



GAIG Member Companies:  
 Great American Life Insurance Company®  
 Annuity Investors Life Insurance Company®  
 Manhattan National Life Insurance Company

Administrator for:  
 Loyal American Life Insurance Company®  
 Continental General Insurance Company

**Fixed and Fixed Indexed Annuities: PO Box 5420, Cincinnati OH 45201 / 800-854-3649 / 800-482-8126 Fax**  
**Variable and Variable Indexed Annuities: PO Box 5423, Cincinnati OH 45201 / 800-789-6771 / 513-768-5115 Fax**  
**Overnight Address: 10<sup>th</sup> Floor, 301 E Fourth St, Cincinnati OH 45202**

## Required Minimum Distribution (RMD) Withdrawal

Owner's Name:	Contract Number:	
Primary Address*:	Social Security Number:	
City/State/ZIP:	Date of Birth:	Daytime Phone Number: (     )
Email Address	Receive email alerts if available? <input type="checkbox"/> Yes <input type="checkbox"/> No <small>Your election will only apply to this request. Email notifications will be sent from 'no-reply@gaig.com'. Please be sure to remove this address from your list of blocked senders.</small>	

\*If this address differs from what we have on file, we will update our records to reflect what is entered above.

### RMD Election (select only one)

**A.** Withdrawal for contract's current year Required Minimum Distribution of \$\_\_\_\_\_ (net of charges)

**B.** Withdrawal for contract's current year Required Minimum Distribution (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.*

**Start payments effective** \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (Month / Day / Year)  
*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 on previous page)**

**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 Name: \_\_\_\_\_

Spouse's Date of Birth: \_\_\_\_\_ Spouse's Social Security Number: \_\_\_\_\_

**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.

**Payment Information (select only one)**

RMD withdrawals can only be made payable to you as the owner or to your standard bank, savings and loan, or credit union account.

**Payments by check**

**Payments by direct deposit**

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.

Financial Institution Name

*Please attach a voided check, account statement copy, or a letter from your financial institution providing the account owner(s) name(s), routing number and account number.*

Type of Account  Checking  Savings

Account Number

Routing Number

Names of all Owners on this Financial Institution Account

## Income Tax Withholding

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.

Withhold the 10% default amount for federal income tax and any applicable state income tax.

Withhold **MORE** than the default amount required for federal and state income tax – specify

**TOTAL** percentage: \_\_\_\_\_% for Federal Income Tax and \_\_\_\_\_% for State Income Tax

**DO NOT withhold** federal income tax or state income tax, unless required.

## Acknowledgement and Signature Authorization

**I have read and agreed** to the RMD Withdrawals Terms and Conditions on page 5. 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.

Signature of Owner: \_\_\_\_\_ Date: \_\_\_\_\_

### 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. Log into **GAIGannuities.com** if you need the form.

## Plan Administrator Certification and Authorization (only applicable to 403(b) TSA, 401 Pension/Profit Sharing/401(k) or 457 tax qualified contracts)

Plan Administrator to 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

## 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.

### Option 1: Notarized Signature

State of _____	County of _____
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Acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_ in the year \_\_\_\_\_ by  
(name) \_\_\_\_\_

\_\_\_\_\_  
My Commission expires  
(MM/DD/YYYY)

\_\_\_\_\_  
Signature of Notary Public

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 in a year you will be age 70 ½ 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.