

To request a withdrawal from a fixed or indexed annuity, please complete this form and **return Pages 1-6 to Reliance Standard Life Insurance Company ("Reliance Standard")** using one of the methods below. Complete all required sections for your request. **If you do not provide Pages 1-6 to Reliance Standard, your request will not be processed until pages 1-6 are received.**



EMAIL TO:
inforceannuities@rsli.com



FAX TO:
267.256.4713



MAIL TO:
Reliance Standard – Retirement Services
1700 Market Street, Suite 1200
Philadelphia, PA 19103

QUESTIONS? Call Customer Care at 1.800.435.7775

SECTION 1 | Is the contract existing or new?

- Existing Contract
Contract/Certificate Number(s) _____
- New Contract
Attach this Withdrawal Request Form to the application.

What type of withdrawal would you like to make?

- | | | |
|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| <input type="checkbox"/> One-time Partial Withdrawal
Complete Sections 2, 3, 4, 5, 10, 11*, 12 | <input type="checkbox"/> Systematic Withdrawals
Complete Sections 2, 3, 4, 6, 10, 11*, 12 | <input type="checkbox"/> Roth IRA Conversion
Complete Sections 2, 3, 4, 7, 11*, 12 |
| <input type="checkbox"/> Required Minimum Distribution
Complete Sections 2, 4, 8, 10, 11*, 12 | <input type="checkbox"/> Cash Value Surrender
Complete Sections 2, 3, 4, 9, 10, 11*, 12 | <input type="checkbox"/> Payment Method
Complete Sections 2, 3, 10, 11*, 12 |

SECTION 2 | Tell us about the current annuity owner.

First Name _____ MI _____ Last Name _____

Or Entity _____ SSN/TIN _____

Email Address _____

Telephone Number _____ Mobile Telephone Number _____

Street Address _____

City _____ State _____ Zip _____

SECTION 3 | And the joint annuity owner, if there is one.

First Name _____ MI _____ Last Name _____

SSN/TIN _____

Email Address _____

Telephone Number _____ Mobile Telephone Number _____

Street Address** _____

City _____ State _____ Zip _____

*Complete section 11 if there is an active PIN (Personal Identification Number) on the contract.

**Complete the address portion only if it is different than the owner's address.

SECTION 4 | Do you want us to withhold taxes? (Read an Important Tax Notification below.)

For Federal Income Tax Withholding (Only select one option):

Withdrawals received from an annuity contract are subject to federal tax withholding at a rate of 10%. Withholding only applies to the portion of the disbursement that is taxable. You may elect not to have taxes withheld by completing IRS form W-4R for one-time withdrawals or W-4P for recurring payments. Federal income tax of 10% will be withheld from the taxable portion of each payment if no election is made.

- I do not want federal income tax withheld from my payment.
- Please withhold the default rate of 10% for federal income tax.
- Please use the enclosed W-4R or W-4P for federal income tax withholding.
 - The IRS now requires form W-4R for Non-periodic payments or W-4P for periodic payments to be completed when an amount different than 10% is requested to be withheld.
 - These forms are accessible through the IRS.gov website.

Not withholding federal taxes or not withholding sufficient federal taxes may impact the need for you to pay estimated taxes. You are responsible for the payment of estimated taxes as indicated by the IRS on forms W-4R and W-4P. Please consult a tax advisor regarding tax withholding as it pertains to your individual situation.

For State Income Tax Withholding (Only select one option):

- I do not want state income tax withheld from my payment.
- Please withhold _____% or \$_____ state income tax from my payment.

Please refer to the “Withholding Election & Important Tax Notification” in the instructions section of this form regarding specific state withholding information.

SECTION 5 | If you’re requesting a one-time withdrawal, complete this Section.

