Request for Distribution from Individual Retirement Annuity, 403(b) Tax-Sheltered Annuity or Pension Plan

TheStandard®

Reset

Standard Insurance Company
Individual Annuities 800.247.6888 Tel
1100 SW Sixth Avenue Portland OR 97204-1093 www.standard.com

1 Contract Identification

POLICY NUMBER	OWNER NAME
ANNUITANT OR PARTICIPANT NAME	BENEFICIARY NAME (IF PARTICIPANT IS DECEASED)
ADDRESS CHANGE ☐ No ☐ Yes	PHONE
ADDRESS	CITY / STATE / ZIP CODE
PLAN NAME (IF APPLICABLE)	PLAN NUMBER (IF APPLICABLE)

Type
☐ IRA ☐ Traditional ☐ Roth ☐ SEP
☐ 403(b) TSA (The plan administrator must complete section 10 to authorize this transaction.)
☐ Pension Plan ☐ Assigned Pension Benefit
☐ HR10/Keogh

2 Distribution Direction (Attach form **5031** or IRS forms W-9 and W-4P.)

Distribute
☐ Partial Amount of $______________ or __________% (The contract remains in force.)
☐ Maximum Amount Available (The contract remains in force.)
☐ Full Amount (The contract is surrendered. Complete section 4.)
Surrender ☐ At next anniversary date ☐ On receipt of this request
☐ Scheduled Withdrawal of $______________ or __________% ($100 minimum. The contract remains in force.)
Pay ☐ Monthly ☐ Quarterly ☐ Semiannually ☐ Annually
☐ Interest Paid as Earned ($100 minimum. The contract remains in force.)
Pay ☐ Monthly ☐ Quarterly ☐ Semiannually ☐ Annually
☐ Direct Rollover or Transfer
Amount
☐ Partial Amount of $______________ or __________% (The contract remains in force.)
☐ Maximum Amount Available (The contract remains in force.)
☐ Full Amount (The contract is surrendered. Complete section 4.)
To
☐ IRA ☐ Traditional ☐ Roth ☐ SEP
☐ 403(b) TSA
☐ Assigned Pension Benefit
☐ HR10/Keogh

If applicable, surrender charges will be assessed according to contract provisions.

3 Payment(s) (Check(s) will be made to the annuitant, participant or beneficiary identified above and sent to that address unless an alternate is listed below. Routine payments can also be made via electronic direct deposit by attaching form **11426**.)

Pay To
☐ Owner
☐ Trust ☐ For Benefit of: ☐ Owner ☐ Annuitant ☐ Participant
☐ Financial Institution ☐ For Benefit of: ☐ Owner ☐ Annuitant ☐ Participant ☐ Beneficiary
☐ Other ______________ ☐ For Benefit of: ☐ Owner ☐ Annuitant ☐ Participant ☐ Beneficiary

MAKE CHECK PAYABLE TO	ACCOUNT NUMBER (IF APPLICABLE)
ADDRESS	CITY / STATE / ZIP CODE

4 Lost Policy Statement (Applicable only to a full surrender to effect the rollover, transfer or exchange.)

The undersigned certifies that:
☐ The policy or contract is attached.
☐ The policy or contract is lost or has been destroyed. To the best of my knowledge it is not in anyone's possession.

5 Distribution Reason (Applicable only to direct rollovers or cash distributions from a 403(b) TSA.)

- ☐ Severance from employment
- ☐ Attainment of age 59½
- ☐ Withdrawal of pre-1989 funds
- ☐ IRS Required Minimum Distribution
- ☐ Disability
- ☐ Hardship (Complete section 6.)

6 Hardship Explanation (Applicable only to hardship withdrawals from a 403(b) TSA.)

Upon taking a hardship distribution from the plan, you must discontinue further elective and voluntary contributions to the plan for six months. The plan administrator must complete section 10 to authorize this transaction.

