

Owner: \_\_\_\_\_ Contract Number: \_\_\_\_\_

**Note:** If this distribution is for your Required Minimum Distribution (RMD) please use the Required Minimum Distribution Form (ET-2512).

**PARTIAL WITHDRAWAL OR FULL SURRENDER**

\_\_\_\_ Partial Surrender for \$ \_\_\_\_\_ or \_\_\_\_\_ %

\_\_\_\_ Full Surrender (For Financial Hardship, only available if surrender value is less than contributions)

Withdrawal of contributions made after December 31, 1988 must have a qualifying event. **Select one:**

- \_\_\_\_ Option A Over age 59 ½.
- \_\_\_\_ Option B Separation from Service (I am no longer employed at the institution through which I contributed to my annuity).
- \_\_\_\_ Option C Disability or Death
- \_\_\_\_ Option D Court Judgement for Qualified Domestic Relations Order (QDRO)
- \_\_\_\_ Option E Financial Hardship (These are the only reasons allowed for a financial hardship withdrawal). Withdrawals are allowed from total contributions only. This is not applicable for full surrenders.

**Please select one:**

- \_\_\_\_ Unreimbursed medical expenses incurred by me, my spouse or my dependent(s).
- \_\_\_\_ The purchase (excluding mortgage payments) of my principal residence.
- \_\_\_\_ Payment of college tuition and related educational expenses for the next 12 months for me, my spouse, or my dependent(s).
- \_\_\_\_ To prevent eviction from my principal residence, or foreclosure on the mortgage of my principal residence.
- \_\_\_\_ Payment of funeral expenses of a family member.

I understand that if the withdrawal(s) exceed my annual penalty-free amounts, the appropriate surrender penalty will apply. Withdrawals will be deemed as interest first and as such reported as taxable income. Distributions prior to my age 59½ may also be subject to IRS premature distribution penalties. I further acknowledge that EquiTrust Life Insurance Company has made no representations that the above distribution will fulfill my specific tax obligations.

**NOTE:** Unless you elect to have your distribution rolled directly to an IRA or another qualified TSA program (not available for financial hardships), your distribution is subject to 20% mandatory federal income tax withholding. Also, if your distribution is not rolled over, it will be subject to federal and state income tax, and it may be subject to a 10% nondeductible federal excise tax if you are under age 59 ½. Please contact the Company if you desire a direct rollover.

**A SURRENDER MAY CAUSE ADVERSE TAX CONSEQUENCES.**

**This form must be completed when requesting to withdraw money from a TSA/403(b), annuitize a TSA/403(b) or the transfer of a TSA/403(b) to an IRA.**

# TAX SHELTERED ANNUITY/403(b) WITHDRAWAL/SURRENDER FORM

Owner: \_\_\_\_\_ Contract Number: \_\_\_\_\_

The person signing this form declares that he or she has the legal right to assign, transfer or surrender the subject Contract. Such person also declares that no bankruptcy proceedings are in process against the Insured, any owner or assignee. The changes requested on this form will not take effect until recorded by the Company. When recorded by the Company, the effective date of the change will be the date this request is received in the Home Office without prejudice to the Company.

## 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, or (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).

**Certification instructions:** You must cross out Item 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. For real estate transactions, Item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA) and, generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN.

**The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.**

If I elected financial hardship withdrawal my signature below indicates that I understand the information regarding Hardship Withdrawals and my signature represents my specific request to remove post -1998 contributions from my account because of such withdrawals, if post-1998 monies are needed to accommodate my request.

Signature of Owner or Legal Representative: \_\_\_\_\_ Date: \_\_\_\_\_

Spouse Signature (If Applicable): \_\_\_\_\_ Date: \_\_\_\_\_

Spouse signature is required where community property laws are applicable. State jurisdictions with community property laws are Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.

If your address information has changed, then this form must be signed in the presence of a Notary Public. Please complete the Policy Service Request form for the address change information. The Notary Public must witness and sign below.

Subscribed and sworn before me, a Notary Public for the state of \_\_\_\_\_ in  
the County

of \_\_\_\_\_, came \_\_\_\_\_, know to me to be said person(s), this  
\_\_\_\_\_ day of \_\_\_\_\_, 200\_\_\_\_\_.

Commission Expires: \_\_\_\_\_

Notary Public: \_\_\_\_\_: