



Aviva Life and Annuity Company
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MultiChoice Annuity Series **CHECKBOOK Request Form**

The Aviva MultiChoice Annuity Series from Aviva Life and Annuity Company provides easy access to annual penalty-free withdrawals through the CHECKBOOK feature. This benefit is available with non-qualified, IRA and ROTH IRA annuity contracts only. To order your free CHECKBOOK, please complete this request form, and either fax or mail this request to the address shown above.

Please note the following important information concerning your CHECKBOOK:

- PLEASE NOTE: CHECK PAYEE MUST BE THE CONTRACT OWNER. If the payee is not the contract owner, the check book withdrawal will not be honored.
- Only available on Aviva MultiChoice Annuity Series Contracts
- Limit of two free drafts per certificate year, subsequent drafts will be subject to a service fee
- Minimum check amount of \$500
- Withdrawals in excess of the penalty-free withdrawal provision will be subject to applicable withdrawal charges; see your contract for details
- If you use your checkbook to withdraw funds from your contract, please keep in mind that the additional withdrawal may result in an excess income withdrawal that may impact your future income withdrawals, in accordance with contract provisions
- There will be no federal or tax withholding on withdrawals made using the CHECKBOOK; a Form 1099 will be reported each year on any applicable income amounts
- If you wish to elect to have federal and state income tax withheld from your withdrawals, you must not use the CHECKBOOK. Instead, withdrawal requests should be directed to our Customer Services Department by completing the appropriate request form.
- Ordering a CHECKBOOK will not affect your ability to elect to have taxes withheld on withdrawals made without using the CHECKBOOK; all withdrawals made without using the CHECKBOOK require separate tax withholding election
- IRS penalty taxes may apply to withdrawals if they are taken before age 59½

Neither Aviva Life and Annuity Company nor its representatives offer legal or tax advice. You should consult your own personal tax advisor on any tax matters.

Checks are drawn on annuity values only and are not FDIC insured.

I acknowledge that I understand and agree to the rules outlined above. I hereby elect not to have federal or applicable state income tax withheld on any check(s) that I may write from my CHECKBOOK. Please issue my CHECKBOOK.

Owner: _____ Contract Number _____
 (please print)

Joint Owner Name (if applicable): _____
 (please print)

Owner Signature: _____ Date: _____

Joint Owner Signature (if applicable): _____ Date: _____

