delaware Life Insurance Company of New York is authorized to transact business in New York and Rhode Island. Both companies are members of the Delaware Life group of companies. Each company is responsible for its own financial condition and contractual obligations.

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3 WITHDRAWAL AMOUNT (select one)

- ☐ Full withdrawal — this will close the contract and end all of your benefits. Go to section 5.
- ☐ Partial withdrawal amount \$_____
- (Optional) ☐ Please send me the exact withdrawal amount shown. I understand that any additional fees, adjustments, tax withholding amounts, and/or delivery costs that result from this withdrawal will be charged separately to my contract.
- ☐ Maximum guaranteed annual/lifetime income amount available with your living benefit. This excludes the stored income balance, if it applies.
- ☐ Free amount
- This is the maximum amount you can withdraw without a withdrawal charge.
 - Taking the free amount may reduce your living benefits.
- ☐ Entire stored income balance (if it applies to your living benefit)
- ☐ One-time access withdrawal amount (if it applies to your living benefit) \$_____
- (Optional) ☐ Please send me the exact withdrawal amount shown. I understand that any additional fees and adjustments that result from this withdrawal will be charged separately to my contract. If I choose to have taxes withheld (section 5) or to pay the \$25 fee for a wire transfer (section 6), those amounts will be deducted from the amount I have indicated.
- If you have already taken your one-time access withdrawal or if it is not available with your living benefit rider, we cannot process your withdrawal request. Please talk with your financial advisor and review your prospectus for more detail.
 - Choosing the one-time access withdrawal option proportionally reduces the guaranteed amount of your living benefit.

4 WITHDRAWAL ALLOCATION

- ☐ Proportionally from all existing allocations
- ☐ Proportionally from variable subaccounts only
- ☐ From the following subaccounts or fixed accounts at the percentage(s) shown below:

Subaccount/fixed account name	% (whole number)
Total (must = 100%)	

- If you do not make a selection, we will take withdrawals proportionally from all existing investment allocations.
- If you are invested in an asset allocation model, we will take the withdrawal proportionally from all existing investment allocations.
- If you are invested in Build Your Own Portfolio and have a living benefit, we will take the withdrawal proportionally from all existing investment allocations.
- In the list above, if you include percentages with decimals, we will round them to the nearest whole number.

5 TAX WITHHOLDING

The tax withholding options that you select will remain in effect until revoked in writing. Federal and/or state taxes may apply.

Federal income tax withholding

Would you like federal income tax withheld from your withdrawal?

- ☐ Yes, withhold _____ % of the taxable amount.
- If you do not indicate a value, and we do not have a previous tax withholding election on file, we will automatically withhold the required amount for federal income taxes.
- ☐ No, do not withhold federal income tax.
- If you choose "no" withholding or if you do not have enough tax withheld from your withdrawal, you may have to pay estimated taxes.
 - If your withholding and estimated tax payments are not sufficient, you also may incur penalties under the estimated tax rules.

State income tax withholding

Would you like state income tax withheld from your withdrawal?

- ☐ Yes, withhold state income tax from my withdrawal in the amount of \$ _____ or _____ %.
- ☐ No, do not withhold state income tax.
- For some states, income tax withholding is required when federal income taxes have been withheld. If you have not made an election or your above election does not meet your states required amount we will automatically adjust your withholding as applicable.
 - Please consult a tax adviser about your state's withholding requirements prior to submitting your withdrawal request as requirements vary by state.

6 DELIVERY INSTRUCTIONS (optional)

We will mail your check by first class mail to the address we have on file, **unless** you give us other instructions below.

- ☐ Overnight delivery
- Please give us a street address (in section 1) and express carrier account number to bill for this service. If we do not have this information, we will send your check by first class mail to the address we have on file.

EXPRESS CARRIER NAME

EXPRESS CARRIER ACCOUNT NUMBER

- ☐ Wire transfer
- If you choose this payment method:
- We will deduct a \$25 fee from your withdrawal for this service. (Your bank may charge an additional fee.)
 - We require a signature guarantee. See section 7.
 - We will only send a wire payment to a bank in the United States or Puerto Rico.

BANK NAME

NINE-DIGIT ROUTING NUMBER

ACCOUNT NAME

ACCOUNT NUMBER

FURTHER CREDIT ACCOUNT NAME

FURTHER CREDIT ACCOUNT NUMBER

If your bank returns or rejects the wire transfer, we will send your check by first class mail to the address we have on file.

- ☐ Send a check for the withdrawal amount to a different address, payee, or both.
- If you want your check made payable to another person, mailed to a different address, or both, we require a signature guarantee. See section 7.

MAKE CHECK PAYABLE TO THIS PAYEE

MAILING ADDRESS

CITY

STATE

ZIP CODE

All owners must sign this form.

If you are signing this form as a fiduciary (power of attorney, trustee, guardian, custodian, etc.) for the contract owner, please include your fiduciary relationship. We will need your authorizing documents to process this withdrawal request. If we do not have them on file, please attach them to this form.

We require an original signature guarantee stamp (no faxes) with each signature if any one of the following situations applies:

- The contract owner's address has changed within 30 days of us receiving this request.
- The check is being mailed to an address other than the address we have on file for the contract owner.
- The check will be payable to someone other than the contract owner.
- You have asked us to wire the withdrawal amount to a bank account.
- You are withdrawing \$250,000 or more.
- The contract is owned by multiple owners and the check will be made payable to only one owner.

We will not accept a notary stamp.

You can get a signature guarantee stamp at an FDIC-insured bank; a member firm of the New York, American, Boston, Midwest, Philadelphia, or Pacific Stock Exchange; or any company that is a member of the Securities Transfer Agents Medallion Program (STAMP).

OWNER'S SIGNATURE X	DATE (MM/DD/YYYY) / /	CO-OWNER'S SIGNATURE (IF APPLICABLE) X	DATE (MM/DD/YYYY) / /
PLEASE PRINT NAME BELOW		PLEASE PRINT NAME BELOW	
SIGNATURE GUARANTEE STAMP		SIGNATURE GUARANTEE STAMP	

CONTACT US**By mail**

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