

REQUIRED MINIMUM DISTRIBUTION REQUEST

To request a Required Minimum Distribution (RMD) from your qualified annuity contract, please use this form. You must be 73 or older for Reliance Standard Life (RSL) to process an RMD from your contract. For Qualified Charitable Distributions (QCD), please use form EF-3443.



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							
Contract Number	If additional security has been requested, you must indicate the PIN here in order for the transaction to be processed.						
SECTION 1 Contract Owner Information							
First Name	MI Last Name						
Or Entity	SSN/TIN						
Email Address							
Telephone Number	Mobile Telephone Number						
Street Address							
City	StateZip						
SECTION 2 Tax Withholding							
For Federal Income Tax Withholding (Only select	one option):						
the disbursement that is taxable. You may elect not to have	to federal tax withholding at a rate of 10%. Withholding only applies to the taxes withheld by completing IRS form W-4R for one-time withdrawals or sheld from the taxable portion of each payment if no election is made.						
O I do not want federal income tax withheld from my pa	yment.						
O Please withhold the default rate of 10% for federal inc	come tax.						
O Please use the enclosed W-4R or W-4P for federal inco	ome tax withholding.						
The IRS now requires form W-4R for Non-periodic than 10% is requested to be withheld.	payments or W-4P for periodic payments to be completed when an amoun	t different					
These forms are accessible through the IRS.gov we	bsite.						
	nt federal taxes may impact the need for you to pay estimated taxes. You a ed by the IRS on forms W-4R and W-4P. Please consult a tax advisor regar						
For State Income Tax Withholding (Only select one	e option):						
O_{I} I do not want state income tax withheld from my payr	ment.						
O Please withhold% or \$ state ind	ome tax from my payment.						

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SECTION 3 | Required Minimum Distribution (RMD) Frequency

<u>Sel</u>	ect the type of RMD withdrawal by choosing one of	the two option	s below.					
0	A single, immediate lump sum RMD withdrawal of the exact R your request.	MD amount for the	current tax year, which will be	processed upon receipt of				
0	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)//		٦	Note: Payments will only be made on the				
	Confirm the frequency by choosing one of the four options below			anniversary date for Keystone Equity				
	O Monthly O Quarterly O Semi-annually O An	nnually O on th	e contract anniversary date	Contracts beginning				
	If your annuity contract was effective in the current year, enter December 31st fair market value in dollars below.	the prior year	J	with K or Reliance Accumulator Contracts beginning with RA.				
	\$							
	Note: If your annuity contract was funded through one or more funded your annuity contract.	e transfers, provide	only the part of the December 3	31st fair market value that				
lmp	ortant Information							
•	For fixed interest annuity contracts and the fixed interest strate remove accumulated interest from your contract first before printerest rate will be lower than the stated interest rate.							
•	For Keystone Equity Contracts beginning with K or Reliance Accannual and the payment must be made on the contract anniversearned in the Index Strategies. Please refer to your contract for	rsary date. Requesti	ing withdrawals off anniversary					
SI	ECTION 4 Payment Method							
	ect how you would like your withdrawal sent to you from the opt ress of record by regular mail.	ions below. If no op	tion is selected, a check payable	e to you will be sent to your				
0	Address of Record							
0	Overnight – Send the proceeds via Overnight Mail to my address withdrawal amount. (This option is not available if your address							
0	EFT – To provide faster access to your money, we will deposit yo	EFT – To provide faster access to your money, we will deposit your money directly in your bank account using Electronic Funds Transfer (EFT).						
	O Use existing instructions already on file with RSL.							
	O Use the bank information provided below. Any existing bar provided below.	nk information on fi	ile with RSL will be updated usir	ng the information				
Ac	count Name (as it appears on the account)	Bank Name						
Ro	uting Number (Bottom left of check):	Account Number ((Bottom center of check):					
	e of account: (Your name must appear on the account rder to process your request.)	Name of Account -	Joe Smith 123 Arry Street Any City, US 12345	1234 Date				
0	Checking - Please attach a voided check for the listed account.	Bank Name →	ABC Bank PO Box 111 Any City, US 11111	Dollars				
0	Savings - Please include a bank statement		Memo:107198557: 1111111	1234				
	for the listed account.							

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SECTION 4 | Payment Method (continued)

Please note when selecting EFT:

- RSL will use third party software to assist in validating the bank account information provided. If RSL is unable to authenticate your account information, your payments will be sent to your address of record via regular mail.
- 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 RSL annuity contract. Jointly owned contracts must have both owners listed on the bank account.
- Payments cannot be made to third parties, a power of attorney, or to the trustee of a trust.
- These instructions will apply to all Reliance Standard annuity contracts owned by the same person and will remain in effect until RSL is instructed to replace this information.

SECTION 5 | Special Instructions

Add specific withdrawal instructions (if any) below.

SECTION 6 | 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 me (us) and that the I (we) am (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 Reliance Standard 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 Reliance Standard to initiate, if necessary, debit entries and adjustments for any credit entries.
- For Keystone Equity Contracts beginning with K and Reliance Accoumulator Contracts beginning with RA, by signing this form, you acknowledge
 any withdrawal taken on a date other than the anniversary date of the contract will reduce the total amount of interest earned in the index
 strategies unless there are sufficient funds in the Fixed Interest Strategy equal to the amount of the withdrawal.

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; and
- 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 because 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
- I am a U.S. citizen or U.S. resident for tax purposes.
 □ Check this box if the IRS has advised you are subject to backup withholding.
 □ Check this box if you are a Non-U.S. Citizen and include a signed IRS Form W-& BEN instead of agreeing to this certification.
 The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.
 □ Contract Owner Signature
 □ Signature Date (MM/DD/YYYY)
 □ Irrevocable Beneficiary Signature
 Signature Date (MM/DD/YYYYY)

In order to sign on behalf of the owner, proper legal documentation must be on file with RSL. Please include the documentation if it has not already been provided to RSL. If we do not have the correct documentation, we will be unable to process our request until it is received. Please select the capacity in which you are signing on behalf of the owner below.

O Power of Attorney	O Guardian	O Conservator	O Assignee			
Signature (If applicable))			Signature Date	e (MM/DD/YYYY)	
				/	_/	_

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