

# Required minimum distribution request form



P.O. Box 14432, Des Moines, IA 50306-3432

## Instructions

This form is to be completed for required minimum distributions (RMDs). Altered documents, including but not limited to correction fluid or reused/photocopied signatures will NOT be accepted. **Disbursements from your Annuity Contract are final and cannot be returned. Disbursements will be reported as income in the tax year they are disbursed.**

**If you are taking a withdrawal from another qualified source to satisfy the RMD for this Contract, do not complete this form.**

## 1. Account information

Annuity Policy/Contract number

Owner's name (first, middle initial, last)	Social Security number
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Select ONE of the following:

- Individual life expectancy – This method provides the minimum amount available without incurring an IRS penalty.
- Joint life expectancy – If your spouse is more than 10 years younger than you and is the sole primary beneficiary on this Contract, you may select this option. If they are not, we will default to the Individual life expectancy method.

**Complete this information only if selecting the joint life option**

Spouse's name	Date of birth (mm/dd/yyyy)
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## 2. Distribution election

**If you are currently receiving scheduled interest withdrawals, income rider withdrawals or systematic withdrawals please use the frequency of annually and the start date of 12/28.**

Distribution frequency<sup>1</sup>: Elect the frequency you would like to receive your RMD payments.

- Monthly       Quarterly       Semi-annually       Annually       One time only

RMD distribution start date<sup>2</sup> \_\_\_\_\_ (mm/dd/yyyy)

<sup>1</sup> If more than one frequency is indicated, or no frequency is indicated at all, your request will be set up as annually. <sup>2</sup> Enter the date you would like your RMD to start. This date indicates the day the request will process and you will receive your payment in your bank account or check by mail 5-7 days later. Your RMD cannot be processed after the 28th of any month. **Note:** If you are currently set up for receiving scheduled interest withdrawals, income rider withdrawals or systematic withdrawals and elect a date other than 12/28, or elect an option other than receiving the withdrawal annually, the start date will default to an annual RMD on 12/28.

**Complete ONLY if:** An RMD is required in the current tax year and it is your first Contract year.<sup>3</sup> *This option will be processed as a lump sum, using the date indicated above. If you already received an RMD from your previous company, you will not mark this box.*

- Please calculate my first Contract year's RMD using the documentation provided showing the 12/31 value from my previous company. If no documentation is provided I understand that my first Contract year's RMD will be calculated based on the accumulation value at issue.

<sup>3</sup> This box only needs to be marked if you are of the applicable age as set forth by the Internal Revenue Code and did not receive an RMD from your previous company, prior to you transferring your funds into this Contract. If you already received an RMD from your previous company, you will not mark this box.

If you require an RMD in the current tax year and it is your first Contract year, you may provide a document from the previous company for RMD calculation. This document needs to show what your account value was on 12/31 the previous year tax year. **If you do not wish to send us documentation, we will calculate the RMD based off of the accumulation value of this Contract at issue.** If the 12/31 value is provided from the previous company, the RMD for the current tax year will be processed as a one-time lump sum using the current processing date. If any frequency other than annually is chosen, that frequency will start on the date indicated in the next calendar year.

## 3. Federal election of withholding

**See the instructions on pages 3-4 and Marginal Rate Tables for additional information.**

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100%. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions.
- For an eligible rollover distribution, the default withholding rate is 20%.

I would like the default withholding rate

I would like a rate of withholding that is different from the default withholding rate.

\_\_\_\_\_ % Enter the rate (percent) as a whole number (enter a rate between 0% and 100%, no decimals)

#### 4. State election of withholding

Important state tax withholding information: If you reside in a state that requires tax withholding, we will withhold state income tax in accordance with the respective state's rules.

#### Withhold state taxes - (select yes or no)

No  Yes \_\_\_\_\_%

#### 5. Method of payment

If no election is indicated, funds will be sent EFT to the banking information on file for a disbursement. If no banking information is on file a check will be mailed to you at the address of record.

Send check out regular mail

Send funds via electronic funds transfer (EFT) — I authorize North American to automatically deposit this withdrawal into the account that is currently on file. To add or update banking information, **please provide either a voided check or a bank letter showing the owner's name, bank account number, and routing number, signed by the bank.** A check may be mailed if the above requirements are not met. Should an inappropriate deposit be made, the financial institution is authorized to make a debit entry to your account and return the corrected amount to North American.

