



17900 N. Laurel Park Dr.
Livonia, MI 48152
(800) 624-1662

Annuity Withdrawal Service Form

Owner's Name _____ Owner's Date of Birth _____

Contract # _____ Social Security # _____

Phone # () _____

Address _____
Street City State Zip

Please return completed pages 1 & 2 to AAA Life Insurance Company for processing. After reading page 3, please place with your important Annuity contract papers.

Surrender charges may apply if more than 10% is withdrawn per year during the surrender charge period.

Reason for Withdrawal – Choose One:

- Normal Distribution, age 59 ½ or older
- Early Distribution, under age 59 ½ (possible tax consequences)
- Disability, under age 59 ½
- Distribution due to death
- Distribution from a Rollover IRA to a qualified plan

Withdrawal Instructions – Choose One:

- I request 10% of the Accumulation Value be withdrawn from my Annuity
- I request that interest only be withdrawn from my Annuity
- I request that the amount of \$ _____ or _____ % be withdrawn from my Annuity

Additional Information Needed for Systematic Withdrawals ONLY

Select Frequency of Payment – Choose One

- Monthly Quarterly Semi-Annually Annually
- Beginning Date and Month of Payment _____
- I would like to receive funds on or about the _____ (date)

Please note that we are unable to guarantee an absolute date due to circumstances that we do not control.

Full Surrender

Surrender the above contract for the Accumulation Value minus the appropriate surrender charge if applicable:

- Send all funds to the owner (above) at the address on file
- Transfer all funds to a new Annuity with AAA Life Insurance Company
- Transfer \$ _____ to a new Annuity with AAA Life Insurance Company and send the balance to me

Tax Withholding Election

Federal Tax Withholding

Check one of the following to indicate whether you wish to have Federal Income taxes withheld. If no box is checked, AAA Life Insurance Company is required to withhold 10% from the gross amount of a lump sum distribution (excluding Roth IRAs). Where no box is checked with respect to a periodic payment, withholding shall be determined by treating you as a married individual claiming 3 withholding exemptions (excluding Roth IRAs).

- I elect NOT to have Federal Taxes withheld
- I want AAA Life to withhold Federal Taxes at the rate of _____%
(Specify a whole number percentage between 10 and 99.)

State Withholding

Check one of the following to indicate whether you wish to have state income taxes withheld. State tax withholding may apply even if you do not check a box below. Also, if your state has a minimum tax rate, we will withhold taxes at the greater of the minimum or the amount you specify below. Finally, some states do not allow state tax withholding. Refer to the instructions for specific information concerning your state.

- I elect NOT to have state income taxes withheld.
- I want AAA Life to withhold State taxes at the rate of _____% **(specify a whole number).**

Direct Deposit of Funds or Special Mailing Instructions

All checks will be mailed to the address of the owner unless you choose one of the following options.

- Direct Deposit (ATTACH VOIDED CHECK)**
Average transaction processing time is 7 days. Allow an additional 3 to 4 days to have funds deposited into your account.

Bank Name _____ ABA Routing # _____

Name(s) on Account _____ Bank Account # _____

- Recipient Company**

Company Name _____

Company Address _____

REMARKS _____

I certify that I am the proper person to receive payments from this Annuity and that all information provided by me is true and accurate. I further certify that no tax advice has been given to me by AAA Life Insurance Company or any of its representatives and I have **read the Important Tax Information provided with this Annuity Withdrawal Service Form**. All decisions regarding this withdrawal are my own. I expressly assume the responsibility for any adverse consequences that may arise from this withdrawal or series of withdrawals.

THIS TRANSACTION IS FINAL AND CANNOT BE REVERSED.

Signature of Owner

Date

Signature of Joint Owner

Date

IMPORTANT TAX INFORMATION

The taxable portion of the distribution or withdrawal you are to receive from AAA Life Insurance Company **may be subject to Federal and State Income tax.**

Important Notice: If you have not paid enough Federal or State Income tax on a timely basis, **you may be responsible for payment of an estimated tax.** You **may incur penalties** under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

There may be an **early distribution penalty of 10%** for Annuity distributions prior to age 59 ½.

Purpose of Form W-4P

Unless you elect otherwise, Federal Income tax will be withheld from payments from Annuities and Individual Retirement Accounts (IRAs). You can use Form W-4P, or a substitute form, such as that contained on this form, to instruct your Issuer to withhold no tax from your Annuity or IRA payments (or to revoke this election). This substitute form should be used only for distributions from Annuities or IRAs which are payable upon demand.

The election to not have income tax withheld does not apply to any payments that are delivered outside the U.S., or its possessions, to a U.S. citizen or resident alien. Other recipients who have these payments delivered outside the U.S. or its possessions may choose not to have income tax withheld only if an individual completes form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, or satisfies the documentation requirements as provided under the regulations.

For more information, please see Publication 505, Tax Withholding and Estimated Tax, available from most IRS offices or go to the IRS Web site at <http://www.irs.gov>.

State Withholding

Your State of Residence will determine your state income withholding requirements, if any. Your State of Residence is determined by your legal address on record provided for your IRA and/or Annuity. AAA Life Insurance Company will not withhold state income taxes unless required by state law.

AAA Life and its agents do not provide financial, tax, or legal advice. You may wish to consult with a tax advisor to determine how Local, State, and Federal tax laws may impact the taxation of the distribution(s) from your Annuity or IRA.

TERMS OF THE ANNUITY CONTRACT

Your rights in the Annuity are limited to the terms of the actual Annuity agreement. Surrender charges may apply to withdrawals or surrenders. The Annuity contract provides specific exceptions to the surrender charge schedule.

REQUIREMENTS FOR SYSTEMATIC WITHDRAWALS

Premium Requirement:	First year initial premium of \$25,000
Minimum Payout Required:	No less than \$100.00 per payment
Payment Frequency:	Monthly, Quarterly, Semi-Annual or Annual
Options:	Interest Only, Flat Dollar, Percent of Account Value
Restrictions:	Withdrawals exceeding 10% may incur surrender penalties
Required Minimum Distributions (RMDs):	RMDs are not subject to the 10% free-out restriction

Withdrawals that do not meet the requirements shown above may be subject to surrender charges.