

To request a withdrawal from a fixed or indexed annuity, please complete this form **and return Pages 1-4 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 1-4 to Reliance Standard, your request will not be processed until pages 1-4 are received.**



EMAIL TO:
inforceannuities@rslife.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

PLEASE READ CAREFULLY

As you prepare to annuitize your contract, please review the standard annuity options listed below and the one(s) particularly related to your circumstance in the event of early or scheduled annuitization.

You may use this form to request annuitization of your annuity or to request periodic payments under a death claim option.

ANNUITY OPTIONS:

Life annuity: Payments to the annuitant will start on the annuity date if the annuitant is then living. Such payments will be payable periodically at the annuity mode for as long as the annuitant is living. Payments will cease with the one payable just before the annuitant's death.

Period certain and life annuity: Payments to the annuitant will start on the annuity date. Such payments will be payable periodically at the annuity mode for a guaranteed period and thereafter for as long as the annuitant is living. The guaranteed period is the period certain chosen.

If the annuitant dies before all payments have been made for the period certain, the remaining period certain payments will be paid to the beneficiary when due. If the annuitant dies after all payments have been made for the period certain, payments will cease with the one payable just before the annuitant's death.

Period certain: Payments to the annuitant will start on the annuity date. Such payments will be payable periodically at the annuity mode for the guaranteed period certain chosen. Payments will cease with the payment made on the last annuity payment date.

If the annuitant dies before all payments have been made for the period certain, the remaining payments will be paid to the beneficiary when due.

Joint and survivor annuity: Payments to the annuitant will start on the annuity date if the annuitant and the joint annuitant are both living. Such payments will be payable periodically at the annuity mode for as long as the annuitant and the joint annuitant are both living. Upon the death of

either annuitant, such payments will cease with the one payable just before the death of that annuitant. Thereafter, the annuity amount will be payable to the surviving annuitant for as long as that survivor is living. Payments will cease with the one payable just before that survivor's death.

Joint and 2/3 contingent survivor annuity: Payments to the annuitant will start on the annuity date if the annuitant is then living. Such payments will be payable periodically at the annuity mode for as long as the annuitant is living. Upon the death of the annuitant, if not survived by the joint annuitant, all payments under this contract will cease with the one payable just before the death of the annuitant. Upon the death of the annuitant, if survived by the joint annuitant, 2/3 of the annuity amount will be payable to the joint annuitant for as long as that joint annuitant is living. Payments will cease with the one payable just before that joint annuitant's death.

In addition, you may elect any other method of settlement allowed by us for this class of annuity contract.

Annuity date: The scheduled annuity date is shown on your Application and/or Contract Data page. You may elect an optional annuity date. If you wish to change the annuity date stated in your contract, please indicate the new date at the "Contract Annuity Date" section of the "Request for Supplemental Contract" form on the opposite page.

To elect an annuity option, you must complete and mail the attached "Request for Supplemental Contract" form to us at our administrative office.

EARLY ANNUITIZATION

If you are electing to annuitize your contract before the scheduled date and while there are surrender charges on your contract, the available options are:

- 1) Period Certain with a payment term of at least 5 years.
- 2) Period Certain and Life with a payment term of at least 5 years.
- 3) Life.

4) Joint and Survivor.

5) Joint and 2/3 Survivor.

For contracts issued with joint annuitants, the available options are:

- 1) Period Certain with a payment term of at least 5 years.
- 2) Joint and Survivor.

SCHEDULED ANNUITIZATION

If you are electing to annuitize your contract at the scheduled date, the options available are:

- 1) Period Certain
- 2) Period Certain and Life.
- 3) Life.
- 4) Joint and Survivor.

5) Joint and 2/3 Survivor.

6) Any other option as approved.

For contracts issued with joint annuitants, the available options are:

- 1) Period Certain.
- 2) Joint and Survivor.

PLEASE COMPLETE, DETACH AND RETURN THE REQUEST FOR SUPPLEMENTAL CONTRACT ON THE OPPOSITE PAGE WITH THE ORIGINAL CONTRACT (Please Print)

REQUEST FOR SUPPLEMENTAL CONTRACT IN SETTLEMENT OF ANNUITY

Contract Number [.....]

SSN/TIN [.....] - [.....] - [.....]

Contract Annuity Date

I want to keep my contract annuity date that is stated in my annuity contract; or

I request to change my annuity contract date to [.....] / [.....] / [.....]

(MM/DD/YYYY)

I request Reliance Standard Life Insurance Company to issue a Supplemental Contract for the method of settlement elected below and to make equal payments:

annually; semi-annually; quarterly; monthly.