- Withdraw the fixed dollar amount I have entered below from the current annuity value.**
\$ _____ Is this amount Net or Gross? Net Gross Maximum Penalty Free Amount

- I understand that surrender charges and a market value adjustment (if applicable) of the total early withdrawal charges amount entered below will be deducted from the amount withdrawn from the Annuity Contract (as part of this request).**

Total early withdrawal charges \$ _____

- Are you currently receiving systematic withdrawals or scheduled Required Minimum Distributions?
 - No Yes (You must choose one of the actions below)If ‘Yes’ is selected:
 - Discontinue Systematic Withdrawal/RMD
 - Continue Systematic Withdrawal at current amount regardless of surrender penalties (please verify that the entire amount withdrawn during the contract year, including future systematic withdrawals, does not exceed your penalty free amount).
 - Modify the Systematic Withdrawal. (You must complete Systematic Withdrawals Section 6 or Required Minimum Distribution Section 8.)
 - Adjust future systematic withdrawals so the withdrawal amounts do not exceed the remaining penalty free amount. (You must complete Systematic Withdrawals Section 6.)

If you do not elect Net or Gross after the withdrawal amount below, your withdrawal will be processed as a Gross withdrawal. To learn more, refer to the explanation of “Net and Gross Amount Withdrawals” on page 9.

Any existing scheduled RMD payments remaining in the contract year will be reduced dollar for dollar by the amount of this lump sum withdrawal amount.

If the withdrawal requested above satisfies the remaining scheduled RMD for the current year, RMD payments will be discontinued until the next calendar year.

SECTION 6 | If you're requesting systematic withdrawals, complete this Section.

Select the type of systematic withdrawal by choosing one of the four options below.

- Fixed Dollar Amount
\$ _____ Is this amount Net or Gross? Net Gross
- Interest Earnings
- Annual Percentage _____ %
- Maximum Penalty-Free Amount

Confirm the frequency by choosing one of the four options below and indicate the first payment date here: _____

- Monthly Quarterly Semi-annually Annually

Important Partial or Systematic Withdrawal Information

- Interest is credited to your fixed annuity or the fixed interest rate strategy on a daily basis and compounded annually. If you select to withdraw your accumulated interest on a systematic basis, the effect of annual compounding will be lost, and your effective interest rate will be lower than the stated interest rate.
- If you request a systematic withdrawal of Interest Earnings from a Keystone Equity Index Annuity Contract, only the earnings from the fixed interest strategy will be disbursed. Index interest earnings cannot be disbursed via a systematic withdrawal.
- The amount of each systematic withdrawal payment must be equal to or greater than \$50.00.
- When either Max Penalty Free or Annual Percent withdrawals are selected, the annual payment amount will be pro-rated over the number of remaining payment modes for the current contract year. Example: Max free of 10% and monthly mode with 5 months remaining in the contract year. The amount of each systematic withdrawal would be approximately 2% (10% divided by 5).
- If a First Payment Date is not elected in this Section, the First Payment Date will default to the day this form is received in good order. If this form is received after the First Payment Date requested, the first payment will be processed on the day this form is received in good order.
- Systematic withdrawal cannot begin until after the free "Right to Examine" or free look period expires.

If you do not elect Net or Gross after the withdrawal amount above, your withdrawal(s) will be processed as a Gross withdrawal. To learn more, refer to the explanation of "Net and Gross Amount Withdrawals" on page 9.

SECTION 7 | If you're requesting to convert your existing traditional or SEP IRA to a Roth IRA, complete this Section.

- I, as the contract owner, certify that I am eligible to convert my existing RSL Traditional or SEP IRA to a Roth IRA; that the contributions to the existing IRA are eligible to be converted; and that I understand the tax consequences of the conversion.

Note:

- The entire annuity value will be converted to a Roth IRA – Partial Conversions are not offered by Reliance Standard.
- This option is not available if you are a married individual filing a separate tax return.

SECTION 8 | If you're requesting a Required Minimum Distribution (RMD), complete this Section.

Note that to have Reliance Standard calculate and withdraw your RMD from a Traditional Individual Retirement Account (IRA), you need to complete this section. For additional information, including procedures to follow for Beneficiary/Inherited IRA RMD requests, please call Customer Care at 1.800.435.7775.

Select the type of RMD withdrawal by choosing one of the two options below.

- A single, immediate lump sum RMD withdrawal** of the exact RMD amount for the current tax year, which will be processed upon receipt of your request.
- Schedule RMD withdrawals** for the exact amount of my RMD for this contract each year, as indicated below. Indicate the first payment date below.

(MM/DD/YYYY) ____ / ____ / _____

Confirm the frequency by choosing one of the four options below.

- Monthly
- Quarterly
- Semi-annually
- Annually

If your annuity contract was effective in the current year, enter the prior year December 31st fair market value in dollars below.

Note: If your annuity contract was funded through one or more transfers provide only the part of the December 31st fair market value that funded your annuity contract.

\$ _____

Important RMD Withdrawal Information

- If you would like to withdraw an amount that is different from the RMD amount, complete Section 5 above for one-time withdrawals or Section 6 above for systematic withdrawals. Note: Any partial or systematic withdrawals during a calendar year, will reduce your scheduled RMD amount dollar for dollar.
- RMD requests must be received by November 30th of each calendar year so they may be processed before calendar year-end. RMD amounts will be calculated using the IRS Uniform Life Expectancy Table.
- For Qualified Charitable Distribution, please complete form EF-3443.

SECTION 9 | If you're requesting a cash value surrender, complete this Section.

Select the total withdrawal request option below.

- Total Withdrawal Request.** I elect to surrender the contract and receive the Cash Surrender Value.

If the contract is not included, by my signature in the signature section of this form, I certify that the original contract has been lost or destroyed.

- I understand that surrender charges, and if applicable, a market value adjustment of the amount entered below (entire amount of early withdrawal charges) will be deducted from the total amount withdrawn from the Annuity Contract as part of this request.**

\$ _____

SECTION 10 | How would you like your funds sent to you?

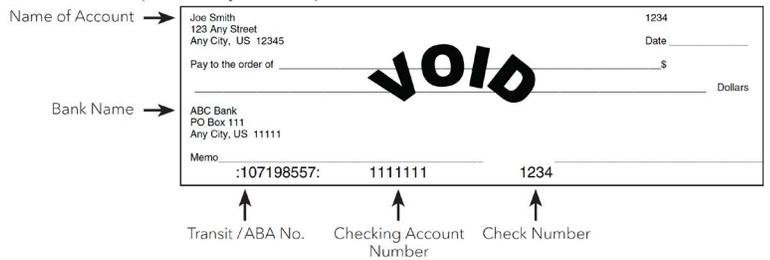
Select how you would like your withdrawal sent to you from the options below. If no option is selected, a check payable to the Owner will be sent to your address of record by regular mail.

- Address of Record
- Overnight – Send the proceeds via Overnight Mail to my address of record. I am aware there will be a charge of \$25.00 deducted from the withdrawal amount. **(This option is not available if your address is a PO Box or if you are requesting a systematic withdrawal.)**
- EFT - To provide faster access to your money, we will deposit your money directly in your bank account using Electronic Funds Transfer (EFT) providing there is existing bank information ALREADY ON FILE. (This option is not available if you do not have bank information on file with RSL or you are requesting to change your bank information along with a disbursement request).

Account Name (as it appears on the account)	Bank Name
Routing Number (Bottom left of check):	Account Number (Bottom center of check):

Type of account: (Your name must appear on the account in order to process your request.)

- Checking - Please attach a voided check for the listed account.
- Savings - Please include a bank statement for the listed account



Please note when selecting EFT:

- Bank information must already be on file in order to receive payments via EFT. If bank information is not on file, your first payment will be sent via check.
- EFT for surrenders is not available unless accompanied by an original Medallion Signature Guarantee.
- The initial setup time for contracts that do not currently have banking information on file is 5 business days.
- A copy of a voided check, account statement, or signed letter by a bank officer is required to verify the information provided.
- Funds can only be deposited into a bank account with the same owner information as the Reliance Standard annuity contract.
- These instructions will apply to all Reliance Standard annuity contracts owned by the same person and will remain in effect until Reliance Standard is instructed to replace this information.
- By providing bank information and signing this form, you are authorizing Reliance Standard to credit annuity payments and debit amounts in order to recover any payment made in error.

