

**Express Mail:**

AXA Equitable Life Insurance Company  
Accumulator Processing Office  
500 Plaza Drive, 6th Floor  
Secaucus, NJ 07094

**Regular Mail:**

AXA Equitable Life Insurance Company  
Accumulator Processing Office  
P.O. Box 1547  
Secaucus, NJ 07096-1547

**Fax Number:**

(201) 583-2226



AXA Advisors, LLC  
AXA Distributors, LLC

For Assistance Call (800) 789-7771  
Monday - Friday 8:30 am - 5:30 pm EST

### Type of Request

Please check the appropriate boxes, as multiple may apply, and complete the sections listed if you are requesting a:

- Partial Withdrawal - Sections 1, 2, 11, 12
- Systematic Withdrawal - Sections 1, 3, 11, 12
- 72(t) Exception Withdrawal - Sections 1, 4, 11, 12
- Required Minimum Distribution (RMD) - Sections 1, 5, 11, 12
- Cash Value Surrender - Sections 1, 6, 11, 12
- Principal Protector (GWB) Withdrawal - Sections 1, 7, 11, 12
- Guaranteed Withdrawal Benefit for Life Payment Plan - Sections 1, 8, 11, 12
- Direct Deposit - Section 9

For further information, please see Detailed Instructions at the end of this form.

### 1. Owner's Information

(Please print)

Owner's Name (Last, First, Middle)

Certificate/Contract Number(s)

Joint Owner's Name (Last, First, Middle) (if applicable)

Owner's/Joint Owner's Daytime Phone Number(s)

Annuitant's Name(s) (if other than Owner)

Address (Street, City, State, Zip Code)

- Check here if this represents an Address Change

### 2. Partial Withdrawal

- Minimum withdrawal amount is \$300.
- You may elect a one time RMD as a Lump Sum withdrawal.
- Direct Deposit is not available.
- **WITHHOLDING:** You must complete Section 11.

Please choose one:

- Withdraw Dollar Amount \$ \_\_\_\_\_
- Withdraw a Percentage \_\_\_\_\_%\* of Current Account Value (Please use whole percentages.)

\*Please Note: This is a % of the Current Account Value, NOT a % of the Benefit Base

#### Delivery Options:

Unless otherwise instructed, distribution checks are mailed via First Class Mail. Please select one option below if you want to expedite delivery:

- Please expedite delivery by using **overnight mail** for a fee of \$10.
- Please expedite delivery by using a **wire transfer** for a fee of \$50. (Please attach a voided check.)

- Oregon RMD only:** Check this box if your contract was issued in Oregon and the withdrawal request above is to satisfy your Required Minimum Distribution calculated solely on the basis of this contract. This withdrawal is for taxable year \_\_\_\_\_.

**Please See Detailed Instructions Page For Further Information**

**3. Systematic Withdrawals**

- All Contracts/Certificates except Inherited IRA and QP; Not available for contracts with GWBL or PGB.
- Withdrawals may not exceed the following percentages of the account value: For Accumulator Series 04, 06 and 07 contracts and all Accumulator Elite contracts: 0.8% monthly, 2.4% quarterly and 10% annually. For other Accumulator Series contracts: 1.2% monthly, 3.6% quarterly and 15% annually.
- Direct Deposit is available. Please complete Section 9.
- **WITHHOLDING:** You must complete Section 11.

**This is a Request to:**     Start a NEW Program     Change a Current Program     Stop a Program  
**Please choose one:**

- Withdraw Dollar Amount \$ \_\_\_\_\_ per period
- Withdraw a Percentage \_\_\_\_\_%\* of Current Account Value. (Please use whole percentages.)

\* **Please Note: This is a % of the Current Account Value, NOT a % of the Benefit Base**

**Choose a Frequency:**     Monthly     Quarterly     Annually

**Start Date:**     On \_\_\_\_\_ (Month/Day/Year) May not start sooner than 28 days after issue of the contract and may not start later than the 28th day of the month

Your withdrawals will be taken from your account on a pro rata basis from the Variable Investment Options (VIO) and the Guaranteed Interest Option (GIO). **If you wish to have your SWO payment withdrawn from specific investment options, please use the Withdrawal Instructions in Section # 10 to specify from which investment options you would like your SWO funds withdrawn.**

If you choose specific investment options, and the value in the selected investment option(s) drops below the requested withdrawal amount, the requested amount will be taken on a pro rata basis from all remaining investment options in the contract. Once the requested amount is greater than your annuity account value, we will terminate your SWO program.

**4. 72(t) Exception Withdrawals — Substantially Equal Withdrawals**

- For all IRA Certificates/contracts except Inherited IRA; Not available for Guaranteed Withdrawal Benefit for Life (GWBL) or Principal Guaranteed Benefit (PGB).
- This option may be elected at any time before attaining age 59½.
- Select only one calculation method.
- Direct Deposit is available. Please complete Section 9.
- **WITHHOLDING:** You must complete Section 11.

**Fixed Annuitization Calculation Method:**

Pay the level annual withdrawal amount the processing office calculates to me each year as follows:

**Choose a Frequency:**     Monthly     Quarterly     Annually

Make distribution payable on the \_\_\_\_\_ of applicable month (no later than the 28th), effective \_\_\_\_\_.

**RMD Calculation Method** — You must calculate and submit a request for your distribution amount annually.

My substantially equal withdrawal amount for taxable year \_\_\_\_\_ is \$ \_\_\_\_\_.

This amount I have provided for this taxable year should be divided and distributed to me as follows:

**Choose a Frequency:**     Monthly     Quarterly     One Time Payment

**Fixed Amortization Calculation Method** — (I have attached an illustration documenting the calculations.)

My distribution amount is \$ \_\_\_\_\_ annually. This amount should be divided to me each year as follows:

**Choose a Frequency:**     Monthly     Quarterly     Annually

Make distribution payable on the \_\_\_\_\_ of applicable month (no later than the 28th), effective \_\_\_\_\_.

**Please See Detailed Instructions Page For Further Information**

**5. Required Minimum Distribution (RMD)**

- To be used for Rollover IRA, Flexible Premium IRA, QP and Rollover TSA.
- By completing this section you are enrolling in the Automatic Required Minimum Distribution (RMD) Withdrawal Service.
- Direct Deposit is available. Please complete Section 9.
- **WITHHOLDING:** You must complete Section 11.

Did you transfer funds into your Accumulator Series contract in 2008? (Check one)      Yes  No

If you answered "Yes", what was your 12/31/07 balance of the fund transferred (Plus the actuarial present value of any additional guaranteed benefits that is applicable to the transferred funds). \$\_\_\_\_\_. If possible, attach a photocopy of your Statement which documents your 12/31/07 value.

I would like an annual check payable to me on \_\_\_\_\_ (Month/Day/Year) of each year (no later than the 28th of any month).

**Minimum Distribution Withdrawals will be based on the life expectancy of:** (Check one)

- Owner/Annuitant's life expectancy only (unless you qualify for and would elect below, this is the only option applicable to you)
- Joint Life Expectancies of Owner/Annuitant and Spouse – Recalculated annually. (This option is only available if your spouse is your sole primary beneficiary and is more than 10 years younger than you).

Name of Spouse \_\_\_\_\_  Male

Date of Birth \_\_\_\_\_ Social Security Number \_\_\_\_\_  Female

**6. Cash Value Surrender**

- Direct Deposit is not available.
- **WITHHOLDING:** You must complete Section 11.

I elect to surrender the contract. By surrendering the contract I understand that AXA Equitable is discharged from all other obligations under the contract and that the contract is no longer in force. All applicable charges will be assessed.

**Please choose one:**

- The original certificate/contract and any other forms required by AXA Equitable are enclosed with this request.
- The original certificate/contract has been lost or destroyed.

**Delivery Options:**

Unless otherwise instructed, distribution checks are mailed via First Class Mail. Please select one option below if you want to expedite delivery:

- Please expedite delivery by using **overnight mail** for a fee of \$10.
- Please expedite delivery by using a **wire transfer** for a fee of \$50. (Please attach a voided check.)

**7. Principal Protector (Guaranteed Withdrawal Benefit (GWB) Withdrawals)**

- This withdrawal option is available only if you elected Principal Protector (GWB) when your Accumulator Series 04 contract was issued.
- Amounts withdrawn in excess of your GWB Annual withdrawal amount may be subject to a withdrawal charge (if applicable).
- Withdrawing more than your GWB Annual withdrawal amount will cause a GWB Excess withdrawal to occur which can cause a significant reduction in both your GWB benefit base and your GWB Annual withdrawal amount.
- Direct Deposit is available. Please complete Section 9.
- **WITHHOLDING:** You must complete Section 11.