- ☐ Medical Expenses ☐ Self ☐ Spouse ☐ Dependent
- ☐ Post-secondary Education Expenses ☐ Self ☐ Spouse ☐ Dependent
- ☐ Purchase of Principal Residence
- ☐ Prevention of Foreclosure on Principal Residence
- ☐ Other Immediate Financial Need: ______________________________

I certify that the financial need cannot be relieved through insurance payments, by reasonable liquidation of my assets, by stopping my elective or voluntary contributions (if any) to the plan, by other distributions or non-taxable loans from this plan or any other plans maintained by my employer or a former employer, or by borrowing from commercial sources on reasonable commercial terms. I understand that I must notify my employer that I am taking a hardship withdrawal and that I must discontinue all elective and voluntary contributions to the plan for six months.

7 30-Day Notice Period and Your Right to Waiver (Does not apply to Roth IRAs.)

Direct rollovers and distributions are generally delayed 30 days after the date you have received the *Special Tax Notice for Individual Retirement Annuity, 403(b) Tax-Sheltered Annuity or Pension Plan*. The IRS requires that you be given at least 30 days to consider whether to have a direct rollover or distribution processed. If you do not wish to wait and want the rollover or distribution processed immediately, please indicate below that you waive the 30-day period, upon which the plan administrator will receive a copy of your request, and your distribution will be processed.

I have received the *Special Tax Notice for Individual Retirement Annuity, 403(b) Tax-Sheltered Annuity or Pension Plan*, and

- ☐ I waive the 30-day notice period and request that my distribution request be processed as soon as possible.
- ☐ I accept 30-day notice period and understand that my distribution request will be processed after 30 days.

8 Remarks (For any additional remarks that are attached to this request, be sure to sign and date all papers.)

9 Owner, Participant or Beneficiary Authorization (For a tax-qualified plan, attach form **13018** for spousal consent, if applicable.)

I have completed appropriate sections of this form and represent that all information is true and accurate.

______________________________ OWNER, PARTICIPANT OR BENEFICIARY SIGNATURE ______________ DATE

______________________________ OWNER SIGNATURE ______________ DATE

10 Plan Administrator Authorization (Complete only for transaction of 403(b) Tax-Sheltered Annuity funds.)

The above requestor is a:

- ☐ Current employee of the plan sponsor (☐ with ☐ without) a distributable event.
- ☐ Former employee of the plan sponsor.
- ☐ The beneficiary of a deceased participant of the plan.
- ☐ Other ______________________________

The transaction requested in this document by the participant or beneficiary is hereby authorized by the plan.

______________________________ AUTHORIZED PLAN REPRESENTATIVE SIGNATURE ______________ DATE

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Your Rollover Options

You are receiving this notice because all or a portion of a payment you will soon receive from your retirement savings in your 403(b) Tax-Sheltered Annuity, Governmental 457, or pension plan (the "Plan") or Traditional IRA may be eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

Rules that apply to most payments from a plan are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

General Information about Rollovers

How can a rollover affect my taxes?

You will be taxed on a payment from the Plan or Traditional IRA if you do not roll it over. If you are under age 59 ½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (unless an exception applies). However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you attain age 59 ½ (or if an exception applies).

Where may I roll over the payment?

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

If your rollover is to or from a 403(b) Tax-Sheltered annuity, you may be required to have the receiving Eligible Employer Plan and/or the distributing Eligible Employer Plan approve the transaction.

How do I do a rollover?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

<u>If you do a direct rollover</u>, the Plan or Traditional IRA will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

<u>If you do not do a direct rollover</u>, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes. This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59 ½ (unless an exception applies). The 20% withholding requirement does not apply to a Traditional IRA. Federal withholding from a Traditional IRA is 10% unless you choose not to have tax withheld.

How much may I roll over?

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Required minimum distributions after age 70 ½ (or after death)
- Hardship distributions
- ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends)
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment

- Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA).
- After-tax contributions from a Traditional IRA to an Eligible Employer Plan. Once you placed after-tax contributions into a Traditional IRA (either by contributing after-tax dollars to the Traditional IRA or by rolling over after-tax contributions from another plan to a Traditional IRA) those after-tax amounts cannot later be rolled over to an Eligible Employer Plan.

Your Plan administrator or the payor can help you determine what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59 ½ you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of the separation
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary)
- Payments from a governmental defined benefit pension plan made after you separate from service if you are a public safety employee and you are at least age 50 in the year of the separation
- Payments made due to disability
- Payments after your death
- Payments of ESOP dividends
- Corrective distributions of contributions that exceed tax law limitations
- Cost of life insurance paid by the Plan
- Contributions made under special automatic enrollment rules that are withdrawn pursuant to your request within 90 days of enrollment
- Payments made directly to the government to satisfy a federal tax levy
- Payments made under a qualified domestic relations order (QDRO)
- Payments up to the amount of your deductible medical expenses
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days
- Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution.

If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?

If you receive a payment from an IRA when you are under age 59 ½ you will have to pay the 10% additional income tax on early distributions from the IRA, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- There is no exception for payments after separation from service that are made after age 55.
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to $10,000 used in a qualified first-time home purchase, and (3) payments after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?

This notice does not describe any State or local income tax rules (including withholding rules).

Special Rules and Options

If your payment includes after-tax contributions

After-tax contributions included in a payment are not taxed. If a payment is only part of your benefit, an allocable portion of your after-tax contributions is generally included in the payment. If you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the Plan or Traditional IRA and a portion is paid to you, each of the payments will include an allocable portion of the after-tax contributions. If you do a 60-day rollover to an IRA of only a portion of the payment made to you, the after-tax contributions are treated as rolled over last. For example, assume you are receiving a complete distribution of your benefit which totals $12,000, of which $2,000 is after-tax contributions. In this case, if you roll over $10,000 to an IRA in a 60-day rollover, no amount is taxable because the $2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457 (b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. To apply for a waiver, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

If you have an outstanding loan that is being offset

If you have an outstanding loan from the Plan, your Plan benefit may be offset by the amount of the loan, typically when your employment ends. The loan offset amount is treated as a distribution to you at the time of the offset and will be taxed (including the 10% additional income tax on early distributions, unless an exception applies) unless you do a 60-day rollover in the amount of the loan offset to an IRA or employer plan.

If you were born on or before January 1, 1936

If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, Pension and Annuity Income.

If your payment is from a governmental section 457(b) plan

If the Plan is a governmental section 457(b) plan, the same rules described elsewhere in this notice generally apply, allowing you to roll over the payment to an IRA or an employer plan that accepts rollovers. One difference is that, if you do not do a rollover, you will not have to pay the 10% additional income tax on early distributions from the Plan even if you are under age 59 ½ (unless the payment is from a separate account holding rollover contributions that were made to the Plan from a tax-qualified plan, a section 403(b) plan, or an IRA). However, if you do a rollover to an IRA or to an employer plan that is not a governmental section 457(b) plan, a later distribution made before age 59 ½ will be subject to the 10% additional income tax on early distributions (unless an exception applies). Other differences are that you cannot do a rollover if the payment is due to an “unforeseeable emergency” and the special rule under “If you were born on or before January 1, 1936” does not apply.

If you are an eligible retired public safety officer and your pension payment is used to pay for health coverage or qualified long-term care insurance

If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of $3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your payment to a Roth IRA

You can roll over a payment from the Plan made before January 1, 2010 to a Roth IRA only if your modified adjusted gross income is not more than $100,000 for the year the payment is made to you and, if married, you file a joint return. These limitations do not apply to payments made to you from the Plan or Traditional IRA after 2009. If you wish to roll over the payment to a Roth IRA, but you are not eligible to do a rollover to a Roth IRA until after 2009, you can do a rollover to a traditional IRA and then, after 2009, elect to convert the traditional IRA into a Roth IRA.

If you roll over the payment to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. However, the 10% additional income tax on early distributions will not apply (unless you take the amount rolled over out of the Roth IRA within 5 years, counting from January 1 of the year of the rollover). For payments from the Plan during 2010 that are rolled over to a Roth IRA, the taxable amount can be spread over a 2-year period starting in 2011.

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59 ½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to $10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

You cannot roll over a payment from the Plan to a designated Roth account in an employer plan.

If you are not a plan participant

Payments after death of the participant. If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the participant was born on or before January 1, 1936.

If you are a surviving spouse

If you receive a payment from the Plan or Traditional IRA as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59 ½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70 ½.

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70 ½.

If you are a surviving beneficiary other than a spouse.