SECTION 11 | If you have any additional withdrawal instructions beyond what is noted prior, complete this Section.

Add specific withdrawal instructions (if any) below.

If additional security has been requested on the contract through the use of a PIN, you must indicate the PIN here in order for the transaction to be processed. _____

SECTION 12 | You must complete this Section. Read this section IN ITS ENTIRETY before signing.

- I certify that the contract number shown on this form is my contract number. I further certify that this contract is neither assigned nor pledged as collateral to any other person or corporation and that no proceedings in bankruptcy or insolvency, voluntary or involuntary have been instituted by or against the owner(s) and that the owner(s) is (are) not under guardianship or any legal disability.
- If direct deposit applies, by completing the direct deposit section of this form, and by my signature, below, I hereby authorize RSL to deposit withdrawals from the annuity contract listed in the owner information section of this form to the bank account specified. In the event an overpayment(s) should be credited to my account, I hereby authorize RSL to initiate, if necessary, debit entries and adjustments for any credit entries.
- If I am electing a Cash Value Surrender/Total Withdrawal, I understand that upon surrender of the contract RSL is discharged from all other obligations under the contract and that the contract is no longer in force. I understand that when I surrender the contract RSL will assess all applicable charges.

If you are a U.S. Citizen, complete the information below. Under penalties of perjury, I certify that as a U.S. Citizen or U.S. Resident Contract Owner:

- The social security number shown on this form is my correct social security number or taxpayer identification number,
- 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,
- I am a U.S. citizen or U.S. resident for tax purposes.

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

U.S. Citizen or U.S. Resident Contract Owner Signature
_____ (MM/DD/YYYY) ____ / ____ / _____

U.S. Citizen or U.S. Resident Contract Joint Owner Signature (if any)
_____ (MM/DD/YYYY) ____ / ____ / _____

Signature of Spouse when owner and/or any joint owner reside in a community property state (AZ, CA, ID, LA, NM, NV, TX, WA, WI), spouse signature only required for Non-Qualified annuity contracts and not required for IRAs.

U.S. Citizen or U.S. Resident Contract Owner Spouse Signature
_____ (MM/DD/YYYY) ____ / ____ / _____

U.S. Citizen or U.S. Resident Contract Joint Owner Spouse Signature (if any)
_____ (MM/DD/YYYY) ____ / ____ / _____

If you are a Non-Resident Alien, complete the information below. Under penalties of perjury, I certify that as a Non-Resident Alien Contract Owner:

If you, the owner or any joint owner in Section 3, are a Non-Resident Alien, provide an IRS W-8 Form appropriate for your status. You can obtain a current version of this form from www.irs.gov. By signing below as a Non-Resident Alien or on behalf of a Foreign Entity, I am not attesting to the certifications above in Sections 1 through Section 4. My signature below is authorization and consent for the remaining items within this section.

Non-Resident Alien Contract Owner Signature
_____ (MM/DD/YYYY) ____ / ____ / _____

Non-Resident Alien Contract Joint Owner Signature (if any)
_____ (MM/DD/YYYY) ____ / ____ / _____

An original Medallion Signature Guarantee is required for any withdrawal/surrender requests when:

- The request includes mailing checks to an address other than the address of record (a "special" mailing).
- The address of record has changed within the last 30 calendar days.
- RSL reserves the right to request a signature guarantee to protect all parties.

A notary seal/stamp is NOT a Medallion signature guarantee. The space below is reserved for Medallion Signature Guarantee (if required).

Please review instructions and general provisions below in their entirety:

General Provisions	<ul style="list-style-type: none"> • Withdrawals must be made in accordance with the provisions of your annuity contract. • Please review your annuity contract before submitting a withdrawal request to ascertain if any of the withdrawal is subject to early withdrawal penalties such as a surrender charge and market value adjustment. • Please also review your annuity contract for withdrawal minimums, contract fees or other restrictions that apply. Withdrawals will affect the death benefit and annuity value.
One-Time Partial Withdrawal	<ul style="list-style-type: none"> • If the requested withdrawal amount exceeds the available surrender value at the time that the withdrawal is processed, RSL will NOT complete that withdrawal and will cancel the systematic withdrawal plan associated with it. In such cases, RSL will attempt to contact the owner for further instructions. • In the event that a withdrawal date falls on a non-business day (i.e., a weekend or federal holiday in which the company is closed), the withdrawal will be processed on the next business day.
Systematic Withdrawals	<ul style="list-style-type: none"> • If a scheduled systematic withdrawal would reduce the contract value below the minimum account value required by the annuity contract, RSL will not process that systematic withdrawal and will terminate the systematic withdrawal program. • Systematic withdrawals requested on this form supersede any previous instructions and will remain in effect until RSL receives further written instructions from the owner or until direct deposit is discontinued by your bank. Such written instructions must be signed by all owners and sent to Reliance Standard Retirement Services. • To cancel a systematic withdrawal, please call Customer Care at 1.800.435.7775 for instructions. • Keystone Equity Index Annuity Contract Owners: It is recommended that systematic withdrawals from your annuity contract be taken from the fixed interest strategy since amounts withdrawn from an index interest strategy during the year will not receive index interest on the anniversary while interest is credited daily to the fixed interest strategy. In addition, you should plan to reallocate an appropriate amount to the fixed interest strategy each anniversary to meet the total amount of your systematic withdrawals in the following contract year. Systematic withdrawals will be deducted from the strategies to meet the amount of each withdrawal request in the following order 1) Fixed Interest Strategy, 2) Annual Point to Point–Capped, 3) Annual Point to Point–Participation Rate, 4) Annual Monthly Average–Capped.
IRA-to-IRA Rollover	<ul style="list-style-type: none"> • In general, any amount distributed from an IRA is not taxable to the extent the amount is paid into an IRA for your benefit within 60 days. • However, you are limited to only making one non-taxable 60-day indirect rollover between IRAs in any one-year period, subject to certain IRS transition rules effective 2014. • This one-year limitation applies to all IRAs on an aggregate basis but excludes any trustee-to-trustee IRA transfers or rollovers to or from a qualified plan, nor does it apply to Roth IRA conversions. If you have questions about your IRA, rollovers or this limitation, consult your personal tax advisor.
Required Minimum Distribution (RMD)	<ul style="list-style-type: none"> • The RMD is calculated only with respect to the fair market value of this annuity contract and is based on the date of birth information on record with RSL and the account information on this form. You may be subject to tax penalties if you fail to withdraw your entire RMD. You may need to consult a tax advisor to determine if any additional tax laws apply to your particular situation. RMD amounts are NOT eligible for a trustee to trustee rollover. • To cancel a systematic withdrawal, please call Customer Care at 1.800.435.7775 for instructions
Direct Deposit	<ul style="list-style-type: none"> • With the exception of RMD installment programs, any date may be requested for direct deposits. • The owner's name on the contract must match the registration of the bank/financial institution account. • Direct deposits of systematic withdrawals will remain in effect until RSL receives further written instructions from the owner or until direct deposits are discontinued by your bank.
Withholding Election & Important Tax Notification	<ul style="list-style-type: none"> • The taxable portion of a withdrawal from an annuity contract is considered ordinary income for tax purposes. RSL is required to withhold federal taxes (and state taxes where applicable) from any withdrawal, unless you opt out of income tax withholding and provide your social security or tax ID number. • Even if you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your withdrawal and RSL is obligated to report this information both to you and to the Internal Revenue Service (IRS). If your payment of estimated tax and withholding, if any, is not adequate, you may also be subject to penalties under the estimated tax payment rules. Consult your tax advisor or IRS Publication 590 for more information. • If you are a U.S. citizen/legal resident/resident alien and the withdrawal check is sent outside the United States, RSL is required to withhold federal tax. • Any taxable portion of the withdrawal you are requesting will be subject to ordinary income tax and possible 10% federal income tax withholding. If the withdrawal is taken prior to age 59½, a 10% IRS penalty tax may also apply.