**Please choose one:**

- One time lump sum withdrawal: \$ \_\_\_\_\_
- Systematic withdrawals:

**Amount of withdrawal:** \$ \_\_\_\_\_ (The total amount calculated over the payment frequency you elect, together with any other withdrawals during the contract year must not exceed your GWB Annual Withdrawal amount.)

**Choose a Frequency:**     Monthly     Quarterly     Annually

**Start Date:**     On \_\_\_\_\_ (Month/Day/Year) May not start sooner than 28 days after issue of the contract and may not start later than the 28th day of the month

**Please See Detailed Instructions Page For Further Information**

**8. Guaranteed Withdrawal Benefit for Life (GWBL) Withdrawals**

- This withdrawal option is available only if you elected GWBL when your contract was issued.
- Available for Series 06 and 07 contracts with GWBL.
- Amounts withdrawn in excess of your GWBL Annual withdrawal amount may be subject to a withdrawal charge (if applicable).
- If you request a lump sum withdrawal while you are enrolled in Customized or Maximum Payment Plan, that payment plan will **terminate**.
- To enroll in the Automatic Required Minimum Distribution (RMD) Withdrawal Service with GWBL, please also fill out Section 5.
- Direct Deposit is available. Please complete Section 9.
- **WITHHOLDING:** You must complete Section 11.

**Automated Withdrawal Options (choose either A, B or C)**

**A.  Maximum Payment Plan:**

- We will calculate and distribute to you the maximum amount you are entitled to withdraw each contract year — your Guaranteed Annual Withdrawal amount — in scheduled payments.
- Each scheduled payment will be equal to your Guaranteed Annual Withdrawal amount divided by the number of scheduled payments per year.
- The payment amount may increase if your GWBL Benefit Base increases.

**Choose a Frequency:**    Monthly    Quarterly    Annually

**Start Date:**    On \_\_\_\_\_ (Month/Day/Year) May not start sooner than 28 days after issue of the contract and may not start later than the 28th day of the month.

**B.  Customized Payment Plan:**

- You must provide a fixed dollar amount below that reflects the amount you want to receive for each scheduled payment.
- Cumulative payments in a contract year must be less than or equal to your Guaranteed Annual Withdrawal amount for each contract year.
- Your scheduled withdrawals will not automatically increase if there is an increase in your GWBL Benefit Base.
- If you take any lump sum distribution in the same contract year the program is scheduled to begin (but prior to the commencement of the program), the lump sum payment will not be factored into your scheduled payment requests for that contract year and may cause an Excess Withdrawal to occur.
- An Excess Withdrawal may cause a significant reduction in both your GWBL Benefit Base and your Guaranteed Annual Withdrawal amount.

**Amount for each scheduled payment:** \$ \_\_\_\_\_

**Choose a Frequency:**    Monthly    Quarterly    Annually

**Start Date:**    On \_\_\_\_\_ (Month/Day/Year) May not start sooner than 28 days after issue of the contract and may not start later than the 28th day of the month.

**C.  To Re-enroll in a GWBL Payment Plan:**

- Please check one box below and complete the information above if you are enrolling in one of the Payment Plans because your previous enrollment in either the Maximum Payment Plan or Customized Payment Plan was terminated due to a lump sum withdrawal.
- Your new scheduled payments will not begin until after your next contract anniversary.

**Please choose one:**

- Re-enroll me in the Customized Payment Plan. I understand that my scheduled payments will not resume until after my next contract anniversary.
- Re-enroll me in the Maximum Payment Plan. I understand that my scheduled payments will not resume until after my next contract anniversary.

**Please See Detailed Instructions Page For Further Information**

**9. Direct Deposit**

Direct Deposit Details—to assist us in processing your transaction, you must attach a **Voided Check**. If you completed Section 2 for a Partial Withdrawal or Section 6 for a Cash Value Surrender you may not elect Direct Deposit.