Method of Settlement (If elected, send copy of Birth Certificate(s) and complete Beneficiary Designation.)

Life only: Payments to [.....] during his/her lifetime.

Period Certain: Payments to [.....] (the payee) for a period of [.....] years.

If the payee dies before all the payments have been made, continue the remaining payments to

[.....], the beneficiary.

If the beneficiary dies before the payee, and no other provision has been made, pay the commuted value of any payment remaining at the payee's death to the payee's estate.

Period Certain and Life: Payments to [.....] (the payee) during his/her lifetime.

If the payee dies before the end of [.....] years, continue payments to [.....], beneficiary, to the end of that period of years. If the beneficiary dies before the payee, and no other provision has been made, pay the commuted value of any remaining payments to the payee's estate.

Joint and Survivor: Payments to [.....] (the payee)

for as long as both the payee and spouse, [.....], are living. The same payments continue to the survivor during the lifetime of the survivor

Joint and 2/3 Survivor: Payments to _____
 (the payee) for as long as both the payee and _____,
 are living. The same payments continue to the payee for life if the payee's survivor dies. Two thirds of the same payments continue to
 the survivor for life if the payee dies.

Beneficiary Designation: I hereby revoke all prior designations of Beneficiary and optional modes of settlement. The new
 Beneficiary Designation shall be as follows:

Primary

First Name _____ MI _____ Last Name _____

Relationship to Annuitant _____ Age _____

Contigent

First Name _____ MI _____ Last Name _____

Relationship to Annuitant _____ Age _____

Note: Settlement of Tax Qualified (IRA) Funds must comply with current IRS regulations. These regulations may restrict the
 settlement options available. We suggest that you consult with your attorney, accountant or tax advisor.

Surrender and Cancellation of Annuity Contract

- I have enclosed my annuity contract for surrender and cancellation; or
- I have enclosed a completed form "Cancellation of Lost or Destroyed Annuity Contract in Consideration of Request for
 Supplemental Contract."

I certify that I am the Owner of the above numbered annuity contract or a beneficiary entitled to the proceeds of the above numbered
 annuity contract due the death of the Annuitant and/or Owner.

Note: In community property states: AZ, CA, ID, LA, NV, NM, TX, WA and WI, the spouse's signature is required.

City _____ State _____

Dated at _____ / _____ / _____
 (MM/DD/YYYY)

Witness

Witness

Witness

Contractholder

Joint Contractholder (if any)

Spouse's Signature (if required)

NOTICE OF WITHHOLDING ON DISTRIBUTIONS FROM ANNUITIES

The annuity payments you receive from your Reliance Standard Life Insurance Company Annuity are subject to Federal Income Tax withholding unless you elect not to have withholding apply. Withholding will only apply to the portion of your annuity payment that is included in your income and subject to Federal Income Tax. Thus, for example, there will be no withholding on the return of your own nondeductible contribution to the plan.

You may elect not to have withholding apply to your annuity payments by signing and dating this election. If you do not complete the election form, however, Federal Income Tax will be withheld from the taxable portion of your annuity payments.

If you elect not to have withholding apply to your annuity payments, or if you do not have enough Federal Income Tax withheld from your annuity payments, you may be responsible for estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

Please check one:

- I do not want to have Federal Income Tax withheld from my annuity payments.
I do want to have Federal Income Tax withheld from my annuity payments. If checked, complete form W-4 below.

Form W-4

Department of the Treasury – Internal Revenue Service OMB No. 1545-0010

ANNUITANT'S WITHHOLDING ALLOWANCE CERTIFICATE

1. Marital Status Single Married Married, but withhold at higher Single Rate

Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.

2. Total number of allowances you are claiming

3. Total amount, if any, you want deducted from each payment \$

4. I claim exemption from withholding because:

- Last year I did not owe any Federal Income Tax and had a right to a refund of ALL income tax withheld, AND
This year I do not expect to owe any Federal Income Tax and expect to have a right to a full refund all ALL income tax withheld. If both a. and b. apply, enter the year effective and "EXEMPT" here
If you entered "EXEMPT" on line 4b., are you a full-time student? Yes No

Under the penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate, or if claiming exemption from withholding, that I am entitled to claim the exempt status.

I certify that I have read this form and, to the best of my knowledge and belief, the statements and answers are true and complete. I agree they shall be the basis for the supplemental contract issued hereon.

Signed (Annuitant)

Signature box

Date (MM/DD/YYYY)

Date (MM/DD/YYYY)

Address

Street

City State Zip