If you receive a payment from the Plan or Traditional IRA because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.

Payments under a qualified domestic relations order. If you are the spouse or former spouse of the participant who receives a payment from the Plan under a qualified domestic relations order (QDRO), you generally have the same options the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). Payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

If you are a nonresident alien

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, the Plan is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, U.S. Tax Guide for Aliens, and IRS Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

Other special rules

If a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year are less than $200 (not including payments from a designated Roth account in the Plan), the Plan is not required to allow you to do a direct rollover and is not required to withhold for federal income taxes. However, you may do a 60-day rollover.

Unless you elect otherwise, a mandatory cashout of more than $1,000 (not including payments from a designated Roth account in the Plan) will be directly rolled over to an IRA chosen by the Plan administrator. A mandatory cashout is a payment from a plan to a participant made before age 62 (or normal retirement age, if later) and without consent, where the participant's benefit does not exceed $5,000 (not including any amounts held under the plan as a result of a prior rollover made to the plan).

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information, see IRS Publication 3, Armed Forces' Tax Guide.

For More Information

You may wish to consult with the Plan administrator or a professional tax advisor, before taking a payment from the Plan. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, Pension and Annuity Income; IRS Publication 590, Individual Retirement Arrangements (IRAs); and IRS Publication 571, Tax-Sheltered Annuity Plans (403(b) Plans). These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 1-800-TAX-FORM.

Qualified Joint and Survivor Annuity Notice and Spousal Consent

Standard Insurance Company
Individual Annuities 800.247.6888 Tel 800.378.4570 Fax
1100 SW Sixth Avenue Portland OR 97204-1093 **www.standard.com**

Qualified Joint and Survivor Annuity Notice (Applicable only if a plan is subject to ERISA provisions.)

Qualified Joint and Survivor Annuity

Married Participants

The law requires that benefits from this plan be paid in the form of a Qualified Joint and Survivor Annuity ("QJSA"), unless you elect another benefit option offered by the plan. If you decide to elect a benefit option other than a QJSA, then your spouse must consent in writing to your election. Your spouse's signature must be witnessed by a Plan Representative or a Notary Public. Your election must be made no more than 90 days prior to the date distributions commence (however, at least seven days must elapse from the time you receive this QJSA explanation to the time of the distribution). The election (or spousal consent to the election) may be revoked at any time within those 90 days. If you decide to change the benefit option before distributions commence, then you must again obtain your spouse's written consent as described above.

For married participants, a QJSA benefit is a Joint and Survivor Annuity. Monthly payments are made for your life. After your death, monthly payments, usually of 50 percent of the amount you received, are made to your spouse for life. The total amount payable as a QJSA must be the actuarial equivalent of the amount that would be payable to you in a Life annuity. The monthly payment amount paid during your life will be less than it would be in a Life Annuity based on a single life.

The law also requires that any and all survivor benefits from this plan be paid to your spouse, unless you designate a different beneficiary. If you decide to designate a beneficiary other than your spouse, then your spouse must consent in writing to your beneficiary designation. Your spouse's signature must be witnessed by a Plan Representative or a Notary Public.

Unmarried Participants

The law requires that, unless you elect otherwise, benefits from this plan be paid in the form of a Single Life Annuity: you will receive monthly payments for your life, and then no payments are made after your death. If you decide to elect another benefit option offered by the plan, your election must be made no more than 90 days prior to the date distributions commence (however, at least seven days must elapse from the time you receive this QJSA explanation to the time of the distribution). You may revoke your election at any time within those 90 days.

If any survivor benefits are payable through the benefit payment option you have chosen, then you may designate a beneficiary to receive those survivor benefits.

1 Spouisal Consent (Applicable only if a plan is subject to ERISA provisions.)

I am ☐ Married ☐ Not Married ☐ Married, but cannot locate my spouse

Important: This section must be completed if this 403(b) TSA is subject to the provisions of the Employee Retirement Income Security Act (ERISA). If you are not sure whether or not this 403(b) TSA plan is administered under ERISA, please contact one of our annuity specialists at (800) 247-6888. Your spouse must complete this section if your account balance has ever been greater than $5,000. Your spouse's signature must be witnessed by an Authorized Plan Representative or a Notary Public.