Select Account Type:

- Bank Checking
- Bank Money Market
- Credit Union Checking

① \_\_\_\_\_  
Name as it appears on account

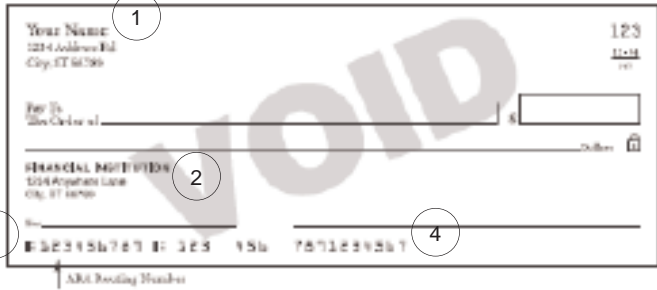
② \_\_\_\_\_  
Name of Bank / Financial Institution

\_\_\_\_\_  
Bank Address

③ \_\_\_\_\_  
Bank - City, State & Zip Code

④ \_\_\_\_\_  
Bank ABA / Routing Number

\_\_\_\_\_  
Account Number



- By my signature in Section 12, I hereby authorize AXA Equitable Life Insurance Company to credit my account for any future withdrawals or annuity payments at the above named bank/financial institution. This authorization will remain active until I notify AXA Equitable otherwise. This authorization will become effective only upon acceptance by AXA Equitable at its processing office.
- In the event an overpayment(s) should be credited to my account during or after my lifetime, I here authorize AXA Equitable to direct the bank/financial institution designated herein to debit my account for the overpayment(s). It is understood that I will be notified by AXA when this condition occurs.
- No starter checks.
- No deposit slips.
- The voided check must be pre-printed with the account holder's name.
- The owner's name on the contract must be the same as the owner of the bank/financial institution account.

**10. Withdrawal Instructions**

- **Unless you specify otherwise on the lines below, the withdrawals will be taken from your account value on a pro rata basis from the variable investment options, and if applicable, from the Guaranteed Interest Option (GIO).**
- If there is insufficient value in the variable investment options and the GIO, any additional amounts required will be withdrawn from the fixed maturity options in order of the earliest maturity date first.
- If you choose specific investment options, and the value in the selected investment option(s) drops below the requested withdrawal amount, the requested amount will be taken on a pro rata basis from all remaining investment options in the contract.

**Specific Withdrawal Instructions:** \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Please See Detailed Instructions Page For Further Information**

**11. Important Tax Notification & Withholding Election**

- We will automatically withhold 10% Federal Income Tax from the taxable portion (NQ contracts) or the gross amount (all IRAs) of your withdrawal unless you check option A below.
- If this is a Roth IRA, even though your distribution may not be taxable, we are required to withhold Federal Income Tax from the gross amount of distribution, unless you elect out, as shown below. You will be able generally to compute the taxable amount, if any, of your Roth IRA withdrawal on your own tax return. We do not have to withhold if the distribution is clearly tax-free (for example, you have held this Roth IRA for more than 5 years and you are older than age 59½).
- If this is a TSA or QP contract and this is an eligible rollover distribution, we will withhold 20% and you cannot elect out. If this is not an eligible rollover distribution, 10% withholding applies.
- Some states require us to withhold state income tax if Federal Income Tax is withheld.
- Please consult your tax advisor for rules that apply to you. If you are a US citizen/legal resident and the check is sent abroad, we must withhold tax.
- If you are not a US citizen/legal resident we require additional information. In addition to this form, please send us a letter requesting this withdrawal, indicating your current residence and citizenship status, along with an IRS Form W-8BEN. We will withhold 30% tax unless your Form W-8BEN properly indicates to us that we may withhold at a different rate.
- Please consult your tax advisor for rules that apply to you.

**Withholding Election:**

- A.  I do NOT want Federal Income Taxes (and state income tax, if applicable) withheld from my withdrawal or surrender. I have provided my U.S. residence address and correct Taxpayer Identification Number below. I have provided the correct Social Security Number for an individual or Employer Identification Number for a non-natural owner. I understand that I am responsible for the payment of estimated taxes, and that I may incur penalties if my payments are not enough. Under penalty of perjury, I certify that the following Taxpayer Identification Number is correct:
- Social Security No. /  EIN /  Other \_\_\_\_\_
- B.  I WANT to have 10% Federal Income Tax withheld from the taxable amount of my withdrawal or surrender (you may also designate an additional percentage below).
- C.  I want an additional percentage of federal income tax withheld from my withdrawal or surrender: \_\_\_\_% + 10% = \_\_\_\_%.

**12. Signatures**

- Please consult your prospectus for restrictions, minimum or maximum limitations, fees and other applicable information relating to your request.
- All transactions will be processed effective with the date this form is received (if all required information is provided) in the processing office.
- If we do not have an original signature on file, we will require a signature guarantee in order to process this transaction.