<p>Withholding Election & Important Tax Notification (continued)</p>	<p>Non-Qualified Annuity Plans:</p> <p>If you do not complete Section 4 for non-qualified annuity plans:</p> <ul style="list-style-type: none"> Reliance Standard will automatically withhold federal income tax of 10% on the taxable portion of your withdrawal(s). Reliance Standard will withhold state income tax in states where it is mandatory (please refer to sections a, b, and c below). Reliance Standard will not withhold state taxes if you reside in any of the states listed below in section “e”. <p>Traditional IRA & Inherited IRA Plans:</p> <p>If you do not complete Section 4 for qualified annuity plans:</p> <ul style="list-style-type: none"> Reliance Standard will automatically withhold 10%. Reliance Standard will automatically withhold 10% if an amount less than 10% is indicated. Reliance Standard does not withhold federal or state income taxes from or provide tax reporting on Custodial IRA, Custodial Roth IRA, or annuity contracts owned by a Pension Trust (e.g., 401(k), H.R.10, 401(a) and 412(e)(3)). Additional restrictions may apply. <p>State Income Tax</p> <p>State income tax withholding requirements vary depending on your state of primary residence at the time of the withdrawal. Federal and state withholding requirements for taxable distributions from Individual Retirement Annuities (IRAs) are listed below:</p> <ol style="list-style-type: none"> The following states require mandatory state income tax withholding when federal income tax is withheld (AR, CA, CT, DE, IA, MA, ME, NC, OK, OR, VT). In these states, when you indicate a federal income tax withholding rate and you do not indicate a state income tax withholding rate or enter a rate less than your state’s minimum withholding rate, we will automatically withhold state tax at the minimum rate required by your state. Residents of CA, DE and NC may elect to not have state income tax withheld by submitting W-4R or W-4P depending on the transaction type. If federal income tax is not withheld, state income tax withholding is not required for the states listed above except for residents of CT, DC, MI and MN where minimum state tax withholding applies even when federal income tax is not withheld. If you live in one of these states and do not wish to have state income tax withheld, you must remit the appropriate W-4R or W-4P form indicating zero withholding. The following states allow voluntary state income tax withholding (AL, AZ, CO, GA, ID, IL, IN, KY, LA, MD, MO, MS, MT, ND, NE, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WV, WI). In these states, RSL will withhold the state income tax at the rate specified in section 4. The following states do not allow state income tax withholding (AK, FL, HI, NH, NV, SD, TN, TX, WA, WY). In these states, state income tax will not be withheld regardless of the rate entered in the state tax withholding field in section 4 for IRAs or Non-qualified annuity contracts. <p>RSL and its affiliates, subsidiaries, employees and agents do not provide tax or legal advice. Tax laws and regulations are complex and subject to change. For information that is specific to your situation, consult your attorney or tax advisor prior to requesting a withdrawal.</p>
<p>Signature</p>	<ul style="list-style-type: none"> This form must be signed by the owner, joint owner (if any), spouses when required or the custodian/trustee. A foreign person is subject to U.S. tax on its U.S. source income and a mandatory 30% withholding may apply in certain instances (for tax treaty information and eligibility for a reduced rate, see IRS Publication 515). You are required to sign the appropriate line in Section 12 “Signatures”.
<p>Net Amount</p>	<ul style="list-style-type: none"> The net amount is the amount that will be paid to you. The total or gross amount deducted from your annuity contract will be the sum of the net amount paid to you, any applicable market value adjustment, surrender charge, and any federal or state income tax withholding. If you are requesting a withdrawal from your annuity contract and would like to receive a specific amount such as \$5,000, then select a net amount withdrawal for the amount you want to receive.
<p>Gross Amount</p>	<ul style="list-style-type: none"> The gross amount is the amount deducted from your annuity value. The amount paid to you for a gross withdrawal will be the gross amount less any applicable market value adjustment, surrender charge, and any federal or state income tax withholding. If you are satisfying an RMD request or would like a specific amount withdrawn from your annuity contract, select a gross amount withdrawal.