**The EFT option is not available if your contract number starts with L0, 600, 15, 16, 17, 19, 25 or if your contract number is only 6 digits.**

This is due to system limitations for your product type and a check by mail will be sent for these contracts.

#### 6. Acknowledgment and signature(s)

CA Residents only: For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

**All Residents:** I/We hereby acknowledge and understand that:

- by signing this form indicates that each Owner has read, understands and agrees to the information provided throughout the form.
- this form must be fully completed and failure to complete any portion of this form may delay the processing of the request.

#### Taxpayer certification

Under penalties of perjury, my signature certifies that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me);
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, (b) I have not been notified by the Internal Revenue Service 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;
3. I am a U.S. citizen or U.S. resident alien; and
4. I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting.

Contract Owner signature/assignee	Date (mm/dd/yyyy)
Joint Owner signature/assignee (if applicable)	Date (mm/dd/yyyy)
Spousal signature*	Date (mm/dd/yyyy)
Notary signature (required for all withdrawals \$250,000 or more)	Date (mm/dd/yyyy)

\*If this transaction is subject to a community property interest, we strongly recommend that you obtain your spouse's signature on the spousal signature line in the acknowledgment section of the form to document his/her consent to this transaction. States that recognize community property interests in property held by married persons include Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin. You understand and agree that North American may presume that no community property interest exists if you have not obtained your spouse's signature. Further, you understand and agree that North American has no duty to inquire further about any such community property interest. As a result, you agree to indemnify and hold North American harmless from any consequences relating to community property interests and this transaction. Note: The term "spouse" includes domestic partner or other partner as permitted by civil union, domestic partnership or similar law.

## General Instructions and Marginal Rate Tables for withholding for non-periodic payments and eligible rollover distributions.

Use the information provided on pages 3-4 to guide you in completing withholding section 3, page 1.

### General Instructions

Section references are to the Internal Revenue Code.

**Future developments** - For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to [www.irs.gov/FormW4R](http://www.irs.gov/FormW4R).

**Purpose of form** - Complete section 3, page 1 to have payers withhold the correct amount of federal income tax from your non-periodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See pages 3-4 for the rules and options that are available for each type of payment.

**Caution** - If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a non-periodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

### 2025 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See the following page for more information on how to use this table.

Single or married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

\* If married filing separately, use \$390,800 instead for this 37% rate.

For Privacy Act and Paperwork Reduction Act Notice, see page 4.

**Non-periodic payments—10% withholding** - Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate in section 3, page 1. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose have no federal income tax withheld by entering “-0-”. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2025, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Eligible rollover distributions—20% withholding** - Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can't choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% in section 3, page 1. Don't give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions: (a) qualifying “hardship” distributions, (b) distributions required by federal law, such as required minimum distributions, (c) Eligible distributions to a domestic abuse victim, (d) Qualified disaster recovery distributions, (e) Qualified birth or adoption distributions, and (f) Emergency personal expense distributions. See Pub. 505 for details. See also *Non-periodic payments—10% withholding above*.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” in section 3, page 1. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions

For an estate, enter the estate's employer identification number (EIN) in the area reserved for "Social security number."

**More withholding** - If you want more than the default rate withheld from your payment, you may enter a higher rate in section 3, page 1.

**Less withholding (non-periodic payments only)** - If permitted, you may enter a lower rate in section 3, page 1 (including "-0-") if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter "-0-".

**Suggestion for determining withholding** - Consider using the Marginal Rate Tables on page 3 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate in section 3, page 1. (*See Example 1 below.*)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate in section 3, page 1. (*See Example 2 below.*)

If you prefer a simpler approach (but one that may lead to over withholding), find the rate that corresponds to your total income including the payment and enter that rate in section 3, page 1.

**Examples** - Assume the following facts for Examples 1 and 2. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1** - You expect your total income to be \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Because these two rates are the same, enter "22" in section 3, page 1.

**Example 2** - You expect your total income to be \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter "21" in section 3, page 1.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your non-periodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your non-periodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your non-periodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s). Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.