

Monumental Life Insurance Company
Transamerica Life Insurance Company
Western Reserve Life Assurance Co. of Ohio
Administrative Office located at:
4333 Edgewood Road N.E., Cedar Rapids, IA 52499-0001

Full Surrender Request

Fax 800-235-4782

Policy/certificate number (s) _____ Insured/Annuitant _____

Owner _____ Phone Number _____

Fill out all required information in Sections 1 and 2. Owner(s) must sign and date form in space provided below.

1. Full Surrender

Select one

(Refer to #2 below. Subject to any IRS early withdrawal penalties.)

Request termination of policy/certificate (return policy contract with this form)

Request termination (I have lost my policy/certificate)

2. Federal Income Tax Withholding - (Refer to enclosure #2)

I WANT to have Federal Income Tax withheld from the taxable portion of my annuity withdrawal and/or policy surrender value. (If Federal withholding is elected and your state also requires it, state withholding will be deducted.)

Unless specifically indicated, I have elected not to have withholding apply.

Before signing this form please read the IRS statement on the enclosure that could affect the financial transaction(s).

Unless we have been notified of a community or marital property interest in this policy, we will rely on our good faith belief that no such interest exists and will assume no responsibility for inquiry; the policy owner agrees to indemnify and hold the Insurance Company harmless from the consequences of accepting this transaction.

Insured /Annuitant _____	_____	_____	_____	_____
	Signature	Date Signed	Social Security Number	Date of Birth
Owner _____	_____	_____	_____	_____
	Signature	Date Signed	Social Security Number	Date of Birth
Assignee _____	_____	_____	_____	_____
	Signature	Title	Date Signed	
Spouse _____	Signature- (if none, indicate, NONE)			

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#1 FEDERAL INCOME TAX WITHHOLDING INFORMATION INTEREST ON DIVIDENDS ON DEPOSIT

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 either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding.
- (3) I am a U.S. person (including a U.S. resident alien)

Purpose of Statement. A person or payer who is required to file an information return with the IRS must get your correct Taxpayer Identification Number (TIN) to report income paid to you. Giving your correct TIN and making the appropriate certifications will prevent certain payments from being subject to backup withholding.

If you do not certify to your TIN, the payer may be required to withhold the currently applicable percentage of payments made to you.

What is Backup Withholding. Persons or payers making certain payments to you must withhold and pay to the IRS the currently applicable percentage of such payments under certain conditions. This is called “backup withholding.”

Payments you receive will be subject to backup withholding if:

- (1) You do not furnish your TIN to the payer, or
- (2) IRS notifies the payer that you furnished an incorrect TIN, or
- (3) You are notified by IRS that you are subject to backup withholding because you failed to report all your interest and dividends on your tax return (for interest and dividend accounts only,) or
- (4) You fail to certify to the payer that you are not subject to backup withholding under (3) above (for interest and dividend accounts opened after 1983 only), or
- (5) You fail to certify TIN.

#2 WHEN REQUESTING WITHDRAWAL OR SURRENDER

PLEASE READ THE FOLLOWING:

You have the option of having Federal Income Tax withheld or not withheld from the taxable portion of the distribution. However, if you elect not to have withholding apply or if you do not have enough Federal Income Tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

If Federal Income Taxes are not being withheld from the taxable portion of the distribution because you have elected not to have withholding apply and if you wish to revoke that election you should check item 2 on page one.

Withholding will apply only to the taxable portion of your distribution. Therefore, tax liability may be calculated on a figure other than the full amount of any distribution. Comments regarding the tax aspects of this distribution is not intended to be all encompassing. Your personal tax counselor should be consulted on any specific points important to you.