I (We) hereby certify the following: (I) no bankruptcy proceeding, attachment, or other lien or claim is now pending against the owner(s), (II) the Taxpayer Identification Number(s) (Social Security Number(s) or Employer Identification Number(s), as applicable) on this form is correct, and (III) the owner(s) and annuitant are U.S. citizens, or are U.S. non-citizens who are legal residents or "resident aliens." (IV) If (III) is not true, I/we have provided appropriate documentation as to citizenship and residence.

<b>X</b> Owner (If owned by an entity, show title)	Date
<b>X</b> Joint Owner (if applicable)	Date
<b>X</b> Custodial Owner	Date
<b>X</b> Assignees (if any) or Authorized Representative (include title)	Date

## Detailed Instructions

**For a transaction to be effective, the completed and signed request must be received in our Processing center prior to 4 PM on any business day.**

### SECTION 3 - Systematic Withdrawals

- Your first check will be sent on the specified start date and will be sent monthly/quarterly/annually thereafter.

Withdrawals may not exceed the following percentages of your account value:

For Accumulator Series 04, 06, 07 and 08 and all Accumulator Elite contracts:

- 0.8% monthly, 2.4% quarterly and 10.0% annually

All other Accumulator Series contracts:

- 1.2% monthly, 3.6% quarterly and 15.0% annually

Your withdrawals will be taken from your account on a pro rata basis from the Variable Investment Options (VIO) and the Guaranteed Interest Option (GIO). If you wish to have your SWO payment withdrawn from specific investment options, please use the Withdrawal Instructions in Section # 10 to specify from which investment options you would like your SWO funds withdrawn.

If you choose specific investment options, and the value in the selected investment option(s) drops below the requested withdrawal amount, the requested amount will be taken on a pro rata basis from all remaining investment options in the contract. Once the requested amount is greater than your annuity account value, we will terminate your SWO program.

### SECTION 4 - 72 (t) Exception Withdrawals-Substantially Equal Withdrawals

- Withdrawals prior to age 59½ from IRAs are subject to an additional 10% federal income tax early distribution penalty under Section 72(t), unless an exception applies. One exception applies to withdrawals which are part of a series of substantially equal periodic payments (the "Section 72(t) SEPP exception"). There are three IRS-approved methods that can be used when calculating Section 72(t) SEPP exception payments. They are the fixed annuitization method, the fixed amortization method, and the required minimum distribution (RMD) method. The three methods are described in Rev. Rul. 2002-62. For more information or to obtain a copy of Rev. Rul. 2002-62 please call (800) 789-7771; it is also available on the IRS website.
- If you would like us to calculate the withdrawal for you, we use the fixed annuitization method. You can calculate your withdrawal using one of the other methods. In order to report the payments on Form 1099-R with the penalty exception code, we need to have a record of which IRS-approved calculation method you are using. If you choose the fixed amortization method, you must provide an illustration of your calculation with your request. If you choose the RMD method, you will be responsible for calculating the amount each year and requesting the withdrawals. Regardless of the calculation method you use, you may owe additional taxes or penalties if you stop, change or rollover the annual withdrawals from the contract or make additional contributions or rollovers to the contract before the later of age 59 ½ or five years from the date of the first distribution.

#### Fixed Annuitization Calculation Method

- You may not elect to receive the first payment in the same contract year in which a lump sum withdrawal was taken, nor can this option be elected while special dollar cost averaging (where applicable) is in effect.
- If you stop or change the withdrawals, or if a lump sum withdrawal is taken while this option is chosen, it will cancel this election. In that event, you may be liable for an additional tax penalty on Substantially Equal Withdrawals taken before cancellation.

#### RMD Calculation Method

- You must calculate and submit a request for your distribution amount annually.
- Check the box in this section only if you want to use the Required Minimum Distribution (RMD) calculation method **or** you elected the *one time change* to the RMD method of calculation on the *72(t) Penalty Exception Substantially Equal Periodic Payment (SEPP) Change Form (Cat. No. 132042)*.
- Accumulator does not use the RMD calculation method for automatic distribution for its Substantially Equal Withdrawal program. You are responsible for the manual calculation for this distribution option and you must send us your requested amount **each year** as this distribution method will produce a different payment amount every year.
- If this request is not received each year, no amount will be disbursed to you. By your signature in *section 12*, you tell us that this current payment and future payments are not subject to the additional 10% federal income tax penalty.
- If this exception to the penalty becomes invalid at any time, you agree to advise us of this change in writing.