SPOUSE NAME

I understand that by signing below I give my consent to this distribution. Furthermore, I acknowledge that this transaction/policy change may result in the reduction of benefits that might otherwise have become distributable under this plan. I have read and understand the explanation of the Qualified Joint and Survivor Annuity. If my spouse did not select a QJSA, I consent to payment in the form selected.

SPOUSE SIGNATURE DATE

WITNESS NAME AND TITLE

WITNESS SIGNATURE DATE

State of ______________ County of ______________

Subscribed and sworn/affirmed before me this __________ day on

__________, by ______________________________

NOTARY PUBLIC SIGNATURE DATE

Notary Public for __________ state. My commission expires ________.

STAMP

AUTHORIZED PLAN REPRESENTATIVE NAME (Required only if there is no spouse signature and the vested account balance was ever more than $5,000.)

I, as authorized plan representative, hereby state that it is established to my satisfaction that spousal consent to the above choice cannot be obtained because the participant is unmarried, or the participant's spouse is unavailable for consent, or because of other legitimate circumstances that prevent obtaining spousal signature.

AUTHORIZED PLAN REPRESENTATIVE SIGNATURE DATE

2 Authorization

I have read and understand the explanation of the Qualified Joint and Survivor Annuity. As required by regulations, I certify that at least seven (7) days have elapsed since I received the QJSA explanation. If I did not select a QJSA, I elect to waive payment of my benefits in the form of a QJSA and to receive payment in the form selected. If I designated a joint annuitant or beneficiary other than my spouse, I elect to waive payment of any survivor benefits to my spouse. I have the right to revoke either election at any time prior to the date my benefit payments begin. I understand that after payments begin, my election is irrevocable.

I have completed appropriate sections of this form and represent that all information is true and accurate.

OWNER OR PARTICIPANT SIGNATURE DATE

OWNER SIGNATURE DATE

Substitute IRS Forms W-4P and W-9

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1 Identification

TAXPAYER NAME	POLICY NUMBER(S)		
ADDRESS	CITY	STATE	ZIP CODE

Withholding Certificate for Pension or Annuity Payments — Substitute IRS Form W-4P

2 Federal Income Tax Withholding

1 Check here if you **do not want any** Federal income tax withheld from your pension or annuity. ❑
(Do not complete lines 2 or 3).

2 Total number of allowances and marital status you are claiming for withholding from each **periodic** pension or annuity payment. (You may also designate an additional dollar amount on line 3.) ____ ALLOWANCES

❑ Single ❑ Married ❑ Married, but withhold at higher "Single" rate

3 Additional amount, if any, you want withheld from each pension or annuity payment $____ AMOUNT
(Note: For periodic payments, you cannot enter an amount here without entering the number (including zero) of allowances on line 2.)

3 State Income Tax Withholding

1 State for income tax withholding ____ STATE ❑ Withhold ❑ Do Not Withhold (unless required)

2 Additional amount, if any, you want withheld from each pension or annuity payment $____ AMOUNT

Request for Taxpayer Identification Number and Certification — Substitute IRS Form W-9

This form is required. If the form is not on file, Standard Insurance Company will be required to withhold income taxes according to Internal Revenue Service guidelines. You (as payee) are required by law to provide Standard Insurance Company (as payor) with your correct taxpayer identification number (generally your Social Security number). Failure to do so may result in a $50 penalty imposed by the Internal Revenue Service. In addition, in the event of such failure, we are required to withhold from your taxable distribution according to current regulation, regardless of your withholding election above.

4 Taxpayer Identification Number (TIN)

TAX IDENTIFICATION NUMBER (E.G. SOCIAL SECURITY NUMBER)

5 Certification

Under penalties of perjury, I certify that:

1 The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), **and**

2 I am not subject to backup withholding because: **(a)** I am exempt from backup withholding, **(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 U.S. person (including a U.S. resident alien).

Important Note: You must STRIKE OUT the language in section (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

6 Authorization

I have completed appropriate sections of this form and represent that all information is true and accurate. **The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

TAXPAYER SIGNATURE ____ DATE ____

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