### SECTION 5 - Required Minimum Distribution (RMD)

- Please complete this section if you want to elect our Automatic RMD withdrawal program from a Rollover IRA, Flexible Premium IRA, QP, or a Rollover TSA contract.
- Lifetime required minimum distributions for IRAs must begin either during the calendar year in which you attain age 70½ or can be delayed until January 1 through April 1 of the subsequent calendar year. However, if the latter is chosen, then two distributions will be payable in that calendar year.
- Generally for TSAs or qualified plans, the Required Beginning Date is April 1 of the calendar year following the calendar year you (A) become 70½ or (B) retire from service with the employer that provided the funds, whichever is later.
- The IRS requires an amount to be added to the year-end value of an annuity contract in calculating the RMD to be withdrawn for any year. The amount to be added "is the actuarial present value of any additional benefits (such as survivor benefits in excess of the dollar amount credited to the employee or beneficiary) that will be provided under the contract."

## Detailed Instructions (Cont'd)

### SECTION 7 - Guaranteed Withdrawal Benefit (GWB):

#### Accumulator Series 04 Only

- The dollar amount you indicate in this section, together with any other withdrawals you take during the contract year should not exceed your GWB Annual withdrawal amount (5% of your initial GWB benefit base adjusted thereafter for additional contributions, an optional step up or for GWB Excess withdrawals).
- Withdrawing more than your GWB Annual withdrawal amount will cause a GWB Excess withdrawal to occur which can cause a significant reduction in both your GWB benefit base and your GWB Annual withdrawal amount.
- Please note that amounts withdrawn in excess of your GWB Annual withdrawal amount may be subject to a withdrawal charge (if applicable).
- All withdrawals that you make count towards the free corridor amount available under your contract.

### SECTION 8 - Guaranteed Withdrawal Benefit for Life (GWBL)

#### Accumulator Series 06 and Series 07 Only

- The withdrawal options listed in this section are only available if you elected the GWBL when your contract was issued.
- If you take a lump sum withdrawal, this program will be terminated and amounts withdrawn in excess of your Guaranteed Annual Withdrawal amount may be subject to a withdrawal charge (if applicable).
- All withdrawals that you make count towards the free corridor amount available under your contract.
- You must choose the Maximum or the Customized Payment Plan.
- **Under Maximum Payment Plan**
  - We will calculate and distribute to you the maximum amount you are entitled to withdraw each contract year — your Guaranteed Annual Withdrawal amount — in scheduled payments.
  - Each scheduled payment will be equal to your Guaranteed Annual Withdrawal amount divided by the number of scheduled payments per year.
  - The payment amount may increase if your GWBL Benefit Base increases.
  - If scheduled payments begin in the middle of a contract year, we will make as many periodic payments in the amount determined at the start date until the next contract anniversary. So for that contract year, you may not receive the full Guaranteed Annual Withdrawal amount.
- **Under Customized Payment Plan**
  - You must provide a fixed dollar amount that reflects the amount you want to receive for each scheduled payment.
  - Cumulative payments in a contract year must be less than or equal to your Guaranteed Annual Withdrawal amount for each contract year.
  - Your scheduled withdrawals will not automatically increase if there is an increase in your GWBL Benefit Base.
  - If you take any lump sum distribution in the same contract year the program is scheduled to begin (but prior to the commencement of the program), the lump sum payment will not be factored into your scheduled payment requests for that contract year and may cause an Excess Withdrawal to occur.
  - An Excess Withdrawal may cause a significant reduction in both your GWBL Benefit Base and your Guaranteed Annual Withdrawal amount.

### SECTION 9 - Direct Deposit

- You must attach a voided check to this form (Not a deposit slip).
- Direct deposit is not available with lump sum withdrawals.
- No starter checks.
- No deposit slips.
- The voided check must be pre-printed with the account holder's name.
- The owner's name on the contract must be the same as the owner of the bank/financial institution account.

### SECTION 10 - Withdrawal instructions

- Unless you specify otherwise, withdrawals will be taken from your account value on a pro rata basis from the variable investment options, and if applicable, from the Guaranteed Interest Option.
- If there is insufficient value, in the variable investment options and the GIO, any additional amounts required will be withdrawn from the fixed maturity options in order of the earliest maturity date first.

## **Detailed Instructions (Cont'd)**

### **SECTION 12 - Signatures**

- All contract owners must sign and date this form.
- A signature guarantee will be required if we do not have your original signature on file.
- Whether you are mailing or faxing this request in, you can call customer service at (800) 789-7771 to confirm whether we have your original signature on file.